**RESUMÉ**



**Michael**

Visa status: Visit/Tourist

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**OBJECTIVE**

To pursue a career in a challenging position in an environment where my current skill, knowledge & qualifications will be an asset to the organization, an opportunity for growth, self-development & career advancement.

**HIGHLIGHTS& MILESTONES**

1. Over 10years’ experience in Accounting, sales, relationship management, business analysis, brand promotion and Business Development.
2. Certified financial & credit analyst professional – Finesse Consulting, Kenya
3. Bachelor of Business Administration ,Finance degree from Bugema University, Kampala
4. Diploma in Banking from the Kenya School of Monetary Studies, Nairobi
5. Managing a portfolio amounting to **Kes 1.2 Billion** as AUM.
6. Possesses cross cultural sensitivity, knowledge of and ability to work with people of diverse backgrounds
7. Excellent Organizational and time management skills.
8. 29th June 2011- Confirmation to Section Head Grade (Promotion) Co- Operative Bank.
9. 12th Nov 2010-Commendation for exceptional customer service award Co-Operative Bank

**EDUCATION AND PROFESSIONAL DEVELOPMENT**

**2013** CERTIFIED PUBLIC ACCOUNTANT II

Kasneb

**2003-2006** BACHELOR OF BUSINESS ADMINISTRATION, FINANCE Major

Bugema University-Kampala

**1999-2001** NATIONAL DIPLOMA IN BANKING

Kenya School of Monetary Studies.

**COMPUTER LITERACY**

Microsoft office

Sage

Tally

Commercial Credit Risk System

QuickBooks.

CRM (Customer Relationship Management System)

**PROFESSIONAL PROFILE**

**August 2017-To date: Desert Rose Resort, Kisumu.**

**Designation: Accountant**

**Department: Accounts and Finance**

**Sector: Education**

**Reporting to: Managing Partners**

**Location: Kisumu**

Main purpose of the Job

* To maintain updated and proper records of all income and expenditure in the relevant books.
* To substantiate financial transactions by auditing documents.
* Participate in budgeting and projections.
* Manage all accounting operations based on accounting principles
* Prepare budget and financial forecasts
* Publish financial statements in time
* Conduct month-end and year-end close process
* Collect, analyze and summarize account information
* Compute taxes and prepare tax returns, balance sheet, profit/loss statement etc
* Develop periodic reports for management
* Audit financial transactions and document accounting control procedures
* Keep information confidential and secure them with random database backups
* Keep up with financial policies, regulation and legislation

**April 2016-August 2017: Barclays Bank of Kenya Limited**

**Designation: Relationship Manager**

**Department: Business Banking**

**Business Unit: Commercial and Medium Enterprises**

**Sector: Banking**

**Reporting to: Head, SME.**

**Location: Digo Rd. Branch, Mombasa**

Main purpose of the Job

* The primary objective is to maximize risk-adjusted portfolio contribution.
* Attainment of business sales targets with a monthly target on all product lines on Key Performance Indicators like accounts, loans (Working Capital, Capital Expenditure, Asset Based Financing, Trade loans), POS/PDQ, varied revenue lines like foreign exchange, bancassurance, non interest income.
* To manage and sustain a portfolio of Business Banking clients, building long term relationships founded on efficient and reliable support for their business. This is achieved particularly through quick risk decisions and managing consistency and quality of operational service.
* Develop and manage healthy pipeline on all product lines.
* Periodic competitor analysis to determine optimal pricing, price review and surveys to ensure profitability and sustainability.
* Budget and maintain loan book arrears to a maximum of 5 %.
* Analyze all loan applications using audited financial reports, bank statements, MPESA transactions, customer billing and statements, key customer relationships, customers’ statements to ensure compliance to the policies and manage arrears, loan accounts efficiency, profitability and business cash position.
* Maintain Relationship Plans for all customers in the portfolio such that contact with customers is prioritized.
* Developing action plans (Weekly and 90 Day) and activities for the customers, giving timely reports on activities, competitor activities and formulating strategies.
* Customer database management and analysis of productivity data for decision-making.
* Manage the credit process from initiating credit applications, PCC (paper preparation), handling approval and post approval processes including conveyance and security perfection, excess management, and compliance related issues to achieve zero write-offs of debt, zero operational loss issues and other relevant workflows.

**Achievements**

* Managing & giving financial solutions to the most profitable companies in the country e.g. Safaricom, MRM, Base titanium, Air connection, Liquid, Wananchi group, Standard group, Royal media, Basco Paints, Copy Cat limited, Athi River Mining, Crown beverages, Metal Crown, e.tc
* Conducting industry research which resulted to identifying new opportunities to both the client and the bank e.g. identifying an expansion opportunity for metal crown limited to expand their operations to Nigeria, a project the bank was happy to fund hence increasing revenue for the sector.
* Managing one of the most profitable portfolio in the sector as well as for the department with an estimated revenue generation of KES 1.2 Billion a year.

**August 2014-April 2016: Standard Chartered Bank**

**Designation: Relationship Manager-Business Clients**

**Department: Retail and Business Banking**

**Business Unit: Business Banking**

**Sector: Banking**

**Reporting to: Sector Head and Branch Manager**

**Location: Kenyatta Ave. Branch, Nairobi.**

**Achievements**

* Growing the sales volumes by more than 100% during the period I was in charge.
* Recruiting quality companies into the bank’s products portfolio

**April 2013 – August 2014: Stanbic Bank, Kenya**

**Designation: Relationship Manager, Business Banking**

**Department: Retail & Business Banking**

**Reporting to: SME Head and Branch Manager**

**Location: Upper Hill Medical Centre, Nairobi**

**Achievements**

* Recruiting respectable companies in Kenya for co-brand
* Growing the pre-paid cards both numbers & turn over within a very short period

**April 2007- Nov to April 2012: Co-Operative Bank of Kenya**

**Designation: Business Development Officer**

**Department: Retail & Business Banking**

**Reporting to: Head of SME and Branch Manager**

**Location: Homa bay and Mbita**

**Achievements**

* Growing the sales volumes by more than 100% during the period I was in charge.
* Recruiting quality companies into the bank’s products portfolio
* Recruiting respectable companies in Kenya for co-brand

**Nov 2007-April 2011: Co-Operative Bank of Kenya**

**Designation: Customer Service Officer/Cash Custodian/ATM Custodian/System Admin.**

**Department: Retail Banking**

**Reporting to: Branch Manager**

**Location: Homa Bay**

**DUTIES**

* Propagation of organization’s customer service objective
* Resolution of customer complaints
* Management of customer activities in the bank’s premises
* Preparation of an analyzed report on customer behavior and response to bank’s products and services.
* Training of bank staff on bank products and services.
* Enhancement of internal customer service through organizing team-building activities.
* Handling the customer relationship
* Management of branch stationery and stock inventory
* Reconciliation of branch transaction account
* Monitoring of branch transaction activities to mitigate operational risk through taking referrals.
* Management of branch treasury/vault

**PERSONAL ATTRIBUTES**

* Self-driven
* Good communication skills
* Strong interpersonal skills
* Strong analytical skill