



## **ATCL SACCOS LTD JOB OPPORTUNITY**

### **VACANCY ANNOUNCEMENT**

**FROM: ATCL SACCOS LTD**

**TO: PUBLIC**

**REF: ATCL/SACC/2026/TANGAZO/01**

**DATE: 18TH JAN 2026**

#### **Background**

ATCL 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. ATCL SACCOS LTD is an employee-based SACCOS which was established in November 2021 as per the requirements of the Co-operative Societies ACT No. 6 of 2013.

The objectives of the ATCL SACCOS are to encourage saving amongst members by educating members the advantages of developing a savings behavior, proper management of money through proper investment and best practices aimed at improving the social and economic conditions of the members.

ATCL SACCOS LTD is seeking to recruit competent qualified Tanzanian professionals to the following vacancies:

#### **POSITION: LOAN OFFICER (1 POST)**

##### **1. Purpose of the Job**

The Loan Officer will be responsible for promoting, processing, monitoring, and recovering loans in accordance with ATCL SACCOS LTD policies, procedures, and regulatory requirements, with the aim of ensuring portfolio growth, quality, and sustainability.

##### **2. Key Competences and Skills**

- a) Strong analytical and credit appraisal skills
- b) Good communication and customer service skills
- c) High level of integrity, confidentiality, and accountability
- d) Ability to work independently and meet targets
- e) Basic computer skills (MS Word, Excel, loan management systems)
- f) Problem-solving and decision-making skills
- g) Teamwork and interpersonal skills

### **3. Qualifications**

- a) Diploma or Bachelor's Degree in Accounting, Finance, Economics, Business Administration, Cooperative Management, or related field
- b) At least **one (1) year** working experience in credit/loan management will be an added advantage
- c) Knowledge of SACCOS operations and cooperative principles is desirable

### **4. Duties and Responsibilities**

- a) Receive, assess, and appraise loan applications from members
- b) Conduct member verification and loan follow-ups
- c) Prepare loan appraisal reports and recommendations
- d) Monitor loan repayments and manage loan portfolio performance
- e) Follow up on loan arrears and participate in recovery activities
- f) Educate members on loan products and repayment obligations
- g) Maintain accurate loan records and documentation
- h) Prepare periodic loan performance reports
- i) Perform any other duties as assigned by Management

**Age Limit:** Must be between 20 - 40 years

**Terms of Employment:** A candidate will be offered employment in accordance to ATCL SACCOS LTD employment policy.

**Remuneration:** An attractive remuneration package will be offered to the successful candidates

**Duty station:** Dar es Salaam.

### **ASSISTANT ACCOUNTANT (1 POST)**

#### **Purpose of the Job**

- a) To Initiate loan payments to ATCL SACCOS members and payments to suppliers.
- b) To manage cash and account receivables of the ATCL SACCOS
- c) To record and maintain the Non-Current Assets Register of the ATCL SACCOS.

All these to be performed as per ATCL SACCOS LTD Financial Regulations and in compliance with Generally Accepted Accounting Principles (GAAP).

#### **Duties and responsibilities**

- a) To review monthly bank reconciliation reports for revenue and expenditure accounts of the ATCL SACCOS.
- b) To capture invoices, payment vouchers and petty cash in the expenditure ATCL SACCOS accounting system and verify the correctness of claims and payments.
- c) To prepare ATCL SACCOS monthly expenditure reports and supporting schedules.
- d) Update ATCL SACCOS Members Control Accounts with recoveries contributions from salaries i.e. monthly Payroll deductions remitted to ATCL SACCOS.
- e) To dispatch statutory deductions to the respective recipients by the due dates.

- f) To ensure that expenditures fall within the approved budget limits.
- g) To effect Payments through electronic funds transfers (EFT).
- h) To attend queries concerning payments and retirements.
- i) To verify printed payroll deductions periods and members' recovery results.
- j) To perform any other duties assigned by the supervisor.

## **Qualifications**

- a) A Bachelor's degree in Accounting, or Finance or equivalent qualification from a recognized institution.
- b) At least 1 year of experience in accounting or finance-related work.
- c) Strong attention to detail and accuracy in financial records.
- d) Integrity and efficiency in handling financial information.

## **Key Competences and Skills.**

- a) Ability to use different Accounting packages/software
- b) Good IT skills and proficient in Microsoft office excel
- c) Leadership and Team Building
- d) Strategic Focus and Managing Change
- e) Managing Performance and Accountability
- f) Problem Solving and Decision Making
- g) Integrity
- h) Excellent communication and interpersonal skills.
- i) Ability to plan and execute task with minimal supervision

**Age Limit:** Must be between 20 - 40 years

**Terms of Employment:** A candidate will be offered employment in accordance to ATCL SACCOS LTD employment policy.

**Remuneration:** An attractive remuneration package will be offered to the successful candidates

**Duty station:** Dar es Salaam.

## **POSITION: ICT INTERN (1 POST)**

### **1. Purpose of the Job**

The ICT Intern will support day-to-day ICT operations, systems maintenance, and user support, while gaining practical experience in information and communication technology within a financial cooperative environment.

### **2. Key Competences and Skills**

- a) Basic knowledge of computer hardware and software
- b) Willingness to learn and adapt to new technologies
- c) Good communication and interpersonal skills
- d) Ability to work under supervision

- e) Problem-solving mindset
- f) High level of discipline and professionalism

### **3. Qualifications**

- a) Diploma or Bachelor's Degree in Information Technology, Computer Science, Information Systems, or related field
- b) Recent graduate or student seeking industrial training / internship
- c) Basic knowledge of networking, databases, and office applications will be an added advantage

### **4. Duties and Responsibilities**

- a) Provide basic ICT support to staff (hardware and software)
- b) Assist in system maintenance and troubleshooting
- c) Support data entry, backups, and system updates
- d) Assist in managing ICT equipment and inventory
- e) Support implementation of ICT projects and initiatives
- f) Maintain ICT documentation and records
- g) Perform any other ICT-related duties as assigned

**Age Limit:** Must be between 20 - 30 years

**Remuneration:** An attractive remuneration package will be offered to the successful candidates

**Duty station:** Dar es Salaam.

**Mode of Application:** Interested and suitably qualified Tanzanians should apply within three weeks after the **18th January 2026**, the application deadline will be on **07th February 2026**. The application should include the following (both hard and soft copy);

- a) A well written application letter
- b) A detailed up to date CV,
- c) One (1) current passport size photograph, and
- d) Certified copies of all academic and professional credentials to:

The Chairperson,  
ATCL SACCOS LTD,  
P.O. Box 543  
Dar es Salaam, Tanzania.  
Email: [customer.care@atclsaccos.co.tz](mailto:customer.care@atclsaccos.co.tz)

**Note:** ATCL SACCOS LTD is an equal opportunity employer. Only short-listed applicants will be contacted. Canvassing shall lead to automatic disqualification.