

SUMMARY

Professional in credit management with strong expertise in debt recovery, account reconciliation, and financial reporting. Proven track record in minimizing overdue balances and enhancing cash flow through effective credit risk assessment and policy enforcement. Strong team collaborator, adaptable to changing business needs, and consistently focused on achieving results. Skilled in customer relationship management, negotiation, and problem-solving.

EXPERIENCE

09/2021 - 09/2024	<p><b>Credit Control Officer</b></p> <p>Reduced bad debt:</p> <p>Improved average collection period:</p> <p>Increased cash flow</p> <p>Successfully implemented credit policies</p> <p>Efficient credit risk management by</p> <p>analyzing creditworthiness of potential customers and monitoring existing accounts to minimize financial risk.</p> <p>Timely debt collection by effectively managing the process of collecting overdue payments from customers, minimizing the risk of long-term debt.</p> <p>Accurate record-keeping in</p> <p>maintaining detailed records of customer payment history and debt recovery efforts.</p> <p>Effective communication and negotiation by maintaining clear communication with customers, resolving payment issues, and negotiating repayment plans when necessary.</p> <p>Collaboration with other departments in working with sales and finance teams to resolve billing discrepancies and ensure smooth financial operations.</p> <p>Customer Relationship Management:</p> <p>Building strong customer relationships by developing positive relationships with customers, which can lead to better payment compliance and repeat business.</p> <p>Resolving payment disputes</p>
06/2018 - 08/2021	<p><b>Nimble Group</b></p> <p>Call Center Credit Collections Specialist</p> <p>Negotiated and secured payment plans:</p> <p>Successfully established payment arrangements with debtors, often resulting in a significant percentage of outstanding balances being recovered.</p> <p>Resolved disputes and addressing customer concerns:</p> <p>Effectively handled customer inquiries and complaints, finding solutions that satisfy both the customer and the organization.</p> <p>Improving recovery rates:</p> <p>Demonstrated the ability to increase the percentage of overdue accounts that were successfully collected.</p> <p>Maintained accurate records:</p>

Ensured that all collection activities and financial data are accurately recorded and up-to-date in the system.

Adhering to regulations and legal requirements:

Demonstrated knowledge of relevant collection laws and ethical practices.

Developed and implemented effective collection strategies:

Creating and executing strategies that lead to successful debt recovery.

Reduced delinquency rates while working to decrease the number of accounts that are overdue or in default.

Managing a portfolio of accounts:

Effectively oversaw a large number of accounts, prioritizing tasks and meeting deadlines.

Utilizing skip tracing techniques:

Successfully located individuals who had moved or are difficult to contact.

Providing excellent customer service:

Maintained a professional and helpful demeanor while interacting with debtors.

Contributed to overall organizational goals:

Collaborated with other departments:

Worked with legal, accounting, or other relevant teams to resolve complex collection issues.

Improved efficiency of collection processes:

Identified areas for improvement and implemented changes that lead to faster and more effective collections.

06/2016 - 05/2018

#### **Contractor-Operations department- Credit advisor**

Quest Holdings Ltd.

Debt Management: helped clients develop and implement strategies to manage and reduce their debt, potentially avoiding bankruptcy or foreclosure.

Credit Score Improvement: Advised clients on actions to improve their credit scores, such as making timely payments, reducing debt, and disputing errors on their credit reports.

Budgeting and Financial Planning: Assisted clients in creating budgets, setting financial goals, and developing plans to achieve them.

Repayment Plan Development: Created customized repayment plans that were tailored to the defaulters specific financial situation and goals.

Client Relationship and Communication:

Strong Client Relationships: Built trust and rapport with clients, fostering a supportive environment for financial recovery.

Effective Communication:

They communicate complex financial information clearly and concisely to clients, creditors, and other relevant parties.

Negotiation Skills:

Credit advisors negotiate with creditors on behalf of clients to reach mutually agreeable payment arrangements.

Financial Education:

They provide clients with educational resources and guidance on various financial topics, empowering them to make informed decisions.

Financial Expertise and Analysis:

Financial Analysis:

Credit advisors analyze financial information, such as income, expenses, assets, and debts, to assess a client's financial situation.

Risk Assessment:

They evaluate the financial risks associated with different financial decisions and advise clients

accordingly.

Compliance:

They ensure that all financial activities comply with relevant regulations and laws.

Portfolio Management: Managed client portfolios, monitoring performance and making adjustments as needed.

Process Improvement: Identified areas for improvement in credit the management processes and implemented solutions to enhance efficiency.

Prepared accurate and informative reports for management and other stakeholders is also important.

01/2015 - 06/2016

**Office Assistant/Customer Service**

ELEGANCE 360 AUTOMOTIVE

Provided exceptional front desk support, ensuring smooth daily operations and providing excellent customer service. Greeted and assisted visitors, responding to inquiries.

Receive computers that came in for repair and perform diagnosis.

Communicated with clients on the progress of their items.

Made sales where necessary.

Maintained Office computers.

Maintained Office Supplies and stock.

01/2008 - 08/2012

**Customer Service, & Accounts Representative & Skip-Tracer**

Steven's Business Service

Gained skills in achieving client and customer satisfaction as well as meeting and surpassing company expectations.

Took great satisfaction and pride in seeing results and positive impact on the customer/client.

Gained excellent communication and interpersonal skills through interaction with clients/customers from different backgrounds.

Skip-tracing; effectively used consumer reporting agencies' databases for researching and updating debtors contact information.

Negotiate customer payment plans.

Received and processed electrical payments.

Serviced customer inquiries to determine customer needs and provided solutions with regards to their negligent accounts.

Provided quality service to customers in order to ensure timely payments.

07/2006 - 01/2008

**Assistant Manager/ Key holder**

Express

Gained and nurtured great customer service skills from interacting with customers.

Gained and nurtured problem-solving skills by dealing with arising incidents.

Gained and honed on communication and interpersonal skills by interacting with customers from all walks of life.

Opened and closed store.

Assisted in Hiring process for the store.

Handled cash P.O.S and Bank deposits.

Shift supervised with daily store operations.

Logged merchandise into system.

Trained sales associates.

Loss prevention.

EDUCATION

01/2013 - 11/2014	IT JKUAT Diploma
09/ - 05/2008	Mundelein Consolidated high School USA High School Diploma
09/2002 - 05/2004	Alvirne High School GED

SKILLS

Credit counseling	Credit Analysis
Dispute resolution	Processing payments
Reconciliation	Skip tracing
Debt restructuring	Portfolio management
Credit checks	Payment plan negotiation
Account updates	Loan servicing
Dispute resolution	Collections procedures
Documentation	Debt recovery
Credit scoring	Payment plan negotiation

LANGUAGES

Swahili	Fluent	English	Native
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