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| **Job Title** | Collections Officer |
| **Reports to** | Credit Manager |
| **Department** | Credit |
| **Work relations** | Credit Team |
| **Supervises** | N/A |

**Job Summary**

The Collections Officer is responsible for following up on delinquent clients through field visits, ensuring timely recovery of outstanding loan amounts, and managing special and complex recovery cases, particularly those outside the Central Region and involving law enforcement or money lenders.

**Job duties:**

1. **Field Recovery Activities:**
   * Conduct in-person follow-ups with clients in arrears, especially those unresponsive to phone calls and written communications.
   * Visit clients at their residence or place of business to assess willingness and capacity to pay.
   * Negotiate and agree on realistic payment plans where applicable.
2. **Special Recovery Assignments:**
   * Handle police-related cases and support in filing reports or working with enforcement agencies where necessary.
   * Manage complex recovery cases involving money lenders or disputed ownership.
   * Recover bikes where legal and contractual provisions permit.
3. **Reporting and Documentation:**
   * Maintain accurate and updated records of field visits, recoveries, and customer interactions.
   * Provide daily/weekly reports on recovery performance, challenges, and recommendations.
4. **Stakeholder Engagement:**
   * Collaborate with legal, compliance, and sales teams in resolving recovery issues.
   * Engage local authorities or community leaders where necessary for peaceful recovery.
5. **Risk Identification:**
   * Identify trends or emerging risks in the field (e.g., fraud, criminal activity) and escalate appropriately.

**Qualifications:**

* Diploma or Bachelor's Degree in Business Administration, Finance, Social Work, or a related field.
* At least **2 years** of proven experience in debt recovery or credit collection, preferably in the microfinance, asset financing, or mobility sectors.

**Skills:**

* Strong **negotiation and persuasion skills**.
* Excellent **interpersonal and communication skills**.
* Ability to manage difficult clients and resolve conflicts effectively.
* High degree of **integrity**, **confidentiality**, and **professionalism**.
* Strong understanding of **credit control procedures** and recovery best practices.
* Proficiency in using mobile apps and digital tracking tools for fieldwork.
* Ability to work independently and under pressure in a field-based environment.

**Other Requirements:**

* **Valid motorcycle riding permit** and ability to ride safely in urban and rural areas.
* Willingness to travel extensively, including outside the Central Region.
* Familiarity with local languages and cultures is an added advantage.

**Signature**

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| **Job holder Name:** | **Signature:** |
| **Supervisor Name:** | **Signature:** |