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MARIA JOSEPHER KABENGE

PERSONAL STATEMENT

I am a self-driven and responsible, 37-year-old, married Ugandan female.

I readily take on challenges and am quick to learn and adapt to new environments. I am analytical and numerate. I view and analyse problems and situations logically.

I am a natural leader and i also work well with other people.

I am a Bachelor of Statistics graduate.

I have 12 years banking experience in a prestigious Financial Institution under my belt. I have had the privilege of accumulating experience in all areas/functions in the Credit Department.

WORK EXPERIENCE

May 2022 – To date	Stanbic Bank Uganda LTD	Kampala, Uganda.
	<u>Client Analyst FI&NBF/DFI's – Corporate and Investment Banking</u>	

Management of the Financial Institutions, Non-banking Financial Institutions and Development Finance Institutions Portfolio in Corporate and Investments Banking

To conduct ongoing research and analysis to enable the Managers Client Coverage to fully understand the clients' business, context, and identify potential business opportunities for the bank.

To interpret the research findings and analytics. Make recommendations regarding potential opportunities or risks so that the Manager Client Coverage is able to proactively identify solutions or mitigate commercial risks

Aug 2018 – April 2022 Stanbic Bank Uganda LTD Kampala, Uganda.

Credit Evaluation Manager Business Banking

Evaluating whether credit proposals meet sound business criteria and credit risk falls within acceptable parameters, recommending/ approving appropriate credit facilities including terms or conditions of facilities

Interrogating, probing, identifying, quantifying, and evaluating sources of risk in relation to profitability of business proposals and financial viability of business banking clients as a whole

Ensure timely and quality credit assessment and decision are made

Use watch lists in conjunction with the credit administration to ensure that accounts identified as being high risk are being managed effectively in terms of agreed action plans

Feb 2015 – Aug 2018 Stanbic Bank Uganda LTD Kampala, Uganda.

Business Solutions & Recoveries Officer

End-to-end remedial management of enterprise-wide distressed debt exposures in the Personal and Business Bank environment both in house (referred by Account Executives and Credit Evaluation Managers) or under formal Business Rescue proceedings (as per the Global Credit Policy and Licence to Lend principles)

Pro-actively attend to the collections and recoveries process and the protection of the Bank's asset base on irregular / arrear accounts inclusive of non-performing loans and written off matters with values across the entire product spectrum.

To innovate and design alternative credit risk management / rehabilitation and recovery methods aimed at optimal efficiency and effectiveness and to provide innovative solutions

March 2013 -Jan 2015 Stanbic Bank Uganda LTD Kampala, Uganda.
Manager, Collateral Monitoring Unit

Structuring trade finance transactions from a practical monitoring and credit enhancement standpoint. This involved identifying and addressing all the risks involved at the different stages by assigning triggers and caps to aid the monitoring.

Designing reports for tracking and measurement of agreed account performance criteria as well as drafting of all the legal documentation pertaining to the different trade transaction structures like the Tripartite Collateral Management Agreements, waivers and any other required documentation for the particular transaction and ensured that the interests of the Bank are suitably addressed and protected.

Managing the relationship and Monitoring the performance of the Collateral managers.

Review of the performance of Collateral Managers on the Banks approved list along with the procurement team as well as participated in the vetting process for new CM's that submitted bids for the same.

Spearheaded the development of product papers and procedure manuals for the different Trade Finance products offered by the Bank i.e. Invoice Discounting, Contract Finance, Import/Export Finance, Distributor Finance and Agriculture Commodity Finance

March 2011 - Feb 2013 Stanbic Bank Uganda LTD Kampala, Uganda.
Officer Account Management (Home Loans, VAF, Agriculture and Trade Finance)

Effective disbursement of Loans in an efficient and timely manner *while* strictly adhering to the relevant policies and procedures and terms and conditions of sanction both before disbursement and effective monitoring of ongoing conditions after disbursement.

Manage and monitor accounts to ensure compliance with all relevant regulatory and statutory requirements
Action Internal and External Audit reports and ensure that any shortcomings highlighted have been sufficiently addressed.
Keep Internal Audit Issue tracking up to date and ensure that the matters which are adequately address are referred to the Head of Credit Risk for approval before sending the completed issues to Internal Audit for sign off on matters that have been sufficiently addressed.

March 2010 - Feb 2011 Stanbic Bank Uganda LTD Kampala, Uganda.
PAS Credit Data Capturer

I was one of the pioneers of the Personal Application Scoring system (PAS) in the Bank.

My responsibilities were to review and capture Credit Application on PAS, Update CRB and CAP and submit form on ECAT for decisioning

If Approved, Approve in Bank operating system (Branch Power) and submit application to disbursement team on ECAT, and Decline/Refer If Declined.

June 2008 - Aug 2008 The Uganda Bureau of Statistics.
Intern in The National Accounts and Government Finance Sections

Accolades

Vice Chancellor's list Student, 2006/2007. Makerere University Kampala

Dean's list Student, 2007/2008. Makerere University Kampala.

Publications:

Analysis of the performance of Barclays Bank Uganda from 2001 to 2008

A Dissertation submitted in Partial fulfilment for the award of the degree of Statistics

PROFESSIONAL MEMBERSHIPS:

Uganda Statistical Society

Uganda Bankers Association

Makerere University Institute of Statistics Students' Association

EDUCATION

2006 – 2009

Makerere University

Kampala, Uganda.

- I Bachelor of Statistics - 2nd Class Upper Honors Degree. (Copy of Academic Transcript attached)

2002 – 2003 Uganda Martyrs Namugongo Senior Secondary School

- I Uganda Advanced Certificate of Education. (Copy of Certificate attached)

1998 - 2001 Maryhill High School, Mbarara, Uganda.

- I Uganda Certificate of Education. (Copy of Certificate attached)

ADDITIONAL CERIFICATIONS

2017 – 2018 Credit Skills Development Certificate (Standard Bank)

- I Full Accreditation in recognition of achieving the required Standard for Credit Competence (Certificate attached)

2019 – 2020 DA Accreditation for RoA (Standard Bank)

DA Accreditation for RoA (completed annually)

22th April 2014 – 26th April 2014 Euro Money Training (EMEA) Kampala, Uganda.

Trade Finance and Risk Management Training (Certificate attached)

28th April 2014- 3rd May 201 CFC Stanbic Bank Kenya Nairobi, Kenya.

Trade Finance work experience attachment to Collateral Monitoring Unit at CFS Stanbic Bank Kenya, Nairobi.

CRITICAL SKILLS

- Microsoft office package proficient.
- Working knowledge of various systems including CAM's, CIM's, Bank master, Branch power, Finacle, PAS, CRB Calypso and EE Limit Maintenance Module.
- Finely tuned analytical and research skills with dedication to clear and honest communication and presentations.
- Adept at maintaining an exceptional rate of productivity, accuracy and efficiency
- Well organized and proficient with details.
- Have a great understanding of Banking and Banking products
- Have a high level of integrity.
- Ability to multi-task and work under pressure to meet tight deadlines
- Work well in teams.
- Good interpersonal skills required in liaising with people at different levels.
- I am a quick learner and adapt easily to a new environment.
- Innovative, Self-motivated and energetic.
- Good Management Skills.
- Great at Managing Relationships.
- I am widely exposed and able to work in global and multi-cultural teams.

LANGUAGES (IN ORDER OF PROFICIENCY)

English, Runyankole and Luganda.

OTHER AREAS OF INTEREST

Travelling and getting exposed to various ideas and situations, Networking, Reading Informative and Inspirational literature and Playing intellectual games.

REFEREES

1. Karama James

Head Financial Institutions Sector – CIB

Stanbic Bank Uganda

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2. Dennis Lugoloobi

Senior Client Analyst - CIB,

Standard Chartered Bank,

Stanbic Bank, Kampala.

+256 778-693168

3. Joseph Biryahwaho

Senior Manager Risk

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