

CURRICULUM VITAE for KIPKORIR KIPLAGAT

1. PERSONAL DETAILS

Name : Kipkorir Kiplagat
Date of Birth : 11th May 1968
Gender : Male
Nationality : Kenyan
Religion : Christian
Current Address : P.O Box 3699-00200- Nairobi
Cell: 254- 0722 659 862
Home Address : P.O. Box 97- 3010, Ainabkoi
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2. EDUCATION/ACADEMIC BACKGROUND

1988 - 1991 : Moi University, Kenya
Bachelor of Arts degree in Government & Public Administration
Sociology -Technology and Management Studies
1986-1987 : St. Patrick's Iten - Kenya Advanced Certificate of Education (K.A.C.E)
1982-1987 : St. Patrick's Iten - Kenya Certificate of Education (K.C.E)
1974 - 1981 : Kapkitony Primary School -Certificate of Primary Education (C.P.E.)

3. POST-ENTRY TRAINING/SEMINARS/WORKSHOPS

Year	Course, Workshop or Seminar Title	Sponsors/Trainers/Venue
July 2012	Management Development Training	Management Development Centre/Kenya School of Monetary Studies- Postbank Training Centre
April 2011	East African Workshop on Bill & Melinda Gates/World Savings Bank projects review - Kampala	WSBI-South /South internship - Kampala
March 2011	AITEC Banking & Mobile Money COMESA Conference & Exhibition -	AITEC NAIROBI KICC

CURRICULUM VITAE for KIPKORIR KIPLAGAT

2010-2011	Research & development of Youth Savings Product	Save the children, the Consultative Group to Assist the Poor (CGAP), THE Center for Social Development (CSD) at Washington University, and the New American Foundation - & co-Funded by MasterCard Foundation
March 2010	Presentation of Postbank Agency Banking Model in Innovative Market Place forum – Paris France	Bill & Melinda Gates/World Savings Bank – Paris France
Jan. 2010	Enhancement of Media Communication Skills	Redliner PR Consultants
Sept. 2008	NBM POS Teller Training Of Trainers Course	Post Bank Training Centre
Oct. 2008	Project Management in dynamic world	Delsco Agencies
Aug. 2008	Branch Managers Course	Kenya Institute of Bankers
Nov. 2007	Change Management	Delsco Agencies
Aug. 2006	Project Management	Delsco Agencies
August 2004	Top Quality Management	Tops Management Consultants
Feb. 2004	Brand Positioning Strategies For MFIs	SBO Training
July 2003	Team Building Course	Out Bound Trust Kenya
May 2003	Customer Care	Miles Management Consultants
April 2002	Basic Counseling Skills Awareness Course	Kenya Association Of Professional Counselors
March 2002	Training Of Trainers Course	E. A. Banks at Uganda Management Institute
Nov. 2000	Micro Finance Institutions Credit Training	Microped/USAID
October 2000	Customer Care	Western Union International Money Transfer
July 1999	The Costing Of New Products	Micro-Save Africa Ltd./ Acclaim Africa Ltd.
July 1999	Field Market Research (PRA & FGD)	Research International & MicroSave Africa
June 1999	Market Research For Micro-Finance (E.A Banks)	DFID & UNDP Through MicroSave Africa
May 1997	Management Supervisory Skills	Postbank Training Center
March 1997	Customer Care	Postbank Training Center
Dec. 1996	Total Quality Management	Postbank Training Center
May 1995	Marketing & Sales Management	Postbank Training Center
August 1995	Effective Customer Care/ Customer Education	Postbank Training Center
Oct. 1994	Branch Management/Supervisory	Postbank Training Center
1992-1993	Bank Management Trainee	Postbank Training Center

CURRICULUM VITAE for KIPKORIR KIPLAGAT

4. SERVICE EXCELLENCE RECOGNITIONS

- Postbank management recognition for the successful design of the new Banking Services Agency Model that won the bank the Bill & Melinda Gates Foundation funding to help take banking services closer the poor in Kenya (Kenya, December 2009)
- Post bank recognition of contributions towards the successful implementation of New Business Model (Kenya, December 2008)
- Micro Save Director's special recognition Award for special contribution to the work of Market-Led Solutions for Financial Services (Kenya, 25th February 2005)
- Western Union International Star of Excellence for special contribution to offering Premium Western Union Service (Paris, October 15, 2002)
- Kenya Inter-University games outstanding sports performance in Volleyball (Kenya, April 21, 1998)
- Moi University Outstanding Performance Award in Volleyball (Kenya, August,30 1990)
- St. Patrick's High School Iten – Excellent conduct and outstanding achievement in Volleyball (Kenya, October 1987)

5. WORK EXPERIENCE

Twenty (20) years banking experience

- ◆ **2009 - to date** - Assistant Manager Agency Banking
- ◆ **2004 - 2010** - Assistant Manager (six-6 bank products) Bidii Savings Accounts & Agents Management Unit
- ◆ **2010 - 2011** - Champion Youth Save Project
- ◆ **2010 - 2011** - Head of Identification & Operation of Agents Workstream
- ◆ **2008 - 2010** - Independent Agents & branch expansion Project Team Leader
- ◆ **2003 - 2004** -Branch Manager Postbank Market street (Western Union Premium Service Award Winner 2003)
- ◆ **1998 - 2003** -Branch Manager Postbank Kenyatta Market (Western Union Premium Service Award Winner 2004)
- ◆ **1997 - 2002** - Postbank General Banking Course – External Examiner
- ◆ **1997 -2002** - Guest Lecturer at Postbank Training Center at Karura
- ◆ **1997 - 1998** - Guest Lecturer on Savings Agency Services at KCCT & Loresho Campuses
- ◆ **1997 -1998** - Team Leader Agency Services Section
- ◆ **1994 - 1997** - Team Leader Postbank Head Office Customer Service (Counter14)
- ◆ **1992 - 1993** - Banking Management Trainee

CURRICULUM VITAE for KIPKORIR KIPLAGAT

6. HANDS ON EXPERIENCE

- ✓ **Market research for Microfinance in** -Field Based Focus Group Discussions, Participatory Rapid Appraisals techniques.
- ✓ **Knowledge & effective application** of many of the relevant banking policies, processes & procedures
- ✓ **Financial Savings Products Development in;** Qualitative and Quantitative data Analysis, Costing , Pilot Testing, Product Design and Promotion, Branch Rollouts of new Products, Monitoring, Evaluation and Reporting
- ✓ **Word, Excel and PowerPoint, Microsoft projects, Internet**
- ✓ **Grant & donor Proposals** – as DFID, CGAP, UNDP, and Micro Save Africa, Bill & Melinda Gates Foundation, Save the Children/Master Card International.
- ✓ **Working with donors; as** DFID Consultants, Micro Save Africa, Bill & Melinda Gates Foundation Consultants, Save the Children/Master Card International
- ✓ Experience in **delivering critical projects** as;
 - **Micro Save/FSD funded Project:** culminated in 1ST Postbank Savings Bank card products from field research, costing, pilot testing to Roll Out to over bank's network.
 - **Bill Gates Foundation/WSBI funded Project:** Agency banking for deployment of savings instruments to the deep corners of Kenya – Postbank Mashinani Agency Banking, Use of local business shops as agents of Postbank in Banking services from idea generation, research, concepts, costing, identification to Roll Outs being the cost effective ways of delivering banking services to the public.
 - **Save the Children funded project:** Market research, concept design, costing pilot testing and roll out to bank's network of a new savings product – SMATA Account
 - **New Business Model in Postbank** in the use of Point of Sale (POS) to provide banking services to Postbank customers in its entire network.
 - 1st Postbank Passbook System monitoring to enhance customer service
 - Introduction of ATMs in Postbank
 - Introduction of cost effective design of Satellite branch model to replace the traditional Postbank branch model.
 - **Micro Save funded Project:** Introduction of Automated Small & Medium bank's Staff Incentives Model (Scheme) for pilot in East Africa.
- ✓ **PowerPoint training presentation**
- ✓ **Feasibility Studies for Bank business outreach expansion**

CURRICULUM VITAE for KIPKORIR KIPLAGAT

7. CAPABILITIES/SKILLS/COMPETENCIES

- Knowledge and experience in modern Sales and Marketing experiences.
- Knowledge and experience in Roll Out and reactivation logistics and requirements for new products and agencies
- Proven coordination and negotiation leadership skills
- Ability to build strong relationship and inspire trust at all levels
- Strong internal and external customer focus.
- Ability to work on multiple tasks, accurately and with attention to detail in a fast passed, demanding environment
- Proven highly effective oral, written and presentation communication.
- Strategic thinking capabilities
- Computer skills

CORPORATE COMPETENCIES

- Demonstrate integrity by modeling the corporate values & ethical standards
- Promotes the vision, mission and strategic goals of the institution
- Displays cultural, gender, religion, race, nationality and age sensitivity and adaptability
- Treats all people fairly without favouritism

FUNCTIONAL COMPETENCIES

- Development and operational effectiveness
- Substantive knowledge in strategic planning and programming in difficult situations
- Excellent conceptual & analytical abilities
- Above average interpersonal and communication skills, including writing and speaking
- Willingness to travel to distant & challenging areas of working

MANAGEMENT & LEADERSHIP

- Able to build strong relationship with institutional partners
- Focused on impact & results
- Consistent approach to work with energy and a positive, constructive attitude & positively responsive to feedback
- Demonstrative of openness to change and management of complexities
- Able to work independently and with minimal guidance from supervisors
- Able to operate effectively in a changing and complex environments

8. CURRENT RESPONSIBILITIES

CURRICULUM VITAE for KIPKORIR KIPLAGAT

i. ASSISTANT MANAGER AGENCY BANKING -8 Years

Main tasks;

- Deputize the Manager Agency Banking
- Consolidate and analyze identified agents field reports.
- Receive relevant documents from approved agents.
- Write and analyze agent's performances periodically.
- Strategize on the way forward for poorly performing agents.
- Ensure agents TAC accounts are opened per procedure.
- Ensure teller cards are availed.
- Ensure ICT provide and configures necessary POS and pin pads.
- Ensure the security funds from newly contracted agents are received and FD opened certificate processed and forwarded to legal office.
- Ensure the security bond interest is paid to agent and relevant renewals done as required.
- Ensure the TAC accounts are topped up with initial operating balance for new agents.
- Ensure the authorized agent tellers are provided with relevant POS passwords.
- Maintain cordial Agent bank relationship.
- Reposes bank POS and teller cards relevantly.
- Ensure relevant agent tellers' changes at the agencies are communicated and adequately replaced.
- Review Agent contracts annually
- Securely file agent contractual documents
- Repossess bank property after termination of contract.
- Approve agent commissions, refunds and TAC postings and ensure prompt payments.
- Lead Divisional staff

9. EXTRA CURRICULA - SPORTS (VOLLEYBALL)

- 1984-1987 : Represented St. Patrick's Iten in Volleyball from Zonal to National Inter-Secondary.
- 1987 : Selected to National (Kenya) Team.
- 1988 : Represented Kenya Posta Team (Nairobi) in Local, National Tournaments and Super League.
- 1989-1991 : Represented Kenya Power & Lighting (Eldoret) Team in National Tournaments and League.
- 1989-1990 : Selected to Rift Valley Provincial Team.
- 1989-1990 : Selected to Kenyan University Combined Team.
- 1989 : Represented Moi University in Inter-University Games.
- 1986-1987 : Honoured Best Player in St. Patrick's Iten.

CURRICULUM VITAE for KIPKORIR KIPLAGAT

- 1989 : Honoured Best Player in Moi University.
1992 : Represented Postbank in Inter-Financial Institutions.

10. LEADERSHIP

- 1990-1991 : National Chairman Kerio University Students Association (KUSA)
1989-1991 : Branch Chairman Kerio University Students Association (KUSA), Moi University Chapter

11. REFEREES

SAMWEL KIMOSOP Human Resources Retirements Benefits Authority P. O Box 57733 -00200 NAIROBI Cell 0725583691 / 0202809138	STEPHEN PEACHEY Associate Consultant – Programme Technical Adviser World Savings Bank Institute Rue Marie-Therese 11 I b-1000 Brussels stephen_peachey@yahoo.co.uk	GRAHAM WRIGHT Programme Director <i>MicroSave</i> B-52, Mahanagar ext Lucknow – 226006 Uttar Pradesh India Tel +91 – 522 – 2335734/4076606 Email; Graham@microsave.net
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