

PHILEMON CHEMWENO

FINANCE & CREDIT PROFESSIONAL

CONTACTS

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SKILLS

CORE STRENGTHS

- Expertise in Business Development
- Strategic Vision and Goal Orientation
- Strong Negotiation and Influencing Skills
- Financial Analysis and Decision-Making
- Process Optimization and Operational Efficiency
- Relationship Management and Client Retention
- Risk Assessment and Mitigation Strategies
- Proficiency in Policy Compliance
- Results-Oriented Problem-Solving
- Innovation and Change Management
- Commitment to Professional Excellence

TECHNICAL SKILLS

- Loan Evaluation and Processing

PROFESSIONAL SUMMARY

Results-driven finance and banking professional with over 3 years of experience in loan evaluation, business development, customer relationship management, and financial operations. Skilled in delivering exceptional client service, enhancing operational efficiency, and achieving business growth through innovative strategies. Proficient in training and mentoring teams, monitoring loan accounts, and mitigating risks to ensure organizational success. Adept at managing voter registration and education processes with a proven track record of improving client satisfaction and meeting key performance indicators. Known for strong analytical skills, attention to detail, and a commitment

PROFESSIONAL EXPERIENCE

Business Development officer
Smp microfinance Bank | 2025 to date

- . marketing bank products
- .loan processing and evaluation
- . Report preparations and presentation
- . customer service and relation
- . managing portfolio risks and maintaining quality

Business Development Officer

Juhudi Kilimo | 2023 –2025

- Conduct comprehensive loan evaluations, including financial risk assessment and client background checks, ensuring creditworthiness.
- Process and disburse loans in a timely manner, adhering to organizational policies and financial regulations.
- Develop and deliver client training programs, improving financial literacy and ensuring informed loan usage.
- Implement robust monitoring mechanisms for loan accounts to track repayments and minimize default rates.
- Build and maintain strong relationships with clients, contributing to a 20% increase in customer retention.
- Collaborate with cross-functional teams to identify business opportunities and develop customized financial solutions.
- Generate detailed performance reports, analyzing loan portfolio trends to support strategic decision-making.

Key Achievements

- Increased loan disbursement
- Achieved a loan collection by implementing proactive client engagement strategies.
- Successfully expanded the client base through targeted recruitment campaigns.

- Customer Relationship Management (CRM)
- Data Collection and Analysis
- Client Recruitment and Training
- Voter Registration and Education Processes
- Election Management and Oversight
- Risk Assessment and Mitigation
- Compliance and Policy Adherence
- Financial Literacy Training
- Debt Collection and Recovery
- Microsoft Office Suite (Excel, Word, PowerPoint)
- Report Writing and Documentation
- Market Research and Analysis
- Strategic Planning and Forecasting

SOFT SKILLS

- Effective Communication and Active Listening
- Strong Interpersonal Skills
- Critical Thinking and Analytical Problem-Solving
- Collaboration and Teamwork
- Attention to Detail and Accuracy
- Time Management and Prioritization
- Adaptability and Flexibility
- Conflict Resolution
- Creativity and Innovation

- Built and maintained a pipeline of prospective clients through cold calling, networking, and referrals.
- Addressed client concerns and provided ongoing technical support to ensure product satisfaction and retention.
- Maintained accurate records of sales activities, client feedback, and market trends to inform future strategies.
- Addressed client concerns and provided ongoing technical support to ensure product satisfaction and retention.

Key Achievements:

- Exceeded sales targets by leveraging customer-focused selling techniques.
- Improved merchant retention rates through effective support.
- Expanded the client base by successfully entering untapped market.
- Exceeded sales targets by leveraging customer-focused selling techniques.

Election Official

Independent Electoral and Boundaries Commission (IEBC) | 2021 – 2022

- Assisted in the planning and coordination of general and by-elections, ensuring all logistics were in place for the smooth running of election day operations.
- Managed election-day activities at polling stations, overseeing the setup, and ensuring all materials (ballots, registers, and equipment) were available and in good condition.
- Monitored voter turnout and managed voter flow, ensuring all eligible voters were able to cast their ballots without delays or disruptions.
- Verified voter identities, ensuring accuracy and compliance with the voter registration records, and handling any discrepancies according to IEBC protocols.
- Assisted in the distribution and collection of election materials and ballots, ensuring their safe transportation to and from polling stations and tallying centers.
- Trained and supervised polling station staff, providing guidance on election procedures, data entry, and ensuring legal compliance throughout the election process.

Key Achievements:

- Increased voter registration in assigned regions through targeted outreach programs.
- Ensured 100% compliance with electoral laws during polling activities.

Relationship / Collection Officer

Micromatt Africa Ltd | 2020 – 2021

- Evaluated loan applications for accuracy and compliance with company guidelines, ensuring only qualified clients received loans and reducing risk.

- Developed and maintained strong client relationships, offering personalized financial solutions that increased customer satisfaction and loyalty.
- Conducted client intake interviews to understand financial needs and provide tailored advice, resulting in increased repeat business.
- Managed a portfolio of clients, monitoring loan repayments and proactively contacting clients with overdue payments to improve repayment rates.
- Identified clients experiencing financial difficulties and offered suitable repayment solutions, reducing loan defaults.
- Tracked and analyzed client payment histories to detect patterns, allowing for the creation of targeted collection strategies that improved repayment timelines.
- Collaborated with the credit risk team to assess the creditworthiness of clients and to devise repayment plans that minimized the company's financial exposure

Key Achievements:

- Maintained good portfolio through effective collection strategies.
- Improved client satisfaction scores by offering personalized financial guidance.

Huduma Registration Official

Ministry of Interior and Coordination of National Government | 2019 – 2020

- Conducted national ID registrations, assisting thousands of citizens in completing the Huduma registration process efficiently.
- Ensured accurate collection of biometric data (fingerprints, photographs, etc.), adhering to national standards and safeguarding the integrity of the registration process.
- Collaborated with local government authorities and other stakeholders to organize and coordinate registration drives in remote areas, reaching underserved communities.
- Provided one-on-one support to citizens, answering questions about the registration process, verifying documents, and guiding them through the procedure.
- Ensured smooth operation of registration centers, managing client queues, and directing individuals to appropriate stations for efficient processing.
- Monitored the accuracy and completeness of registration data, ensuring that all records met legal requirements and standards set by the Ministry.

Key Achievements:

- Achieved a registration success rate within the project timeline.
- Enhanced team's efficiency and productivity

Election Official

Independent Electoral and Boundaries Commission (IEBC) 2017 – 2017

- Managed polling station setup and ensured all election materials (ballots, voter registers, etc.) were in place and ready for use before voting commenced.
- Oversaw the voter identification and verification of voters, ensuring

HOBBIES

- Continuous Learning
- Socializing and Networking
- Traveling and Exploration

- Assisted in the training and orientation of polling staff, ensuring they understood their duties and election protocols, which resulted in efficient and compliant polling station operations.
- Facilitated the smooth flow of voters during election day, minimizing wait times and ensuring that all eligible voters were able to cast their votes.
- Acted as a liaison between polling stations and the central tallying center, transmitting election results promptly and accurately after polls closed.

Key Achievements:

- Successfully managed high-pressure situations during election periods, ensuring smooth operations.
- Played a key role in enhancing public trust in the electoral process

REFERENCES

Edwin Yego

Branch Manager,
Juhudi Kilimo Molo Branch
P.O Box 122, Kapsowar
Tel: 0702654499

Victorine Kwambai

Team Leader,
Micromatt Africa Ltd
Tel: 0727802254

Joel Biwott

Assistant Chief
P.O Box 122, Kapsowar
Tel: 0716440673

EDUCATION

Bachelor of Commerce – Finance and Banking
Kisii University | 2013 – 2016

Certified Public Accountant (CPA) Part 1
Kings College | 2015 – 2016

Computer Proficiency
Links College | 2011

Kenya Certificate of Secondary Education (KCSE)
Chebiemit High School | 2007 – 2010

- Mean Grade: B-

Kenya Certificate of Primary Education (KCPE)
Cheptobot Primary School | 1997 – 2006