MAISHA BORA
SACCO SOCIETY LTD

JOB DESCRIPTION

Job Title:	**Debt Recovery Supervisor**
Status:	**Permanent & Pensionable**
Location:	**Nairobi**
Reporting to:	**Credit Manager**
Department:	**Credit**
Position Supervises:	**Debt Recovery Officer** **Debt Recovery Assistants**

Job Purpose:

The Debt Recovery Supervisor will ensure effective debt collection as per strategic targets. He/she will ensure timely preparation and sending of expected remittances report to stations and prompt follow up of remittances and any variances thereof.

Duties and Responsibilities:

i. Key KPI - Collections for Check off stations, Corporates & Groups
ii. Preparation of expected reports & sharing with respective companies
iii. Prompt follow up on remittances sent to stations to ensure proper deductions at the stations
iv. Timely reconciliation and follow up of variances after payments are received for various categories of accounts (check offs, groups, corporates, etc)
v. Collection from Doubtful loans with Debt collectors
vi. Monitoring PAR and Provisioning
vii. Identifying defaulted loans and instigating recovery from guarantors/ realizing of securities.
viii. Ensuring effective disposal of securities for loans recovery.
ix. Follow up with 3rd Parties – Debt Collectors, Auctioneers, lawyers
x. Debt collection management - including effective allocation of substandard accounts for debt collection, reviewing debt collection performance and making necessary recommendations
xi. CRB Management – Ensure loans being recovered are listed on the CRB
xii. Reports: Preparing accurate and timely weekly department reports, monthly reports, clearly indicating performance and delinquency levels.
xiii. Field visits where need be
xiv. Any other duties as may be assigned from time to time

Key Result Areas:

i. Collections for Check off stations, Corporates & Groups
ii. Collections for Doubtful loans
iii. Reconciliation and follow up of Expected Vs Received remittances
iv. Reports from Debt collectors
v. Sacco PAR and loan provision

Job Specifications:

A. Education

i. A Bachelor's Degree in business or related field
ii. CPA (K) /ACCA/CCP Qualification

B. Competencies and Desires Attributes

i. Ability to lead and work within a team
ii. Computer literacy skills with experience working with Accounting Packages
iii. Demonstrated experience in Microsoft Office, spreadsheet applications and computerized accounting systems
iv. Strong advisory and analytical skills
v. Exceptional organization skills and a strong work ethic
vi. Demonstrated ability to increase productivity and continuously improve methods, approaches, and departmental contribution
vii. Good communications skills, Excellent interpersonal skills, well organized, Honesty and integrity, Team player

C. Minimum Experience

i. 4 years' work experience in a similar set up
ii. Experience working in a supervisory role is desired