**ALLAN OCHIENG ODHIAMBO**

**Credit Administration Manager**

[alnothigo@gmail.com](mailto:alnothigo@gmail.com)

**0708 060 400 | 0716 516 902**

Career Summary

Credit Administration Manager with more than 9 years of experience in Credit Administration, Debt Collections, Operations management and Finance. I am skilled at stakeholder management, negotiating payment plans, and decreasing aged accounts receivable reducing bad debt risk.

Education

Bachelor of Engineering Degree in Mechanical and Production Engineering, Moi University, 2013

**Key skills and Competencies**

* A leader with a strong customer focus and excellent negotiation skills
* Strong analytical and reporting skills with good attention to detail and concern for data accuracy
* Excellent communication and organisational skills
* Ability to thrive in a busy environment
* Use deductive and inductive reasoning to find the best solutions to complex problems.
* Strong understanding of credit processes and systematic controls
* Strong knowledge of Debt collection strategies

Work Experience

**Credit Administration Manager | Fresh Life Initiative | (October 2020 – Current role)**

Senior Manager in charge of Implementation and continuously improving of the Credit Risk Policies, Credit Guidelines/procedures, with the intention of adding value to business whilst introducing practices that are fit for purpose in line with leading global practices and company goals.

Job Responsibilities include:

Credit Administration

* Serve as a credit information resource providing support in financial analysis, credit operations structure, credit documentation & appraisal requirements and Bad Debt identification.
* Provide Administrative processes that enhance debt management procedures and credit collections team in achieving set targets
* Monitor operational team’s proper credit risk and compliance with credit policy.
* Clearing both internal and external audit queries related to credit and billing on financial report
* Recommending credit administration proposals to the management account receivables committee for approvals with amendments.
* Initiate process improvement and quality reviews to simplify and improve productivity within credit operations

Reporting

* Timely reporting of all credit management tools and decisions
* Maintain ongoing review of credit management reports
* Monitor debt reporting through credit tracking systems and reports

Cash-flow/Debtor management

* Responsible for reviewing aging weekly, along with potential bad debt for debt collections; monitoring and reporting on noticed trends and areas of risk to management.
* Created new and maintained existing A/R accounts to include daily monitoring of the A/R Aging Report to minimize bad debt risk exposures.
* Researched and reconciled billing, payment discrepancies, unauthorized deductions and other disputes of payments.
* Work with customers to review accounts in detail along with credit officers on a regular basis to ensure accuracy in the account, identify issues and risks, and ensure there are no gaps in communication or processes.
* Review the weekly cash forecast to drive collections and communicate between team and Finance on areas of risk.
* Assist credit controllers in the preparation of, debt collection letters

Staff Supervision and Performance Management

* Ensure that company objectives are clearly cascaded to direct reports and reviewed regularly
* Conducts timely performance appraisals
* Implement HR disciplinary process where necessary and as per policy requirement

**Operations Manager | Finley International LTD | (January 2019 to April 2020)**

Plan, coordinate and manage 124 call center employees engaged in customer service & Debt collection activities. Managing employees, organizing schedules, meeting performance goals, and other administrative duties.

Job Responsibilities include:

* Responsible for all department managers and supervisors, with review and approval responsibility for all operations employees.
* Oversee the design, implementation and periodic review of policies, procedure manuals and business standards to guide and streamline operations of the business unit - process aimed at creating efficiencies of systems and processes in order to save overall operating cost.
* Establish and continuously maintain adequate and effective internal control checks to protect the organization and also establishing a risk management framework that mitigates risk to business.
* Regularly communicate directly with clients regarding performance, projections, and productivity reports. Communicate customer issues with operations team and devise ways of improving the customer experience, including resolving problems and complaints.
* Manage staff levels by implementing a staff training and development programs that starts right from recruitment, aimed at ensuring new recruits assimilation into company work culture is fast and easy, continuous up-skilling through continuous coaching results is improved work moral and job appreciation among the staff.
* Develop and instituted among the supervisory staff a culture of Management by Walking Around concept and increase their professional creditability by taking calls including irate clients, Dialler and system issues, and quality issues.
* Maintain and improve operations by monitoring system performance; identifying and resolving problems; completing system audits and analyses; managing system and process improvement and quality assurance programs.
* Maintains professional and technical knowledge by tracking emerging trends in Operations Management; attending educational workshops; reviewing professional publications; establishing personal networks and benchmarking state-of-the-art practices.
* Review and approve all operational invoices and ensure they are submitted for payment
* Conceived and implemented series of activities, cross-teams and cross-departments to increase colleagueship, change and strengthened work culture, and bring 'fun and challenge' into the work place.
* Maintain safe and healthy work environment by establishing, following and enforcing standards and procedures; complying with legal regulations.

**Call Center Manager | Newlight Africa Limited**

**January 2018 to December 2018**

Designed, implemented and managed a centralized call-center department to collect on the company debt, with an objective of collection on Kes. 160 million debt book and reduce the default rate of new accounts.

Job Responsibilities include:

* Developed the Call center procedure manual that included the team structure, collections procedures & objectives and the KPIs.
* Designed the recruitment and on boarding process by detailing the call center candidate’s profile, interviews guidelines, new hires induction manual and collections training objectives – and Liaising with Hr, actively coordinated staff recruitments.
* Develop and implement collections strategies to optimize performance and that are focused in improving collection and keeping the debt portfolio in a manageable level i.e. establish calls and field visits campaigns with focus based on delinquency trends.
* Regularly hold team meetings to share company updates, discuss current month target & objectives, review collections projections and schedule performance review of each team member.
* Fostered a positive and productive working relationship within the collection team, ensuring that they are organized, have the right tools, receive regular refresher training to update their knowledge & impart necessary skills to perform their roles and develop within the organisation.
* Developed and shared a daily collection productivity dashboard to constantly monitor team performance and report to senior management on collections progress.
* Improve overall team productivity by setting standards and goals for speed of work, efficiency of negotiations and quality of conversation commentaries made on the debt management systems.
* Developed modes of coaching and mentoring the collection officers involving organising for class training and on job critique on calls with the aim of improving negotiation technique, performance and overall character.
* Generate monthly the collections progress report for the Senior Management highlighting any identified collection failure trends with clear recommendations and lead implementation of the improvement programs entailing updates to the lending policies, write-off of specific accounts, new collection strategies developed and collection incentives programs to boost performance.
* Managed the Call center budget requirements, projections and collections compensation computations during incentive programs.
* Designed and recommended a 3-month incentive program aimed at leveraging the already robust field sales representatives team to do field visits on escalated non- contactable accounts from call center and in turn receive a kicker amount for each successful visit that will result in collection. On successful implementation the program alone aided in recovering more than 30% of the debt book with minimal cost.

**Debt Collection Agency Liaison | Barclays Bank Kenya**

**February 2014 to December 2018**

Responsible for the relationship management of a panel of External debt collection agencies and was accountable for the daily operational support, trainings, performance management and ensuring compliance to the banks policies & customer service standards. Supervised and mentored a team of 5 agency support officers.

Key responsibilities in the position:

* Handling the timely process of outsourcing of non-performing loans and credit cards to the Debt Collections Agencies ensuring data provided is complete and with accurate customer information.
* Successfully introduced a uniform External debt collection outsource excel template that captured all segments of data required by the collections agencies standardizing the outsource file sent monthly and after adoption by all agencies resulted in improved collection performance and 40% reduction of the daily inquires received.
* Updated the Debt collection agencies on their performance regularly by sharing a Daily updated productivity dashboard.
* Scheduled and held regular meeting with the Debt collection agencies to review their performance, discuss & set targets, review collection strategies.
* Leveraged on data analytics to recommend and implement Debt Collection Agencies process improvements for optimizing collection results
* Prepared a detailed monthly reports showing the debt collection agencies performance for the recoveries manager use, and included commentaries and insight of the individual agency performance, highlighting any collection trends.
* Reduces risk by constantly performing call-backs on outsourced accounts to monitor the Debt Collection Agencies conduct in dealing with the allocated accounts and ensure that it is in accordance with the set regulatory legislation, signed contractual agreement and in adherence to the banks policies and procedures.
* Initiated quarterly refresher training program for the Debt collection Agencies’ agents and trained them on negotiations skill, collection strategy development and banks product & lending requirements. This greatly improved the agents understanding of the bank’s portfolio and the overall DCA performance.
* Participated in vendor on boarding process, and regularly performed remote and on site operation risk and compliance review of the vendor’s debt collection processes, IT equipment’s integrity and premises security.
* Implemented and managed multiple incentive campaigns targeted to boost collections on the outsourced debt book. Designed and shared with the DCA’s and management dashboards to monitor the performance and effectiveness of each campaign.

**Legal Support Officer | Barclays Bank**

**August 2010 – February 2014**

Responsible for the management of the processes of outsourcing of the non-performing secured debts to the panel of vendors contracted to handle litigation suits against the bank, valuation, repossession and the realisation of the security held for defaulted loans.

Key responsibilities in the position

* Coordinated the legal debt recovery process of non-performing secured loan accounts portfolio by working closely and building an effective relationship with law firms, auctioneers and Private investigators.
* Planned and coordinated the legal clerical activities involved in the timely preparation, processing, review, submission and maintenance of accurate records, documents and correspondence relating to each customer account during the entire process of asset realization.
* Assessing the Bank’s positioning and its ability to recover the total amounts due without forced realization of securities held by negotiations with the defaulting clients before outsource and recommending approved forbearance options agreements.
* Received all fee notes and invoices submitted by the vendors, for services they have provided and checked them for accuracy of billing according to regulatory legislation then processed them for payment.
* Generated monthly reports for the Management on the Recovery Status of each non-performing facility, highlighting the total amount recovered and associated cost incurred with clear recommendations on the way forward.

References

Please feel free to contact the under mentioned in regard to my competence, work ethic, performance and or any other aspect with respect to me

**Catherine Mulu**

Recoveries manager

Barclays Bank Kenya Ltd

Phone no: +254713600755

[catherine.mulu@barclayscorp.com](mailto:catherine.mulu@barclayscorp.com)

**Linda Wamune**

Managing Director

Newlight Africa Ltd

Phone no: +254720398878

[linda.wamune@newlightafrica.com](mailto:linda.wamune@newlightafrica.com)

**Titus Kuria**

Chief Operating Officer

Fresh Life Initiative

Phone no: +254722971922

[titus.kuria@saner.gy.com](mailto:titus.kuria@saner.gy.com)