

EMMACULATE MWIKALI MWANIA

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PROFESSIONAL SUMMARY

A results-driven Business Development and Finance professional with 3+ years of experience supporting entrepreneurs, assessing business viability, managing client portfolios, and delivering financial advisory services. Strong background in credit appraisal, customer relationship management, and field-based client support. Skilled in identifying business needs, providing tailored guidance, and helping clients prepare for financing. Adept at data management, operational coordination, and contributing to community-focused programs.

Currently expanding digital capability through Full-Stack Development MERN Stack and Professional Foundations training, bringing a blended approach of analytical thinking, adaptability, and continuous learning.

CORE COMPETENCIES

- Credit Analysis & SME Appraisal
- Relationship Management
- Financial Reporting & Cash Management
- Business Development & Client Advisory
- Data Collection & Record Keeping
- Problem Solving & Critical Thinking
- MS Office (Excel, Word, PowerPoint)
- Adaptability, Integrity & Continuous Improvement
- Entrepreneur Training & Coaching

PROFESSIONAL EXPERIENCE

Direct Sales Representative – KCB Bank Kenya (Nov 2025 – Present)

Summary:

Driving customer acquisition through direct sales of bank products including accounts, check off loans, deposit, cards, and digital channels. Conducting field activations, customer onboarding, KYC verification, and daily reporting while maintaining service excellence. Demonstrating strong persuasion skills, product knowledge, and compliance with bank policies.

Achievements:

- Contributed to growth of new-to-bank customer numbers through consistent field engagement.
- Ensured 100% accuracy in documentation and KYC compliance.
- Built strong client relationships through consistent follow-up and product education.

Freelance Transcription Specialist (Jan 2020 – Nov 2025)

Summary:

Professional transcription specialist producing high-accuracy audio-to-text outputs for global clients across platforms such as CrowdSurf and other managed transcription systems. Skilled in applying strict style guides, formatting rules, and quality standards while delivering polished transcripts for academic, media, business, and captioning content. Adept at working under tight deadlines, handling complex audio, and maintaining confidentiality and data integrity.

Achievements:

- Completed 1,000+ professionally reviewed transcripts with consistently high accuracy and positive evaluator ratings.
- Maintained top-tier quality assurance scores under multi-step review processes, ensuring client-ready deliverables.
- Recognized for fast turnaround, adherence to detailed guidelines, and exceptional reliability across diverse project types.
- Successfully handled challenging audio (accents, technical topics, multi-speaker recordings) while maintaining clarity and precision.

Relationship Officer – Equity Bank Kenya, Matuu Branch (Sept 2016 – Mar 2019)***Summary:***

Delivered end-to-end support in credit processing, client relationship management, and cash operations for a high-volume branch. Conducted credit assessments, evaluated client documentation, and guided customers on financial products – directly contributing to improved portfolio quality. Managed corporate and retail clients, ensured compliance with operational policies, and maintained high standards of accuracy and customer service.

Achievements:

- Brought in new borrowing clients, contributing to growth of the branch loan book.
- Maintained 100% accuracy in bulk cash handling and reconciliation.
- Recognized for excellent customer service and strong team collaboration.

Branch Attaché – Equity Bank Kenya, Kangari Branch (Sept 2015 – Dec 2015)***Summary:***

Supported the branch operations team in teller functions, cash reconciliation, and customer service. Ensured adherence to financial controls while delivering prompt, accurate service to clients. Strengthened branch efficiency by managing daily transaction flows with zero variances.

Achievements:

- Achieved 100% accuracy in cash handling throughout the attachment period.
- Contributed to improved customer turnaround time.

Accounts Intern – Masinga Boys High School (May 2015 – Jul 2015)***Summary:***

Supported the school's accounts office in financial documentation, student fees reconciliation, and staff payment processing. Ensured accurate data entry and maintained orderly ledger systems.

Achievements:

- Improved accuracy and timeliness of student fee records.
- Strengthened practical financial record-keeping and administrative skills.

Branch Attaché – Equity Bank Kenya, Kangari Branch (May 2014 – Sept 2014)***Summary:***

Provided operational support across cash transactions, foreign currency handling, and money transfer services (Western Union & MoneyGram). Assisted in card processing and Equitel activations under the Alternative Channels department, ensuring compliance with banking procedures.

Achievements:

- Maintained integrity in cash operations with consistent compliance.
- Strengthened customer support through quick resolution of front-office challenges.

Branch Attaché – Equity Bank Kenya, Kenol Branch (May 2013 – Sept 2013)***Summary:***

Rotated across various banking departments, including sales, teller services, and account opening. Supported customer onboarding, KYC documentation, and promotion of banking products. Demonstrated flexibility by quickly adapting to different departmental needs.

Achievements:

- Successfully marketed bank services, contributing to increased customer acquisition.
- Efficiently supported account opening and card issuance workflows.

Branch Attaché – Equity Bank Kenya, Matuu Branch (Mar 2012 – Aug 2012)***Summary:***

Gained foundational banking experience through teller operations, customer assistance, and learning core financial processes. Built a strong base in cash handling, customer service, and bank policy application.

Achievements:

- Maintained accuracy in daily cash transactions.
- Developed customer-handling skills vital for later frontline roles.

BOM Teacher – Kyeeteni Secondary School (Jan 2012 – Mar 2012)

Summary:

Delivered multi-subject instruction to high-school learners while fostering a supportive and engaging learning environment. Mentored students spiritually and academically through club leadership roles and pastoral care duties.

Achievements:

- Successfully taught multiple subjects with clear delivery and strong student feedback.
- Held leadership roles as Christian Union Patron and Mathematics Club Patron.

EDUCATION

Bachelor of Commerce (Accounting) - JKUAT (2012-2016), Second Class Honours, Upper Division

KCSE - A- (Ndalani Secondary School)

KCPE - 356 Marks (Masinga Joy Academy)

TRAINING & CERTIFICATIONS

- Full-Stack Development MERN Stack - Power Learn Project
- Professional Foundations - ALX Africa
- Digital Skills (Virtual Assistance, Digital Marketing, AI for Graphic Design, Content Writing) - Ajira Digital
- HR Training: Recruitment, Selection & Interview Skills

VOLUNTEER & COMMUNITY ENGAGEMENT

- Mentor – Wings to Fly Program, Equity Group Foundation
- Hands of Compassion Ministry
- International Climate Challenge Participant

REFERENCES

Available on request.