



## **Debt Recovery Officers – Secured Products**

### **About Fin**

Fin (formerly known as TustGro SCA Limited) is a non-deposit taking microfinance company that provides a range of financial services which are geared towards enhancing the quality of life of its customers. We offer credit solutions to small and microentrepreneurs, salaried employees, and civil servants. Fin has 7 branches and 19 satellites offices with a presence in 26 counties in Kenya.

### **Job Purpose**

Fin is looking for Debt Collection Officers for the Secured Products. The purpose of this role is to ensure that the company meets its credit objectives through monitoring of accounts performance and managing late repayments and arrears. This will help manage delinquency rates and ensure they are within the stipulated acceptable levels. The incumbent will report to the Credit Manager.

### **Key Responsibilities:**

1. Monitoring allocated accounts on a daily basis and instituting timely corrective measures to avoid delinquency.
2. Contacting clients in default to ensure repayments are received.
3. Ensure the set collections targets are met.
4. Analysing paid up debts and recommending closure of the accounts.
5. Implementing the set strategies and methodologies to reduce volume of past due accounts and write offs.
6. Coordinated recovery of non-performing loans through engaging third-party service providers such as auctioneers and debt collectors.
7. Any other duties assigned by the supervisor from time to time.

### **Skills**

1. Good business communication (written and verbal) skills.
2. Should possess strong negotiations and good interpersonal skills and be able to interact with all levels of personnel within and outside the organization.
3. Proficiency in the use of computers – MS office, relevant software.
4. Good problem solving and analytical skills.
5. Good judgment and decision-making skills.
6. Ability to work independently, with minimal supervision.

### **Experience**

Three years continuous working at officer levels in debt management preferably a bank out of which two years must be in credit department.

### **Qualifications**

Bachelor's degree from a recognized University.

### **How to Apply**

Qualified applicants are encouraged to send their application letters and CVs to [hr@fin.africa](mailto:hr@fin.africa) with the subject "Debt Recovery Officer" on or before **23<sup>rd</sup> February 2023**.

\*Only shortlisted candidates will be contacted