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**RIPANA JAMES**

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| PERSONAL PROFILE | | |
| I am energetic, open-minded, friendly and ambitious leader who likes working with the team to achieve organisational goals, vision and mission. A proven leader with 16 years of work experience in Papua New Guinea and Australia and possess excellent communication skills coupled with the ability to motivate the team to excel and meet job objectives. | | |
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| **EDUCATION** | |  |
| **March 2017 – Present** | | * Masters in Strategic Procurement   RMIT University, City Campus,  Melbourne, Victoria |
| **July 2016 – December 2016** | | * Graduate Certificate in Strategic Procurement   RMIT University, City Campus,  Melbourne, Victoria |
| **2008 – 2011** | | * Bachelors in Management   Divine Word University  Madang, Papua New Guinea |
| WORK EXPERIENCE | | |
| **BENERGY**  **Melbourne, Australia** | **Customer Service & Debt Management Consultant** **06/12/16 to Present** | |
| **Key Responsibility** | * Answer inbound telephone calls on timely manner and ensure customer queries are resolve within 48 hours * Handle customer complaints through telephone and email * Maintain and record customer information in the system and ensure records are kept safely * Follow up overdue accounts through phone, email, mobile and post * Issue notices where appropriate and arrange disconnection * Update payment information in the system | |
| **Key Achievements** | * Significantly reduced the overall company debt position in the first 3 months of employment which led to salary increase. * Consistently maintained satisfactory customer services both externally and internally | |
| **PNG Power Limited**  **Papua New Guinea** | **Team Leader Debt Management 2009 – 2015** | |
| **Key Responsibility** | * Managed overall debt portfolio of PNG Power Limited, including analytical review and reporting of debt position to Debt Management Manager. * Develop debt collection strategies and ensure monthly collection targets are achieved and maintained in line with KPIs. * Review and reporting bad and doubtful debts to recoveries team for legal recourse | |
| **Key Achievements** | * Consistent management of company debt level with desired target level set by management. | |
| **FINCORP**  **Papua New Guinea** | **Credit Manager 27/10/2008 – 05/05/2009** | |
| **Key Responsibility** | * Ensures smooth and efficient flow of work within the Credit Department.  Facilitates strong working relationships with Centres, Sales team, Branch Support Service Centre and other internal customers. * Proactively resolve any potential issues between Credit Control staff, other individuals or departments. * Effectively communicates with all stakeholders and emphasis ethical business practices, strategic plan and goals with department staff. | |
| **Key Achievements** | * Consecutively led the credit and collection team to achieve 1st target collection target set by Management * Consistently managed and control company debt level | |
| **FINCORP**  **Papua New Guinea** | **Credit Supervisor 03/07/2006 – 27/10/2008** | |
| **Key Responsibility** | * Prepare and analyze credit proposals of staff personal and housing loans and make recommendations to Senior Manager Credit for decision. * Manage and control debt collections. * Follow ups on delinquent customers. * Carry out asset repossessing and foreclosure of accounts. * Attend to internal and external customers queries. * Manage written off accounts. * Lead credit team to achieve target set by management | |
| **Key Achievements** | * Maintained company debt level consistently | |
| **KEY SKILLS** |  | |
| **Communication skills** | * Excellent written skills developed through theoretical and practical report writing at university and previous employments. | |
| **Computer skills** | * Proficient user of Microsoft Word, Excel, Power Point, MS Access * Have system knowledge in ICBA and Gentrack software | |
| **Negotiation skills** | * Have great negotiation skills gained through theoretical and practical experiences. * Can negotiate for win/loss and win/win outcomes | |
| **Customer Service skills** | * Excellent customer service skills gained through years of practical experience | |
| **Leadership skills** | * Have great leaderships skills gained through practical experiences gained in university, church and workplace. | |
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| **REFEREES** | **Will be provided upon request** | |