

Winnie Mwende,
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EDUCATION

2019-2023	MERU UNIVERSITY OF SCIENCE AND TECHNOLOGY BACHALOR OF COMMERCE (Accounting Option) SECOND CLASS (Upper Division)
2015-2018	NCHUUI MIXED DAY SCHOOL KENYA CERTIFICATE SECONDARY EXAMINATION Attained C+
2006-2013	MWEROKIENI PRIMARY SCHOOL KENYA CERTIFICATE PRIMARY EDUCATION Attained C+

Experience

Loan Officer – Inuka Africa

October 2025

- Assessed and processed loan applications by conducting client interviews, credit analysis, and risk evaluation.
- Mobilized clients, promoted loan products, and built strong relationships to grow and manage the loan portfolio.
- Conducted business appraisals, site visits, and verification of client information before loan approval.
- Monitored loan repayment, followed up on arrears, and implemented recovery strategies to minimize default.
- Maintained accurate loan records and ensured compliance with Inuka Africa policies and



procedures.

Business Development Officer – Jirani Smart Limited

June 2023-June 2025

- Identified and recruited new clients while promoting company products and services to drive sales growth.
- Built and maintained strong customer relationships through market outreach and follow-ups.
- Conducted market research to identify business opportunities and support strategic growth initiatives.
- Prepared sales reports and monitored performance against set targets.
- Collaborated with team members to enhance customer satisfaction and expand the client base.

Attachee, Michimikuru Tea Factory

June 2022 -July 2022

- Assisted in preparing financial records, journals, and ledger entries in the accounts department.
- Supported daily accounting operations including cash handling, bank reconciliations, and invoice processing.
- Helped in preparing financial reports and maintaining accurate documentation in compliance with accounting procedures.
- Participated in stock and asset verification and supported internal audit activities.
- Worked closely with senior accountants to ensure timely and accurate financial information.

SKILLS

Financial reporting and financial Analysis

Microsoft excel and Accounting software

Communication

Team Collaboration

Networking

INTEREST



Reading , Travelling

LANGUAGES

Kiswahili and English

REFERENCES

Mr. Kahindi Ponda	Jirani Smart ltd	Branch manger	0705238173
Mr. Afred Kimathi	Michimikiru Tea Factory	senior accountant	0728281083
Mr. Felix korir	Inuka Africa.	Branch supervisor	0727 316150

