

Business Development & Country Management Expert

Accomplished and results-driven leader with extensive experience in overall facets of business development, country management including, marketing, operations, process development and end-to-end process improvement. Demonstrated history of success in leading business development across the globe with multicultural resources across India, Ivory Coast, Burkina Faso, Mali, El Salvador, Tanzania, Kenya, Uganda, Rwanda, Ghana, Nigeria, and Mozambique.

Proven expertise in spearheading multi-million business operations with full budget, financial, and P&L responsibility. Known for achieving business targets, attaining profitability goals, developing new markets with "Go-to-Market Attitude," launching new products, supporting business continuity and growth. Exceptional track record of lead generation, revenue optimization, contract negotiations, customer retention, pipeline management, and client base expansion. Strong leader capable of improving processes, increasing revenue, enhancing productivity, developing reports, and uncovering effective solutions. Skilled in analyzing, implementing, and evaluating business projects to meet performance expectations utilizing varied business practices, core competencies, and key skills. Expert at fostering and sustaining robust, loyal relations with clients, teams, and C-level executives.

Areas of Expertise (Skills)

Business Development | P&L Management | Business Model Design | Product Development | Risk Management | Operational Excellence | Relationship Management | Credit Evaluation & Assessment | Monitoring & Control | Portfolio Analysis | Policy Frameworks | MIS Management | Stakeholder Management | Strategic Planning & Execution | Team Building & Leadership | Contract Negotiations

Career Experience

SwitchON Foundation, Kolkata, India

Chief Operations Officer

2024 – Present

Oversee and execute company's programs (both funded and non-funded programs) under four different verticals viz. Distributed Renewable Energy (DRE), Farmers' Producers Organizations, Sustainable & Climate Resilient Agriculture by creating market linkage between producers and buyers, Skills Development & Green Steel at different states of West Bengal, Bihar, Orissa, Maharashtra, MP, Meghalaya and Manipur.

- Managing a team of 140+ throughout seven states of India while reporting to Executive Director.
- Enable improved company's operations including end-to-end process improvement by providing leadership to staff for company's sustainability goals. Responsible for managing cost-economics for all four verticals, B2B client relationship (like Banks, NABARD, ONDC, SFAC, Renewable energy companies, Agri-based companies, Tea companies etc.).
- Reviewing and improving company's different policies of HR, Admin, Procurement and Internal Control.
- Engaged in fund raising activities; managing several projects of international grant.

Fert-Agro Africa DMCC, Abidjan, Ivory Coast
General Manager – Business Development

2024 – 2024

Oversee and execute country's business (including Burkina Faso and Mali) into major profit center for the group, while reporting to Country Head – Ivory Coast. Enable improved company's business, operations including end-to-end process improvement by providing leadership to staff for company's sustainability goals.

- Managing business portfolio of US\$ 110 M by importing and distributing different fertilizers like Urea, GMoP, SOP, NPK etc.
- Responsible for B2B client relationship (like Banks, Shipping Companies, Logistics, Bagging, Govt. departments etc.) in Abidjan, Ivory Coast.

SolarNow Services Uganda Limited (SolarNow B.V.), Kampala, Uganda

Country Director - Solar EPC

2021 – 2023

Credit Director - Solar Home Finance

2020 – 2021

Oversee and execute overall facets surrounding transformation of country business into major profit center for the group, while directly reporting to group CEO. Enable improved company's operations including end-to-end process improvement by providing leadership to staff for company sustainability goals. Facilitate informed and effective decision-making by attending and updating Board regarding the progress made on quarterly basis.

- Improved operational excellence via overall cost-cutting made from US\$ 770K to US\$ 225K per quarter in span of one year and a half years' time.
- Optimized company's financial health from EBITDA of US\$ (-) 442K (Q2, 2021) to US\$ (-) 92K (Q4, 2022) in one and a half years' time.
- Completed transition made from B2C to B2B space in one year, while managing high-performing team of 65.
- Improved end-to-end process management. Developed and implemented a sustainable credit solution as part of credit business to clients ranging from US\$ 1,000 to US\$ 30,000 (in the capacity of Credit Director).
- Managed to recover US\$ 1.8 M of old PAR in seven months (in the capacity of Credit Director).

Letshego Holdings Ltd, Nairobi, Kenya, & Dar es Salaam, Tanzania
Head of Group's Business Development – Microfinance Banking

2016 – 2019

Spearheaded portfolio of \$101.27M for all regions of Tanzania, Rwanda, Uganda, Kenya, Ghana, Nigeria and Mozambique. Led end-to-end business development activities encompassing P&L, financial forecasting, business acquisition, process management, market analysis & growth, reporting, and customer relations, while meeting and exceeding set expectations. Monitored subsidiary performance vs budget as well as engaged end-to-end with C-level Executives of countries to develop plans; provided leadership, management, and strategic focus for subsidiary Heads particularly COO and HFLs (Business Head). Uncovered and drove continuous improvements to products (MSME, Affordable Housing, Education & Agriculture), policies, procedures, and structured in scalable manner in support of organization's growth targets while balancing between efficiency, profitability, risk management, and responsiveness to client preferences & needs. Improved business through strategic planning, new products, methodologies, change management, and resolving related issues by chairing relevant subsidiary Board meetings and collaborating with the management teams of subsidiaries.

- Increased Portfolio from US\$ 43 M to US\$ 101.27 M and Net Operating Margin (NOM) from (-) US\$ 1.5 M to US\$ 5.4 M in three years.
- Steered distinguished efforts in handling product development for the credit process, including launching & rolling out the Education Finance segment, Low-Cost Housing Finance, MSME targeting "Missing Middle," SCF Ag Finance across Nigeria, Kenya, Uganda and Tanzania, Ghana, and Mozambique in less than three years.

- Contributed to collaboration and roll out in Renewable energy space in Kenya, Tanzania, and Uganda and the Biogas segment across Tanzania.

FINCA International Inc. Dar es Salaam, Tanzania

2013 – 2016

Regional Agriculture Credit Specialist – Africa Hub (2014 – 2016)

Livelihood Specialist (2013 – 2014), Dar es Salaam and San Salvador

Played an integral role in scaling up sustainable rural & semi-urban focused group loan product for small-producing Farmers, agric value-chain aggregators and traders across Tanzania under the joint project of USDA (US\$8.5M) and Credit Suisse (US\$1.5M) as well as other subsidiaries of FINCA in Africa region; reported to COO - Tanzania. Oversaw entire aspects for complete product development, market research & analysis, recruit & training resources, rollouts, operational control, credit risk management, and compliance. Served as Livelihood Specialist in San Salvador, El Salvador & Dar es Salaam, Tanzania, and reported to the Director – Research & Strategic Initiatives based in Washington DC. Provided excellent advice to management on agriculture lending products designed for both small group loans and individual loans for subsidiaries of FINCA Tanzania and FINCA El Salvador under USDA project (United States Department of Agriculture).

- Built and maintained huge client base of 28K with outstanding portfolio of US\$ 3.9 M in a year and a half through 24 branches with PAR 30 days of 2.03%.
- Credited for successfully launching the Rural Group Lending program (focused on Agriculture activities) in both subsidiaries in FINCA Tanzania and FINCA El Salvador under USDA project and Credit Suisse project.
- Planned, developed, and implemented sustainable agriculture financial model program for small-producing farmers on value chain, allowing Farmers, agric-extension Agents, and credit officers in assessing value of credit to given agric enterprise.

Arohan Financial Services Pvt Ltd. Kolkata, India

2010 – 2013

General Manager – Operations & Business Development, Micro-finance

Engaged as Vertical Head of Micro and Small Enterprise lending (MSME) targeting “Missing Middle” and member of the Senior Management Group; reported to CEO. Administered initial product launch with 38 members team, involving new product development of individual lending, overall market survey, devising product policy, process management, branding, resource planning, recruitment & training, branch expansion, credit operations, team mentoring, and risk management.

- Delivered great contribution in pioneering MSME business across West Bengal & Bihar, India; significantly increasing customer base with PAR 30 days of 0.50%.

National Bulk Handling Corporation Ltd, India

2007 – 2010

Dy. General Manager - Business Development, Agri-commodity Finance,

- Planned and implemented ‘concept selling’ for entire agriculture commodity management right from procurement, warehousing, bulk handling, grading, commodity care, pest management and raising finance from banks against warehouse receipt.
- Won organization-wide applauds and recognized as the ‘Best Performer’ in terms of quality as well as accurate reporting.
- Contributed to achievement of striking and incredible business in very first year; efficiently managed commodities worth US\$ 207 M with customer base of 198; business by 285% in the FY 2008 – 09 against previous year as Profit Center Head.

Cluster Head- Agriculture Finance, Axis Bank Limited, West Bengal, India

2005 - 2007

- Attained highest agriculture retail accounts in eastern zone in 2005–06 with disbursement portfolio of US\$ 9.2 M and with PAR 30 days of 2.25%.

- Managed a team of five agriculture officer through five branches.
- Maintained high standards of audit compliance achieving 'AA' rating on two occasions.

Senior Marketing Officer
Chambal Fertilizers & Chemicals Ltd, Rajasthan/Haryana/Chhattisgarh, India

1998 - 2005

- Recognized as one of the "Best Marketing Officers" for promoting bio-fertilizers in India in 2004–05, contributing to 91% of totalsales for the region.
- Managed total portfolio of US\$ 31.5 M for urea, complex fertilizers, agrochemicals, seeds and bio-fertilizers.
- Applauded and appreciated for maintaining lowest overdue outstanding at dealer level.

Education

MBA in Marketing (First Class) University of Pune, India, 1998

B. Sc. in Agriculture (1st Class) - Merit Scholarship
 Bidhan Chandra Krishi Viswavidyalaya, WB, India, 1995