JOB DESCRIPTION

CASHIER

Job title	Cashier	**Location**	Kambuga, Kanungu District
Reports to	Nyaka Microfinance Manager	**Contract**	Full time
Program	Nyaka Microfinance	**Travel**	100% Field Travel

About Nyaka Microfinance Limited

Nyaka Microfinance Limited (NMF) is a Tier 4 regulated microfinance institution based in Kambuga, Kanungu District, southwestern Uganda. Rooted in the mission of the Nyaka AIDS Orphans Project, NMF provides affordable credit and financial services to rural communities, including grandmothers, smallholder farmers, women-led households, and rural entrepreneurs who have historically been excluded from formal financial systems. As NMF grows its loan portfolio and prepares for transition to deposit-taking status, it is strengthening its systems, governance and culture to become a sustainable, compliant and trusted financial institution for the communities it serves.

Job Purpose

The Cashier is responsible for ensuring the accurate, efficient, and secure handling of financial transactions within Nyaka Microfinance. The role involves processing cash receipts and disbursements, maintaining accurate financial records, reconciling daily transactions, and delivering professional and responsive customer service. The Cashier is expected to uphold high standards of integrity, accountability, confidentiality, and compliance with established financial policies and procedures, while contributing to the smooth operation of the Microfinance institution and the achievement of its institutional objectives.

Key Responsibilities

1. Cash Management and Financial Transactions

- Receive, verify, and process cash deposits, withdrawals, loan repayments, and other financial transactions.
- Ensure accurate recording and documentation of all financial transactions.

- Maintain adequate cash balances to support daily operations.
- Count and verify cash balances at the beginning and end of each working day.
- Conduct daily cash reconciliations and promptly report any discrepancies to the Branch Manager.
- Ensure the safe custody and proper handling of cash and financial documents.

2. Customer Service

- Welcome clients and provide professional, courteous, and timely assistance.
- Respond to customer inquiries regarding financial transactions, products, and services.
- Address customer complaints and escalate unresolved issues to the Branch Manager.
- Provide accurate information and guidance to clients in accordance with institutional policies.
- Maintain positive customer relationships and promote client satisfaction.

3. Financial Records and Reporting

- Maintain accurate, complete, and up-to-date records of all cash transactions.
- Prepare and submit daily cash reconciliation reports to the Branch Manager.
- Ensure proper filing and safekeeping of transaction receipts and supporting documentation.
- Identify and report transaction errors, irregularities, or suspected fraudulent activities.
- Support financial reviews, audits, and reporting processes as required.

4. Compliance and Operational Support

- Adhere to established financial policies, cash-handling procedures, and internal controls.
- Maintain strict confidentiality of client information and institutional financial records.
- Ensure the proper use and maintenance of assigned equipment and working tools.
- Maintain a clean, organised, and professional working environment.
- Collaborate with colleagues to achieve branch performance targets and institutional objectives.
- Perform any other duties assigned by the Branch Manager in line with the responsibilities of the position.

Qualifications and Experience

- Diploma or Bachelor's Degree in Accounting, Finance, Business Administration, or a related field.
- Minimum of one (1) year of relevant experience in cash handling, banking, microfinance, or financial services.

Key Competencies

- Strong numerical and financial reconciliation skills.
- High level of integrity, honesty, and accountability.
- Excellent communication and customer service skills.
- Strong organisational and time management abilities.
- Accuracy and attention to detail.
- Ability to maintain confidentiality of financial and client information.

- Good interpersonal and problem-solving skills.
- Ability to work independently and collaboratively within a team.
- Ability to work under pressure and meet deadlines.
- Proficiency in basic computer applications and financial recordkeeping.

Performance Expectations: The Cashier is expected to;

- Maintain accurate and fully reconciled daily cash records.
- Ensure timely and efficient processing of customer transactions.
- Minimise transaction errors and cash discrepancies.
- Maintain high standards of customer service and professionalism.
- Demonstrate consistent compliance with institutional financial policies and procedures.
- Submit accurate and timely financial reports to the Branch Manager.

Safeguarding and Conduct

NMF is committed to safeguarding children and adults at risk, ethical conduct and respectful engagement with every client and community member. The postholder must comply with NMF and Nyaka safeguarding policies, the code of conduct, data protection and confidentiality requirements, and all responsible-lending and anti-money-laundering procedures. Appointment is subject to satisfactory reference and background checks in line with NMF policy.

How to Apply

To apply, please submit the following to recruitment@nyakaglobal.org

- Your CV and cover letter combined in one PDF
- Copies of your highest academic qualification(s)

Only shortlisted candidates will be contacted.

The application deadline is on December 1, 2026.