

Chelestine Mugi Gatari

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Summary

Resourceful Branch manager with a background in steering operations and driving growth. Leveraged leadership skills to enhance team performance, customer satisfaction, and bottom-line results in previous roles. Possess strong strategic planning and problem-solving abilities, coupled with proficiency in customer relationship management, sales strategy implementation, and staff development. Successfully boosted branch productivity by optimizing processes and cultivating high-performing teams.

Skills

Team work

Computer skills

Delinquency management

Negotiation

Communication

Sales and marketing

Team leadership

Sales forecasting

Performance management

Conflict resolution

Time management

Multi-tasking

Proficient in MS office

Sales management

Excellent work ethic

Expert in risk management

Reliable

Work Experience

Branch Manager | 09/2025 - Current

Rockland Credit - Kitui

Managed daily branch operations and ensured efficient service delivery.

Led team training initiatives to enhance staff performance and customer service.

Oversaw financial transactions to maintain accuracy and compliance with regulations.

Developed marketing strategies to promote branch services and attract new customers.

Collaborated with upper management on strategic planning and operational improvements.

Analyzed sales trends to optimize inventory levels and product offerings.

Resolved customer issues promptly to maintain high satisfaction levels within the branch.

Coordinated community outreach programs to strengthen local relationships and brand presence.

Managed and inspired team members to perform to full potential, driving branch profitability.

Planned work schedules to maintain adequate staffing levels.

Resolved escalated customer complaints in a timely manner.

Built strong rapport with new and existing clients to better serve financial needs and promote branch loyalty.

Developed strategies to increase customer satisfaction and loyalty.

Assigned duties to employees and examined work for accuracy, neatness and timeliness.

Disciplined employees to encourage compliance with company policies and procedures.

Facilitated weekly meetings with staff members to discuss progress on current initiatives.

Team Leader | 11/2023 - 08/2025

Inuka Africa Microfinance . KITUI, MERU

Growing and managing a quality loan portfolio.

Preparation and implementation of annual branch budgets and business development plans.

Achievement of branch profitability and cost control objectives.

Promotion & marketing of the Institution's products and services.

Monitor loan assessment, appraisal and approvals at the branch.

Ensure loan repayments and recoveries are within stipulated timelines and as per policy guidelines.

Marketing intelligence and reporting to understand competitor activity in the assigned area.

Ensure provision of high quality services to all customers in a timely manner.

Manage relationship with all stakeholders to ensure positive image of the institution is maintained.

Maintain accurate records of all collection activities, client interactions, and repayment agreements in the system.

Prepare and submit regular reports on collection performance, including progress against targets.

Collaborate with the Collections Manager to identify areas for improvement and share successful strategies.

Any other duties as might be assigned from time to time.

Inuka Africa is a microfinance institution offering a wide range of Financial services, founded in 2011 it offers Business Loans, Check off loans, Landlord loans, Asset Financing, Dairy loans.

Business Development Officer | 01/2020 - 10/2023

Kenya Women Microfinance Bank

Meet with loan applicants to obtain and compile copies of loan applicants' credit histories, financial statements, and other financial information for loan Processing.

Appraising and advising members on loan eligibility.

Analyse applicants' financial and credit statement to determine his/her financial status.

Assess and evaluate client property for loan security purposes.

Processing members loans for disbursement.

Manage collections and maintain a high-quality loan portfolio.

Client visitation and Marketing organization products.

Deposits mobilization.

Customer relations services.

Marketing of organization products Insurance sales and marketing: life assurance, property insurance, motor vehicle insurance.

Kenya Women is a deposit taking microfinance bank founded in 1981. It offers a wide range of Banking Solutions like Group Loans, Check off loans, Bancassurance, Deposit taking, SMES and MSMES, Asset Financing.

Branch Admin | 06/2019 - 12/2019

ALL AND SUNDAY SERVICES

Schedule meetings and appointments.

Organize the office layout and order stationery and equipment.

Maintain the office condition and arrange necessary repairs.

Partner with HR to update and maintain office policies as necessary.

Organize office operations and procedures.

Coordinate with IT department on all office equipment.

Ensure that all items are invoiced and paid on time.

Manage contract and price negotiations with office vendors, service providers and office lease.

Manage office G&A budget.

Ensure accurate and timely reporting.

Provide general support to visitors.

Assist in the onboarding process for new hires.

Address employees' queries regarding office management issues (e.g., stationery, Hardware and travel arrangements).

Liaise with facility management vendors, including cleaning, catering and security services.

All and sundry services is a cleaning company based in Nairobi offers all cleaning services for Government offices.

EDUCATION AND TRAINING

SOUTH EASTERN KENYA UNIVERSITY - BACHELOR OF COMMERCE

FINANCE, 10/2018

GPA: UPPER DIVISION

MOLO SECONDARY - HIGH SCHOOL

10/2013

GPA: B+

CERTIFICATIONS

Best Business Development Officer, Kenya Women Microfinance Bank.

Soft Skills, Brighter Monday, 05/01/25

Awards

Best Business Development Officer, Kenya Women Microfinance Bank, 11/01/20

Interests

Credit and Banking

Customer service

Sales and marketing

Debt collection

Key Highlights

Equipped with more than 4 years experience of working in credit and banking, I've gained extensive insight in the field.

My key competencies include but are not limited to: Marketing of Organization products and recruitment of new customers, Customer service, Delinquency management, Team work, Portfolio Management.

Leadership Experience

Branch Team Leader, Inuka Microfinance, Meru and Kitui Kenya, Inuka Africa is a microfinance institution offering a wide range of Financial services, founded in 2011 it offers Business Loans, Check off loans, Landlord loans, Asset Financing, Dairy loans.

Branch Manager Rockland credit. Kitui

Languages

English:B2

Upper Intermediate

Referees

Mike Brian

Branch Manager

Kenya Women Microfinance Bank

0718827932

John Kinyanjui

Regional Manager

Inuka Africa Microfinance

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