

Boniface Musyoka Kimoni
26th February 2017

The Human Resource Manager,
Trade and Development Bank
Nairobi, Kenya

Dear Sir/Madam,

RE: JOB APPLICATION AS A CREDIT FINANCIAL ANALYST

I hereby submit my application for consideration for the above mentioned post. My last job position was working as a Senior Credit Analyst in Commercial Banking with Standard Chartered Bank (Kenya) and I have developed substantial experience in Management, Credit Analysis and Risk for the last 11 years through continuous professional training, job training and engaging in career development courses in Finance and Credit Risk.

I am a Bachelor of Science degree holder in Actuarial Science & Statistics and currently, I am working on my thesis after completing Master of Science in Finance course work in Kenyatta University; I am also a student member of the Institute of Actuaries in Britain pursuing the Actuarial Professional exams to sharpen by skills in Risk Management and Assessment. So far, I have passed the following exams: Probability & Mathematical Statistics, Financial Mathematics, Business Economics and Business Awareness exams.

Having a very strong background in terms of qualification in Finance, Credit Analysis & Risk and a very great interest in business and Credit Risk, I believe that I have a background that could make a solid contribution to this role and offer the necessary leadership required.

I'm an honest, self-motivated person; I possess strong quantitative & analytical skills, persuasive, excellent communication and interpersonal skills gained throughout my previous endeavours. I am a good team player who is very flexible, dynamic and can work under pressure. I also derive a great deal of satisfaction from attaining both my goals and objectives, and those of my employer.

Attached please find my resume for perusal. I am looking forward for a favourable response.

Yours faithfully,

Boniface Musyoka Kimoni

BONIFACE MUSYOKA KIMONI

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Personal Profile

- **A proactive, innovative and inspirational professional who consistently achieves and exceeds on business objectives.**
- **Dynamic and versatile as a team player and equipped through experience and training to deliver exceptional performance in demanding work environments.**

Key Skills

- **Influencing and Negotiation Skills:**
 - Good negotiation and communication skills
- **Analytical and Problem-solving Skills:**
 - I possess strong quantitative & analytical skills achieved through training and work experience
- **Communication and Inter-personal Skills:**
 - Excellent ability to communicate competently and confidently to people in different situations.
- **Planning, Co-ordination and Time-Management Skills:**
 - Strong people, resource and project management skills.
- **Computer Skills:**
 - Basic Concepts of Information Technology.
 - Managing Files-Using Windows.
 - Word Processing-Word.
 - Spreadsheets-Excel.
 - Databases-Access.
 - Presentations- PowerPoint.
 - Information Network Services (Internet).
 - Programming

Career Summary & Key Responsibilities

Standard Chartered Bank

Commercial Banking

Credit Analyst, Medium Enterprise

April 2006 to Feb 2017

Responsibilities/Duties

- To analyze Commercial Clients customers risk using credit skills, ratio analysis, cash flow projections using relevant platform, evaluation of parent support policies, credit grading and judgment of management and strategy.
- To jointly structure facilities with Relationship Managers to meet individual client's needs with a view to maximizing earnings and minimizing risk and bad debts.
- To understand customer needs and inherent credit risk and act upon them.
- To carry out research work and analyze market information so as to counter competitive pressures.
- To ensure that all credit conforms to Bank's Group and Local Credit Policy.
- Monitoring of credit quality and risk with the Relationship Managers by highlighting early warning signs of credit deterioration.
- Maintenance of Commercial Clients Banking database
- Obtaining and analysis of financial statements and raising appropriate concerns.
- Recommending minimum pricing ranges/risk margins.
- Regular review of credit worthiness of clients using credit grading techniques
- Train attached staff in order to assist in meeting customer requirements and to increase their efficiency, competency and productivity.

Achievements

- The growth in SCB- SME Banking Asset book from Kes 4 Billion in 2006 to Kes 10.5 Billion in 2014
- Joined the department when there were only 2 Credit Analysts supporting the SME banking in Kenya, currently, we have a head count of 10 Credit Analysts supporting both Medium Enterprises and Small Business segments. I have managed to train each member of the team on Financial Analysis, Credit Risk and Bank policies
- Successfully championed roll out and implementation of Credit mate platform in Kenya as the Country Champion.

Professional and Academic Qualifications

2003-Date: INSTITUTE OF ACTUARIES-Student Member continuing

(Actuarial Professional Exams)

Exams Passed;

- Business Economics
- Financial Mathematics
- Probability & Mathematical Statistics
- Business Awareness

2006-Date: KENYATTA UNIVERSITY

Master of Science (Finance)

continuing

Currently working on thesis, passed course units;

- Theory of Finance
- Corporate Finance
- Financial Intermediation
- Financial Econometrics
- International Finance
- Managerial Economics
- Quantitative Techniques
- Management Information Systems
- Financial Analysis
- Research Methods

- Entrepreneurial Finance
- Financial Economics/Continuous Time Pricing Theory

2002: MASENO UNIVERSITY
Bachelor of Science (Statistics and Actuarial Science)

Graduated with Honours

- Mathematical Statistics
- Statistical Modelling
- Programming and Statistical Computing
- Economic Statistics
- Population and Social Statistics
- Actuarial Science

Summary of Trainings: Job Training and Certification

- **Credit Risk Certification – Core Credit Curriculum (CCC).**
 - Management Evaluation
 - Industry and Business Risk Analysis
 - Financial Risk Analysis
 - Financial Projections
 - Group Structure Analysis
 - Environmental & Social Risk Assessment
 - Facility Structuring
 - Security Analysis-Assets, Guarantees & Assignments
 - Credit Analysis
 - Monitoring and Control

- **Credit Risk Certification -Credit Skills Assessment Programme (CSAP).**
 - Introduction to Accrual Accounting
 - The Asset Conversion Cycle
 - Accounting for the Operating Cycle
 - Accounting for the Capital Investment Cycle
 - Accounting for Liabilities and Equities
 - Financial Reporting and Full Disclosure
 - Identifying Borrowing Causes
 - Industry Risk Analysis
 - Business Risk Analysis
 - Financial Statement Analysis
 - Cash Flow Analysis
 - Projections
 - Loan Structure and Documentation
 - Loan Management

- **Credit Analysis training for SME clients and Trade Finance**

- **Trade Skills Assessment Program certification-** Principles of International Trade Finance

Other Competencies

- Detail and result oriented individual with ability to deliver under strict time frames with little or no supervision.
- A team player with excellent analytical, inter-personal and communication skills with highly professional attitude.
- I have ability to follow through on team priorities in the absence of the team leader, and ability to adapt to changing business needs by continuous learning/training
- Passion and commitment to excel in my objectives
- Excellent understanding of procedures, risk and credit policies
- Committed team player with ability to work effectively in a multi-cultural/disciplinary environment and able to produce high quality work under pressure.

Career Objectives

- To achieve a challenging position that enables me to use my potentials and skills gained through my experience and education. This in turn would facilitate my professional advancement based on performance.
- To attain great heights in the diversity of the Risk and Financial fields in both economic and socio-economic sectors.
- To train to become a fully qualified actuary and become an expert in Risk and Financial related matters
- To work in an environment that will give me an opportunity to serve and use my abilities, knowledge and skills.
- Acquire, improve and maintain Credit Risk & Financial Analysis Skills through continued study and experience
- Obtain thorough analytical knowledge and skills (which are Credit, Financial & Economic Market Oriented) to apply in solving Credit Risk, lending & policy problems

Personal Details

Date of Birth : 6th June 1978
Nationality : Kenyan

Hobbies & Interests

- Travelling
- Reading Management & Self-improvement books/magazines.
- Reading scientific and technological material especially Risk & Finance related.
- Watching Soccer & Formula one
- Helping the less fortunate and needy people

Referees

Dr. J.Ogonji
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