

Joseph Onyango Ouma

Contact Information:

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- **Email:** ouma633@gmail.com
- **Nationality:** Kenyan
- **Date of Birth:** 30 October 1988
- **Languages:** English, Kiswahili



Professional Summary:

Experienced financial professional with expertise in credit management and debt recovery within financial and non-financial sectors. Proven success in implementing credit policies, driving business growth, and ensuring regulatory compliance. Skilled in loan structuring, partnership management, and debt portfolio optimization.

Career Objective:

To leverage analytical and leadership skills in a dynamic organization to drive growth, support new ventures, and achieve organizational objectives.

Core Skills and Competencies:

- Financial modeling and credit data analysis
- Credit risk assessment and loan structuring
- Negotiation and collaboration skills
- Debt recovery strategies and portfolio management
- Proficiency in trade finance instruments
- Strategic and analytical thinking

Academic Background:

- **Jomo Kenyatta University of Agriculture and Technology (JKUAT):** MBA (Finance) (2016-2020)
- **Egerton University:** Bachelor of Mathematics/Business Studies (2007-2011)
- **Nyatoto Secondary School:** KCSE (2001-2005)
- **Nyatoto Primary School:** KCPE (1992-2000)

Professional Experience:

Springboard Capital Limited – *Recoveries Team Lead (Credit Department)* (July 2023 – Present)

- Structured SME, Corporate, and Trade Finance facility requests.
- Implemented recovery strategies to maximize recoveries from non-performing portfolios.
- Ensured compliance with CBK Prudential Guidelines on NPL provisioning.
- Managed relationships with Relationship Managers and Branch Managers.
- Supervised statutory notice issuance and legal recovery processes.

Davis & Shirliff Limited – *Credit Management Assistant (Credit Control Dept.)* (June 2022 – June 2023)

- Negotiated payment terms with sales teams and utilized trade finance instruments.
- Developed cost-effective debt recovery strategies.
- Managed customer credit facilities and assessed credit risks.
- Coordinated with legal teams on stubborn debt collections.

Standard Chartered Bank Ltd – *Recoveries Manager (Retail Lending)* (Nov 2014 – June 2022)

- Managed retail and SME non-performing loan portfolios.
- Coordinated with legal and branch teams on default account resolutions.
- Prepared credit reports for Head Office Credit Committees.
- Developed mechanisms to meet write-back annual targets.

Cooperative Bank Limited – *Recoveries Officer (Credit Risk Dept.)* (April 2013 – Nov 2014)

- Managed corporate customer relationships and mitigated credit risks.
- Drafted demand letters and managed loan restructuring proposals.
- Oversaw migration processes for non-performing loans.

The Corner Brook Boys School – *Deputy Head Teacher* (May 2011 – April 2013)

- Managed administration and staff recruitment.
 - Coordinated meetings, workshops, and school events.
 - Managed budgeting processes and expenditure control.
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Publications:

- *"Influence of Internal Management Systems on Financial Fraud Control in Listed Commercial Banks in Kenya"* ([Strategic Journals](#))
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Voluntary Work:

- Assisted bank departments during peak periods.
 - Participated in community clean-up activities.
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Hobbies:

- Reading, traveling, cycling, and networking.
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Referees:

1. **Mr. Frank Muthui**
Senior Recoveries Manager, Credit Bank PLC
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2. **Mr. Anthony Njeru**
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3. **Ms. Grace Wambui**
Accountant, Davis and Shirtliff Ltd
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