

ANN KAGWIRIA MUTHUYIA



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SUMMARY

A Seasoned banking professional with over 14 years of experience specializing in Corporate Credit Analysis and Credit Administration. Demonstrates strong analytical acumen in identifying, assessing, and mitigating credit risk while maintaining exceptional attention to detail and accuracy. Adept at managing complex credit assignments, leading teams, and driving results in high-pressure environments. Highly motivated, performance-driven, and committed to continuous self-development and delivering service excellence beyond expectations.

EXPERIENCE

Corporate Credit Risk Analyst, Co-operative Bank of Kenya, September 2025 to date.

Duties and Responsibilities:

- Receiving credit proposals from business units.
- Analysing the credit proposals and making credit decisions.
- Recommending appropriate credit decisions to Credit Manager – Corporate Credit Unit, Head – Corporate Credit department and Director Credit Management as well as Board of Management (BOM) Credit for final decision making, depending on quantum of credit proposal and delegated approval authority.
- Escalating unusual issues or issues raising concern to the Credit Manager – Corporate Credit Unit.
- Liaising with business units for any queries or discussions on credit proposals.
- Advising business units and Credit Administration department of the credit decisions same day for appropriate Letter of offer generation and execution.
- Undertaking any other duties assigned by the Head –Corporate Credit Analysis Department.
- Documenting issues identified as causes of weak appraisals from business units - both policy and procedure.
- Training business units credit staff on credit analysis procedures
- Ensuring all lending proposals are within the bank's credit policy & lending guidelines and escalating any exceptions
- Ensuring any policy breaches are properly authorized at the correct level.
- Highlighting to Head - Corporate Credit Analysis Department any necessary changes to the Bank's credit policy and procedures.

Subject Matter Expert (Credit)-Trade Finance System Project Implementation (CBI). Co-operative Bank of Kenya, January 2024 to August 2025.

Duties and Responsibilities:

- Experience of coordination, project and event management.
- Lead and participate in special projects and task force as assigned.
- Requirements Gathering, Vendor selection and Onboarding.
- Review and documentation of the as is processes and the gaps identified for Detailed Requirement Gathering (DRG) discussion
- Development and implementation of fit for purpose product solutions.

- Accountability for product economics, strategy, portfolio risk appetite/ budget and management of the products.
- Undertaking Process re-engineering and change management.
- Deep understanding and application of financial and risk management principles.
- Educated users on automation systems and features to reduce work time and achieve quality results.

**Credit Risk Control Reviewer -Credit Administration
Co-operative Bank of Kenya, February 2015 to December 2023**

Duties and Responsibilities:

- Delivered clear, actionable observations and offered targeted recommendations for business improvement.
- Elicited stakeholder feedback and collaboration to apply to analysing business data.
- Ensuring financial risks are well mitigated by employing stringent credit control strategies
- Going through the disbursement documents to ensure full compliance with the organization & lending manual/credit policy and guidelines, completeness and correctness before the final posting of the same.
- Advising the management on areas that need amendment/revision as far as lending policy is concerned so as to ensure we remain competitive in the market by offering the best.
- Training the branch staff on best lending practices while noting the banks interest.

**Electronic Banking Relationship officer -Branch Banking
Co-operative Bank of Kenya, August 2013 to January 2015**

Duties and Responsibilities:

- Grew and maintained a client base to maximize revenue.
 - Developed robust strategies to achieve clients' financial goals
 - Promoting the E-banking agenda in the branch and customer retention through excellent customer experience to the existing customers.
 - Training and recruiting customer both corporate and retail banking customer on online banking.
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**Business Development Officer- Branch Banking
I&M Bank Kenya, May 2011 to July 2013**

Duties and Responsibilities:

- Identified cross-selling opportunities through ongoing customer needs analysis.
- Surpassed sales and customer service targets, consistently exceeding established KPIs.
- Planned and developed winning strategies to increase sales, expand territories and boost market positioning.
- Closed long-term agreements through skilful negotiation.
- Managed escalated client enquiries with exceptional professionalism and enthusiasm to maintain trust and reliability.
- Augmented sales value by upselling and cross-selling new products and services to existing customers.
- Prepared reports and presentations detailing business development activities and outlining new initiatives.
- Created effective marketing, sales and promotional initiatives to drive revenue.
- Researched prospective clients to develop and execute cold call lists.
- Created short-term and long-term goals for the business team to achieve objectives.
- Developed business plans to establish revenue and growth.
- Produced quotes and proposals to provide value and benefits to prospective clients.
- Constant search for new business opportunities while helping with the company's business strategy
- Delivery of set volumes and revenue targets for the territory
- Developing innovative marketing techniques and tactics for implementation in marketing specified products and service and adopting new strategies to keep pace with the advancing business world

- Developing and growing the existing client base through continuous relationship building and customer service programs
- Documenting, reporting and discussing execution of plans, sales and margin analysis and overall productivity with the manager
- Strengthening the customer base with commitment to quality service and high customer satisfaction

SHORT-TIME PART-TIME JOBS:

Research Assistant and Data Entry Clerk

1)The Nairobi University of Kenya, January 2009 to May 2013

2)Ministry of Tourism Nairobi Kenya, May 2009 to December 2011

Duties and Responsibilities:

- Pilot survey for the tourism satellite account
- Data collection for the main survey on tourism satellite account. Focus areas being: - Interviewing the respondents (Hotels, tour operators and curio shops), Writing down their responses, probing for answers where necessary and doing a daily report to the supervisor
- Data editing and entry (SPSS)for tourism satellite account TSA

SHORT-TIME INTERNSHIPS

1) Economist/Statistician, 05/2010 - 07/2010

Ministry of Tourism Kenya, May 2008 to August 2008

Treasury (Department of Planning, National Development & Vision 2030) Kenya

Duties and Responsibilities:

- Research training on data collection and analysis (SPSS)
- Social policy formulation, analysis and review
- Social planning and budgeting
- Certified research training

2)Senior Credit Officer, 05/2009 - 08/2009

Family Debtors microfinance Kenya, May 2009 to August 2009

Duties and Responsibilities:

- Documented customer payments and credit queries precisely, maintaining accurate and up-to-date accounts.
- Used exceptional communication skills to build strong customer relations, enabling positive, professional account management.
- Received and resolved customer queries efficiently, enabling timely invoice processing and payment.
- Carried out regular customer credit checks, assessing and adjusting account credit limits according to score findings.
- Collaborated effectively with sales teams to ensure outstanding debts were paid within agreed timeframes.
- Updated customer accounts and processed payments.
- Submitted credit and loan applications to underwriters to verify income, assets and debt, assessing qualifications for exact amount granted.
- Negotiated re-payment plans by identifying the cause of delinquent payments to assist recovery of debt, meeting realistic time frames.
- Oversaw portfolio of clients to determine payment and credit limits, reporting status of good and bad payers to management.
- Reviewed new credit requests, verifying eligibility and capability to understand credit position of clients.
- Registered information of customers on database, collecting credit history, financial statements and personal details to preserve accurate records.
- Devised terms of credit for new clients to manage timely payments and avoid defaults.
- Scrutinized debtor balances to avoid late payments and bad debt, attaining financial stability objectives.
- Implemented procedures and policies to facilitate timely payments, maintaining high level of customer retention.

- Utilized excellent negotiation skills to minimize debtor days, improving overall financial efficiency.
- Follow up on customers ahead of payment deadlines, ensuring balanced accounts within agreed invoice time frames.

SKILLS

- Excellent analytical mind
- Relationship building and management
- Willingness and openness to learn
- Customer assistance
- Keen to details
- Problem-solving
- Flexible worker

EDUCATION

The University of Nairobi Kenya, January 2013 to June 2016

Attainment

Master of Arts: Economics and Policy Management
Pass

Kenyatta University Kenya, September 2007 to December 2010

Attainment

Bachelor of Arts: Economics
2nd Class Honors Upper Class

Online Classes- KASNEB Nairobi, January 2010 to December 2011

Attainment

CPA Section 1 & 2: Accounting

Techlab Computer College Nairobi, August 2008 to October 2008

Attainment

Certificate: Suite with proficiency in: windows Ms Word, Ms Excel, PowerPoint, Page maker, Publisher and Web Tech.

Gikumene Girls High School Meru, January 2002 to November 2005

Attainment

Kenya Certificate of Secondary Education (KCSE)
K C S E mean grade B+

Gikumene Primary school, Meru, Kenya, 01/1992 - 11/2001

Attainment

Kenya Certificate of Primary Education (KCPE)
KCPE marks 345/500

LANGUAGES

English: C1

Proficient

Meru: C2

Advanced

Swahili: C1

Proficient

HOBBY AND INTERESTS

- Learning new skills and playing hockey.
- Hiking and Team building.
- Reading

REFEREES

1. Stanley Macharia Gicheru
Head Corporate Credit Analysis
Co-operative Bank of Kenya,
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2. Stella Kanyeke
Head Credit Operations,
NCBA Bank, Nairobi, Kenya.
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3. Sylvia Momanyi
Head – Sales & Marketing
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