

## Curriculum vitae

**Name:** Ayesiga Mary

**Contact:** +256 772327458, +256 706 940 899

**E-mail:** [imaryl@yahoo.com](mailto:imaryl@yahoo.com)

**Nationality:** Ugandan

**Birthday:** 24<sup>th</sup> September, 1983

### Personal Statement:

I am a female with vast experience in the banking industry particularly in the areas of sales and marketing. Inspired by my zeal and willingness to learn, I have been privileged to rise through the ranks, and amassed individual accolades of best performance in all the banking institutions I have served. This exposure and my ingenuity in sales and marketing have equally enabled me to associate with key local and regional business partners, a pre-requisite for business growth and sustainability.

Similarly, with a significant portion of my banking experiencing serving as a leader and manager, I am guaranteed the required leadership to lead teams and to provide quality services and the efficiency to drive products, including possessing comprehensive knowledge of the banking industry and its procedures, as well as having the ability to aim high, think smart and act fast.

### I. KEY QUALIFICATIONS

Qualification	School/ institution	Date received
Postgraduate Diploma in Marketing management(DMM)	Uganda Management Institute	2015
Bachelor of Development Studies (Honors Degree)	Makerere University	2006
Uganda Advanced Certificate of Education (U.A.C.E)	St. Lawrence Citizens	2002
Uganda Certificate of Education (U.C.E)	Katikamu S.D.A	2000

## **II. CAREER HISTORY**

### **1. Head of Institutions & Corporates-Equity Bank, Sept 2019 To Date**

#### **Key Achievements**

- Exceeded our departmental budget allocations of 2021 (Target: UGX 546 BN, Achieved: UGX 564 BN)
- Made strategic plan for 2021 to achieve CASA
- Launched new products for corporate customers to drive deposits
- Drove loan value for the bank
- Spearheaded the 'Eco system' financing to value down stream

### **2. Relationship Manager-Equity Bank, March 2017 To Sept 2019**

#### **Key Achievements**

- Grew the banks corporate portfolio
- Drove the bank's wide analysis and monitoring of the loan portfolio including activities like stress testing whenever there was a new development in a given subsector or in the microeconomic environment
- Periodically researched the latest developments in the sector to make sure that this information is available to stakeholders and inform their analysis in the risk analysis of the credit application.
- Portfolio management included activities like tracking covenants, monitoring, proactive restructuring and delinquency management
- Managed the welfare of staff under my docket.
- Contributed to the general operational decisions, including target setting, staff planning and general policy development.
- Managed the non-performing assets
- Formulated repayment strategies/loan restructures/work-out arrangements in conjunction with clients for problem cases, and following through to ensure successful implementation of the same.
- Reconciled accounts and direct debits.
- Resolved and/or escalated customer complaints
- Acted as Point of Contact for customers

### **3. Relationship Manager-KCB, September 2014 To March 2017**

#### **Key Achievements**

- Build client relationships and grew revenue through cross selling

- Managed a portfolio of high growth or complex relationships.
- Created and maintained effective relationships with members
- Partnered with other businesses (i.e. Retail Banking, Treasury, etc.) to ensure on-going and appropriate communication to support overall client and franchise objectives.
- Provided product specialists with qualified referrals for cross-sell. Assist in closing deals across all products.
- Monitored and managed existing credit relationships which includes note renewals, reviewing and detailed analysis of current financial statements and collateral valuations, credit analysis, cash flow analysis, delinquency reporting, documenting exceptions and covenant monitoring; compiles reports necessary to monitor asset and credit quality and compliance with policy/regulation.
- Negotiated loan proposals; analyses and evaluates credit requests and writes loan commitments; recommends appropriate credit grade; makes oral presentation to loan committee; implements approval or declination action.
- Developed new business through identifying and calling on existing or prospective customers; promotes and cross-sell bank services; works with bank operation areas to ensure that quality service is provided.
- Facilitated resolution of operational problems for customer across divisional lines. Serves as the primary link for all financial services to the individual client with the bank (i.e., Treasury Services, International, Trust and Cash Vault).

#### **4. Branch Manager-Stanbic Bank Kabwohe And Fort Portal, October 2011-May 2014**

##### **Key responsibilities**

In- charge of the financial operations and employees of the bank, Managing and leading bank staff to deliver exceptional customer service in the branch, working hard to bring in new customers and boost the bank's profits through;

- Identifying the needs of customers and then working hard to meet or even exceed them.
- Working hard to market and sell the banks products like mortgages, loans etc.
- Monitoring customer accounts.
- Maintaining all quality and procedural standards within the branch.
- Keenly tracking competitor activity.
- Managing the day to day running of the branch.
- Setting and achieving targets.
- Motivating and leading the bank staff.
- Visiting business customers.
- Analyzing branch management information and reports
- Responsible for cash management
- Reporting regularly to regional office

- Attend head office meetings and conferences

## **5. Customer Consultant-Stanbic Kasese Branch, June 2010 To October 2011**

### **Key responsibilities**

- Provide a readily available, service-focused, knowledgeable and experienced point of contact for new and existing personal market customers. Assist customers with Home Loan applications.
- Ensure that the customers' banking needs are identified and fulfilled efficiently and cost-effectively, while managing the risks associated with new accounts, mandates and specimen signatures. Maintain a high level of integrity and ethical standards and gather complete and accurate data for the opening of loan accounts and granting of facilities.

## **6. Teller-Stanbic Kasese Branch, October 2008 to June 2010**

Accept bulk deposits and cash payroll cheques. Understand the risks associated with the handling of cash and maintain an effective system of controls in order to reduce the overall exposure and thereby minimise risk. Maintain a high level of integrity and ethical standards.

## **7. Sales Agent – Barclays Bank, April 2007-october 2008**

### **III. PROFESSIONAL EXPERIENCE**

#### ***Banking***

- Having excellent working knowledge of banking products like mortgages, current accounts etc.
- Monitoring lending transactions for accuracy and company compliance.
- Ability to plan and deliver effective sales strategies.

- Arranging networking events with local businesses and representing the bank at these and promoting its services and products.
- Profit and loss management
- Risk management and evaluation
- Debt management

#### ***Managing***

- Possessing the ability to build strong business relationships with individual and corporate clients.
- Able to make effective decisions.
- Having an excellent understanding of business operations.

- In depth knowledge of competitors and their products and services.
- Having high levels of integrity and honesty.
- Experience of leading a branch-based financial sales team.
- Excellent people management skills.

- Monitoring the sale ability and performance of new or existing financial products.
- Working hard to ensure customer satisfaction.
- Ability to keep calm under pressure
- Excellent negotiating skills
- Ability to motivate subordinates

#### **IV. KEY COMPETENCIES AND SKILLS**

- Good analysis (data and abstract) and research skills
- Good financial skills and business acumen
- Interpersonal and teamwork skills, with ability to influence key people inside and outside the Bank
- Strong presentation, verbal and written communication skills
- Good planning and coordination skills
- Ability to work under pressure in a fast paced environment

#### **Computer abilities**

Internet use. Good knowledge of spread sheets, Good knowledge of word processors, Presentations, Report generation and writing, bank master and Finnacle Banking Solution. I can easily adjust to any computerized system and I am eager to learn any software application.

#### **V. HOBBIES:**

Attending social and cultural events, participating in social livelihood improvement activities, reading, traveling, making friends and the pleasure to learn new things

#### **VI. LANGUAGES PROFICIENCY:**

English, Runyakitara and Luganda both spoken and written

#### **VII. REFERENCES:**

<p>Mr. Anthony Kituuka Executive Director Equity Bank Kampala, Uganda Email: <a href="mailto:Anthony.kituuka@equity.co.ke">Anthony.kituuka@equity.co.ke</a> Mobile: +256755711919</p>	<p>Mr. Businge Hannington Course leader (DMM) Uganda Management Institute Email: <a href="mailto:hannington.businge@gmail.com">hannington.businge@gmail.com</a> Mobile: +256702888860</p>
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