***Curriculum Vitae***

**Andrew Kowuoche**

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| **Personal Profile** | |
| A results-driven professional with a progressive career in the field of finance. I am highly analytical, a fast learner, excellent communicator and pride myself as a true team player. In addition, I possess great passion and drive to prosper in all work that I undertake. |  |

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| **Education** | |
| |  |  | | --- | --- | | **2005 - 2007** | **Master of Science - Financial Management with Economics** | | Middlesex University, London, UK | |  |

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| **Skills** | |
| * **Numerate:** Ease of working with numbers and high degree of attention to detail while delivering on tight deadlines. * **Communication and Organizational skills**: Proven ability to plan, coordinate and communicate results effectively. * **Analytical:** Ability to visualize and solve complicated problems while making accurate and informed decisions. * **Team player**: Easily adaptable, responsive and reliable team player. * **Initiative:** A self-starter who works with minimal supervision and has a proactive and dynamic approach to issues |  |

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| **Work Experience** | |
| |  |  | | --- | --- | | **January 31, 2017 – To Date** | **Citibank Jersey** | | **Position:** Project Analyst  **Responsibilities:**   * Conduct client reviews for compliance to CRS and FATCA rules * Provide reporting and analytical support to enable data-driven decision making and support strategic planning * Create and maintain a variety of operational reports, both automated and manually generated * Report on metrics and progress of project plan * Liaise with IT to develop reports that are fit for purpose * Ensure data integrity and conduct any relevant data updates on the bank system * Track, record and monitor gaps in reports  |  |  | | --- | --- | | **August 2, 2009 - August 31,2016** | **Cosade Limited** | | **Position:** Investments Manager  **Responsibilities:**   * Implement the firm’s strategic investment goals and objectives * Evaluate, analyze and monitor investments * Identify high risk areas and critical issues and develop a plan for their resolution. * Provide consultative solutions on current financial markets conditions * Provide regular management reports on the status and performance of investments * Stay abreast of technical and industry developments | | | |  |  |  | | --- | --- | | **January 5, 2008 – June 31, 2009** | **Standard Chartered Bank - Kenya** | | **Position:** Product Manager – SME Banking  **Responsibilities:**   * Ensure line business growth through identification of quality business opportunities and launching of new products * To help develop systems and processes for efficient transactions processing and information capturing through interaction with product partners, credit approvers, marketing unit and other value centers * To ensure all KYC guidelines are in line with regulatory and group KYC policies * To develop product kits for new products and also ensure, on an ongoing basis, that the pre-sanction/ post-disbursal documentation remains standard and effective whilst adhering to internal norms. * To work closely with risk policy teams to formulate and roll out underwriting standards and effective credit scoring mechanisms. * To help effectively cross-sell on other products in the SME Banking portfolio. * To work closely with credit to launch programs with the objective to extend offering to new products in due course. * To ensure product portfolios get a favorable rating from internal and external auditors. * To ensure control requirements of the business are adhered to in line with Group policies. * Train team members on new products. | |  |  |  | | --- | --- | | **May, 2007 – December, 2007** | **Standard Chartered Bank** | | **Position:** Management Associate  **Departmental rotations and responsibilities:**  Risk Management   * Take part in the set up and update of relevant credit programs * Perform credit analysis for existing and new clients within consumer banking and issue approval recommendations * Periodic monitoring of existing client portfolio * Perform credit calls to prospective asset clients   Global Markets   * Advice on forex and money market rates set by dealers in response to client queries * Identify client interest rate and forex exposures and provide advice to clients on how to hedge the exposures * Assist in providing high quality daily, weekly and quarterly market research to major clients of the bank | | |  |

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| **Additional Information** | |
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| **Referees** | |
| Anoop Ghai  Chief Country Officer  Citibank Jersey  38 Esplanade, JE4 8QB  St. Helier, Jersey  Telephone (office): +44 1534 608238  Colin Dougherty  Vice President  Citibank Jersey  38 Esplanade, JE4 8QB  St. Helier, Jersey  Telephone (office): +44 1534 608224  Anthony Mbugua  On Boarding Analyst  Aztec Group  11 – 15, Seaton Place, JE4 0QH  St. Helier, Jersey  Mobile: +44 7700 322754 |  |