

CURRICULUM VITAE

STEPHEN NIWAGABA

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CAREER OBJECTIVE

To secure opportunities offering new challenges and ability to maximize my potential as well as gain more knowledge and skills in the Microfinance Industry.

PERSONAL INFORMATION

Marital status: Married

Nationality: Ugandan

Date of birth: July 23, 1975

EDUCATION

Uganda Martyrs University - Nkozi 2006 - 2009

Master of Science Development Economics

Makerere University - Kampala 1997 - 2001

Bachelor of Commerce (Accounting)

Kigezi College Butobere - Kabale 1993 - 1995

Uganda Advanced Certificate of Education

Kabale Secondary School – Kabale 1989 - 1992

Uganda Certificate of Education

OTHER SHORT COURSES ATTENDED

- Certificate in Institutional Assessment for Independent Assessor's course offered by the Risk Management Initiative in Microfinance (RIM),Luxembourg ,May 2019.
- Certificate in Risk management from the Credit Academy in the republic of South Africa.
- Certificate in strategic Leadership and Management by ACLAIM Africa Ltd.
- Certificate in Basic credit and Lending to SMEs from Uganda Institute of Banking and Financial services.
- Certificate in Agricultural Financing (value chain) sponsored by USAID under Livelihoods and Enterprises for Agricultural Development(LEAD).

PROFESSIONAL EXPERIENCE

Dec 2015 to date: Chief Executive Officer

NIWALI CONSULTS LTD

Duties:

- In conjunction with the board, develop and implement the company's strategy as per the company's vision and mission.
- Lead and oversee the implementation of the Company's long and short term plans in accordance with its strategy.
- Ensure the Company is appropriately organized and staffed and to have the authority to hire and terminate staff as necessary to enable it to achieve the approved strategy.
- To assess the principal risks of the Company and to ensure that these risks are being monitored and managed.
- To establish and maintain partnerships and communicate effectively with shareholders, partners, employees, Government authorities, other stakeholders and the general public.
- To ensure that the Directors are properly informed and that sufficient information is provided to the Board to enable the directors to form appropriate decisions.
- Maintaining awareness of both the external and the internal competitive landscape, opportunities for expansion, customers, markets, new industry developments and standards, and so forth. Looking at potential acquisitions or the sale of the company under circumstances that will enhance shareholder value.
- Participating in industry-related events or associations that will enhance the CEO's leadership skills or the organization's reputation and potential for success.
- Create a learning Company that will continue to grow and flourish and enhance the skills and abilities of employees to succeed at the desired levels.

Key Achievements

- Contributed to the growth and development of nine bigger SACCOS in the country and currently am part and parcel of their transformation journey as they became regulated entities under BOU as per the Tier iv microfinance Institutions and money lenders Act 2016 and the amended MDI Act 2016. The are Mushanga Cooperative Savings and credit Society Ltd, Kyamuhunga Peoples SACCO Ltd, Ebirungi Biruga Omututu (EBO)SACCO Ltd, Lyamujungu Cooperative Financial Services Ltd, Buyanja cooperative savings and credit Society Ltd, Rukiga Cooperative Savings and Credit Society Ltd, Rushere farmers SACCO Ltd, Kashongi Farmers SACCO Ltd and Muhame Financial Services Ltd.

Jan 2014 – Dec 2015: Head Retail Banking

ECOBANK (U) LTD

Duties:

Strategy and Business

- Responsible for overall Retail Banking strategy formulation and implementation. Design strategic business plans and ensure that the business plans are cascaded down wards in a manner that is well understood by the entire business teams for adoption and implementation.
- Provide leadership and direction to Retail banking teams in the affiliate to ensure optimal delivery on deposits, revenue growth, customer service and efficiency.
- Deliver deposit, loans, revenue, and customer service and efficiency targets of Retail banking.
- Champion the product committee team in analyzing the banks products and services and be in position to develop new products that will enable the Bank remain abreast of competition.
- Leverage electronic banking platforms to serve mass market and youth segment in an efficient manner.
- Initiate and complete proposals and presentations for new business opportunities.

Relationship Management

- Put in place best Relationship Management teams, structure and process to serve affluent retail banking customers.
- Put in place sales teams, structure and support including agency sales and contact center sales to serve mass market personal banking customers.
- Ensure retail banking relationship managers exceed the minimum revenue per RM per the standards of the bank.
- Design and execute impeccable customer value proposition for each customer segment in retail banking.
- Effectively leverage the banks research to grow the HNIs, youth and under-banked of the retail sector.
- Develop, maintain and leverage on excellent communication with key stakeholders and business influencers across the bank to support productive external and internal relationships.

Risk Governance and Control

- Embed target market disciplines and build a healthy loan portfolio that exceeds volumes, revenues and NPL standards.
- Ensure compliance with KYC, AML, legal, regulatory, audits and any other government requirements.
- Comply with all the banks policies and procedures.

Financial Management and Efficiency

- Organize the Retail banking business in an efficient manner and deliver goals within cost efficiency targets of the Retail banking business.
- Migrate transactions of retail banking customers to electronic channels - minimum 75%.
- Achieve revenue and cost per staff targets to drive productivity.

People Management

- Lead Retail banking relationship managers and branch managers.
- Effective mentoring, training and development of Relationship managers and branch managers.
- Share knowledge and best practices across the entire retail business staff.

Key Achievement

- Grew Retail bank Deposits from Uganda shillings 25 to 74 billion.
- Grew Account numbers from 24,000 to 43,000
- Grew Retail Loan book from Uganda shillings 13 to 47 billion with an NPA of 1%.

Jan 2011 - Dec 2013: *Head Retail Sales*

KCB BANK (U) LTD

Duties

- To deliver strong retail business performance through leadership of a number of personal Bankers and direct sales representatives.
- Responsible for the overall performance of the direct sales representative team and Personal Bankers in achieving specific sales, service and operational rigor targets.
- Develop coordinate and implements long, medium and short term strategies to maximize growth and profitability across the retail business.
- Responsible for ensuring the quality of sales to minimize impairment and provisions to acceptable standard.
- Develop product profitability and customer profitability profiles and ensure smooth implementation of such concepts.
- Provide proactive assistance and guidance to the branches in developing and producing marketing campaigns to support and enhance business momentum.
- Provide adequate support to personal bankers in their respective units towards the growth and development of personal lending schemes.

Key Achievements

- Contributed greatly to the overall breakeven of the bank by doubling account numbers from 30,000 to 68,000.
- Grew Retail savings book from Uganda Shillings 78 to 187 billion.
- Grew the Retail loan book from Uganda Shillings 24 to 47 billion with an NPA of 2%.
- Championed several deposit mobilization campaigns (big wig, Better better) that resulted into growth of the entire deposit book by more than Uganda shillings 150 billion.

Oct 2008 – Dec 2010: Branch Manager.

KCB BANK (U) LTD

Duties

- Grow and monitor the branch's liability and asset portfolio to achieve growth and profitability targets. Grow the customer base and ensure retention of existing customers through high level of customer satisfaction and cross selling.
- Overall management of branch to ensure superior service offering to customers, efficient utilization of resources and full compliance with internal controls.
- Implement service standards and monitor service delivery.
- Ensure compliance to both credit and operational risk frameworks, including adherence to GL reconciliation guidelines
- Motivate, coach and develop a high performance team
- Accurately and efficiently processing customer mandates for banking facilities.

Key Achievements:

- Set up Hoima branch and managed to break even in Two years with a deposit book of Ugx 4.4 Billion, Asset book of Ugx 2.6 Billion, NPA of 2%, and 4,650 Customers.

Jan 2007- Sep 2008: Compliance Manager UGANDA MICROFINANCE LTD

Duties

- Assess the appropriateness of Institution policies and Procedures and ensure follow up on any identified deficiencies
- Ensure Satisfactory Audit rating for the entire Institution.
- Ensure quality Business growth across the entire Branch network.
- Prepare and constantly review suspicious activity reports.
- Develop and implement program for Compliance risk awareness and training for all staff.
- Constantly review both new and existing bank products and services to evaluate any

emerging risks.

- Work as a liaison between the bank and regulatory agencies regarding compliance matters and investigations.
- Inform and advise senior management on matters regarding proposed and pending regulatory changes.
- Administer matters relating to codes of conduct, Anti-money laundering and terrorist financing activities.

Key Achievements

- Satisfactory audit rating for the institution as a result of strong internal controls initiated and implemented.

Mar 2005- Dec 2006: Branch Manager

UGANDA MICROFINANCE LTD

Duties

- Plan, budget, and coordinate Branch operations.
- Grow Liabilities and Asset Portfolios while maintaining and ensuring quality.
- Develop, appraise and motivate staff.
- Manage liquidity Position of the Branch.
- Supervise and account for all Branch Assets.
- Ensure that branch operations are run in compliance with the institutions policies and procedures.
- Implement program for risks awareness and training for staff in the Branch.

Key Achievements:

- Set up and managed Hoima branch to breakeven in 22 months with 2,200 customers, Loan book of Uganda shillings 3.4 billion and a NPA of 1.8%.

Jan 2003- Mar 2005: Senior Credit Officer

UGANDA MICROFINANCE UNION

Duties

- Ensure that loans are disbursed as per policies and procedures.
- Ensure collateral perfections are done before disbursement.
- Investigate delinquent loans and make necessary recommendation to the credit Manager/ Head of credit.
- Ensure that the branch NPL/A is within acceptable limits of 3%.
- Continuously monitor the quality of credit exposure portfolio.

- Train, mentor and coach credit officers to ensure that thorough loan appraisal are done.
- Undertaking periodic reviews of credit procedures with a view to achieving timely and accurate credit applications from credit officers.

Key Achievement

- Grew the loan Book from Uganda shillings 2.2 to 3.4 billion with 0.5% PAR.

Mar 2001- Jan 2003: Credit Officer

UGANDA MICROFINANCE UNION

Duties

- Conduct customer relationship Management by explaining to customers the different types of loans and credit options that are available as well as the terms and conditions.
- Grow Loan portfolio and customer numbers as per the set targets by marketing the institutions financial services.
- Review and update loan files.
- Conduct quality loan appraisals as per policy by analyzing the applicant's financial status, credit and property evaluations to determine the feasibility of granting loans.
- Ensure 100% recovery from delinquent customers.
- Approve loans within specified limits and refer loan applications outside those limits to supervisors for approval.
- Complete loan contracts by explaining provisions to applicants, obtaining signatures and notarization and collecting the relevant loan applications fees.
- Carry out market surveys and ensure that the institution stay abreast of competition by offering financial services that meets customer needs.

EXTRACURRICULAR ACTIVITIES/HOBBIES

- Jogging and visiting the Gym to maintain fitness.
- Playing/Watching soccer.

REFERENCE

1. Byarugaba Richard

Executive Director Finance

Bank of Uganda

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2. Ssekyondwa Michael

Head Agency Banking

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3. Adiga Jimmy Onesmus

Chief Executive Officer

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