

TABITHA
KAMANTHE NZEKELE

RELATIONSHIP OFFICER-
CHAMA, SACCO BANKING
AND SMES

+254 707828831
ktabby18@gmail.com
, Mombasa, Kenya

SKILLS

- SME Credit Analysis and Loan
Appraisal

SACCO and Chama Financial
Management

Portfolio and Risk Management

Financial Reporting and
Compliance

Digital and Mobile Banking
Solutions

Business Development and Client
Onboarding

Relationship Building and Member
Engagement

Communication and Negotiation

Problem-Solving and Analytical
Thinking

Team Collaboration and Leadership

Adaptability and Innovation

LANGUAGES

- English

Swahili

INTERNSHIP

CLIENT RELATIONS AND
DATA ANALYST

TECHNICAL UNIVERSITY
OF MOMBASA | MOMBASA
JAN 2021 - APR 2021

Served as an Administrative and Data
Management Officer, excelling in data

ABOUT ME

As a results-driven Relationship Officer, I bring a wealth of expertise in SACCO, Chama, SME banking, and trade finance. My skill set encompasses robust credit analysis, adept portfolio management, and dynamic client engagement. I am committed to delivering tailored financial solutions that meet the unique needs of each client. My track record includes not only strengthening member relationships and driving growth but also maintaining strict compliance. I take pride in empowering businesses with sustainable financing options that facilitate both local and international trade.

WORK EXPERIENCE

RELATIONSHIP OFFICER- CHAMA AND SACCO BANKING AND SMES

RAFIKI MICROFINANCE BANK | MOMBASA
SEP 2023 - PRESENT

- Spearheaded SME credit analysis and loan appraisal processes, achieving a 92% loan repayment rate and bolstering portfolio quality and member trust.
- Amplified SACCO and Chama membership by 35% within a year, resulting in a KES 10 million increase in deposits through innovative product offerings and proactive member engagement.
- Managed trade finance operations for SMEs, facilitating over 100 import/export transactions annually, reducing processing times by 20%, and maintaining international trade compliance.
- Enhanced portfolio management and risk mitigation, decreasing non-performing loans (NPLs) by 18% through vigilant monitoring, strategic restructuring, and tailored repayment schedules.
- Achieved a 90% member retention rate by delivering personalized financial guidance, swift problem-solving, and implementing digital/mobile banking solutions.
- Focused on driving Current and Savings Account (CASA) mobilization and expanding product reach within the market.

RELATIONSHIP OFFICER- CHAMA BANKING

FADHILI MICROFINANCE ENTERPRISE LIMITED | MOMBASA
OCT 2021 - AUG 2023

- Spearheaded the development of tailor-made savings and loan products for Chama groups, achieving a 40% surge in product uptake and optimal revenue boost annually.
- Facilitated financial education and capacity-building seminars for 100+ Chama members, reinforcing a culture of savings, adept credit management, and fiscal discipline, enhancing loan repayment rates.
- Optimized Chama loan processing systems, slashing approval times from 7 to 3 days, ensuring rapid fund disbursement and elevating member satisfaction.
- Implemented a cutting-edge digital record-keeping platform for Chama transactions, ensuring 99% data precision and supporting instantaneous tracking of contributions, loans, and repayments.

entry, records management, customer service, and data analysis using statistical software to support operational efficiency and client satisfaction.

REFERENCES

- ESTHER KALOKI**
Branch Manager Rafiki
Microfinance Bank-Likoni Branch
+254723786498
ekaloki@rafiki.co.ke
- DR. SAMSON KITHEKA**
Dean School of Business Technical
University of Mombasa
+254720371830
sskitheka@tum.co.ke
- JULIUS MULI**
Director Fadhili Microfinance
Enterprise
+254724364899
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- Boosted Chama member engagement through consistent, transparent financial reporting, fostering trust and bolstering member retention rates.

EDUCATION

BACHELOR DEGREE

KENYA METHODIST UNIVERSITY | MOMBASA
2027

Ongoing Bachelors Degree in Business Administration

DIPLOMA

TECHNICAL UNIVERSITY OF MOMBASA | MOMBASA
2021

Diploma in Business Administration

CERTIFICATE

TECHNICAL UNIVERSITY OF MOMBASA | MOMBASA
2018

Certificate in Business Management

HIGH SCHOOL DIPLOMA

MASAKU NDOGO SECONDARY SCHOOL | MAKUENI
2017

Kenya Certificate Of Secondary School Education (KCSE)

COURSES

FUNDING WOMEN IN BLUE ECONOMY, AFRICAN ENTERPRISE CHALLENGE FUND

FEB 2025

CREDIT TRAINING, RAFIKI MICROFINANCE BANK

AUG 2024

FINANCIAL MANAGEMENT AND STRATEGY, RAFIKI MICROFINANCE BANK

MAY 2024

LOAN PORTFOLIO MANAGEMENT, RAFIKI MICROFINANCE BANK

SEP 2023

TALENT AND ORGANIZATION, RAFIKI MICROFINANCE BANK

SEP 2022