

JOB OPPORTUNITY AT REAL PEOPLE KENYA LIMITED

Role Title: Collections Officer	
Administratively Reports to: Branch Manager	Location: Branch
Functionally Reports to: Collections Manager	
Main Purpose of Role/Mandate:	
<ul style="list-style-type: none"> • Directly in charge of the entire Watch 1, Watch 2 and watch 3 portfolio of the branch. • To appraise and assess bad debt situations, to prepare reports for management and to follow up cases of bad debts. 	
Duties and Responsibilities:	
<ol style="list-style-type: none"> a. Regularly review non-performing classes of outstanding loans and initiates plans/strategies for recovery of those loans. b. Makes recommendations to management about the likelihood of recovering loans and whether legal action will be required. c. Responsible for maximizing recoveries from written off accounts and making daily reports about the same. d. Work with the Collections Co-ordinator and the Branch Operations Manager to locate, identify and seek contact with defaulters and remind them of their obligations towards Real People and/or discusses with them how to serve the outstanding loan. This shall involve a re-analysis of the defaulters' financial status followed by a comprehensive agreement with the customer on a rescheduled repayment plan. e. Work with the Collections Supervisor and the Branch Operations Manager to identify old loans previously handed over to lawyers /auctioneers and contacts lawyers /auctioneers so as to ascertain the current position of these cases. f. Compile all required periodic Loan recovery reports for the Branch. g. Ensure strict and continuous follow-up the outstanding portfolio by checking the daily up-dated arrears list. h. Ensure that records of all loans paid off are properly filed and securities are delivered to legitimate owners. i. Coordinate debt recovery meetings with the Collections Supervisor, Branch Operations Managers and external collection firms and record minutes for presentation to Management. j. Make follow up with external collectors to ensure that impounded/recovered monies/ items are not misused by debt collectors. k. Present non performing cases to the Credit Committee to be re-allocated to active collection firms. l. Assist/guide the branch and the rest of the Collections team on loan recovery procedures to protect company from legal suits. m. Work with the Collections Supervisor and the Branch Operations Manager to oversee disposal of recovered assets 	

Technical Competencies required to perform in the job:

- Collections Management – Advanced Level
- Credit Management – Advanced Level
- Customer Service Management
- Business Financial Analysis and Advisory
- MS Excel – Advanced Level

Desired Skills and Personal Attributes

- Ability to develop new and/or improved working methods, procedures, and/or technologies leveraging on research and data analysis.
- Network leverage: Build lasting and relevant formal and informal networks inside and outside the organization.
- Communication finesse: Engage all levels of internal/external clients and deliver oral and written communication confidently and clearly in business language with great impact and/or persuasion.
- Integrity: Morally upright exercising sincerity, honour and honesty at all times.
- Adjustment: Confident, resilient and steady under pressure.
- Courage: Step up to address and discuss difficult issues for the good of the company as a whole.
- Curiosity for Learning: Desire knowledge, be enthusiastic for new methodologies, and remain inquisitive about how things work.

Education and experience background expected from the job holder:

- A Diploma or a Bachelor’s degree in business with a focus on Marketing, Business Administration or a related course.
- A minimum of 2 years’ experience in hands-on late-stage collections in a financial institution.

Are you qualified for this position and interested in working with us? We would like to hear from you. Send us a copy of your updated resume and letter of application (only) as one file/ document quoting “**Ref 01-12 / Collection Officer**” on the Subject line to recruitment@realpeople.co.ke by 18th December 2017