

**CURRICULUM VITAE**  
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## **CAREER OVERVIEW**

A banker with more than 10 years' experience in both Branch Operations, System administration and Business departments, ready to take up challenging tasks.

## **EDUCATIONAL BACKGROUND**

August 2008 – August 2012: **Jomo Kenyatta University of Agriculture and Technology**

Bachelor of Science in Mathematics and Computer Science

Jan 2003 – Nov 2006: **Teremi High School**  
**O level:** K.C.S.E

Jan 1995 – Nov 2002: **Kibichori Primary School**  
K.C.P.E

## **KEY PROFESSIONAL SKILLS AND COMPETENCIES**

- Ability to analyze data using SPSS and R-GUI
- Ability to install and configure computer hardware operating systems and applications
- Ability to update site content and structure in coordination with other key departments
- Ability to design a variety of web-based projects including website-commerce site and multimedia
- Ability to meet deadlines and adjust to changing priorities
- Ability to develop and maintain intuitive, user-friendly and technically efficient webpages
- Excellent verbal and written communication skills
- Planning and organizing.

## **WORK EXPERIENCE**

**Jan 2024 to Date KINGDOM BANK**

**Designation: Business Banker**

- To grow and retain customer base on Transaction Accounts, Current Accounts, and Savings Accounts as well as grow and manage all Business loans portfolio and Digital Products and services.
- Minimize exposures to and impact of operational risks through the application of policies and procedures.
- Generate target audience lists and sales call plans; implement and make call reports as well as customer visits. This has been achieved 100%
- Responsible for identifying and reporting potential and actual Money Laundering Risk, including suspicious transactions in accordance with the laid down AML policies & procedures.
- Promoting and selling a range of appropriate Kingdom Bank product offerings and solutions that meet the financial needs of business customers.
- Cross-selling additional products & services to existing customers
- Mining existing customer data to identify expansion and/or additional business opportunities.
- Identifying opportunities to migrate top-end customers.
- Completion and submission of credit application information requirements together with supporting documents.
- Ensures that all new businesses are in line with AML/KYC and CTF laws and regulations and customer information is regularly updated.
- Ensure adherence to all bank's prescribed processes, standard operating procedures, and central bank requirements.

### **Key achievements and skills**

- Able to do business proposals end to end for SME customers a skill that I had not learnt before.

**Sep 2022 to Jan 2024 ABSA BANK KENYA PLC**

**Designation: Universal Banker**

- Understand and implement business strategic initiatives for the branch aimed at increasing new business and wallet share from existing customers.
- Have a clear understanding of all Retail and Business Banking products that could satisfy customer needs.
- Manage portfolio risks in line with banks' portfolio appetite.
- Collaborate in the development and implementation of sales initiatives with other business functions i.e. Direct sales team, Asset Finance, CIB, Assurance to maximize cross-selling and better customer profiling opportunities.
- In conjunction with the branch manager, Industry heads, and products, conduct product reviews and development through constant feedback from the market.
- Continuously conduct market intelligence to identify new markets, customer trends, new government / directives, and changes in policy by regulators.
- Contribute to the development of branch sales strategy.
- Plan and coordinate any marketing approaches for new business and actively develop existing relationships.

- Actively seek to grow own portfolio and cross-sell to ensure delivery of set Targets.
- Appraise and promptly address customer issues /complaints escalating as necessary to ensure timely resolution as per the set standards.
- Ensure quality sales and new to-bank accounts within your portfolio are promptly funded at customer on-boarding.
- Continuously monitor own performance against targets agreed on, daily for new and existing clients. Initiate appropriate action plans to address any shortfalls in performance.
- Operationalize campaigns as required with the Branch Manager and the business.
- Always ensure excellent customer experience
- Drive business targets through strict TAT observance and high-level service delivery standards.
- Should not advise an existing customer to open a similar account in their respective Branches with a view of moving funds between the accounts.
- Should not close an existing account in your Branch/domiciled in another Branch with a view to re-opening a similar account.
- Accounts re-streaming should be carried out in line with the Banks policy.
- Together with BM, create ownership of the branch performance targets. Agree on branch execution plans/strategies and ensure they are aligned to the Bank's overall strategy- Growth, Transformation, and Returns.
- Ensure that Absa bank's policies and procedures are always adhered to when handling different products.
- Ensure adherence to all KYC & AML Processes regarding new and existing business and that proper documentation is in place.
- Ensure compliance with Operations Risk requirements to avoid losses arising from operational lapses.
- Manage costs within your area of operation.
- Effectively carry out branch snap checks as assigned by the assistant branch manager.
- Ensure the new business is properly booked and all income due to the Bank in terms of charges, commissions, and fees are collected as per the current tariff.
- Accurate customer information is captured in the core banking system.
- Ensure excellent customer experience is always maintained.
- Ensure set TAT in account on-boarding and loan processing is always achieved.
- Appraise and promptly act on customer issues /complaints escalating as necessary to ensure timely resolution.
- Ensure set TAT in response to customer queries by phone, email, or letters is strictly adhered to.
- Ensure customer data is always up to date
- Ensure branch NPS scores are maintained as per the set standards
- In conjunction with the Branch Manager, co-ordinate branch initiatives aimed at gathering feedback from customers on service standards and advise leadership for improvements
- Monitor service to ensure customers are served within acceptable waiting time having a work plan for both peak and off-peak periods.

- In conjunction with the Branch Manager, Assistant Branch Manager and other branch colleagues create a conducive work environment, teamwork and effective succession opportunities to ensure maximum productivity.
- Ensure the assigned e-learning and internal training activities for self and direct reports are undertaken within set timelines.
- Determine and manage Training Needs Analysis and own succession planning.
- Manage your own leave by working closely with your Line Manager.

#### **Apr 2018 to Sep 2022: FAULU MICROFINANCE BANK**

##### **Designation: Relationship Officer Retail**

- Recruit sales consultants
- Monitor and evaluate the sales team
- Timely loan disbursement and repayment.
- Ensure timely and diligent verification of forms.
- Grow number of clients through salaried loans.
- Client retention and on time service delivery.
- Relationship management of existing partners.
- Value addition by expanding the revenue basket through salary processing in existing relationship.
- Continuous training of sales consultants.

#### **July 2019-Aug 2019: KENYA NATIONAL BUREAU OF STATISTICS**

##### **Designation: ICT supervisor**

- Train content supervisors and Enumerators
- Make sure that CAPIs are working.
- Create, amend and users for content supervisors and enumerators.
- Mapping the Enumeration areas.

#### **Feb 2013-Jan 2017: CO-OPERATIVE BANK**

##### **Designation: Teller/System administrator**

- Receiving and giving out cash.
- Cheque encashment.
- Handle customer related issues.
- ATM and vault custodian.
- Run start and End of day to avail system to other users.
- Solve IT related issues in the branch.
- Create, delete and modify users.
- Provide support including procedural documentation and relevant report.
- Provide technical support to users by diagnosing and correcting problems.
- Installation and configuring computer hardware, operating systems and applications.
- Perform complex computer tasks under general supervision, assist with development of operations procedures.
- Talk to staff through a series of actions either face to face or over the telephone to help setup systems or resolve issues.
- Train bank staff on ICT related issues and product knowledge.

### **Key achievements**

- Emerged as a role model as Branch Onsite trainer in the year 2014.
- Demonstrated high level of professionalism and surpassed all the targets set by 120%

### **Jan 2012-Jan 2013: TEREMI HIGH SCHOOL**

#### **Designation: Computer studies teacher,**

- Teach computer studies from form one to form four.
- Installation and configuring computer hardware operating systems and applications
- Performed complex computer operation tasks acting under general supervision, assist with development of operations procedures
- Train other staff members on ICT related issues.

### **Key achievements**

- Achieved a mean score of 9.8 at KCSE level in Computer studies in the year 2012.
- Emerged as the best trainer of ICT the entire school.

### **May 2010-Aug 2010: Nzoia Sugar Company LTD**

#### **Designation: IT Attaché.**

- Provide user education on ERPs and other application system.
- Maintenance of computer and other IT accessories.
- Data entry.
- Receive logs and track calls from users related to network, printing and PC issues.
- Perform routine maintenance that include cleaning hardware.

### **PROFESSIONAL QUALIFICATION:**

- Attended system administration course at Co-operative Bank Management Center
- Attended Compliance course at Co-operative Bank Management Center
- Attended training sessions on software programming, assisted in software engineering projects as an active team member.
- Mastery of SPSS package
- Mastery of R-GUI

### **INFORMATION TECHNOLOGY SKILLS ACQUIRED**

**Operating system:** Windows XP, Windows workstation NT and server 4.0, Windows 2007 Professional and sever, Linux, UNIX.

**Hardware:** Cisco series routers, Cisco series switches, Hubs, Laptops, Workstations, Desktops servers (Dell, Compaq, Hp and IBM), Modems, Network cards, Memory and other peripherals.

**Software:** MS Office Suite, MS Proxy Server, Adobe Dreamweaver, Joomla, Artisteer, GIS (Geographical Information System), MIS (Management Information Systems).

**Programming languages:** C, C++, Java, HTML, JavaScript, and PHP.

## **STRENGTHS**

- Self-motivated
- Exemplary integrity and honesty
- Have excellent communication and interpersonal skills
- Organization and prioritization skills
- Quick to learn and committed to learn
- Dedicated to my work and very helpful
- A team player and dependable
- Highly motivated to give more innovative outcomes.  
Honest and high spirited

## **REFEREES:**

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