



TRA SACCOS LTD is a registered Savings and Credit Co-operative Society whose main objective is to mobilize savings from members and in return provide credit facilities. TRA SACCOS LTD is an employee-based SACCOS which was established under the current governing Co-operative Societies Act No. 20 of 2003 in 2006 and Licensed as Class B under Microfinance Act No. 10 of 2018 in 2021. Other objectives of the SACCOS are to encourage thrift among its members by educating members on the advantages of developing a savings behavior, through proper investment best practices aimed at improving the social and economic conditions of its members. This is achieved by offering members complementary savings schemes, credit facilities and other financial products as may be required by the members from time to time.

TRA SACCOS LTD invites applications from suitably qualified and competent candidates to fill the following vacancies listed below:

1. JOB TITLE: ASSISTANT CREDIT OFFICERS – 3 POSTS

Job Purpose

To provide technical expertise in support of loan disbursement and recovery functions of the TRA SACCOS Ltd.

Reporting to: Head of Credit

Duties and responsibilities: –

- Responding to members enquires regarding loan eligibility.
- Carrying out loan assessment analysis to ascertain eligibility of loan to applicant.

- Ensuring report of deductions of loans for submission to payroll for verification & capturing in the system is well prepared.
- Carrying out refund requests analysis and recommend to the Head of Credit
- Preparing monthly Loan issuance and Disbursement Report
- Preparing weekly Bank Standing Order Report and Technical Committee Report.
- Informing loan applicants in writing on reasons for rejection or changed terms prior proceeding to the next stage.
- Preparing and entering TRA SACCOS monthly Credit report in the Cooperative Information supervision Management system (CISMIS).
- Ensuring effective data posting for all information concerning loan disbursement.
- Custodian of all loan disbursement information intact and accessible on demand.
- Ensuring both Customer care and Customer Services principles are well adhered.
- Ensuring that approved loans are timely submitted to Finance for disbursement.
- Participating on preparation of Annual Budget
- Performing Loan payments reconciliations and ensure loan deductions are received and posted on time
- Receiving calls, emails and responding accordingly
- Drafting responses against Credit department audit findings and recommendations

- Participating in developing /reviewing the society's policies and procedures
- Playing role as secretary of the Credit Committee
- Managing loan repayments and recovery, and make follow up from defaulters through calls, email and physical visit, and prepare reports for defaulters and portfolio at risk
- Perform any other duties assigned by the supervisor.

Qualification and Experience:

Holder of Bachelor Degree or Advanced Diploma in one of the following fields; Economics, Statistics, Accountancy, Finance, Banking and Finance, Commerce or Business Administration or equivalent qualifications from recognized Institutions.

Knowledge, Skills and Abilities Required

1. Excellent communication skills
2. Confidence and persistence
3. Having computer literacy (Excel and word)
4. Exceptional analytical skills.
5. Excellent organizational skills and the ability to work well under pressure.
6. Strong ethical behavior and the ability to work with sensitive financial information.

2. JOB TITLE: ASSISTANT ACCOUNTANT- (1 Post)

Job Purpose

The Assistant Accountant will provide full accounting services including monitoring and developing budget, audits, client Management, Financial analysis and reporting system based validation of transactions

Reporting to: Head of Finance Department

Duties and Responsibilities

- Computing payable loan amount(s) to members by determining processing fee and sinking fund charges.
- Receiving death announcement, verify for eligibility of Rambi-rambi, prepare request for approval and maintain database for rambirambi payments.
- Preparing all incoming payment requests.
- Filling of all documents after payments in the respective files
- Compiling members' refunds report on monthly basis and keep the refund records in the respective files
- Compiling the applications of new members to members' employer payroll section for deduction of membership fee, shares, Savings and any other products.
- Preparing payment sheet and make petty cash payments; prepare Petty Cash Vouchers and maintain documentation.
- Creating new members into the system and open the necessary accounts such as Savings products accounts, New loans accounts Shares accounts and other SACCOS products Accounts.
- Initiating payment documents in regards to cheques writing for loan disbursements, prepare Check-list, cover letters, TISS forms and softcopies of PAYEES.
- Initiating M-Pesa Payment in the system facility loan disbursements

- Preparing Interest on saving payment requests by sorting and analysing as per members' decisions and directives
- Preparing expenditure journals, creditors, debtors', salaries and other journals
- Preparing and maintain reconciled Cashbooks.
- Preparing request and pay quota payments for unit leaders' allowances
- Assisting in providing documents as requested by Auditors
- Capturing and Posting of data into the Core Banking System
- To perform any other duties as may be assigned by a supervisor.

Qualifications

Holder of Bachelor Degree or Advanced Diploma in one of the following fields; Accountancy, Finance, Commerce or Business Administration majoring in Accountancy or Finance or equivalent qualifications from recognized Institutions.

Knowledge, Skills and Abilities Required

- Good in Microsoft office (i.e. Word, Excel etc.).
- Problem solving and self-initiative skills
- Excellent communication and interpersonal skills
- Ability to plan and execute tasks with minimal supervision

3. JOB TITLE: ACCOUNTANT-1 POST

Job Purpose

The accountant provides full accounting services including monitoring and developing budget, audits, client Management, Financial analysis and reporting system based validation of transactions.

The accountant will also provide all daily accounting services with an internal client focus; including cheque writing, verification and reconciliation, financial reporting and compliance

Reporting to: Head of Finance Department

Duties and Responsibilities

- Ensuring all contributions from members are collected and properly reconciled on monthly basis
- Ensure capturing of all member changes in contributions deductions and ensure follow-up is made to the missing contributions.
- Ensuring monthly members contribution deductions are timely submitted to payroll section
- Preparing and posting all recovery file and process demand for loans and contributions into the E-banker system (Core Banking system).
- Preparing departmental monthly financial report
- Handling corrections and adjustments regarding deductions from members
- Sorting out all complains from members concerning contributions and remittances.
- Preparing and entering TRA SACCOS monthly financial report in the Cooperative Supervision Management Information system (CSMIS).
- Preparing and entering into the system the Annual budget for utilization and monitoring purpose.
- Preparing all payments including Loans disbursements to members, vendor's / suppliers' payments, internal arrangements facilitation payments, Interest on savings payments, Member's Meeting payments, Government's statutory payments e.tc.

- Preparing periodical Cash Flow Projection Report
- Preparing and posting the staff payroll into the system
- Reconciling and Maintaining all cashbooks
- Maintaining fixed asset register
- Ensuring Proper record keeping in Finance department and filling in a systematic manner.
- Initiating all payment into the system
- Assisting in preparation of financial statement
- Facilitating in audit exercises by providing required documents and responses
- Perform any other duties assigned by the supervisor.

Qualification and Experience:

Holder of Bachelor Degree or Advanced Diploma in one of the following fields; Accountancy, Finance, Commerce or Business Administration majoring in Accountancy or Finance or equivalent qualifications from recognized Institutions plus CPA (T) or ACCA or ACA, or equivalent professional qualifications recognized by NBAA and must be a registered member of NBAA.

Ability to use different Accounting packages/software and experience of at least 2 years in the related field will be an added advantage

Knowledge, Skills and Abilities Required

1. Excellent computer skills and proficient in office Applications especially Excel, Word, outlook and PowerPoint.
2. Working experience in Small Microfinance Institutions will be an added advantage.
3. Leadership and team building skills
4. Managing performance and accountability

5. Problem solving and self-initiative skills
6. Excellent communication and interpersonal skills
7. Ability to plan and execute tasks with minimal supervision

4. JOB TITLE: System Analyst -1 POST

Job Purpose

Ensure robustness, availability and reliability of TRA SACCOS information systems. Management of System integrations between TRA SACCOS and other financial institutions systems. Ensure Data integrity, availability as well as confidentiality for all transactions across Digital Financial Channels.

Reporting to: Head of Information Technology

Duties and Responsibilities

- Be a technical lead in System integration project between TRA Saccos systems and financial institutions
- Perform administration of all services and APIs that will be used during the integration of systems
- Monitor all operations and infrastructure, configuring and analyzing system logs and alerts
- Collaborating with Vendors, Project Leads and IT team to resolve issues and ensuring solutions are viable and consistent
- Advice in implementation of new technology to TRA SACCOS. Evaluate any new technology, which can be helpful to TRA SACCOS
- Prepare security policies and controls continuously. This means regularly checking of the policies and controls are updated and are in place.

- Advise the Head of Department on related risk issues and recommend appropriate mitigation actions
- Responsible for maintaining the security and integrity of an organization's computer systems and networks. This involves the implementation and management of various security measures, such as firewalls, intrusion detection and prevention systems, anti-virus software, and encryption tools.
- Responsible for ensuring that the organization's security systems are properly configured and maintained. This involves staying up-to-date with the latest security threats and vulnerabilities, as well as monitoring the organization's networks and systems for any signs of unauthorized access or malicious activity.
- Be responsible for conducting security audits and assessments to identify potential vulnerabilities and recommend improvements to the organization's security posture.
- Responsible for setting up and maintaining a system or specific components of a system (installing, configuring, and updating hardware and software; establishing and managing user accounts; overseeing or conducting backup and recovery tasks
- Responsible for the maintenance, configuration, and reliable operation of computer integrated systems and servers
- Troubleshoot hardware and software errors by running diagnostics, documenting problems and resolutions, prioritizing problems, and assessing impact of issues

- Be involved in User Acceptance test of the new implemented system in Live environment
- Provide documentation and technical specifications to Head of IT for planning and implementing new or upgrades of IT infrastructure
- Responsible for capacity planning, storage planning, and database and system performance planning
- Responsible to provide user first level support concerning with all transactions that have been failed and reported
- Perform cyber security awareness to all employees and stakeholders of TRA SACCOS
- Prepare daily, weekly, monthly systems performance reports
- Perform any other duties assigned by the supervisor.

Qualification and Experience:

Holder of Bachelor Degree or Advanced Diploma in one of the following fields; Computer Science, Information and Communications Technology, Software Engineering or equivalent qualifications from recognized Institutions. In depth knowledge in System development life cycle and Cyber security experience.

Demonstrate experience in database management and web system development and System integrations (API).

Any of the following Professional Certifications will be added advantage: CISA, Oracle, CISCO, LINUX, Cyber security, web development, Mobile App development and any other related professional certifications. At least 3 years of relevant experience in IT Industry

Knowledge, Skills and Abilities Required

1. Excellent problem-solving, analytical skills
2. Strong interpersonal and team building skills

3. Highly organized and able to develop and streamline systems for efficient conduct of day-to-day tasks.
4. Demonstrate skills in business intelligence and data visualization
5. Demonstrate skills in web system development
6. Knowledge in system analysis, system design and software quality assurance
7. Knowledge in data science and big data analytics will be added advantage.

MODE OF APPLICATION

Interested and suitably qualified Tanzanians should forward their applications on or before 15th June 2023, including a well written application letter, detailed up to date Curriculum vitae with 2 professional or academic referees best known to them, one (1) current passport size photograph and signed by the applicant, and certified copies of relevant academic certificates and transcripts

Please note the following:

- Applicants to the positions must be Tanzanians
- The age of applicants should be between 22 to 35 years
- All positions are based in Dar es Salaam and mode of employment is Fulltime with 3 years' renewable contract upon satisfactory performance.
- The advertised positions require excellent communication skills in both spoken and written English and Swahili Languages
- Academic certificates obtained from foreign universities should be verified by Tanzania Commission for Universities (TCU)

- Applicants should also submit /present National Identification Number(NIDA)
- An attractive remuneration package will be offered to successful candidates
- Signed application letter should be written in English and Addressed to Chairman, TRA SACCOS LTD, P.O. BOX 63225, DAR ES SALAAM.
- Applications must be sent electronically through the following email: mwenyekiti@trasaccos.co.tz
- TRA SACCOS LTD is an equal opportunity employer. Only short listed applicants will be contacted. Canvassing shall lead to automatic disqualification. If you do not hear from us by 22th June 2023 consider yourself unsuccessful.

How to Apply:

- **Applications must be sent electronically through the following email: mwenyekiti@trasaccos.co.tz**