

**Job Title: Recovery Support Manager****Organisation:** UGAFODE Microfinance Limited (MDI)**Duty Station:** Kampala, Uganda**Ref:** HR/STAFF/VAC – 10/12/2025/7**About Organisation:**

UGAFODE Microfinance Limited (MDI) is a registered financial institution in Uganda and is adherent to the Central Bank's regulations and guidelines and was founded in 1994 to provide quality microfinance services.

**Job Summary:** Responsible for proactive management of UGAFODE's non- performing portfolio (above 90 days) to ensure optimal performance of such facilities and minimization of losses to the institution by constantly improving the recovery on NPLs and recoveries on the write-off portfolio. The incumbent works with financially vulnerable customers after they have defaulted on their facilities to repay the institution, hence greatly and directly contributing to the company's bottom line (Profit & Loss).

**Key Duties and Responsibilities:**

- Debt recovery Strategy: Manages and controls debt recovery strategies and campaigns within the Non-performing loans (NPL) and write-off portfolio with the aim of maximizing recovery effectiveness and efficiency for UGAFODE (MDI).
- Debt recovery information: Analyzes financial information from a variety of sources (Bank systems, own due diligence, customer financial statements, etc.) and applies professional judgment to the information and formulates appropriate recovery strategies per customer in order to maximize debt recovery efficiency.
- Debt recovery data: Approves the input of data and creating spreadsheets showing the progress of debt recovery officer's efforts to collect debts, for speaking with individuals who wish to speak with a supervisor and for approving and allow settlement and payment options.
- Management of delinquent accounts: Reviews delinquent account records to determine which customers must be contacted for collection of overdue accounts. Also collaborates with credit approvers (supervisors, branch credit team and regional Managers) to manage cases and providing clear and thorough rationale for the decision sought.
- Risk management: Ensures timely referral to the Legal department when turnaround of a non- performing account is not possible and ensure foreclosure and/or recovery actions are done in the most cost-effective manner to minimize continuous losses & ensure that there is no negative publicity (reputational risk) due to the institution.
- Recovery Reports: Provide timely, relevant & accurate reporting and analysis of recovery results against historical & projected goals to the institution's management team on a regular basis.
- Compliance: To ensure the management of the non-performing accounts portfolio in line with external regulatory expectations and UGAFODE's credit policies and procedures by operating within recoveries foreclosure procedures and policies and the institution's wider regulatory environment.
- Foreclosures: In liaison with Legal department, manages the process of outsourcing of debt recovery, approving form letters for use in collection attempts, consideration of litigation action, agreeing level of repayment/settlement and as a consequence, ensure
- UGAFODE's financial loss due to bad loans fall within manageable discretion.
- Special portfolio: Personally, manages special portfolio of unique and complicated accounts that require more experienced debt management like deceased accounts, skip accounts, legal action. Supervisor review accounts (as referred by external agents), abandoned cases (if any), VIP accounts, repossessed vehicles and restructured accounts applicable within the institution.
- Team Supervision: Takes full responsibility for performance management of all direct reports, focusing on all aspects of sound people management e.g. Recruitment, Development, Performance Management, Remuneration and Rewards, Career path planning, On-the-job training, coaching & mentoring and Employee engagement etc.

**Qualifications, Skills and Experience:**

- Minimum of Bachelor's Degree in Economics, Statistics, Commerce, Business Administration or equivalent.
- At least 4 years work experience in Procurement, Administration, contract, inventory management and supply chain management.
- At least 5 years' experience in credits or collections with at least 1 year in special assets and bad debt management. Any past experience working in the Banking Sector will be added advantage.

- Good knowledge of the UGAFODE's service standards including the complaint handling procedures and Financial Consumer Protection Guidelines.
- Sound knowledge and understanding of relevant banking (i.e. MDI Act/IFRS guidelines) and regulations on asset quality/credit legislation
- Knowledgeable with local legal system/framework, corporate finance, insolvency law and security issues.
- High level of honesty, integrity and confidentiality.
- Sound judgement and, business acumen.

**How to Apply:**

If you believe you meet the requirements as stated above, submit an application letter together with an up-to-date CV to our email: [recruitment@ugafode.co.ug](mailto:recruitment@ugafode.co.ug). Save the Documents as Your Full Name & indicate the job title you are applying for in the Email Subject Line. Your applications should be addressed to the Head of Human Resources

**Deadline: 28th April 2025.**