

Mboya Maryanne Anyango
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About

Nationality: Kenyan **Language:** English, Kiswahili, French **Residence:** Nairobi **Date of Birth:** 18 NOV 1998

Career Summary

Dedicated Recoveries Team Leader, knowledgeable in Credit recovery regulations, experienced in call center operations, credit appraisals and has developed successful ethical Credit collection strategies. Adept at both invoice collections and personal credit collection. Negotiated repayment schedules on a case-by-case basis directly with the client by assessing the portfolio credit details.

Education

Bachelors of Science in Economics, Multimedia University of Kenya– 2018
Kenya certificate of Secondary Education (KCSE) 2017 - B [plain]

Skills and Competencies

Team Supervising and coaching | Negotiation and influencing | Practitioner of Ethical Credit collection practices | Adaptive to change | Respect for Diversity | Able to successfully work remotely with minimal supervision | Client Relationship Management | Emotionally resilient | Proficient using Microsoft Office and Google Sheet | Honest and Works with Integrity | Proactive | Data Reports Management systems,, Dashboard tools.

Work Experience

Credit Officer | February 2021 to Date

Key responsibilities:

Enjoyed providing customer service, paying high attention to detail and excellent organization ensuring customer problems are solved. Also assisted subordinates with invoice collection activities in difficult cases.

Tracked Invoice repayments via Call follow ups, SMS sending and Field visit to ensure the active network made payments. Engaged regular payers and ensured they paid on time.

Ensured effective oral and communication skills and managed customer expectations, service providers, credit collection team and other departments who impact invoicing.

Monitored violations of credit policies, provided analysis, conclusions and recommendations. Also presented findings to Senior Credit management and suggested actions to be taken when appropriate.

Trained and coached team members are in the debt management practice of portfolio segmentation and analysis by regularly sharing best practices on how to do it to achieve set targets.

Verified and updated credited account information, code accounts and prepared transfer accounts. Also coordinated the status of payments and sufficient checks by reporting daily progress against targets to the Credit manager.

Follow up customers and improved status collected on overdue payments for current accounts and loans from customers by negotiating payment programs with delinquent customers while delivering plans and targets.

Analyzed performance of non-performing accounts from calls with reports to enhance the collection of arrears by responding to customer complaints within the stipulated times.

Reviewed delinquent account records and determined which customers must be contacted for collection of overdue accounts. Identified Credited accounts requiring collection agency to coordinate collections.

Team Leader - Supervisor | Finley International LTD | June 2018 to Dec 2020

Key responsibilities:

Oversaw the collection of outstanding credit invoices while ensured it is handled appropriately as per the company policy. Created and implemented strategies to increase the number of successful collections of Account receivables.

Coached, and mentored Credit Officers; provided guidance and direction on problems and issues; delegated work assignments considering employee skills and development needs. Ensured teamwork and trust on Credit officers that supported performance leading to customer-service oriented culture.

Reported the Credit department's progress and statistics weekly or on a monthly basis. Also developed detailed project plans and status reports to communicate project status.

Applied modern credit policies on operational risk management practices and implemented tactical changes to support business performance through application of relevant banking policies, processes, procedures and guidelines to consistently achieve required compliance to avoid excessive credit limits.

Implemented effective collection and recovery strategies that ensured efficient administration of delinquency management and maximum promised payments conversion rates.

Created and embedded yearly budget for the team, ensuring revenue and expenses targets are in line with the set requirements as per the Company Policy. Also ensured proper reconciliation of project expenses.

Effectively Organized collection work load to the team members by taking into considerations according to experience, delinquency amounts and assigned accounts to team members for collection.

Performed portfolio monitoring, remedial management and reporting tasks in a manner that consistently produced high quality of service through strong numerical and credit analytical skills.

Motivated and coached team members ensure they are equipped fully for work, trained well to handle daily challenges resulting in better job satisfaction of the credit team and thus improved productivity.

Developed and maintained relationships with other credit and collections agencies; drew their assistance as appropriate to collect payments due. Wrote approved invoice recovery letters and sms used in collection attempts.

Supervised call performance standards by effectively allocating and coordinating team operations on a daily basis. Identified team members who required training and transferred them to retraining spine.

Devised risk management strategies by creating a credit risk management environment, in terms of established credit guidelines. Analyzed delinquent accounts by calls and prepared reports on highest risk accounts including recommendations for resolution.

Referees

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.

Daniel Manoti – 254799111038

Chief Operations Officer: Finley International Limited

Alan Odhiambo - 254708060400

Credit Manager: Fresh Life – Sanergy Africa

Pauline Mboya- 254790460010

Head of Collections: Finley International Limited