



TRA SACCOS LTD is a registered Savings and Credit Co-operative Society based in Dar es Salaam. TRA SACCOS LTD is dedicated to mobilizing savings from its members and providing accessible credit facilities. As a Class B licensed microfinance institution, the society operates in full compliance with the Microfinance Act No. 10 of 2018 and the Co-operative Societies Act, Cap 211

TRA SACCOS LTD invites applications from suitably qualified and competent candidates to fill the following five (5) vacancies based in Dar es Salaam in various posts as listed below:

1. JOB TITLE: ACCOUNTANT I (1 POST)

JOB PURPOSE

The purpose of this position is to support efficient financial operations, effective internal controls and the preparation of reliable financial information to facilitate informed decision-making.

REPORTING TO: HEAD OF FINANCE DEPARTMENT

DUTIES AND RESPONSIBILITIES

1. Manage and reconcile electronic banking transactions, ensuring accurate posting into the Core Banking System and General Ledger.

2. Monitor digital banking operations, resolve transaction issues, and coordinate with banks, payment service providers, and other stakeholders.
3. Manage members' contributions, loan disbursements, payroll, supplier payments, statutory obligations, and other approved financial transactions.
4. Prepare financial reports, budgets, cash flow projections, financial statements, and statutory returns while maintaining accurate financial records.
5. Ensure compliance with financial regulations, internal policies, AML/KYC requirements, support audits, and perform other duties assigned by the supervisor.
6. Perform any other duties as assigned by the supervisor.

REQUIREMENTS

QUALIFICATION AND EXPERIENCE

Bachelor or Advanced Diploma of Accounting or Finance or other related fields with upper second class or above or equivalent certifications from recognized institutions; must possess a Certified Public Accountant (CPA) or equivalent qualification with at least 4 years work experience in the related field.

SKILLS AND ABILITIES REQUIRED

1. Excellent interpersonal, organizational and communication skills.
2. High level of integrity and business acumen with ability to use different accounting packages and proficiency in Microsoft Office applications.

2. JOB TITLE: HUMAN RESOURCES AND ADMINISTRATION OFFICER I (1 POST)

JOB PURPOSE

The Human Resources Officer-I provides professional and administrative support to the Manager and the Human Resources Committee of the Board in delivering effective human resource services.

REPORTING TO: MANAGER

DUTIES AND RESPONSIBILITIES

1. Coordinate recruitment, onboarding, employee records management, and administration of employment contracts.
2. Manage employee relations, discipline, grievance handling, performance management, and staff appraisal systems.
3. Coordinate staff training, learning and development programmes, employee welfare, leave, benefits, and engagement initiatives.
4. Execute HR issues while complying with labour laws, statutory requirements, cooperative regulations, and organizational HR policies and procedures.
5. Perform any other duties as assigned by the supervisor.

REQUIREMENTS

QUALIFICATION AND EXPERIENCE

Possess a Bachelor's degree in Human Resource Management, Public Administration, or a related field with at least an Upper Second-Class and has a minimum of four (4) years of work experience in human resource management.

SKILLS AND ABILITIES REQUIRED

1. High integrity, confidentiality, and ethical judgment, with excellent communication, interpersonal, negotiation, analytical, problem-solving, and decision-making skills.
2. Adequate computer literacy, including proficiency in Microsoft Office applications and human resource information systems.

3. JOB TITLE: MEMBER'S SERVICES AND MARKETING OFFICER I (1 POST)

JOB PURPOSE

To deliver quality member service and promote TRA SACCOS products and services to enhance member satisfaction, retention, and business growth through effective member support, education, engagement, and compliance with SACCOS policies and regulatory requirements.

REPORTING TO: HEAD OF MEMBER SERVICES AND MARKETING DEPARTMENT

DUTIES AND RESPONSIBILITIES

1. Provide professional and timely customer service while promoting TRA SACCOS products and services.
2. Build and maintain strong member relationships.
3. Maintain accurate member records, resolve member issues.
4. Perform other duties assigned by the supervisor.

REQUIREMENTS

QUALIFICATIONS AND EXPERIENCE

Possess Bachelor's Degree or Advanced Diploma in Public Relations, Marketing or other related fields from a recognized institution with at least an Upper Second Class with a minimum of four (4) years of relevant work experience in customer service, marketing or customer relations.

SKILLS AND ABILITIES REQUIRED

1. Sound knowledge of customer service and marketing.
2. Excellent communication, interpersonal, negotiation, customer relationship management, and problem-solving skills.
3. Proficiency in Microsoft Office applications.
4. High integrity, professionalism, confidentiality, and the ability to work independently and effectively as part of a team.

4. JOB TITLE: CREDIT OFFICER II (1 POST)

JOB PURPOSE

To assess, process and monitor member loans in line with TRA SACCOS policies and regulatory requirements, ensuring effective credit management, quality loan portfolio performance and member satisfaction.

REPORTING TO: HEAD OF CREDIT

DUTIES AND RESPONSIBILITIES

1. Provide guidance to members on loan products, eligibility, applications, and other credit-related matters.
2. Evaluate loan applications, recommend approval decisions, process approved loans, and maintain accurate loan records.
3. Monitor loan repayments, reconcile loan accounts, follow up on overdue loans, and support loan recovery activities.
4. Prepare credit and regulatory reports, respond to audit findings, and support the implementation of credit policies.
5. Deliver excellent member service, support Credit Committee activities, participate in planning and budgeting.
6. Perform any other duties assigned by the supervisor.

REQUIREMENTS

QUALIFICATION AND EXPERIENCE

Has a minimum of Bachelor Degree or Advanced Diploma with upper second class or above in Accounting, Finance, Economics, Statistics, Banking, Business Administration or qualifications of other related fields from a recognized institution with at least 1 year of work experience.

SKILLS AND ABILITIES REQUIRED

1. Excellent interpersonal, organizational and communication skills, attention to detail with focus on quality and integrity.
2. High level of integrity and business acumen, including the responsibility to maintain confidentiality of customer information.

3. Proficiency in Microsoft Office applications.

5. JOB TITLE: SYSTEM PROGRAMMING AND DATABASE OFFICER I (1 POST)

JOB PURPOSE

To manage and support TRA SACCOS databases, information systems, and software applications by ensuring data accuracy, system reliability, security, and effective technology solutions that improve operational efficiency and support business decision-making.

REPORTING TO: HEAD OF ICT DEPARTMENT

DUTIES AND RESPONSIBILITIES

1. Administer, maintain, and secure databases, including installation, configuration, backup, recovery, and disaster recovery processes.
2. Design, develop, and maintain databases, applications, scripts, and system components to support business operations.
3. Develop, customize, test, deploy, and maintain secure web-based and desktop applications.
4. Support system integration, troubleshoot database and application issues, and implement appropriate security controls.
5. Perform any other duties as may be assigned by the Supervisor.

REQUIREMENTS

QUALIFICATION AND EXPERIENCE

Possess Bachelor degree or Advanced diploma with upper second class or above in Information Technology, Computer Science, Information Systems, Computer Engineering, Software Engineering or any other ICT related discipline from a recognized institution; with working experience of at least 4 years of work experience in related field. Possession of any of the following ICT certifications CCNA, CISSP, CEH, CISM, OCA, CISA, CompTIA Security

or any other certification in the related fields, and proficiency in languages such as C, C++, C#, Java, Python, or Go, along with a firm grasp of Object-Oriented Programming (OOP) and Software Development Life Cycle (SDLC) methodologies will be an added advantage.

SKILLS AND ABILITIES REQUIRED

1. Strong analytical, troubleshooting, problem-solving, organizational, and communication skills with attention to detail and quality.
2. High integrity, business acumen, and commitment to maintaining the confidentiality and security of customer information.
3. Strong foundation in software engineering, database administration, and system architecture to build, maintain and secure enterprise applications.

SUBMISSION DETAILS:

Signed applications should be addressed to:

The Board Chairman,

TRA SACCOS LTD,

P.O. BOX 63225,

DAR ES SALAAM.

SEND YOUR APPLICATION THROUGH THE PORTAL HERE:

<https://career.trasaccos.co.tz/>

GENERAL GUIDELINE:

TRA SACCOS LTD is an equal opportunity employer. Only short-listed applicants will be contacted. Canvassing or any form of cheating shall result in automatic disqualification. The mode of employment is full-time on a permanent and pensionable basis.

DEADLINE

Applications received after **Wednesday, 16th September 2026** at 5:00 PM will not be considered.