

Debt Recovery Officer - Coast

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Company: SunCulture Kenya Limited

Location: Mombasa

Category: business-and-financial-operations

Department: Credit

Position: Debt Recovery Officer

Reporting to: Debt Recovery Manager

About SunCulture

Founded in 2012, SunCulture's Vision is to build a world where people take control of their environment in rewarding and sustainable ways. We do this by developing and commercializing life-changing technology that solves the biggest daily challenges for the world's 570 million smallholder farming households. Over the last 5 years, the company has grown significantly and now has employed 100+ people around the world.

About the Role

Reporting to the Debt Recovery Manager, the ideal candidate is responsible for collections of defaulted portfolio, racing & recovery of all SunCulture assets assigned on credit but defaulted, issuance of Demand letters in the field & initiation of repossession rights on all non-performing credits above Sunculture's PAYG credit policy guidelines.

Key Responsibilities

Be accountable for reducing delinquency for assigned accounts

Ensure allocated accounts are monitored on a daily basis and appropriate actions are

taken to ensure that the collection portfolio remains within acceptable limits through the application of sound credit judgment within SunCulture PAYG credit policy guidelines.

Investigate and resolve any customer queries and complaints through verbal or written correspondence in line with SunCulture PAYG credit policies.

Issue out demand letters at field level to defaulters with the aim to get payments back to normalcy.

Record new commitment to repay the debt (PTPs), determine if the debt can be collected, and accordingly recommend/initiate the recovery process.

Contact defaulting customers either by calling or visiting them with an aim of negotiating a settlement of the arrears.

Initiate repossession of SunCulture assets as necessary.

Achieve the monthly collection targets as assigned by the supervisor

Identify and escalate deceased or disabled customers to the Head of Credit for review or collection termination.

Ensure all work queues are acted upon.

Conduct field visit assessment before visiting the market areas.

Manage relationships with local authorities and Security Officers

Plan and organize field collection drives across all regions

Conduct monthly reporting as per portfolio performance on delinquency.

Qualifications

At least 3-6 years work experience in debt collection in microfinance, the solar industry, or a related organization

Knowledge of relevant legal requirements and processes in microfinance and credit collections environment or any other financial institution

Evidence of well-developed organizational skills and the ability to meet deadlines.

Integrity and ability to work in consumer finance with small scale farmers across Kenya

Sound verbal communication skills include the ability to negotiate respectfully and communicate the rationale for decisions made.

Target driven, self-starter, and problem solver

Demonstrated ability to follow policy and procedures.

Sound judgment, analytical, and decision-making skills.

Accuracy and attention to detail.

Demonstrated ability to quickly learn new systems and processes.

Demonstrated commitment to service excellence.

Proficiency in GSuite, Microsoft Office

Interested?

Please apply online via this job portal. We respond to all candidates however only shortlisted candidates will be interviewed.

Please Note

SunCulture is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to age, ancestry, color, family or medical care leave, gender identity or expression, genetic information, marital status, medical condition, national origin, physical or mental disability, political affiliation, protected veteran status, race, religion, sex (including pregnancy), sexual orientation, or any other characteristic protected by applicable laws, regulations, and ordinances.

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