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## **CAREER PROFILE**

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A performance driven banking professional experienced in all core operational areas of the banking industry. I am highly knowledgeable in credit risk assessment, Credit Portfolio monitoring, debt management and economic sector analysis among other functions. In addition, I can expertly provide leadership and direction to a team of credit analysts and debt collection as well business development in relation for the Small and Medium Enterprises. My goal is to transfer my widely acquired expertise and knowledge in credit and financial analysis to a Finance Institution to drive business growth and ensure sustainable development within the organization and community as a whole.

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### **Personal Details**

- Date of Birth: 1<sup>st</sup> January 1983
- Marital Status: Married

### **Education and Professional Qualifications**

- Masters in Science- Finance (February 2023 -December 2024), Nairobi University
- Bachelor of Business Management-Accounting option, Moi University (February 2012-December 2014).
- Diploma in Cooperative Management Cooperative College of Kenya (September 2002-May 2005)
- Certified Public Accountant of Kenya Finalist (CPA- K), (December 2005-December 2008)
- Kenya Certificate of Secondary Education, C (Plus), Machakos School (1998- 2001)

### **Key Professional Skills**

- Debt management and recovery skills
- Excellent knowledge in banking policies and regulatory requirements
- Knowledge of credit policies and procedures.
- Financial and strategic planning skills
- Strong analytical skills and report writing skills.
- Good industry and market research skills
- Ability to work under pressure
- Good organizational, managerial and leadership skills with the ability to coordinate and manage a diverse array of responsibilities
- Excellent presentation, communication, inter personal skills and customer service.

## **PROFESSIONAL EXPERIENCE**

### **Manager- Special Assets Recoveries; HFC Limited; February 2023 up to date**

#### **Duties and Responsibilities:**

- Develop and implement recovery strategies and action plans for each non- performing debt.
- Act as a point of contact for Recoveries names to discuss specific problems and recommending appropriate solutions and strategies to achieve the bank's objectives Principle Accountabilities.
- Reduction of non- performing debts through aggressive recoveries and viable restructuring options.
- Full compliance with Credit policies and CBK prudential guidelines.
- Minimize recovery costs through vetting of invoices and upfront fees negotiations.
- Coach, guide and motivate staff to enhance efficiency and productivity.
- Recovery of debts written-off in line with the Prudential Guidelines.
- Participate in strategy setting with internal and external Stakeholders to ensure that the appropriate Recoveries plan is adopted.
- Lead detailed negotiations with customers, sometimes in conjunction with other internal & external stakeholders, regarding the agreement to, and implementation of, strategy, e.g. Settlement proposals.
- Responsibility of negotiating and recommending settlement proposals of all NPL loans, including recommending write offs to the appropriate authority.
- Manage politically sensitive customers and recover debts from them in a professional manner which leaves a good impression of them about the bank.
- Ensure appropriate recovery is achieved and generally provide pragmatic and effective legal support to general management and business functions on impaired debts of the bank.
- Manage the achievement of service levels and quality including setting up Service Level agreements with internal providers and monitoring performance against them on a regular.
- Monitor the relationships with the bank's service providers, especially with regards to service level agreements with them.
- Ensure satisfactory internal and external audits.
- Make customer visits and attend meetings held at/off Bank premises where appropriate.

### **Manager- Collections & Recoveries; Sbm Bank Kenya Limited; May 2017 –January 2023**

#### **Duties and Responsibilities:**

- Developing and guiding Debt Recovery and Remedial unit in reviewing all non-performing facilities and developing appropriate strategies to ensure efficient and cost-effective recoveries.;
- Recommending and implementing debt restructures/renegotiations where appropriate to return bad debts to performing book by having suitable conversations/meetings with customers;

- Providing appropriate inputs to Board and Management Committees to ensure identified gaps in the lending process are addressed;
- Working with legal team to drive appropriate legal recoveries options and ensuring the due procedures are adhered in order to avoid potential litigation risk or adverse publicity;
- Planning and closely coordinating the Debt Recovery process with various stakeholders, including Lawyers, evaluators and auctioneers;
- Providing periodic reports to Management and Board Committee's on the Recovery Status of non-performing portfolio, with clear recommendations on the way forward or closure;
- Liaising with the different stakeholders to ensure provisions held are in compliance with the Prudential Guidelines and IFRS9 requirements;
- Providing input in loan product development and portfolio quality through regular feedback on learning points to avoid underwriting bad credits;
- Periodic training of staff on matters relating to non-performing assets;
- Responsible for overseeing all activities within a team.;

**Fidelity Commercial Bank Limited, October 2015-April 2017- Manager Credit**

**Dept.Duties and Responsibilities:**

- Reviewing and recommending to the relevant authority all new funded/non-funded facilities for corporate/retail clients through prudent risk assessment for all credit proposals.
- Assessing and approving facility applications/ any other credit requests within discretion limits and allocating tasks to junior staff members.
- Monitoring performance of facilities approved and recommending remedial action for non-performing facilities and ensuring timely renewal of expiring facilities in line with the Bank's policies & CBK prudential guidelines
- Facilitating training on Bank's credit products as well as credit risk management to all branch heads and business units with a view of enlightening them on risks inherent in lending and how to identify, measure and mitigates the same.
- Preparing monthly as well as quarterly reports to the Management and Board of Directors on overall loan portfolio performance
- Preparing CBK returns on a monthly and quarterly basis as appropriate
- Continuous economic sector and market analysis to ensure a balance in Bank's investment and consequently a healthy portfolio

**Diamond Trust Bank Ltd, February 2013-September 2015, Assistant Manager-Credit Risk Department;**

**Duties and Responsibilities:**

- Performed risk profiling, analysis and vetting all credit proposals for all facilities for retail customers thorough accurate appraisal of Credit risks
- Communicated Management Credit Committee & Directors' approvals to various Units
- Followed up on debenture monitoring to ascertain whether this is ongoing where credit facilities are secured by debenture

- Daily reviewed of monitoring of inward clearing cheques resulting in excess/overdrafts, checking the respective accounts for current fund status, following up with the respective branch heads for regularization
- Ensured compliance with Management Credit Committee/Directors approval conditions by maintaining Bring Up register
- Prepared daily, weekly, monthly as well as quarterly reports to the Management on overall loan portfolio performance

### **Credit Analyst, Credit Bank, (Head Office, Nairobi) December 2010-January 2013**

#### **Duties and Responsibilities:**

- Review of credit applications received from the Branches and making appropriate recommendations to the Management Credit Committee (MCC) and Board Credit Committee (BCC) while adhering to the Bank's Credit Policy and CBK guidelines.
- Preparation of credit proposals going to the Board Credit Committee (BCC).
- Liaising with the Branch Credit Officer and Branch Manager in reviewing/analysis credit applications and managing the credit portfolio.
- Direct Relationship Management for top end corporate clients.
- Identifying deteriorating and non-performing credit facilities in order to proactively steer restructure/corrective process to improve performance.
- Preparation of Reports for Board Credit Committee meeting and Board meetings.
- sanctions applications, performance of the asset book, applications in the pipeline
- Sealing income leakage through monthly verification of the interest income.
- Administration of the credit portfolio through monitoring excesses and arrears and application of appropriate corrective measures in line with the Bank's Credit Policy and CBK Guidelines including making calls to clients, issuance of demand letters and repossessions orders and re-structuring deteriorating facilities.
- Prepare and submission of monthly and quarterly statutory and internal reports on the asset book i.e. PR3, PR412, PR45, PR44 (INSIDER LENDING), PR41 (loans provision), R42, PR46 (Induplum rule), PR26 (Geographical Distribution).
- Preparation of Letter of Offer in accordance with the Sanction.
- Management of original credit facilities security documents i.e. lodgment, temporary retrieval and permanent release.
- Liaising with Legal Department for perfection of security documents i.e. Legal Charges, Debentures and Chattels Mortgage etc.
- Liaising with external Valuers for valuation of properties/assets.
- Preparation of reports for management committees i.e. Management Credit Committee (MCC), Board Credit Committee (BCC) and Assets Liabilities Committee (ALCO).

### **Credit Officer, Family Bank Limited (Head Office, Nairobi) July 2007- November 2010**

#### **Responsibilities:**

- Preparation of reports for management committees i.e. Management Credit Committee (MCC), Board Credit Committee (BCC) and Assets Liabilities Committee (ALCO).
- Liaising with external Valuers for valuation of properties/assets.
- Preparation of reports for management committees i.e. Management Credit Committee (MCC), Board Credit Committee (BCC) and Assets Liabilities Committee (ALCO).

- Review of credit applications received from the Branches and making appropriate recommendations to the Management Credit Committee (MCC) while adhering to the Bank's Credit Policy and CBK guidelines.
- Preparation of credit proposals going to the Board Credit Committee (BCC).
- Liaising with the Branch Credit Officer and Branch Manager in reviewing/analysis credit applications and managing the credit portfolio.
- Identifying deteriorating and non-performing credit facilities in order to proactively steer restructure/corrective process to improve performance.
- Preparation of Reports for Board Credit Committee meeting and Board meetings i.e. sanctions applications, performance of the asset book, applications in the pipeline.

### **Other Positions Held**

- June 2005 - June 2007: Business Banker/ Development officer at K-REP Bank.
- August 2004: Intern as Assistant Internal Auditor at Narok Teachers Sacco.

### **Professional Seminars Attended**

- Managing problem loans, Debt Recovery techniques & Restructuring excellence (Informa markets)
- Sensitization on CRB products & services (CRB Africa and Kenya Bankers Association).
- Basic Occupational Safety & Health (Ministry of Labour)

### **Hobbies/Interests**

- Community service
- Reading business journals
- Team building activities/Sports and Site seeing

### **REFEREES**

Please feel free to contact the under mentioned in regard to my competence, work ethic and performance.

- 1) Gideon Kizito Okumu  
Head of Risk Management- SBM Bank (Kenya) Limited  
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Telephone no: 0703 074593/ 07222 335437  
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- 2) Apostle Patrick Muriithi  
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- 3) Victor Mutua  
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