



FRANCIS MWANGI MUTHONI

CREDIT SPECIALIST

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Education

- CERTIFICATE IN DATA SCIENCE AND MACHINE LEARNING Ongoing
- BACHELORS DEGREE IN ECONOMICS Aug 2013 – May 2017
KARATINA UNIVERSITY, NYERI
Attained Second Class honours
- KENYA CERTIFICATE IN SECONDARY EDUCATION Feb 2008 – Nov 2012
KIGANJO SECONDARY SCHOOL, OL-KALOU
Attained a mean grade of A-(75 points)
- KENYA CERTIFICATE IN PRIMARY EDUCATION Jan 2001 – Nov 2008
KIGANJO PRIMARY SCHOOL, OL-KALOU
Attained 330 marks out of 500

Employment

- DIRECT SALES EXECUTIVE Aug 2017 – Sep 2018
BIDII CREDIT MICROFINANCE, NAIROBI
- ROLES PLAYED
- Marketing, training and launching of Bidii credit app to clients
 - Reviewed and validated details of loan applications and closing documentation.
 - Set up, stored and updated customer files, department records and regulatory paperwork.
 - Produced and submitted completed loan packages to title and escrow professionals.
 - Assessed customer account histories to determine previous compliance with payment plans and loan terms.
 - Filed completed loan applications with underwriting and made approval or denial recommendations.
 - Communicated acceptance or rejection to applicants via mail, email, telephone or personal consultations.
- SALES TEAM LEADER Oct 2018 – Jun 2019
BIDII CREDIT MICROFINANCE, NAIROBI
- Provide leadership to the assigned team to meet set commercial targets.
 - Planning and execution team sales targets
 - Ensuring the team meets loan book quality parameters
 - Training of new team members on app usage and company products

Personal details

Date of birth
June 6th, 1992

Gender

MALE

Nationality
KENYAN

Skills

Computer skills

Problem-solving

Leadership Skills

communication skills

People Skills

Languages

English

Kiswahili

kikuyu

Hobbies

- Watching football
- Reading Business Jo

AREA SALES MANAGER

Aug 2019 – Apr 2020

TULAA SERVICE TECHNOLOGY, NYAHURURU

AREA MANAGER-NYANDARUA REGION

Major responsibility was to roll out Tulaa project in the region by recruitment of agents, agrovets, harvest coordinators and stockist's of agricultural chemicals to deliver Tulaa services. Rolling out the Tulaa retailer app, Tulaa agents app and Tulaa market linkage app to the different responsible parties to ensure efficiency in service delivery. After successfully rolling out the Tulaa platform I was tasked with the following responsibilities.

- Managing and supporting sales agents within assigned region to achieve/exceed sales targets
- Report to Sales Director, dotted-line relationship to heads of Inputs, Credit, and Market Linkage
- Monitor and manage to set weekly KPIs for inputs, credit, and market linkage (e.g., farmers onboarded, input sales, loan repayment, customer satisfaction)
- Enable the sales team to build and maintain strong, long-lasting customer relationships
- Cover area and duties of Tulaabigwa(s)(sales agents) within assigned region in case of short-term absence
- Identify, on-board, and support agro-vet retailers to promote Tulaa's services; Manage retailer relationships and ensure availability of inputs
- Support Tulaa's marketing and branding efforts in assigned region
- Collect farm gate prices in assigned region 3x per week
- Build relationships with local stakeholders (e.g., area chiefs, ward agricultural officers, heads of cooperatives/saccos) to support with loan recovery, farmer training, and farmer acquisition
- Partner with customers to understand their business needs and objectives; Collect feedback from farmers, retailers, field staff, and other relevant parties. Synthesize this information and relay the insights to Sales Director in a professional and timely manner
- Continuously build your own skills by keeping informed about trends in the industry, reading professional blogs/publications, etc.
- Ensure compliance with all company policies and procedures as well as the laws of Kenya
- Contribute to raising the bar across the company in terms of performance, reliability, EQ and grit

BRANCH TEAM LEADER

Jul 2020 – Jun 2021

NEWARK CAPITAL LIMITED, NAIROBI

DAGORETTI BRANCH

Responsibilities

- Identify & screen potential clients through lead generation.
- Promote and sell company products to potential clients
- Evaluate client's risk profile.
- Meet monthly sales targets.
- Recruit, train and run a high performing sales team.
- Establish and maintaining effective working relationships with clients, staff and other partners.
- Ensure client complaint resolution
- Ensure excellent customer service
- To assist in collection, the non-performing loans that the executive has recommended
- Adhere to various company policies and procedures
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Responsibilities

• Assists in preparation of forecasts and projections for the businesses.
• Being a figure head of the operations team
• Demonstrating leadership capabilities to lead big team
• Organizing of duties according to the individual contracts and responsibilities.
• Providing directives for achievement of set goals and objectives
• Coming up control measures of operations process.
• Preparation of action plans for achievement of goals
• Helping Team Leaders integrate economic and financial factors into hitting the goals and sales targets.
• Internalizing the operations process to come up with the right strategies regards to achievements of goals.
• Monitor and evaluate individual training needs of operations staffs
• Develop and enforce sound policies and structures for the growth of the company
• Create a strong workforce by developing competent individuals in the banking operations team.
• Oversee the processing of centralized loans to ensure due process, accuracy and accountability are followed.
• Create and implement long term business plan to ensure continuity of business operations in the long run.
• Ensure client data is protected from the public and secured against by enforcing access rights and verification levels.
• Collaborate with heads of other units to develop best practices for successful banking operations.
• Delegate tasks to members of the operations team.

HEAD OF OPERATIONS

JAZA CAPITAL LIMITED, NAIROBI

APRIL 2022–DECEMBER 2023

RESPONSIBILITIES

1. Strategic Planning:
• Develop and implement strategic plans aligned with the overall goals and objectives of the microfinance startup.
• Contribute to the formulation of business strategies that drive growth and sustainability.
2. Operational Leadership:
• Oversee day-to-day operations, ensuring efficiency, compliance, and adherence to policies and procedures.
• Lead, manage, and mentor a team to execute operational tasks effectively.
3. Risk Management:
• Identify, assess, and mitigate operational risks associated with microfinance activities.
• Implement risk management policies and procedures to safeguard the institution and its clients.
4. Regulatory Compliance:
• Stay informed about relevant financial regulations and ensure the microfinance startup complies with local, regional, and national regulatory requirements.
• Establish and maintain strong relationships with regulatory authorities.
5. Process Optimization:
• Continuously evaluate and improve operational processes to enhance efficiency and effectiveness.
• Implement technology solutions to streamline operations and improve service delivery.
6. Client Services:
• Oversee customer service operations to ensure a positive experience for clients.
• Develop and implement initiatives to enhance customer satisfaction and loyalty.
7. Financial Management:
• Work closely with the finance team to monitor financial performance and ensure financial sustainability.
• Contribute to budgeting and financial planning processes.
8. Partnerships and Stakeholder Management:

- Establish and maintain relationships with key stakeholders, including investors, regulatory bodies, and community partners.
- Collaborate with external partners to expand the reach and impact of the microfinance institution.

9. Technology Integration:

- Stay abreast of technological advancements in the financial sector and explore opportunities to leverage technology for operational improvements.
- Lead the implementation of digital solutions for financial transactions and reporting.

10. Monitoring and Evaluation:

- Develop and implement monitoring and evaluation mechanisms to track the performance and impact of microfinance programs.
- Use data-driven insights to make informed decisions and adjustments to operations.

11. Training and Development:

- Provide training and development opportunities for the operations team to enhance their skills and knowledge.
- Foster a culture of continuous learning and improvement within the organization.

12. Reporting and Communication:

- Prepare regular reports for internal and external stakeholders, providing insights into operational performance and key metrics.
 - Communicate effectively with the executive team and board of directors.
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References

MARGARET GITURA	
NEWARK CAPITAL LIMITED, NAIROBI	
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