

Victoria Nyokabi Nyoike
Relationship Management | Sales and
Marketing Professional

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CAREER PROFILE SUMMARY

Detail-oriented Banking Relationship Manager experienced (8 years) with routinely assessing and meeting the financial needs of various individual and business customers. Well conversant with Team Leadership and Training, Customer Service, Financial Consultancy and Portfolio Management. Adept at handling various banking transactions. Result driven and innovative sales professional with a successful record of generating revenues coupled with successfully building healthy business relationships. My experience and dedication for producing excellent results has been enhanced by acquiring skills in sales management, team leadership, business development, customer service and relationship management. Focused on applying knowledge of financial products and investment packages to offer to existing and new customers. Proficient in all aspects of bank management and operation, including account management, customer service, staff coordination, and product sales. This is combined with exemplary service skills and thorough knowledge of the banking industry. Dedicated to effective and innovative management techniques to ensure the success of the Bank.

EDUCATION AND PROFESSIONAL BACKGROUND

- **2024- Present: Bachelors of Business Management** at Mount Kenya University
- **2014-2016: Diploma in Sales and Marketing** at Nairobi Institute of Business studies.
- **2009-2012: K.C.S.E Certificate** at Gathirimu Girls Technical High School.
- **2000-2008: K.C.P.E.** at Justus Gicheha Academy

KEY SKILLS AND COMPETENCIES ACQUIRED

- **Sales Management:** Experienced in developing area sales plan, which includes sales goals for the teams, accomplishing set area sales targets, preparing & executing annual sales forecasts in line with company growth strategy.
- **Marketing skills:** Knowledgeable in various elements of marketing for example; distribution management, pricing policies, segmentation, positioning and targeting, marketing research and promotion and presence strategies.
- **Customer Service:** Expert in customer relations having successfully resolved customer complaints by identifying problems and taking appropriate corrective action and demonstrated professional etiquette and manners when interfacing with customers.
- **Relationship Management:** Ability to build and maintain effective customer relationships in order to build strong loyalty by handling and responding to existing products queries from clients quickly, effectively and accurately.
- **Communication and Interpersonal Skills:** Ability to communicate verbally and non-verbally by being effective and concise when giving presentations to audiences.
- **ICT competence:** Working knowledge of MS suite, internet and emails.

WORKING EXPERIENCE

Senior Relationship Officer

April 2023- February 2025

Rafiki Microfinance Bank.

Key contributions

- Marketing the Bank's products among the niche target market; with special focus on Medium Income
- Branch vault key custodianship.
- Attract new client to involved in trade finance by offering them trade finance services like Bank Guarantees, letters of credit and Bid Bonds.
- Monitor customer accounts on a daily basis to:
 - I. Monitor movements in customer accounts with a view to track and trap funds to boost low-cost deposit
 - II. Ensure customer loan repayments are made as they fall due, if not collect the arrears immediately to avoid any downgrade
 - III. Ensure salary domiciliation of all customers with credit facilities unless otherwise outlined and approved by respective individuals.
 - IV. Make customer usage of the Bank's channels are optimal at all times
- Attending to customer requests and enquiries as they arise and timely response for the same
- Monitor and track covenants mentioned in the facilities approval for compliance by the customers, and ensure any penalties are recovered for non-compliance.
- Follow up and obtain security documents and other particulars stipulated in the sanction to facilitate perfection of security (ies) for approved facilities.
- Engage customers regularly to ensure constant conversations are held and solutions provided to their banking needs.
- Drive sales through signing of MOUs across various entities both existing corporate customers and non-banking institutions
- Strictly adhering to the Departmental policies and procedures.

2021 September-2023 March: Springboard capital limited as a Relationship Officer

Key contributions

- Proactively market and generate business through Individual and SME client recruitment.
- Undertake regular calls and visits to customers to ensure effective relationship management.
- Maintain up to date records of all customer visits for all customers.
- Cross sell all Springboard capital ltd products and services to both existing and potential clients.
- Business growth initiatives including marketing activities, new business sign ups, new partnerships etc.
- Prepare credit appraisals, analysis and present to the Branch Credit Committee meetings for further review & recommendations.
- Adhere to current procedures, processes, memos and circulars as may be issued from time to time.
- Address all customer queries within stipulated Service Level Agreements (SLAs).
- Monitor the portfolio quality on daily basis and proactively institute remedial actions.
- Maintain sound relationships with all clients.
- Liaison with the branch leadership team, local authority i.e. chiefs, opinion leaders to reinforce loan collection.

January 2019- August 2021.

**Relationship officer -Retail Banking
Guaranty Trust Bank (Kenya) ltd**

Key contributions

- Marketing the Bank's Retail products among the niche target market; with special focus on Medium Income
- Meeting and exceeding targets for sales (new customers, assets, liabilities and other product volumes), PBT(emphasis on Non-funded income), and portfolio quality outlined in the individual performance targets.

Monitor customer accounts on a daily basis to:

- V. Monitor movements in customer accounts with a view to track and trap funds to boost low-cost deposit
- VI. Ensure customer loan repayments are made as they fall due, if not collect the arrears immediately to avoid any downgrade
- VII. Ensure salary domiciliation of all customers with credit facilities unless otherwise outlined and approved by respective individuals.
- VIII. Make customer usage of the Bank's channels are optimal at all times
- Attending to customer requests and enquiries as they arise and timely response for the same
- Monitor and track covenants mentioned in the facilities approval for compliance by the customers, and ensure any penalties are recovered for non-compliance.
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**Relationship Officer-2016 November - December 2018: Progressive Credit
LTD Microfinance.**

Key contributions

- To contribute to the profitability of the branch by effectively achieving set sales targets through actively and proactively identifying sales opportunities;
- To keep the portfolio at risk at the acceptable minimum through actively following up on all clients for timely repayments;
- To proactively and continuously deliver service excellence to our customers
- Consistently grow the company's product portfolio by marketing to individuals and groups.
- Develop plans for growth of the product and identify suitable clients.
- Conduct client education on the new products features and requirements
- Conduct loan appraisals and make recommendations to the branch credit committee
- Visit client business premises from time to time during loan assessment and monitoring to ensure the quality of the loan is maintained at the expected level
- Participate in the setting of personal product targets and work toward meeting the same.

PROFESSIONAL COURSES

Anti- money laundering, combating financing of Terrorism and Know
Your Customer (AML/ CFT KYC)

REFEREES

Mr. Justus Nzuki Contact: 0723259899 Branch manager, Springboard capital LTD	Sarah Kigiri Contact:0722662001 Branch Manager, LOLC Microfinance Bank	Mr Vincent Ochieng. Contact: 0736565799 Debt recovery officer. Edenbrige Capital.
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