

# BERNARD LIMO

Business Analyst | Technical Solutions Expert



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[My LinkedIn Profile](#)



I am a Results-driven Business Analyst with over 8 years of experience in banking, insurance, healthcare, and technology. I am skilled in requirements analysis, system integration, and process optimization, with a strong focus on leveraging AI and machine learning to drive business decisions. Adept at managing cross-functional teams, ensuring seamless technology adoption, and delivering data-driven solutions that enhance operational efficiency, scalability, and customer-centric innovation. Agile and Scrum professional.

## SKILLS AND COMPETENCIES

- Business Analysis
- System Integration
- Process Optimization
- Emotional Intelligence
- Digital Transformation
- Stakeholder Management
- Critical Thinking
- Product Ideation
- AI & ML Insights
- Problem Solving
- Project Execution
- Data Visualization

## WORK EXPERIENCE

### Technical Service Lead

Smart Applications International Ltd

Jul 2024 - Present

- Transforming business needs into actionable insights by gathering, analyzing, and documenting requirements, ensuring seamless alignment between business and technology.
- Optimizing system performance and integration by evaluating gaps, enhancing automation, and ensuring smooth end-to-end implementations for improved efficiency.
- Driving process improvements and quality assurance by conducting audits, system testing, and enforcing best practices to enhance operational scalability.
- Leading cross-functional collaborations to streamline underwriting, claims processing, and financial transactions through seamless system integrations.
- Enhancing user adoption and compliance by training stakeholders, standardizing UAT plans, and ensuring adherence to data privacy and security regulations.

### Senior Customer Relations Officer

Smart Applications International Ltd

Apr 2024 - Jul 2024

- Drove data-driven decisions by compiling and analyzing customer insights, generating executive reports, and identifying trends for service optimization.
- Led business process improvements by managing change requests, enhancing customer retention strategies, and ensuring seamless execution of transformation initiatives.
- Optimized stakeholder engagement by collaborating with cross-functional teams, resolving issues within SLA timelines, and improving customer satisfaction metrics.
- Enhanced product adoption by conducting in-depth training sessions for key accounts, ensuring efficient utilization and maximizing business impact.
- Developed customer-centric solutions by identifying pain points, leveraging analytics to drive problem-solving methodologies, and improving service quality standards.

**Customer Relations Officer | Key Accounts Manager****Smart Applications International Ltd****Apr 2019 - Apr 2024**

- Managed key customer relationships by identifying business needs, upselling solutions, and driving retention through data-driven engagement strategies.
- Developed executive reports and presentations by analyzing customer insights, tracking performance metrics, and recommending strategic improvements.
- Led documentation and user training by creating comprehensive guides, conducting virtual and in-person sessions, and enhancing product adoption.
- Resolved customer pain points by analyzing root causes, implementing solutions within SLA timelines, and optimizing service delivery.
- Conducted competition analysis to identify market trends, assess customer needs, and drive data-backed business strategies.

**Business Development Officer****Postbank | Kericho County****Sep 2018 - Mar 2019**

- Built and strengthened stakeholder relationships by identifying business needs, enhancing engagement strategies, and driving long-term customer retention.
- Provided data-driven insights to influence product development, improve competitive positioning, and optimize go-to-market strategies.
- Conducted in-depth market research to identify business opportunities, analyze trends, and support strategic decision-making.
- Collaborated with executives to develop cost-effective business strategies, ensuring optimal resource allocation and revenue growth.
- Led business presentations and negotiations with potential investors, securing strategic partnerships and expanding market reach.

**IT Support Engineer and System Implementor****Endeavour Africa Limited****Feb 2017 - Aug 2018**

- Implemented and optimized IT systems by configuring hardware, software, and applications to enhance operational efficiency and user experience.
- Provided technical support and troubleshooting by diagnosing system issues, guiding users through solutions, and ensuring minimal downtime.
- Developed procedural documentation and reports to track system performance, improve troubleshooting efficiency, and support decision-making.
- Tested and evaluated new technologies to assess feasibility, recommend improvements, and enhance business processes.
- Collaborated with cross-functional teams to ensure seamless system integration, enhance service delivery, and improve user adoption.

**LANGUAGES**

- English - Full Professional
- Swahili - Full Professional
- French - Elementary Level

## EDUCATION BACKGROUND

- **2012 – 2015:** Bachelor of Business Information Technology, Multimedia University of Kenya
- **2007 – 2010:** Kenya Certificate of Secondary Education (KCSE), Kapsabet Boys' High School

## CERTIFICATIONS

- Software Engineer Pre-Apprenticeship (V3) – IBM
- Certificate of Proficiency - College of Insurance
- Plan the Project as a Business Analyst - IIBA Endorsed (Udemy)
- Business Analyst: Software Testing Processes & Techniques
- Reactive Architecture: Building Scalable Systems - IBM
- Engaging Stakeholders for Success - Cisco
- Enterprise Design Thinking Practitioner - IBM
- Introduction to Cybersecurity - Cisco
- IBM Certified Technical Advocate - Cloud v4
- [\[Link to Credly Platform\]](#) 

## PROJECTS DONE

- **Jan 2021 - Dec 2021:** Project Lead for the [CIC MEDIPAL Mobile App project](#) – Successfully generated Kes. 2.2 million revenue for Smart Applications by driving the app's development and implementation.
- **July 2024 - Feb 2025:** Led the [Telehealth API V1 to V2 Migration](#) – Managed end-to-end migration, ensuring compliance with data privacy regulations and enhancing system performance.
- **March 2025 - Present:** Project Manager for the [DEFMIS project](#) – Overseeing the integration of MS Navision and Curacel into Smart Applications, streamlining operational workflows.
- **July 2025 - Present:** Project Manager for multiple key integrations, including [HAIS](#), [HealthX](#), [Pensoft](#), [Unisure](#), and [E02-Smart integrations](#) – Spearheading the revamp and successful delivery of numerous projects, ensuring seamless system interoperability.

## ACCOMPLISHMENTS

- **Spearheaded the Telehealth API V1 to V2 Migration:** Documented the integration checklist and migration plan, managing all provider migrations, ensuring full compliance with data privacy regulations, and eliminating exposure to fraud.
- **Facilitated the seamless Smart Integration of HAIS with Pacis:** Improved underwriting data flow, enhancing process automation, and optimizing operational efficiency within the insurance domain.
- **Led the successful implementation of Smart Money Reduction UAT & Go-Live for GA – E02:** Ensured automated capture of financial transactions on member cards, significantly enhancing financial accuracy and transaction processing.
- **Authored and standardized a UAT plan for SmartInsure:** Ensured consistent testing and validation processes across the business, driving efficiency and ensuring high-quality system rollouts and performance.

## REFEREES

Available Upon Request