COLLECTION AFRICA

Company Profile

Africa’s foremost collection solutions provider.

2026

Built around recovery, resolution and cashflow

About Collection Africa

Collection Africa Limited, incorporated in 2001, provides proven and highly effective non-performing asset resolution tools to pursue, track, negotiate and monitor the repayment of debt.

We also provide Digitization & Revenue Collection services to county governments and parastatals.

ESTABLISHED 2001

25+ YEARS OF EXPERIENCE

Our focus is simple: turn outstanding obligations and fragmented revenue processes into measurable cashflow outcomes.



Debt recovery • Revenue collection • Digital enablement

OUR DIRECTION

Vision & Mission

VISION

Africa’s foremost collection solutions provider.

A clear ambition to lead the continent in collection solutions.

MISSION

We accelerate receipt of business cashflows through effective Revenue and Debt collection solutions, enabling organisations to achieve sustainable growth.

CASHFLOW

RECOVERY

GROWTH

CORE VALUES

The standards behind our work

01

EXCELLENCE

We measure ourselves by the results we deliver. We pride ourselves on continuous improvement and a relentless commitment to offer the best.

02

INTEGRITY

We handle sensitive client information discreetly, operate transparently and never compromise ethics for results.

03

TEAMWORK

We hold a shared standard of excellence, collaborating across functions to deliver seamlessly.

04

ACCOUNTABILITY

We own outcomes and hold ourselves to the highest standard.

05

INNOVATION

We leverage technology to stay ahead in a fast-changing landscape, creating a competitive edge.



Five solutions. One objective: better cashflow.

01

Debt Collection Services

Systematic, high-recovery strategies combining field agents, analytics and legal escalation to maximise returns.

02

Credit Management Training

Customised programmes that equip teams to reduce credit risk, improve collections and build smarter credit policies.

03

Skiptrace Services & PI

Advanced investigative techniques to locate hard-to-find debtors and assets using technology, field intelligence and verified databases.

04

Bulk SMS

A robust, scalable messaging platform for direct client communication, driving engagement, reminders and faster resolution at scale.

05

Revenue Maximization

End-to-end revenue collection for county governments, combining a Revenue Collection System, business mapping and debt recovery.

Debt Collection Services

A structured approach to outstanding debt — combining people, data, communication and escalation.

01

PURSUE

Identify and engage outstanding accounts.

02

TRACK

Monitor each debt through a structured workflow.

03

NEGOTIATE

Drive practical repayment arrangements.

04

RESOLVE

Escalate appropriately and monitor to closure.

High-recovery strategy • Field capability • Analytics • Legal escalation

Intelligence that improves collection decisions

02

Credit Management Training

Customised training programmes that equip teams with the skills to reduce credit risk, improve collections and build smarter credit policies.

Credit risk

Collections

Credit policy

03

Skiptrace Services & PI

Locate hard-to-find debtors and assets through technology, field intelligence and verified databases.



Investigate • Verify • Locate

Digital engagement + revenue maximization

04

Bulk SMS Platform

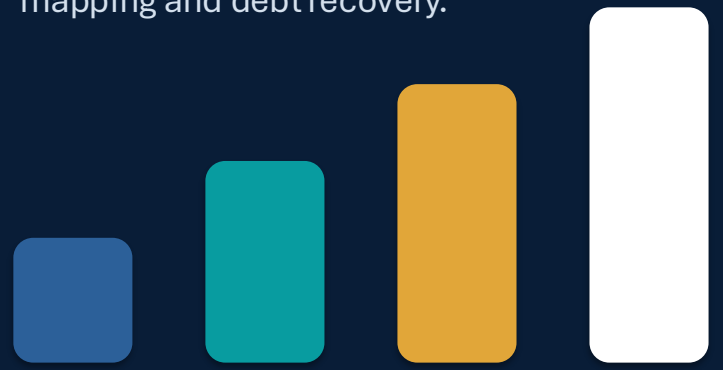
A robust, scalable messaging platform for direct client communication, driving engagement, reminders and faster resolution at scale.



05

Revenue Maximization

End-to-end revenue collection for county governments, combining a Revenue Collection System, business mapping and debt recovery.



DIGITIZE → MAP → COLLECT → RECOVER

DIFFERENTIATORS

What sets Collection Africa apart

01	**CORE SPECIALISATION**	Debt collection is CAL's core business, with a dedicated collection practice and specialized collection teams.
02	**AUTOMATED TRACKING**	Our Debt Management Software System tracks and monitors each debt through resolution and connects to an automatic dialer system.
03	**EXPERIENCED TEAM**	Experienced collectors with a strong track record in collection, performance improvement and training.
04	**PROGRESS REPORTING**	Comprehensive reporting can track debtor, collector, period, aged analysis and specific actions.

People + process + technology + reporting = disciplined recovery execution

VALUE PROPOSITION

Why organisations choose Collection Africa

01

SECTOR-WIDE EXPERTISE

Fintech, banking, county governments and healthcare.

02

EXPERIENCE

Over 25 years in the industry.

03

RELATIONSHIP-LED RECOVERY

Protect customer relationships while maximising collection rates.

04

TRAINING EXPERTISE

Specialist capability across debt recovery, credit management and skiptracing.

05

TECHNOLOGY INFRASTRUCTURE

Debt collection system, bulk SMS platform and predictive analytics.

The Board

MERCY NEHEMA

Strategic Leadership & Governance

Business leader with 20+ years of experience across credit, finance and banking, with a career spanning Barclays Bank, TransUnion, Metropol CRB and CreditInfo CRB, and expertise in credit access, financial inclusion, collections and business development, focused on transforming businesses, expanding access to finance and driving sustainable growth. Board & governance experience.

MBA - Finance, University of Nairobi

TERESIA MUTHONI

Strategic Leadership & Governance

Specialist in wholesale credit; 20+ Experience in Microlending Financing, Investment Banking, & Risk management. C-suite experience at Centum, Nabo Capital, Barium Capital and Jubilee Insurance. Founder, Rubicon Landing. Board & governance experience.

FIA - Institute of Actuaries; Executive MBA Finance and Strategy-Strathmore University

DOREEN ONWONG'A

Company Secretary and Legal

Corporate Commercial law expert with 15+ years of experience in capital markets, corporate and project finance, and real estate. Has led structuring and legal advisory for significant publicly listed capital markets transaction. Served as the Company Secretary in reputable organisations including a blue-chip listed company.

Bachelor of Laws degree (LL. B) from the University of Nairobi; Diploma in Law from the Kenya School of Law; Award-winning Certified Secretary and an accredited Governance Auditor.

People behind the performance

A multidisciplinary leadership team combining financial-services expertise, collection operations, people management and financial control.

ANTHONY KINYUA

General manager-Alternative Business

Professional seasoned executive across banking ,debt collection, skip-tracing and risk management training .

Bachelor of Education in Mathematics; Certified Public Accountant, Continuous training in Credit Risk Management, Debt Recovery, and Portfolio optimisation.

WILSON KAISEYIE

General Manager — Collections & Business Development

Results-driven collections leader with 5+ years of progressive experience across debt collection, business development, operations and client relationship management. Leads recovery performance, growth and strategic client relationships.

Portfolio & recovery leadership • Banking & digital lending portfolios • Business development & KPI management

TRACY LIZ

Manager — People & Culture

HR and Administration professional with 3.5+ years of experience supporting employee lifecycle management, recruitment, performance, payroll, statutory compliance and workplace culture.

HR administration & employee relations • Recruitment, onboarding & performance • Payroll, statutory & OHS compliance

FELISHA NJERI

Accountant

Detail-oriented finance professional with experience in accounting, payroll, cashflow management, reconciliations, budgeting, reporting and statutory compliance. Currently pursuing CPA certification.

Financial reporting & reconciliations • Payroll & statutory compliance • Budgeting, cashflow & audit support

MANAGEMENT CAPABILITY

A team built for disciplined execution

CAL's management capability spans the full operating chain — from strategy and client growth to recovery execution, people, finance and compliance.

STRATEGY & GOVERNANCE

Commercial strategy, financial-services expertise, board-level governance and stakeholder engagement.

COLLECTIONS & GROWTH

Portfolio management, recovery strategy, business development, client relationships and performance management.

PEOPLE & CULTURE

Recruitment, employee relations, performance, training, payroll, HR administration and workplace compliance.

FINANCE & CONTROL

Accounting, cashflow, payroll, reconciliations, budgeting, statutory compliance, reporting and audit support.

20+	YEARS	Mercy — financial services	5+	YEARS	Wilson — collections leadership	3.5+	YEARS	Tracy — HR & administration
CPA	ONGOING	Felisha — professional finance development						

Trusted across multiple sectors

Our experience spans financial services, public sector, utilities, healthcare, education and other organisations.

















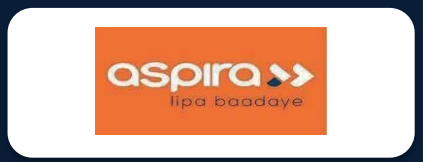
























OUR APPROACH

From outstanding obligations to measurable outcomes

01

IDENTIFY

Understand the portfolio, debtors, exposure and collection challenge.

02

ENGAGE

Use targeted communication, field capability and investigation to reach the right parties.

03

RESOLVE

Negotiate, recover and escalate appropriately to move accounts toward resolution.

04

REPORT

Track performance and actions with structured reporting and monitoring.

A disciplined recovery cycle designed to accelerate cashflow while protecting relationships and accountability.

LET'S TALK

Turn outstanding obligations into measurable cashflow.

Collection Africa Limited

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