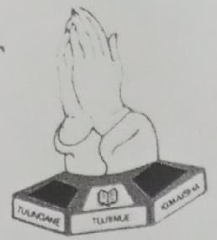


PCEA RUIRU REGULATED NWDT SACCO SOCIETY LTD

P. O. Box 1497-00232, Ruiru Kamiti Road Opp. Spinners and Spinners.
+254 717 604 010, +254 738 775 754

info@pceaurirusacco.com | www.pceaurirusacco.com



30TH AUGUST 2024

VACANCY ADVERTISEMENT

PCEA RUIRU SACCO is a Christian based non-withdrawable deposit taking Sacco with a diverse membership of over 7000 members. The Sacco is regulated by the Sacco Societies Regulatory Authority (SASRA) and is based in Ruiru Town. The Sacco is seeking to recruit a competent and qualified **Debt Recovery Officer** with high synergy to meet the SACCO's projections and the portfolio at risk (PAR).

Debt Recovery Officer (REF: PRS/DRO/08/24)

Application deadline: - 16th September, 2024

Job Type: Contract – Three (3) Year renewable based on performance

Purpose

The Debt Recovery Officer shall be responsible for managing non-performing loans to preserve capital. The officer shall keep track of outstanding debts, plan course of action, understands the borrower's problems and negotiate repayment plan to recover unpaid loans within the policy. The Officer will be reporting to the CEO.

Roles & Responsibilities

- i. Putting in place and implementing effective credit monitoring, collection and recovery strategies.
- ii. Preparing, analyzing and submitting regular reports in relation to loan overdue accounts, recovery plans and risk exposures.
- iii. Identifying, assessing, and evaluating risk areas in recovery and making appropriate recommendations.
- iv. Ensure daily executions of debt follow up through phone calls, SMS, customer visits, and demand letters.
- v. Ensures safe keeping and confidentiality of all member loan records.
- vi. Ensure the recovery of outstanding amount and ensuring the process of realization of securities is handled procedurally in order to avoid delay through intermittent litigation while at the same time ensure that the defaulting client's rights are respected in order to avoid potential risk exposure to society through litigation or adverse publicity.

- vii. Plan and coordinate the debt recovery process with various service providers (Debt collectors and Auctioneers) in order to avoid undue delay and recovery costs escalation.
- viii. Managing all the securities registers.
- ix. Preparing CRB listing information as per policy.
- x. Collections of defaulted loans/Physical recoveries.
- xi. Preparation of PAR and delinquency schedules.
- xii. Ensures that loans are recovered, and member accounts are reconciled daily.
- xiii. Any other lawful duties that may be assigned from time to time.

Minimum Qualifications

1. Bachelor's degree in Finance, Accounting, Banking, credit management or any other related with CPA (K) and CCP Certified Credit Professional) qualifications.
2. Diploma in cooperative management or Credit Management will be an added advantage.
3. Minimum of 4 years' relevant experience in credit administration or loan management gained from working in a financial institution.
4. Strong analytical skills, excellent communication, negotiation and interpersonal skills, focused, self-driven and attentive to detail.
5. Police Clearance Certificate.
6. Computer proficiency especially in accounting packages and systems

How to apply

Interested and qualified applicants are requested to send their applications, CV and testimonials through the email vacancies@pceaurirusacco.com OR hand delivery to the Sacco offices indicating their **current** and **expected gross salary**.

The application should be addressed to;

**THE CHIEF EXECUTIVE OFFICER,
PCEA RUIRU REGULATED N-WDT SACCO SOCIETY LTD,
P.O BOX 1497-00232,
RUIRU.**

Any applications received after the closing date shall not be accepted.

Only shortlisted candidates will be contacted. If you do not hear from us by **30th September 2024**, consider your application as unsuccessful.

