



Simple. Fast. Affordable

VACANCY ANNOUNCEMENT

Serving over 36,000 clients in 17 districts of the Mid-Western and Central region(s) of Uganda, **ENCOT Microfinance Limited (ENCOT)** is a social impact, fast growing and innovative MFI operating a network of 10 branches of **Hoima, Masindi, Kigumba, Kagadi, Nakasongola, Kawempe, Luweero, Bweyale, Katikara and Karuguuza**. ENCOT's mission is to provide microfinance services to low-income smallholder farmer communities, most especially women, to allow them carve their own paths out of poverty through creation of own jobs. ENCOT is seeking to recruit dynamic, self-motivated and result oriented professionals to urgently fill the following positions:

RECOVERY AGENTS (08)

Location: Kigumba, Nakasongola and Kagadi.

NOTE: All applicants **MUST** be residents of the Branches they intend to apply to.

Purpose of this position

This position is responsible for reaching out to customers to collect payment for overdue bills, loans, or other payments. The Recovery agent acts as a liaison between creditors and customers and manages overdue accounts. This position reports to the Recovery and Collections Manager. Payments will be on commission basis.

Key Duties and Responsibilities:

- To recover outstanding debt from our customers.
- To review accounts that are behind on their payments to determine appropriate action.
- To contact customers, collect overdue payments and answer customer queries.
- To discuss options available to customers who are facing pending court action in order to come to mutually acceptable arrangements which prevent further litigation action.
- To liaise with sales and operation teams to resolve customer queries/complaints.
- To call customers using telephone and utilize computer systems to handle skip tracing.
- To create a list of people who have not made payments and organize a list according to severity of delinquency.
- To listen to customers' narrations and determine if debt can be collected, set up repayment plans and new terms of sale, offer advice or refer clients to the Recovery Manager and Record new commitment to repay debt.

Core capabilities:

- High level of honesty, integrity and accountability.
- Ability to achieve results with little supervision.
- Communicating effectively (Written, Verbal and Gesture) in English, Runyoro and basic Kiswahili.
- Good attention to details.
- Ability to work in teams and build collaborative relationships.
- Ability to work and live with rural communities especially the poor and illiterate.
- Willingness and ability to perform other duties as may be required from time to time.

Education and Experience

- Certificate in Social Work, Education, Business Administration or any other related field.
- Hands on experience in debt collection or credit operations is an added advantage.

Qualified and interested candidates should submit their applications in PDF format (Cover Letter, CV and Copies of relevant academic documents) by email to hr@encot.org or hand deliver to any of branch. All applications should be addressed as below:

The Human Resource Officer
ENCOT Microfinance Ltd
Plot 88 Port Road, Masindi
P.O. BOX 389, Masindi

Any documents submitted to ENCOT for application purposes shall not be recalled.

Please note that only shortlisted candidates will be contacted.