



UGAFODE Microfinance Limited (MDI):

HR/STAFF/VAC – 06/03/2025/3

CAREER OPPORTUNITY - RECOVERY SUPPORT OFFICERS

Responsible for proactive management of borrowing accounts showing early signs of deteriorating trends, and non-performing accounts in order to turnaround such accounts, improve optimal performance and minimize financial loss to the institution.

KEY ACCOUNTABILITIES:

1. Issues arrears notices on a daily basis calls/issues arrears notices and follows up on clients that have not settled their monthly obligations to improve portfolio quality and avoid financial losses to the institution.
2. Schedules repayment plans, discusses debt repayment plans with defaulting clients and recommends to management; accounts that would require restructuring accordingly, so as to enhance loan portfolio quality.
3. Supports branches by responding to queries regarding loan account balances raised by customers for effective communication and customer service and ensures all client files are up-to-date with necessary communications, correspondences and file notes to ease the debt recovery procedures whenever may arise.
4. Responds to customer queries regarding the status of their loan accounts including reconciliations in case their accounts have irregularities.
5. Collateral backup - checks for security perfection for the accounts that are NPA or are showing signs of deterioration, forwards to legal department to ensure a smooth and quick foreclosure process and should security not be perfected forward to Legal for immediate perfection.
6. Compliance & Reporting - ensures timely capturing of cash flows in the system for proper IFRS reporting to minimize provisioning and compliance.
7. Processes the release of securities for accounts/loans that have been paid off and forwards to Head of Credit for recommendation to maximize profit for the institution.
8. Ensures quality of respective allotted portfolio by conducting daily monitoring and reviews of delinquent account records to determine which customers must be contacted for collection of overdue accounts and providing regular support.

KNOWLEDGE, SKILLS AND EXPERIENCE REQUIRED:

- Minimum of Bachelor degree in Economics, Statistics, Commerce, Business Administration or equivalent.
- At least 2 years' experience in debt recovery or as credit officer or credit administration.
- Any past experience working in a call centre from a Financial Institution is added advantage.
- Basic understanding of the legal framework.
- Thorough understanding of the UGAFODE (MDI) credit policies & procedures.
- Sound knowledge and understanding of relevant banking (i.e. MDI Act/IFRS guidelines) and regulations on asset quality/credit legislation.
- Decision making skills and results oriented personality.
- High levels of integrity, responsibility and confidentiality.
- Credit and Financial analysis skills.
- Ability to negotiate.
- High standards of performance and Control of Quality.
- Team building skills (Initiative, decision making, dispute resolution, good customer service, very good negotiation skills).

HOW TO APPLY:

If you believe you meet the requirements as stated above, submit an application letter together with an up-to-date CV to our email: recruitment@ugafode.co.ug. Save the Documents as **Your Full Name** & indicate the job title you are applying for in the Email Subject Line. Your applications should be addressed to the Head of Human Resources and the closing date for receiving all applications is **12th March 2025**.

Note: UGAFODE provides equal opportunity in employment to all people and therefore, women are encouraged to apply