





CONTACT

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OBJECTIVE

Recovery and collection officer with 2 years of experience, seeking to use my communication skills and extensive finance knowledge to negotiate repayments and while closely following debt collection.Experienced debt collector with a proven track record of recovering over 1million per month in delinquent accounts.Possess strong communication and negotiation skills,as well as understanding of the legal process and financial regulations. Skilled in using various software and tools to maximize efficiency and accuracy of collections.

EXPERIENCE

27th march ,2023. -  
28th February ,  
2025.

- Recovery and Collection officer**  
Raytill Tanzania limited, this is a financial institution specifically knows as microfinance which deal with providing loan to a small business as well as personal loan.Also this company deals with cash loan as well as device loans such phones.  
The following are the duties at raytill Tanzania limited as a recovery and collection officer.
  - I was responsible to initiate contact with customers who have overdue payments via phone, email, or written correspondence to negotiate repayment terms.
  - I was able work with customers to develop a manageable repayment plan that ensures debts are recovered efficiently, and I was able to collect 80% daily of the target set by the company.
  - During my time as a recovery officer it was my duty to keep detailed records of all communications, payments, and recovery progress for each delinquent account.
  - Inoder to ensure compliance I was responsible to work with legal teams when necessary to initiate legal proceedings for recovering bad debts, including filing lawsuits or garnishing wages.
  - It was my task regularly monitor payment arrangements to ensure compliance, following up as necessary via phones,email and messages.
  - Also I was able to create regular reports for management, detailing recovery rates, outstanding debts, and performance metrics.
  - To Identify high-risk accounts and recommend strategies to minimize potential losses.
  - To Communicate with clients or businesses to provide updates on recovery progress and manage any escalated issues.

14th August,2021 -  
14th October, 2021

- Accoutant and finance officer.**  
Tanzania Ports Authority (TPA) is a parastatal public corporation acting under the aegis of the Ministry of Infrastructure Development.  
The following are the duties and responsibilities as a accountant and finance field training officer.
  - Assisted in the preparation of financial statements and reports for senior management.
  - Reconciled bank accounts and resolved discrepancies in a timely manner.
  - Ensuring payments, amounts and records are correct.
  - Working with spreadsheets, sales and purchase ledgers and journals.
  - Helping the accounting department with general tasks.
  - Providing support to the accounts payable and accounts receivable departments.
  - Engaging in bookkeeping and record keeping.

- Reviewing payroll hours reported in a system to ensure everyone receives accurate pay.
- Creating and processing invoices for customers.
- Preparing paychecks and handing them out to employees.
- Updating tax and financial documents under the direction of a staff accountant.
- Organizing purchase orders for approval.
- Scanning documents and filing them in storage for future reference.
- Updating the ledger at an accounting firm.

## EDUCATION

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| 2022 | <ul style="list-style-type: none"> <li>• <b>Institute of finance and management</b><br/>BACHELOR DEGREE IN BANKING AND FINANCE.</li> </ul> |
| 2019 | <ul style="list-style-type: none"> <li>• <b>Ifunda girls high school</b><br/>ADVANCE LEVEL</li> </ul>                                      |
| 2016 | <ul style="list-style-type: none"> <li>• <b>Kongwa secondary school</b><br/>O-LEVEL</li> </ul>   |

## SKILLS

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- 1.Negotiation Skills. 2.Communication Skills. 3.Attention to Detail. 4.Problem-Solving . 5.Knowledge of Debt Recovery Laws. 6.Time management. 7.Computer proficiency. 8.Customer service skills. 9.Bank reconciliation. 10.General ledger. 11.Interpersonal skills 12.Outbound calling 13.Mathematical proficiency. 14.financial recording skills.

## ACHIEVEMENTS & AWARDS

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- •Increasing recovery rate by 25% through effective negotiation techniques
- Successfully resolve 95% of customer disputes and complains enhancing overall satisfaction.

## REFERENCE

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- **RALI SADRU - RAYTILL TANZANIA LIMITED**  
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- **ERIC MANYANO - TANZANIA PORT AUTHORITY**  
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