

APOCHI, TIMOTHY OCHE

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PROFILE

A detail-oriented and disciplined Collection Specialist and administrative professional with strong experience in call management, Customer Service, client communication, and compliance-driven processes. Skilled in loan recovery support, payment tracking, follow-ups, and documentation, with a proven ability to engage clients professionally while ensuring adherence to organizational policies. Professionally trained Virtual Assistant by ALX

KEY SKILLS AND COMPETENCIES

- Customer Relationship Management
- Credit & Loan Documentation
- Data Collection and Analysis
- Administrative Support
- Financial Record Keeping
- Risk Assessment and Decision Making
- Microsoft Office Suite (Excel, Word, PowerPoint)
- Communication and Negotiation
- Team Collaboration
- Time Management and Organization

PROFESSIONAL EXPERIENCE

Fairmoney Microfinance Bank, Abuja

Collection Specialist (Remote/Hybrid)

2024 – Till-Date

- Contact customers through high volume outbound and inbound calls, messages, and emails to remind, negotiate, and recover overdue loan repayments in line with FairMoney's collection policies.
- Engage borrowers professionally to understand repayment challenges, agree on repayment plans, and provide guidance on loan restructuring options where applicable.
- Monitor assigned loan portfolios, track delinquency trends, and escalate high-risk or non-responsive accounts for further action.
- Maintain accurate records of customer interactions, repayment commitments, and recovery actions using FairMoney's digital collection systems.
- Ensure all collection activities comply with FairMoney's policies, CBN regulations, and ethical debt collection standards, protecting customer rights and data privacy.
- Prepare daily and periodic collection reports, track recovery performance against targets, and support management with insights to improve collection strategies.

GIZ SEDIN Baseline Survey, Abuja

Data Collection Expert

September 2024 - December 2024

- Interviewing of respondents in their Cluster.
- Data collection and analysis.
- Data reporting and presentation with tools: MS Word, PowerPoint, Google Workspace, Canva (for visual summaries)

- Data interpretation and communication

IT support Specialist/Ecommerce assistant

2022 - 2024

Gapa Auto Parts - Abuja

- Reviewing the website regularly to identify and fix outdated or incorrect information.
- Monitoring inventory levels to help prevent stock shortages.
- Responding professionally to customer reviews on the store.
- Updating website banners, landing pages, and product images when needed
- Database management and maintenance service
- Handling inbound calls, resolving and recording enquires
- Compile and analyze data
- Technical assistance

Environment and Climate Change Amelioration Initiatives (ECCAI)

Human Resource and Administrative Specialist

2022

- Coordinate recruitment processes, onboarding, staff records management, contracts, leave administration, and performance documentation in line with organizational policies and labor regulations.
- Support development, review, and implementation of HR and administrative policies, ensuring compliance with organizational standards, donor requirements, and national labor laws.
- Oversee daily administrative operations, maintain organized filing systems, manage office supplies, and ensure efficient office procedures.
- Support payroll processing, staff benefits administration, and welfare initiatives, while maintaining confidentiality and accurate personnel records.
- Coordinate staff trainings, capacity-building activities, performance appraisal processes, and documentation to strengthen organizational effectiveness.
- Support procurement processes, manage organizational assets and inventory, coordinate logistics for meetings, trainings, field activities, and organizational events.
- Serve as a liaison between management, staff, consultants, partners, and service providers; support internal communications and follow up on administrative and HR action points.
- Prepare administrative and HR reports, support audits and organizational reviews, and ensure timely documentation for management and donor reporting.

Agro Innovative Forum

Administrative Officer

2019 – 2021

- Manage daily office operations, maintain organized filing systems, prepare correspondence, and ensure adequate office supplies.
- Provide administrative support to agricultural and community projects, assist in planning workshops, trainings, and meetings, and support documentation of project activities.
- Track project activities, maintain accurate records, and support the preparation and submission of daily, weekly, and monthly reports.
- Assist with budget tracking, expense documentation, procurement processes, logistics arrangements, and asset inventory management in line with organizational policies.
- Support internal and external communication, liaise with staff, partners, community groups, and stakeholders, and follow up on action points from meetings.

- Support data collection and entry, ensure confidentiality and proper record keeping, assist M&E documentation, and support compliance with organizational and donor requirements.

OFRDDA, Apa

Program Administrative Assistant

2012 – 2016

- Supported development of program materials including reports and training manuals.
- Organized workshops and ensured smooth logistics management.
- Filed documents and submitted daily, weekly, and monthly reports.
- Collected and entered field data for various interventions.
- Monitored field projects and assisted in training facilitation.

FMARD Farmers Registration Exercise

Data Enumerator

November 2012 – December 2012

- Registered farmers into GIS-based platforms.
- Assisted in data collection, verification, and cleaning
- Submitted regular reports on project activities.

EDUCATION

B.Sc. Political Science

Benue State University, Makurdi

2016 – 2021

REFEREES

Available on Request