

Role Title: Commission Based Recovery Agents

Administratively Reports to: Branch Manager
--

Functionally Reports to: Recovery Manager
--

Main Purpose of Role/Mandate:

Directly in charge of the entire NPL portfolio of the branch

To appraise and assess bad debt situations, to prepare reports for management

Duties and Responsibilities:

- 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. Activation of dormant contracts by creating a repayment pipeline (PTPs)
- e. Ensure strict and continuous follow-up the outstanding portfolio by checking the daily up-dated arrears list.
- f. Ensure that records of all loans paid off are properly filed and securities are delivered to legitimate owners.
- g. Make follow up with external collectors to ensure that impounded/recovered monies/ items are not misused by debt collectors.
- h. Present non performing cases to the Collections Committee to be re-allocated to EDCs.
- i. Develop relationships with the police, local administration and other government agencies necessary to aid Recovery.
- j. Work with the Recovery Manager and the Recovery co-ordinator to oversee disposal of recovered assets
- k. Protect the Real People brand ensuring that one is presentable at all times and that there is adherence to the company's dress code.
- l. Actively participate in performance management discussions and work closely with the Recoveries Manager in ensuring that respective performance targets are achieved;
- m. Be self-disciplined and conflict averse, maintaining open and fare communication and engagement with team members;
- n. Manage own time and attendance and ensure effective leave utilization.
- o. Adhere to all Company Policies
- p. Work with the Recovery Manager and the Branch 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.
- q. Compile all required periodic Loan recovery reports for the Branch.

Technical Competencies required to perform in the job:

- Customer Service Management
- MS Excel

Desired Skills and Personal Attributes

- Negotiation Skills
- Trainable
- Attitude
- Telephone collections skills
- 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, honor and honesty at all times.
- Adjustment: Confident, resilient and steady under pressure.

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.

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 04-18 / Commission Based Recovery Agents/ preferred Branch**” on the Subject line to recruitment@realpeople.co.ke

NB. Please add the preferred **Branch** on the subject line
Branches – Nairobi, Thika, Meru, Mombasa, Kisumu, Nakuru, Eldoret