

Job Title: Collections Officer
Department: Customer Experience
Reports to: Customer Experience Manager

About BrightLife

BrightLife — a FINCA International company — is a social enterprise which combines innovative financing, community networks and the highest quality clean energy brands to improve lives of people at the Bottom of the Pyramid (BOP) and unlock the productive potential of Ugandans. Our product line includes a growing range of solar home systems, entry-level solar lights, solar appliances, and clean cook stoves which can be purchased in pay-as-you-go instalments, and are sold through a network of direct sales agents, community networks, and strategically selected distribution partners.

More than 100,000 Ugandans have already utilized BrightLife's unique distribution and financing model to better their lives. BrightLife's Pay-As-You-Go solar distribution model gives out affordable loans to customers who previously had no access to energy.

Summary

Recovery Officer is responsible to maximize cash collections for problematic credit portfolio to enhance credit portfolio quality and to put repayment behavior of delinquent clients back on track.

Roles and Responsibilities:

- Responsible for daily management of delinquent credit portfolio assigned to him/her, including daily calls and visits to delinquent customers as per established weekly/monthly plans over recovery actions.
- Responsible to ensure compliance with established KPIs for cash collections over delinquent credit portfolio.
- Responsible to comply with established institutional policies and processes in day-to-day operations
- Reports to direct supervisor on daily bases over performed recovery activities and their outcomes.
- Reports to the credit manager on weekly bases over performed recovery activities, their outcomes and provides reasoned proposals (appropriate next recovery steps) for individual clients.
- Reports to the direct supervisor and the credit manager on any irregularities (noncompliance with established policies and processes, discrepancies between the initial credit assessment and real financial situation of a client, fraud cases, etc.) found during arrears management activities for further investigation and actions.
- Provides all necessary support to other departments (legal, finance, technical, etc.) during investigations and actions over individual delinquent cases.
- Provides support to branches in negotiations and other arrears management actions, when required.

Skills and Experience:

- The ideal applicant must hold a university degree

- Strong negotiation, analytical and problem-solving skills.
- Good computer literacy.
- Strong English written and spoken skills.
- Fluent in the local language (s) of a specific region assigned to him/her.
- Ability to make fair and ethical decisions in tough circumstances.
- Well organized to handle assigned tasks and prioritize recovery actions.
- High self-motivation with strong interpersonal skills.
- Ability to motivate and persuade delinquent clients to repay debt.
- Demonstrate high level of ethical commitment and trustworthiness.
- Readiness to spend 90% of time outside of the office to perform daily field visits to client's primary located in rural areas.
- Minimum one year of experience with good track record in a similar role within bank, Collection Company, solar asset finance company.
- Ability to ride a motorcycle with a valid riding license is a must.
- Ability to do minor repairs and rehabilitations.

Major KPI's.

- 85% repayment rate.
- Increased collections.
- Enforcement of system recovery (repossessions).
- Minor repairs and rehabilitations.

BrightLife offers a fun, supportive work environment and opportunities for continued professional growth within a fast-growing global enterprise. It is an Equal Opportunity Employer and considers all applicants without regard to race, color, religion, sex, marital status, sexual orientation, national origin, HIV/Aids, disability, or any other protected characteristic as established by law.