

JUDITH EHIKHUEMEN

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PROFILE SUMMARY

To enhance my professional skills, capabilities, and knowledge in an organization that recognizes the value of hard work and to work in an environment that encourages me to succeed and grow professionally where I can utilize my skills and knowledge appropriately.

CORE COMPETENCIES

Loan Recovery • Credit Management • Collections • Remedial Management • Asset Recovery • Negotiation • Team Management • Critical Thinking • Problem Solving • Office Administration • Budgeting • Costing • Data Analytics • Planning • Organization • Leadership • Communication • Sales • Attention to Detail • Integrity & Professionalism

TOOLS

Microsoft Teams • Zoom • SAP • Skype • Canva • WhatsApp • MS Outlook • MS Excel • Google Meet • Google Workspace • CorelDraw • MS PowerPoint • MS Word • Twitter

PROFESSIONAL EXPERIENCE

Recovery Officer – SanlamAllianz Nigeria Limited

2022 – Present

Key Achievements:

- Consistently met and exceeded recovery targets, improving overall collections performance for the company.
- Successfully recovered a significant volume of outstanding policy premiums and delinquent accounts through structured follow-up and negotiation.
- Built strong client relationships that improved cooperation and voluntary repayment during the recovery process.
- Maintained a high level of professionalism and integrity while handling sensitive recovery and remedial cases.
- Contributed to reduced default rates through proactive credit monitoring and early intervention.

Responsibilities:

- Manage the recovery of outstanding premiums and delinquent accounts, ensuring targets are consistently met.
- Conduct credit and risk assessments to identify accounts requiring remedial or recovery action.
- Negotiate repayment terms and settlement arrangements with clients in default, balancing firmness with professionalism.
- Track and follow up on overdue accounts through calls, field visits, and written correspondence.
- Maintain accurate and up-to-date records of recovery actions, client communication, and payment status.
- Liaise with underwriters, legal, and claims departments to escalate and resolve difficult recovery cases.
- Analyze recovery trends and portfolio performance to identify high-risk accounts and recommend remedial strategies.
- Ensure all recovery and collections activities comply with company policy and regulatory requirements.

- Work independently to plan and prioritize a portfolio of accounts in order to meet monthly recovery targets.

NYSC – National Horticultural Research Institute, Oyo State

May 2021 – April 2022

- Assisted in organizing local extension groups.
- Assisted directly in the spread of new ideas and practices by demonstrating them in the field.
- Served as a point of contact between the agent and the farmer.
- Organized seminars and training introducing farmers to new species and new farming techniques, acting as facilitator and communicator to help farmers in their decision making.

Administrative Officer – Geniushub

November 2020 – April 2021

- Compiled data, printed and scanned files, and generated reports.
- Stored hard copies of data in an organized manner to optimize retrieval.
- Went on field trips to talk about the dangers of human trafficking and girls' empowerment, development, skills and acquisition.

Call Centre Agent – Edo Helpline

April 2020 – October 2020

- Answered incoming calls and responded to emails.
- Identified and escalated issues to Supervisor.
- Provided service information to callers.

Intern – Rubber Research Institute of Nigeria

June 2018 – July 2018

- Identified product defects.
- Recorded and reported issues.
- Supported process improvement.

EDUCATION

BSc. in Agricultural Economics and Extension

Ambrose Ali University, Ekpoma, Edo State – 2019

TRAINING / CERTIFICATION

- Employability Soft Skills Training by SOS Children's Village Nigeria.
- Work Ethics and Employability Skills Training by Jobberman Nigeria.