

Job Specification - Country Collections Manager, Kenya

Main Purpose of the Role

The Country Collections Manager will be responsible for the management of the country collections including management of the collections team, as well as monitoring and managing credit risk losses by improving collections ratios.

Key Deliverables of the Country Collections Manager

The Country Collections Manager will be responsible for the following:

1. Ensure monthly collections remain at acceptable group level:
 - a. First strike collections to remain above 95% (combination of all collection mechanisms namely through payroll, stop order & debit orders);
 - b. Maintain arrears at acceptable group levels below 3%;
 - c. Maintain provision levels below 5%.
 - d. Ensure the correct collections strategies are implemented to maintain loan book provisions at the agreed rate.
 - e. Ensure failed regional collections are analysed and categorised timeously and appropriate actions to collect is put in place and followed through by the local collections teams.
 - f. Support the Deputy CEO, Regional Collections Manager and Head of Credit in interpreting failed collection and arrears information and in the implementation of corrective actions to recover losses and prevent future occurrences.
2. Relationship management:
 - a. Ensure that sound relationships are created and maintained with key staff and management at the payrolls of all ministries, counties and private entities which Select deals with, as well as with external service providers.
 - b. Ensure that the names, contact numbers and details of all interactions are documented, indexed and preserved.
 - c. Ensure that relationships are structured to ensure that there is a high level of redundancy (back-up) through ensuring that the relationships exist across a broad set of Select staff members.
3. Arrears category management:
 - a. Ensure that all categories of arrears are equitably and timeously monitored, managed and reported on, and that the data, process and results are well documented, indexed and preserved.
4. Reporting:
 - a. Ensure that all relevant performance and management data is timeously and accurately collected, collated, analysed and disseminated.



- b. Compile the daily, weekly, monthly and ad-hoc collections reports to be presented during the monthly Exco and other forums.
 - c. Prepare reports and presentations as required by Executive Management and other stakeholders.
 - d. Ensure the availability of timeous, accurate and correctly presented information to support business decision making.
5. Management of Collections staff:
 - a. Provide leadership, guidance and training to develop management personnel and ensure the transference of skills and efficient achievement of strategic goals and objectives.
 - b. Ensure that all collections staff receive regular, documented coaching sessions.
 - c. Ensure that all collections staff are adequately trained and skilled to ensure quality collection strategies and client service.
 - d. Ensure that each staff member is monitored and managed daily against an agreed upon set of measures, and that the process and results are well documented, indexed and preserved.
6. Ensure the monthly submissions for write-offs have the required information and are based on the write-off policy.
7. Maintain fluency in product knowledge, the loans management system and collections procedures necessary to carry out collections processes and conducting client interviews.
8. Formulate and ensure the implementation of plans, policies and procedures in an effort to optimize collections.
9. Recommend strategies for improving operations of the department.

The Candidate

We seek the following in our desired candidate:

Qualification Requirement

A relevant tertiary qualification is preferred.

Further preference will also be given to candidates with applicable certificates in Legal Collections and Credit Management.

Experience / Background Preference

- The company will only look at candidates who have no less than 5 years relevant, working experience in a similar role.
- Candidates should have at least 3 years Collections experience in a supervisory or managerial level role.
- Government payroll and/or other payroll loan collections experience is essential.



- Micro lending or related financial services experience is essential.
- Knowledge of Kenyan and general Microfinance laws relating to financial services, particularly with regard to Micro lending is essential.
- The successful candidate will have a Legal/Compliance background. Please note that we are not looking for an admitted attorney. We require someone who understands the legal aspects and compliance relating to collections.
- A good command of English, both written and verbal is a requirement of the job.

Location

The position is based at our Nairobi office in Kenya.

Applications

Please forward your application to Tracey Strong (Talent Manager) via email: strongt@africanalliance.com

If you do not receive a response from us within two weeks please consider your application unsuccessful. In this event, please be assured that we shall retain your CV on file and will be in touch should a suitable opportunity arise in the future.