

# JOY WANJIRU MWANGI

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P.O. Box 528 - 01030, Gatundu, Kenya

## **Banking Operations & Customer Service Specialist | Procurement & Supply Chain Professional**

Banking Operations Management | Customer Service & Relationship Management | Cash Handling & Custodianship | Transaction Processing (RTGS, EFT, SWIFT, Payroll, Standing Orders) | Compliance & Regulatory Adherence (CBK, AML, KYC) | General Ledger (GL) Monitoring & Reconciliation | Procurement Documentation & Tender Processes | Inventory & Stores Management | Payment Processing & Back-Office Reporting | Data Entry & Financial Record-Keeping | CDS Account Operations & Securities Handling | ATM Operations & PIN Management | Computer Proficiency (MS Office & Banking Systems) | Public Sector Supply Chain Support | Marketing & Cross-Selling of Financial Products

## **PROFESSIONAL SUMMARY**

Results-driven banking operations and procurement professional with over 11 years of experience in transaction processing, customer service, and compliance support. Skilled in cash handling, general ledger reconciliation, KYC documentation, and procurement coordination, ensuring accuracy, efficiency, and adherence to regulatory standards in fast-paced banking environments. Experienced in financial operations, records management, and supply chain support, with a strong ability to streamline workflows and enhance service delivery. Highly adaptable to dynamic work settings, capable of managing multiple responsibilities effectively, and committed to optimizing operational processes and customer satisfaction.

### **Career Strengths**

- **Customer Service Orientation:** Delivers prompt, courteous, and client-focused service, ensuring positive experiences and long-term customer satisfaction.
- **Attention to Detail & Accuracy:** Consistently ensures precision in transaction processing, documentation, and reconciliations to maintain compliance and service quality.
- **Problem-Solving & Decision Making:** Effectively resolves operational and transactional issues by analyzing situations and implementing practical solutions.
- **Time Management & Organization:** Efficiently prioritizes tasks and meets deadlines, maintaining productivity across multiple responsibilities.
- **Communication & Interpersonal Skills:** Effectively interacts with clients, colleagues, and supervisors, ensuring smooth coordination of branch operations and service delivery.
- **Adaptability & Flexibility:** Quickly adjusts to policy changes, new systems, and dynamic work environments while sustaining high performance.
- **Team Collaboration & Leadership Skills:** Actively supports colleagues and contributes to a cooperative work environment by sharing responsibilities and offering relief support.
- **Negotiation & Persuasion:** Confidently promotes financial products and services, guiding customers toward appropriate solutions through persuasive communication.

## **PROFESSIONAL EXPERIENCE**

Self-employed/Business lady May 2025 to date

- Am an online freelance chat moderator.
- I do online academic writing.
- I am a farmer.

**Relationship Officer – Operations | Oct 2013 – Mar 2025**  
**Equity Bank Limited – Gatundu Branch**

**Key Contributions:**

- Delivered seamless banking operations by managing high-volume transaction processing, GL reconciliations, and compliance reporting, ensuring zero audit queries and smooth daily branch performance.
- Enhanced customer satisfaction by resolving inquiries and complaints efficiently, cross-selling appropriate financial solutions, and supporting digital onboarding to increase product uptake and Non-Funded Income by over 20%.
- Strengthened cash control by overseeing ATM, vault, and intraday safe operations, conducting regular reconciliations, and addressing till discrepancies to maintain 100% cash accuracy.
- Executed high-value transactions including cheques, fund transfers (RTGS, EFT, SWIFT), and salary processing with 100% accuracy, reducing transaction turnaround time and minimizing operational risks.
- Reinforced regulatory compliance by verifying KYC documentation, flagging suspicious activities, and ensuring full adherence to CBK prudential guidelines and anti-money laundering protocols.
- Improved securities processing by opening and managing CDS accounts, executing timely share trades, and coordinating succession processes, contributing to enhanced custodial services delivery.
- Streamlined operations by preparing monthly returns, reconciling general ledger accounts, and processing vendor invoices, enabling efficient back-office reporting and timely audit submissions.
- Increased branch flexibility and resilience by relieving the Senior Relationship Officer – Cash and supporting account opening and customer service desks during peak demand and leave periods.

**Intern & Management Trainee Officer – Supply Chain & Stores | Sep 2012 – Sep 2013**  
**Ministry of Finance**

**Key Contributions:**

- Supported procurement efficiency by preparing and dispatching LPOs/LSOs and participating in quotation and tender evaluations, ensuring timely procurement cycle completion.
- Strengthened public procurement compliance by documenting and filing procurement records, assisting tender committees, and upholding transparency in government transactions.
- Enhanced inventory accuracy by updating stock records (S3/S5), issuing SII vouchers, and reconciling physical stock during audits, reducing variances and ensuring reliable asset tracking.
- Accelerated goods handling processes by coordinating inspections, verifying delivery documentation, and ensuring accurate issuance of items to departments.
- Facilitated timely payments by coordinating procurement and stores documentation with the accounts office, minimizing delays in supplier settlements.
- Contributed to a reliable supply chain system by maintaining detailed registers and tracking all inbound and outbound stock movements.

## EDUCATION

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Bachelor of Business Management (Purchasing & Supplies) | 2012  
Mt. Kenya University | Second Class Honours (Upper Division)  
Kenya Certificate of Secondary Education (KCSE)  
Gatanga Girls Secondary School | Grade: B (Minus)

## **TRAINING & CERTIFICATIONS**

Computer Packages – Apex Computer College | 2009

## **PROFESSIONAL QUALIFICATIONS**

Associate Member – Kenya Institute of Supplies Management (KISM) | Since June 2013  
Membership No.: 689401

## LANGUAGES

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- English – Proficient
- Swahili – Proficient

## REFERENCES

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**Mr. John Mbugua**  
Business Growth and Development Manager  
Equity Bank, Gatundu Branch  
P.O. Box 528 – 01030, Gatundu  
Tel: 0721 744 884

**Ms. Paulina Kuria**  
Operations Manager  
Equity Bank, Gatundu Branch  
P.O. Box 528 – 01030, Gatundu  
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**Mrs. Beatrice Migwi**  
Deputy Principal / Youth Matron, Mwea Catholic Parish  
Nguka Secondary School  
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