

JOB ADVERT Loan Recovery Officer

March 10, 2026

Job Summary

The Recovery Officer is responsible for the collection of debts prior to legal recovery proceedings commencing, negotiating payments/payment arrangements, handling debtor enquiries and providing administrative assistance to the team.

Job description details.

- i) Periodic review of the recovery procedures and advice to management on any new development(s) in the recovery process
- ii) Responsible for prompt follow up and recoveries of assigned non-performing loans;
- iii) Daily review of the arrears position and advice to the Supervisor on the progress of recovery of all loans above a designated number of days in arrears;
- iv) Ensure that the institution's recovery agents, where applicable, give proper attention to the recovery of bad debts;
- v) Ensure all demand letters for delinquent loans in her portfolio are issued and served promptly in accordance with credit policies and procedures;
- vi) Negotiate with Debtors and ensure that the Debtors repay the bad debts and default charges to the institution;
- vii) Ensure all recovery activities and follow up are properly documented and filed in customers' credit files;
- viii) Work closely with local authorities, legal officers, court bailiffs, to ensure quick disposal of securities pledged for non-performing loans, as may be applicable;
- ix) Work at applying any alternative recovery measures, to employ for recovery of unsecured loans and loans secured by inferior securities;
- x) Promptly follow up with assigned court bailiffs, auctioneers and other debt recovery agents and advise management on all allocated loans;
- xi) Maintain a proper diary in Excel Spreadsheet format, for all the scheduled debt recovery activities e.g. demand notice expiry, advertisement notice expiry, auction date etc., to be shared with the supervisor on weekly basis;
- xii) Perform any other duties as may be assigned from time to time by the supervisor.

Qualifications, Skills and Experience:

- a) Minimum of Bachelor's degree in Economics, Statistics, Commerce, Business Administration or an equivalent.
- b) At least two years' experience as a credit officer or credit administrator or in debt recovery.
- c) Decision-making skills and results-oriented personality.
- d) High levels of integrity, accountability, and confidentiality.
- e) Possesses excellent financial analysis skills.
- f) Excellent negotiation skills.
- g) High standards of performance and Control of Quality.
- h) Team building skills (Initiative, decision making, dispute resolution, good customer service, very good negotiation skills).
- i) Candidate age limit: 25 -45 years.

The position is available for six months however can be extended depending on performance.

How to Apply:

All qualified and interested candidates should send their applications via E-mail only including a cover letter, an up-to-date detailed CV and copies of academic qualification documents (as ONE pdf file). Address them to: The Human Resource Manager, La' Oli Financial Advisory Ltd, Kampala, Uganda
Email to: kigenyichristopher@laolifa.com cc: namboozeirene@laolifa.com

