Nadine **Oliphant**

**DETAILS**

**Email**:

[Nadineoliphant4@gmail.com](mailto:Nadineoliphant4@gmail.com)

**Contact:**

062 362 4165

**Address**

187 Majuba Street, Umnonjaneni, Tembisa, 1632

**Nationality**

South African

**SKILLS**

Communication

Active listener

Outgoing personality

Problem Solving

Computer skills

Multitasking

Teamwork

Adaptability

Critical thinking

Time management

**EMPLOYMENT HISTORY**

## MBD LEGAL Collection

### May 2014 – December 2015

**Debt Collector**

* Contacting debtors to notify them of overdue payments via phone, email, and letters.
* Negotiating repayment plans or full settlements favorable to both creditor and debtor.
* Managing a portfolio of debtor accounts and maintaining detailed records of interactions and payment agreements.
* Ensuring compliance with relevant debt collection laws and regulations.
* Employing resolution strategies to preserve customer relationships and achieve debt recovery without legal proceedings.
* Providing advice to debtors on effective debt management to prevent future defaults.
* Tracking and reporting on account recovery performance, including success rates of different negotiation strategies.
* Offering high-quality customer service, swiftly addressing debtor inquiries and resolving disputes amicably.

## **CHAPS**

### June 2017 – November 2017

**Health Recruiter**

* Engaged male population in schools, public spaces, and events to promote medical male circumcision.
* Conducted educational sessions on medical male circumcision for potential clients.
* Identified and screened eligible males for procedure suitability.
* Provided client support throughout the recruitment process, including transportation arrangements for the procedure.

**PROFILE**

Experienced Debt Collection Specialist with over four years in the industry, specializing in retail, loan, and vehicle recovery. Proven track record of exceeding targets at MBD Legal Collections and LWM Debt Recovery, complemented by recent success at Nimble Group. Known for outstanding communication, negotiation skills, and attention to detail. Eager to contribute my expertise and achievements to enhance the success and efficiency of your team.

**EMPLOYMENT HISTORY**

## LWM Debt Recovery

### Feb 2021 – April 2023

**Debt collection agent**

* Contacting debtors to notify them of overdue payments via phone, email, and letters.
* Negotiating repayment plans or full settlements favorable to both creditor and debtor.
* Managing a portfolio of debtor accounts and maintaining detailed records of interactions and payment agreements.
* Ensuring compliance with relevant debt collection laws and regulations.
* Employing resolution strategies to preserve customer relationships and achieve debt recovery without legal proceedings.
* Providing advice to debtors on effective debt management to prevent future defaults.
* Tracking and reporting on account recovery performance, including success rates of different negotiation strategies.
* Offering high-quality customer service, swiftly addressing debtor inquiries and resolving disputes amicably.

**Vehicle recovery**

* Collecting full contract balances or repossessing vehicles as necessary.
* Offering debtors the option to voluntarily surrender vehicles if unable to settle debts.
* Utilizing tools like CPB, XDS, vehicle identification sightings, and Facebook for debtor and vehicle tracing.
* Coordinating with sheriffs' offices on the enforcement of warrants of delivery when necessary.
* Updating all recovery actions, communications, and outcomes in the company's system.
* Negotiating with debtors to secure payments or vehicle surrenders.
* Managing a legal portfolio with Vehicle Asset Finance (VAF), ensuring compliance and meeting recovery targets.
* Portfolio Management: Managed a legal portfolio with Vehicle Asset Finance (VAF), adhering to legal standards and striving for recovery targets.

## **Nimble group**

### May 2023 – To Date

**Debt Collector**

* Contacting debtors to notify them of overdue payments via phone, email, and letters.
* Negotiating repayment plans or full settlements favorable to both creditor and debtor.
* Managing a portfolio of debtor accounts and maintaining detailed records of interactions and payment agreements.
* Ensuring compliance with relevant debt collection laws and regulations.
* Employing resolution strategies to preserve customer relationships and achieve debt recovery without legal proceedings.
* Providing advice to debtors on effective debt management to prevent future defaults.
* Tracking and reporting on account recovery performance, including success rates of different negotiation strategies.
* Offering high-quality customer service, swiftly addressing debtor inquiries and resolving disputes amicably.

**EDUCATION**

## NATIONAL SENIOR CERTIFICATE, PESCODIA HIGSCHOOL

### Jan 2010– Dec 2013

**REFERENCES**

## Baarata malebye, LWM Debt Recovery

Team Manager

064 807 4726

## Darian RIBBERTS, nimble group

Team manager

073 4502670

**LANGUAGES**

English

Afrikaans

**Dear Hiring Manager,**

I am reaching out to express my enthusiastic interest in the Debt Collection position within your prestigious organization. With over four years of dedicated experience in the debt collection industry, I am eager to contribute my skills and achievements to your team, enhancing its success and efficiency.

My professional journey began at MBD Legal Collections' Kimberley branch, where I honed my skills in retail collections for one year and eight months. This role equipped me with a robust foundation in debt recovery processes and customer negotiations, setting the stage for my career advancement. Although an opportunity arose to join the Randburg branch, personal circumstances led me to stay until our department faced retrenchment in 2015.

In February 2021, I embarked on an enriching tenure with LWM Debt Recovery, focusing initially on loan recovery. My tenure there was marked by consistent overachievement of targets and recognition for my contributions to the team's success. Seeking to diversify my expertise, I transitioned to the vehicle recovery team, where I quickly adapted to the new challenges and continued to exceed performance expectations.

My recent role as an outbound collections agent with Nimble Group since May 2023 has further solidified my ability to surpass targets and contribute positively to my team's goals. My experiences have endowed me with a comprehensive skill set, including exceptional communication, negotiation prowess, acute attention to detail, and the capacity to navigate complex scenarios with diplomacy and efficiency.

I am keen to bring my track record of success and commitment to excellence to your esteemed company. I believe my background in various aspects of debt collection, combined with my unwavering dedication to achieving and exceeding targets, makes me a strong candidate for this role.

I am enthusiastic about the possibility of discussing how I can contribute to your team in more detail. Thank you for considering my application. I look forward to the opportunity to contribute to your team's success.

**Warm regards,**

**Nadine Oliphant**

**EDUCATION**

## NATIONAL SENIOR CERTIFICATE, HOERSKOOL BIRCHLEIGH

### January 2011 – December 2016

* Graduated with bachelors admission BSc
* Obtained the highest mark for Information Technology in the entire class of 2016
* Achieved merit for being part of prefect body during matric

## BSC Computer Science and informatics, university of johannesburg

### January 2018 – December 2024

* Graduating 2024