



## Eugenè Joubert

Eugenè Joubert is a Fellow of the Institute of Credit Management in the United Kingdom as well as in South Africa. He is the only person on the African continent holding a Master Credit Executive designation from the American Creditors Association. Eugenè studied Law at the University of the Free State and completed his articles as attorney with Symington and de Kok.

He is involved in the Credit Industry since 1974 and did his MBA in America specialising in finance and credit related issues in America, Europe and South Africa.. He has worked for Philips Einthoven in SA, 2 major Banking Groups and various other Credit Grantors. He was involved in the debt recovery industry since 1986 and Chairman of Creditworx for many years. He served on Thebe Investment Corporation as an Executive.

He has developed Credit Policies for various companies like Dunlop, Mastertreads and Musgrave. He moderated on Credit exams and drafted the Professional Credit Practitioners syllabi for the Institute of Credit Management in Southern Africa. Over many years presented various papers to the Credit Bureaux, Debt Collectors Associations and the International Credit forums all over the world.

Eugenè was part of the drafting team of the Act, regulations and Code of Conduct adopted by the SA Government to regulate the Debt Collector, and served on the Debt Collectors Council for many years. He trained the National Prosecutions Division of Government to recover grants illegally obtained by individuals. In 2008/9/10 he did the investigations on behalf of the National Credit Regulator (Sec 25 appointment) under the NCA to see if Credit Providers adhere to the NCA.