

Kelvance Okinyi Ater

Credit Officer | Accountant | Administration Specialist

📍 Embakasi, Fedha Estate

✉️ kelvanceokinyi@gmail

🔗 www.linkedin.com/in/kelvance-okinyi-40201b224

☎️ 0715525719

Professional Profile

I am a profoundly organized, keen, easy going, honest, fervent and dependable individual with CPA (4) and diploma in accountancy. I am result oriented and able to maintain composure and keep calm under high pressure environments. My expertise includes credit management, accounting, data entry, data analysis, customer service, record keeping, and office management. With a passion for accuracy and organization, I am committed to meeting deadlines and delivering exceptional results. My strong communication skills and attention to detail make me a valuable asset to any organization seeking a dedicated and professional team member. Moreover, I am highly effective at incorporating creative leadership skills to achieve business goals and consistently applauded for directing projects that improve efficiency while meeting deadlines and budget requirements. Possesses outstanding communication, interpersonal skills and collaboration skills needed in establishing and maintaining positive working relationships with individuals at all levels. An enthusiastic, resourceful and flexible team leader capable of following instructions and is open to learning new things with a keen interest in credit management, clerical, accounting and administrative position.

Career Summary

Jan 2025– Present

👤 Credit Officer
📁 Nafasi SACCO

RESPONSIBILITIES

- Advising members on the most suitable loan products and provide financial literacy on borrowing.
- Appraise loan applications to assess eligibility in line with SACCO policies.
- Coordinate loan processing at the branch and support portfolio growth.
- Verify completeness and accuracy of all loan application documents.
- Update and inform members on the status of their loan applications.
- Follow up to ensure approved loans are disbursed promptly to member accounts.
- Advise branch management on the adequacy of credit processes and products.
- Prepare detailed loan appraisal reports and recommend loans for approval.
- Conduct due diligence, site visits, and maintain strong member relationships.
- Ensure compliance with SACCO policies, SASRA guidelines, and legal requirements.
- Monitor loan portfolio performance, identify risks, and take corrective action.
- Implement loan recovery strategies, negotiate repayment plans, and handle delinquent accounts.
- Maintain accurate customer records, reports, and track loan performance.
- Address and resolve customer complaints in a timely and professional manner.
- Support business growth by achieving loan disbursement, collection, and product development targets.

May 2024– Present

 Accounts Assistant

 Nafasi SACCO

RESPONSIBILITIES

- Assisted with guidance in all financial and accounting matters
- Aided in preparation of budgets and cash flow projections
- Did monthly bank and M-pesa account reconciliations
- Prepared final accounts, Trial Balance, monthly balance sheet and periodical reports
- Prepared and presented annual revenue and capital budgets
- Prepared Economic reports
- Kept abreast with changes in financial regulations and legislation
- Ensured the society's assets and liabilities were recorded accurately and safeguarded
- Assisted in review and implementation of society's financial and accounting policies and procedures
- Assisted in providing guidance to the management on financial and accounting matters
- Ensured adequate budgetary controls were in place
- Advised and oversaw prudent financial management and investment
- Did other lawful duties as was assigned by the supervisor from time to time

Jan 2024 – April 2024

 Teller
 Nafasi SACCO

RESPONSIBILITIES

- Processed all cash transactions taking place in the Sacco;
- Performed due diligence to member accounts while performing teller duties.
- Performed MPESA transactions accurately and reconcile the same on daily basis.
- Ensured adequate security for cash and documents under your care.
- Maintained accurate records and details of each transaction.
- Attended to member's enquiries promptly.
- Reconciled cash transactions on a daily basis.
- Ensured cheques and cash were banked daily.
- Maintained and updated Treasury register.
- Promoted the Sacco's products and services and handled queries raised at the counter.
- Prepared teller reconciliation report and balanced cash till on daily basis.
- Returned the balance of cash to the Treasury before close of day's business.
- Compared computer generated report and reconciled /reported any discrepancy immediately to the supervisor

Jul 2021 – Aug 2022

 Junior Accountant

 Multiple Hauliers (EA) Ltd

RESPONSIBILITIES

- Assisting in the preparation and analysis of financial statements
- Recording and verifying financial transactions in the organization's accounting system
- Maintaining accurate and complete financial records, including accounts payable and accounts receivable
- Assisting with the preparation and filing of tax returns
- Conducting regular financial audits to ensure compliance with regulations and internal policies
- Assisting with budgeting and forecasting processes
- Participating in the development and implementation of financial policies and procedures
- Collaborating with other departments to ensure accurate and timely financial reporting
- Monitoring and analysing financial performance and providing recommendations for improvement
- Keeping up to date with accounting standards and best practices

Sep 2018 – Jul 2021

 Data Entry Clerk
 Multiple Hauliers (EA) Ltd

RESPONSIBILITIES

- Accurately entered data into the organization's database
- Successfully verified the accuracy of data and corrected errors as needed
- Effectively maintained confidentiality and security of sensitive information
- Ensuring data is entered in a timely manner and meeting established deadlines
- Coordinating with other departments to ensure data is complete and accurate
- Organizing and maintaining physical and electronic records of data
- Assisting with the preparation of reports, presentations, and other materials

Aug 2014 – Jul 2018







 Yard Clerk

 Multiple Hauliers (EA) Ltd

RESPONSIBILITIES

- Effectively took records of repairs and maintenance of trucks
- Effectively oversaw all yard activities, including tracking the movement of trucks, trailers, and other equipment in the yard
- Effectively coordinated with drivers to ensure that they have the necessary paperwork, equipment, and materials to complete their jobs

Education

2023 – Present	 CPA Part 3 (Advanced Level)  Topmax Modern Training College
2022– 2023	 Diploma In Accountancy  Topmax Training college
2019– 2021	C PA Part 2 (Intermediate Level) Equimax Modern Training College
2007 – 2011	 Kenya Certificate Of Secondary Education (B-MINUS)  Sori High School

Competencies

IT Skills

Microsoft Office ●●●●●

Languages

English ●●●●●

Expertise and Skills

Analysis and Numeracy
Accounting
Customer Service
Documentation skills
Coordination and networking
Collaboration Skills

Organization and Planning
Regulatory compliance
Interpersonal
Regulatory compliance
Communication Skills
Problem Solving Skills

Organisational Management
Innovative
Time Management Skills
Report writing
Negotiation Skills
Interpersonal Skills

Volunteer Work

Teacher and Director Jakami primary school (Apr 2012 – Apr 2013), Voluntered for the community of Jakami in teaching grade eight students, as a way of giving back to the society.

Referees

Mr .Jephinter Obiri	Mr Joshua Orero Ochillo	Mr .Danish odhiambo Otula
Principal	HR Manager	Director
Topmax Training College	Multiple Hauliers (EA) ltd	Dnatu kenya limited
Po box 38521-00100	Po box 41391-00100	Po box 44952-00100
NAIROBI,	NAIROBI	NAIROBI.
Email:jephite...i@gmail.com	Email:j.ochillo@gmail.com	Email:danatukenyalt@gmail.com
Mobile: 0720662991	Mobile: 0721633697	Mobile: 0712666435