

# William Kimari

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<https://www.linkedin.com/in/william-kimari-65b9b9106/> | 1984-04-11

## Profile Summary

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Credit risk and Credit IT projects professional with strong business analysis credentials in financial services.

Great listener with a passion for resolving challenges in; credit access, financial inclusion, I.T. for lending, and generally making credit projects work for both lenders and their customers.

## Work Experience

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### **Credit Risk Portfolio Consultant at W K Consulting (2019-01-10 - 2026-05-06)**

Location: Nairobi, Kenya

Responsibilities: 1. Working with Digital Lenders, Credit Start-Ups & Farmer-Financiers to identify the lending-worthiness of a target area in disruption-ready niches that they are looking to impact on.

2. Delivering Credit expertise on credit departments and units within small-holder Digital Lenders, Credit Start-Ups & Farmer-Financiers.

3. Rationalizing collection efforts, synchronizing portfolio management, and easing reporting for Micro-Financiers.

4. Optimizing the function of Information Technology and the impact of Digital Tools in the daily and periodic needs of Credit staff and Credit Risk departments in banking and in Financial Services.

5. Merging the theory of Credit Policy documents, with the practice of actual activities that are relevant and add-value to the bottom-line of the Credit function and the business in general.

6. Researching, documenting, and presenting funding-seeking application for Lenders in both the digital space and the brick&mortar arena. Also includes reverse-assignments by buyers/financiers looking to identify suitable lenders to buy, lend to, or invest in.

7. Once in a while, an odd assignment to work on a 'complicated' or 'hard' financing application will also be part of my forte'.

## Education

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### **Bachelor's Degree in Bachelors of Commerce - Finance&Banking**

Institution: Africa Nazarene University | Dates: 2004-05-03 - 2026-05-06

Location: Ongata Rongai, Kajiado County, Kenya

## Skills & Tools

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Credit Risk

Digital Lending, Financial Inclusion

FinTech

Debt Recovery

Loan Collections

Appraisals and Analysis

Insights and Reporting

Scoring and Decisioning

Non-Performing Loans

Classifications and Compliance

Micro-Finance

Farmer-Financing

SaaS and Lending Platforms

Project Managment

## Languages

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Kikuyu, Kiswahili & English

## Awards & Certificates

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### **Employee of the Year from SofGen Africa (2015-10-01)**

Description: Employee of the Year in Africa

### **Leadership and Character Award from Africa Nazarene University (2008-04-11)**

Description: Exemplary award for academic and extra-curricular leadership and character