

Magdalene Njoki Kaguri
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BIO DATA

Family Name : Kaguri
Other Names : Magdalene Njoki
Nationality : Kenyan
Date of Birth : 12th May 1985
Marital Status : Single
Employer : Chase Bank Kenya Limited

ACADEMIC AND PROFESSIONAL BACKGROUND

2000- 2003: Kangubiri Girls High School- Kenya Certificate of Secondary Education (KSCE)

2004-2007: St Paul's University – Business Administration: Graduated with a Bachelor of Business Administration, Upper Second Class Honors Division.

2012-2012: Chase Bank: Successfully completed Anti- Money Laundering Course

2009-2016: Strathmore University: Completion of Masters of Commerce Degree- International Business Management Option

Master's Thesis to Be Published– Effects of Customer Retention Strategies on Customer Retention

MEMBERSHIP IN PROFESSIONAL SOCIETIES

Sep 2008: Member of Yitzak Associates Ltd – Customer Service

Nov 2010: Member of Image & Etiquette – Customer Service Training

Oct 2010: Member of the NSE SITI EA Securities Training Institute – Bond Portfolio Management

Oct 2010: Member of the NSE SITI EA Securities Training Institute – Portfolio Management

EMPLOYMENT RECORD

Feb 2016 to Date: Branch Manager– Chase Bank Kenya Limited – Lavington Branch

Dec 2014 to Jan 2016: Service Delivery Manager – Chase Bank Kenya Limited – Windsor and Karen Branch

Nov 2013 to Nov 2014: Assistant Manager, Customer Care – Chase Bank Kenya Limited – River Road Branch

May 2011 to Dec 2011: Senior Officer – Chase Bank Kenya Limited – Hurlingham Branch

Dec 2007 to Jan 2011: Customer Service Consultant – African Alliance Investment Bank Nairobi

Mar 2007 to Aug 2007: Human Resource Intern – Old Mutual Kenya Nairobi

CAREER OBJECTIVE

To add value to management of organizations where my professional and leadership skills, as well as experience gained through exposure to diverse business environments can be successfully applied to achieve an overall improvement in the operations of the organization. I look forward to being actively involved in areas calling for dedication, careful planning, analysis and decision making. With this I aspire to grow with and contribute positively to the performance of the organization I work for.

KEY COMPETENCIES

- Proven ability to lead teams, delegate tasks and ensure completion of work within set deadlines to deliver output whose quality exceeds client expectations.
- Analytical skills and an attention to detail in the context of the bigger picture.
- In depth understanding of banking practises
- Good interpersonal and client relationship skills exhibiting professionalism and integrity.
- Excellent in Service Delivery

KEY PERSONAL ATTRIBUTES

- High integrity
- Good interpersonal and communication skills
- Highly motivated and committed
- Positive and ambitious attitude
- Able to work independently as well as part of a team

PROFESSIONAL EXPERIENCE

Year 2016 to date: Branch Manager – Lavington Branch

- Have oversight over all branch activities. Responsible for operations and business development while ensuring staff engagement, customer satisfaction, profitability and growth in line with the Bank's strategy
- Exceeded business development expectations; Grew branch liability and assets book in year 2016 Quarter 1 by 200% and 146% respectively

Year 2014-2015: Service Delivery Manager – Windsor and Karen Branch

Customer Experience

- Initiated root cause analysis workshops and forums to prevent recurring customer issues
- Facilitated effective communication between the Branch, Central Office Units and Operations Processing Centers to ensure prompt resolution of issues
- Co-ordinated periodic service excellence training for staff
- Ensured that the back and front office operations worked seamlessly together to maintain high standards of service delivery and an exceptional level of customer satisfaction. The branch was often cited by clients for its exceptional level of professionalism in service delivery

- Ensured that disputes raised by customers were resolved within 24 hours of having been raised

Risk management

- Identified major risks that may have affected the support function and ensured that necessary steps were taken to measure, monitor and control the risks according to the bank policies.
- Monitored internal controls and ensured their adequacy and effectiveness
- Recommended revision of controls as appropriate, addressed new or previously uncontrolled risks
- Prepared detailed correspondence to Internal Audit. Achieved a branch score of 86% from the set target of 76%
- Prepared detailed correspondence to Head of Operations in regards to any loss incurred and provided documentation as per policy and regulation
- Circulated Internal Audit reports, risk reports and disciplinary procedures
- Ensured robust risk management controls compliance in order to eliminate errors and frauds. Achieved 93% on Risk Control and Compliance at the end of the year 2015 for a branch- Karen Branch
- Improved the risk score for the branch assignment from 53% to 75% in a period of two months in year 2014 - Windsor Branch
- Averted a number of attempted frauds that would have resulted in loss of Bank funds

Operations

- Ensured that the branch operational control environment was sound
- Ensured accuracy when processing customer transactions
- Ensured that laid-down procedures regarding the handling and movement of cash were adhered to
- Outperformed on collection of non-funded income increasing branch profits
- Contained operational costs by through recycling of stationery and other innovative ideas
- Bank custodian with keen eye for detail in charge of cash management limits and repatriation
- Monitored the Automated Teller Machines (ATMs) for uptime and general condition
- sensitized and trained staff on processes and procedures, and control measures as per policy
- Attended to monthly surprise checks and branch routine control checks
- Monitored revenue and expenditure and ensured that controllable costs are 50% Job Description SDM CBLHR003 within or below budget
- Ensured daily reconciliations of key processes were done as per policy and
- Strived to ensure that clients visiting the branch were attended to within 7 minutes
- Trained staff on use of bank digital platforms to enhance their banking experience

Staff Development

- Supervised a team of 13 motivated staff responsible for different functions at the branch such as business development and operations
- Undertook training and performance coaching for customer service staff (existing and new). Ensured proper succession planning and people development

Year 2013: Assistant Manager Customer Care- River Road Branch

Branch Expansion- River Road

- Involved in setting up River Road branch in the last quarter. The branch grew to be one of the most profitable branches within the bank

Service Standards

- Supervised and monitored service delivery at the counter that ensured customers were served promptly
- Ensured consistent standards and uniformity in service delivery in the branch
- Ensured that customer queries in the branch were handled promptly
- Delivered personalized service to customers on various accounts and services enquiries, banking products etc. in an effective and efficient manner
- Understood customers' needs and provided appropriate solution and attention
- Consistently delivered quality service to customers and achieve total customer satisfaction rating of 92%

Year 2011-2012: Senior Officer- Hurlingham Branch

Complaints and Feedback Management

- Resolved customer complaints and followed-up on escalated service related issues
- Solicited customer feedback and identified problem trends for improvement action

Audit and Compliance

- Ensured compliance with the set guidelines, policies and procedures

People Management

- Supervised and developed five junior staff at the branch.

Financial/ Sales Objectives

- Involved in driving the Forex Business in the branch and surpassed the annual target by 20%
- Identified customer needs effectively and cross-sell products effectively
- Assisted clients with account and other product application

Special Assignments

- Developed new service related initiatives at the branch level and ensured implementation

Year 2008-2010: Customer Service Consultant - African Alliance Investment Bank

Customer Service

- Ensured that all related inquiries were attended to via email and on phone.

Portfolio Management

- Advised both new and existing clients on investment options of stocks listed in the Nairobi Stock Exchange.
- Engaged clients on day-to- day basis in regards to the investment accounts.

Year 2007: Human Resource Intern- Old Mutual Kenya

- Managed to maintain 95% employee records and management of Human Resources data
- Used the per-pay system, and ensured employee records were up to date and maintained a high confidentiality level regarding employee information

PROFESSIONAL EXPERIENCE

- Shares knowledge and experience
- Actively works towards continuing personal learning and development in one or more practice areas, acts on learning plan and applies newly acquired skills.
- Ability to administer and execute processes and transactions
- Ability to extract, interpret and analyse data and resolve problems
- Ability to supervise and train support staff
- Ability to perform work of confidential nature and handle a large volume of work
- Strong IT skills
- Focus on results for the client and responds positively to feedback
- Consistently approaches work with energy and a positive, constructive attitude
- Business Development, Sales, Customer Satisfaction, Strategy and Operations Management.

I.T SKILL AND KNOWLEDGE

- Oracle Sales Cloud- Chase Bank Kenya
- CRM Siebel System- Chase Bank Kenya
- Brokerknow- African Alliance Kenya Securities
- CDSC System- African Alliance Kenya Securities
- Per-pay system- Old Mutual Kenya
- Microsoft Office applications especially MS Excel, MS Word and MS Power point

INTERESTS

- Sports: swimming
- Reading journals and classic works of literature
- Travelling

LANGUAGES

Speaking	Reading	Writing
• English	Excellent	Excellent
• Kiswahili	Excellent	Excellent

REFEREES

• Peter Anderson	Old Mutual Kenya	0725 679 145
• Simon Waruinge	Chase Bank Kenya	0722 263 464
• Derick Lwatati	Sidian Bank Limited	0722 307 299