

CURRICULUM VITAE

PERSONAL PROFILE

NAME: OKALEBO EPHRAIM

NATIONALITY: UGANDAN

SEX: MALE

MARITAL STATUS: SINGLE

CONTACTS

ADDRESS; NABUTITI KANSANGA KAMPALA UGANDA.

TELEPHONE: **+256701 832469/+256776 908190**

EMAIL: **Ephraimhensley24@gmail.com/Ephraimhensley@rocketmail.com**

PROFILE SUMMERY;

A highly motivated and proactive person with enthusiasm for business development and support functions including management of marketing of company products and services, finance, marketing plans, strategies and customer maintenance. I enjoy stimulating challenging and dynamic work environments with seven years progressive work experience at middle leadership levels in a culturally diverse environment in Uganda. I am also a highly organized and dependable personality with strong sense of confidentiality and integrity. I am a computer literate with adequate and reliable knowledge of Microsoft word; excel word, quick book, outlook and PowerPoint. I also hold a bachelor's of arts in economics from Kyambogo University.

WORK EXPERIENCE.

1. ORGANISATION KANZU CODE LIMITED

P.O BOX MAWANDA RD KAMWOKYA KAMPALA UGANDA

POST SALES AND CLIENT RELATIONS MANAGER

DATE MAY 2019 TO DATE

COMPANY OVERVIEW

We design, build and support custom business solutions to address various business needs. From eCommerce portals, to online learning management systems, to apps for mobile registrations and more, we have the expertise to design custom solutions that solve business challenges and create impact on the wider scope of the community. Kanzu Code Limited is helping businesses and organizations not just build dependable software but also offer tech solutions to solve social issues affecting the society. We are involved reviewing your software infrastructure & processes.

Roles and Responsibilities

- ❖ Leading and further developing Kanzu Code Limited's domestic and global Business Development endeavors around our fintech and software products by engaging in distribution partnerships and other strategic alliances;
- ❖ Scale the B2B2C-distribution channel and build up the software-as-a-Service value proposition by partnering with Payment Service Providers, major offline retailers and online e-commerce merchants, enabling them to simply plug into Kanzu Code software solutions to power their business;
- ❖ Grow the relationship with NGO's and banks to develop joint underwriting and cooperation business models.
- ❖ Identify and exploit growth opportunities in our five markets and steer the roll-out and market launch of new regions.
- ❖ Covering the entire range of tasks including product definition, identification and sales approach of potential partners, setting up commercial models, negotiating terms and conditions, managing the relationship, etc.
- ❖ Support the development of Kanzu Code's corporate strategy which encompasses the oversight of various portfolio companies, the assistance to scale activities as well as market, product and corporate portfolio analyses. Additionally you will be taking part in the identification of new market opportunities.
- ❖ Conduct in-depth market research to study market conditions, formulate this research into pitches to determine potential new sales opportunities for our products and to find ways to exploit them.
- ❖ Very close, daily collaboration with the CEO and his top-management.

Strengths and skills

- ❖ I have completed a Bachelor's degree in a related field and graduated top of your class;
- ❖ I am currently leading the Business Development in a fast-paced fintech environment with full responsibility for projects (end-to-end), team and numbers. In this role, I have successfully led cross-border negotiations with multiple stakeholders to support business-critical projects.
- ❖ I have experience in building and scaling Business Development teams including setting up infrastructure, team, processes and sales controlling;
- ❖ I am very familiar with online businesses, commerce and financial technologies.
- ❖ I have experience in the development of new products and understand the basics of business, commerce and technology.
- ❖ I can draw from deep know-how and experience in the financial industry in general and payments in particular;
- ❖ You can rely on a wide and deep network within the international businesses fintech and e-commerce space.
- ❖ I have excellent financial knowledge and outstanding skills in Excel and Powerpoint;

- ❖ Strong analytical skills and proven experience in managing complex projects and teams.
- ❖ Strong experience in data-based industry analyses.
- ❖ I think and execute proactively and I am highly motivated.

2. ORGANISATION ASAAK UGANDA LIMITED

P.O BOX 27935 BANDALI RISE BUGOLOBI KAMPALA UGANDA

POST CLIENT RELATIONS MANAGER

DATE JAN 2018 TO MAY 2019

COMPANY OVERVIEW

Asaak Uganda limited is the first collateralised fintech (financial technology) company which focuses on improving the entrepreneurial abilities of Ugandans through availing cheap and affordable and easily accessible financing to the farmers, SME's and contractors in Uganda. Asaak Uganda limited is headquartered in San Francisco USA with its Uganda country office located at Bugolobi Bandali Rise

RESPONSIBILITIES

- ❖ Perform financial forecasting, reporting, and operational metrics tracking
- ❖ Project management, monitoring and evaluation.
- ❖ Organizational leadership management lead generation prospecting sales management Negotiation and persuasion skills portfolio management customer relations management customer care and service business development marketing and market research business laws and procedure dealing in sales, proposal writing market intelligence quality assurance
- ❖ Analyze financial data – and create financial models for decision support
- ❖ Reporting on financial performance and preparation for regular leadership reviews
- ❖ Analyze past results, perform variance analysis; identify trends, and make recommendations for improvements
- ❖ Working closely with the accounting team to ensure accurate financial reporting and decision support
- ❖ Evaluate financial performance by comparing and analyzing actual results with plans and forecasts
- ❖ Guide cost analysis process by establishing and enforcing policies and procedures
- ❖ Provide analysis of trends and forecasts and recommending actions for optimization
- ❖ Recommend actions by analyzing and interpreting data and making comparative analyses; study proposed changes in methods and materials
- ❖ Identifying and driving process improvements, including the creation of standard and ad-hoc reports, tools and Excel dashboards
- ❖ Increasing productivity by developing automated reporting/forecasting tools
- ❖ Market research, data mining, business intelligence, and valuation comps
- ❖ Strong financial analysis foundation creating forecasts and models
- ❖ Build relationships with key employees among customers
- ❖ Create plans to address clients' business needs
- ❖ Advise clients on creating profitable processes
- ❖ Schedule regular meetings with customers to ensure they are satisfied
- ❖ Act as point of contact for complaints and escalate issues as appropriate
- ❖ Help sales team up-sell or cross-sell services and products
- ❖ Ensure both the company and clients adhere to contract terms
- ❖ Study competition to find new ways to retain customers

- ❖ Set sales and revenue targets and work diligently to meet them
- ❖ Collaborate with internal teams (e.g. sales, engineers, senior management) to address customers' needs
- ❖ Build positive and productive relationships with clients for business growth.
- ❖ Schedule regular meetings, discussions, teleconferences and visit client offices to strengthen the relationships.
- ❖ Understand client needs and customize existing business programs to meet their needs.
- ❖ Provide client support and handle client communications effectively.
- ❖ Manage client businesses to achieve profitability.
- ❖ Maintain existing clients and generate new clients to achieve revenue goals.
- ❖ Address client concerns promptly and professionally.
- ❖ Inform clients about company products, services and promotions.
- ❖ Discuss business contracts and cost with clients.
- ❖ Ensure that client requests are handled timely and accurately.
- ❖ Develop new strategies to improve client satisfaction.
- ❖ Maintain up-to-date knowledge about company products and services.

COMPETENCIES

- ❖ Resource and business management
- ❖ Experience in organizational leadership management lead generation prospecting sales management Negotiation and persuasion skills portfolio management customer relations management customer care and service business development marketing and market research business laws and procedure dealing in sales, proposal writing market intelligence quality assurance
- ❖ Relationship building
- ❖ Learning and capacity building
- ❖ Thinking and problem analysis
- ❖ Integrity and commitment
- ❖ Proactivity and innovation
- ❖ Communication and information handling

2. ORGANISATION DFCU BANK UGANDA LIMITED

P.O BOX 22572 KAMPALA KYADONDO ROAD

POST RELATIONSHIP MANAGER COMMERCIAL BANKING

DATE FEB 2017 TO DEC 2017

JOB DIMENSION

- ❖ Customer growth and retention as per overall target through relationship management and direct sales bearing in mind the KYC standards.
- ❖ Contribute towards lending & deposit growth as per set targets
- ❖ Contribute to the achievement of the Bank's profit after tax through management fees and commission collection.
- ❖ Compliance to internal control as per Operational Guidelines to avoid/minimize loss of revenue and prevention of frauds and forgeries.
- ❖ Manage relationships of Business Banking customers in order to create loyalty and repeat purchase of the bank's products
- ❖ Monthly Liabilities 4billions and 1 billion monthlies in assets.

KEY RESULT AREAS

- ❖ Provide superior relationship management. Customer retention, loyalty, preference & devotion
- ❖ Great sales skills marketing skills communication skills negotiation skills and business development
- ❖ Business development growth and client maintenance.
- ❖ Provision of advice and direction in business management.
- ❖ Sales to Corporate, NGOs & local government among others to enhance growth in customer numbers and deposits-Achieve targets.
- ❖ Analyze and compare our product offer, service, pricing and financial performance against competition, and give feedback from market-Market intelligence, so as to remain relevant and competitive to be the preferred financial provider in the market.
- ❖ Identify new or additional business openings in the market-Research and information gathering.
- ❖ Improve on relationship management through regular visits, timely feedback to clients & continuous anticipation of their needs with the aim to exceed their expectations.
- ❖ Cross selling and retention of business banking vs. Non – borrowing clients in Branches to maintain a clean & updated database.
- ❖ Grow our share of business in NGOs, Local Governments, SME's, and corporate bodies' country wide.
- ❖ Compile monthly – wide business banking liability figures Monitor growth against target.
- ❖ Market intelligence Feedback on products/competition and how they are doing

SCOPE FOR IMPACT

- ❖ Analyzing and understanding a client's behavior is quite challenging and critical , yet it is the basis on which we are able to determine what satisfies and retains a customer E.g. a segment of our target market is NGOs and they operate country wide, and specifically need branches in Other areas of operation in order to bank with us.
- ❖ Closing a deal in a volatile market is another critical issue and given the competition, quick decisions must be made.
- ❖ Marketing intelligence, without it, it may not be easy to out stage competition in terms of product aligning, placing and assessment needs and changing habits of clients
- ❖ Interfacing with clients on day to day basis helps DFCU understand their clients better especially in regards to KYC & Anti Money Laundering.

KNOWLEDGE, SKILLS AND EXPERIENCE

- ❖ Track record in sales management.
- ❖ Five (5) Years' experience in banking in relationship management & sales.
- ❖ Ability to work under pressure.
- ❖ An in-depth understanding of all bank products compiled with intensive training.
- ❖ Computer knowledge especially spread sheet, word & power point.
- ❖ Relevant business experience and acumen.
- ❖ Outgoing, self-motivated, assertive and proactive.
- ❖ A self-starter who is oriented and able to meet deadlines.
- ❖ Excellent communication, interpersonal and negotiation skills.
- ❖ A good team player who is able to work under minimum supervision.
- ❖ Strong analytical power and innovative abilities.
- ❖ Full of energy and enthusiasm.
- ❖ Ability to energize others.
- ❖ Effectiveness & full of passion for the organization
- ❖ People management skills
- ❖ Execute sales plans to ensure that all products meet budget commitments.

- ❖ Provide responsive, proactive, proficient and effective banking service to business/wholesale banking customers, alert them of wealth creation opportunities offered by the bank there by expanding share of business.
- ❖ Extensive personal selling to SMEs, corporate bodies, NGOs, Local Governments & Institutions of higher learning and any other business that falls in that category.
- ❖ To ensure good retention strategy for the existing clientele, there by growing the wallet share.

3. ORGANISATION CRANE BANK UGANDA LIMITED

P.O BOX 22572 KAMPALA PLOTS NO. TEL. 0414349146

POST RELATIONSHIP MANAGER
DATE MAY 2016 TILL TAKE OVER BY DFCU BANK

RESPONSIBILITIES.

- ❖ Develop and manage bank deposit portfolio.
- ❖ To manage the development of prudently priced assets, cost-effective long-term liability with reputable companies and organizations in order to ensure Bank's maximum profitability
- ❖ Ensure compliance to Know Your Customer (KYC) and Anti Money laundering (AML) requirements in all dealings with existing and potential customers
- ❖ Maintain a high standard of operational control including adherence to Risk Management and Compliance guidelines
- ❖ Gathering information that is needed to prepare and assess credit applications in order to manage customer expectations
- ❖ Identifying areas of improvement with internal processes in place.
- ❖ Report to Management/ Board the status of Business leads, customer complaints, pending issues in respect of the clients
- ❖ Cultivate good rapport with corporate clients and ensure, the bank becomes the choice for their Investment and banking
- ❖ Manage key customer relationships through regular contacts and visits by ensuring the effective call program is maintained on all assigned and prospect customers
- ❖ Provision of information to customers about bank products and services.
- ❖ Posting of records in the bank registers and lodging of all relevant documents and vouchers to the manager.
- ❖ Developing and maintaining of a database of customer information and accounts.
- ❖ Establish quality profit earning customer relationship within the target market
- ❖ Looking for new clients and maintaining old clients through providing them with bank services and products.
- ❖ To identify and develop a target pipeline and aggressively market for new profitable status customers from the identified target sectors
- ❖ Continuously identify and exploit cross selling opportunities that embed the bank and its products with customer needs.
- ❖ Maintain high professional standards and strive to provide quality services and competitive pricing to clients
- ❖ Training and managing direct retail sales executives.

KEY SKILLS.

- ❖ Good communications skills
- ❖ Possess in-depth understanding and knowledge of Corporates Banking Products

- ❖ Proven sales experience in a client relationship role within corporate banking
- ❖ Ability to assess customer needs and develop products that suits their needs
- ❖ Strong credit analysis, documentation and relationship management skills
- ❖ Ability to perform multiple tasks simultaneously and beat deadline.
- ❖ Ability to build and maintain stable relationship with internal and external clients.
- ❖ Adequate knowledge of computer applications (Microsoft word, excel and outlook).
- ❖ Ability to work under pressure.
- ❖ Marketing/branding and advertising strategies.
- ❖ Cross cultural selling skills

4. ORGANISATION CRANE BANK UGANDA LIMITED MARKET STREET BRANCH

P.O BOX 22572 KAMPALA PLOT NO.9 MARKET STREET TEL. 0414349146

POST CORPORATE MARKETING EXECUTIVE

DATE SEPTEMBER 2013 TO APRIL 2016

RESPONSIBILITIES.

- ❖ Receiving cheques and cash deposits for banking from customers.
- ❖ Provision of information to customers about bank products and services.
- ❖ Posting of records in the bank registers and lodging of all relevant documents and vouchers to the manager.
- ❖ Developing and maintaining of a database of customer information and accounts.
- ❖ Fostering and maintaining good relations with the bank customers.
- ❖ Looking for new clients and maintaining old clients through providing them with bank services and products.
- ❖ Preparing bank drafts and taking cheques for clearing at head office.

KEY SKILLS.

- ❖ Good communications skills
- ❖ Organization and office procedure.
- ❖ Ability to perform multiple tasks simultaneously and beat deadline.
- ❖ Ability to build and maintain stable relationship with internal and external clients.
- ❖ Adequate knowledge of computer applications (Microsoft word, excel and outlook).
- ❖ Ability to work under pressure.

5. ORGANISATION SMART FM JINJA

P.O BOX 1369, JINJA UGANDA TEL 0772 331834

POST ASSISTANT AND MARKETING EXECUTIVE/RADIO PRESENTER.

DATE SEPTEMBER 2010 TO JULY 2011

RESPONSIBILITIES:

- ❖ Conducting youth talk shows through studio presentations
- ❖ Sourcing for potential companies and individuals to advertise with the radio station.
- ❖ Fostering and maintaining good relations with the customers.
- ❖ Provision of information to customers about company products and services.
- ❖ Organizing youth seminars and workshops with the support of the radio station.

KEY SKILLS.

- ❖ Good customer care skills.
- ❖ Good interpersonal skills.
- ❖ Ability to provide management, and administrative support and rally team work.
- ❖ Ability to work with diverse and multi-disciplinary team.
- ❖ Good analytical and problem-solving skills.
- ❖ Good research skills.
- ❖ Sound knowledge of bank products and services.

COMPUTER SOFTWARE KNOWLEDGE AND EXPERIENCE.

- ❖ Microsoft word
- ❖ Excel
- ❖ Power point
- ❖ Tally
- ❖ CRM tools
- ❖ Quick books.

LANGUAGE ABILITY.

Good command of spoken and written English.

Good command of spoken and written Swahili.

Good command of spoken and written luganda.

EDUCATION BACKGROUND.

Dates attended	Institution	Location	Award
2011-2014	Kyambogo university P.o box 1 Kampala	Kampala, Uganda	Bachelor's of arts in economics
2008-2009	St. Mary's college Namugongo P. o box Wakiso	Wakiso, Uganda	Uganda advanced certificate of education
2004-2007	Good heart senior secondary school, Jinja	Jinja, Uganda	Uganda certificate of education.
1997-2003	Madhvani primary school Jinja Uganda	Jinja, Uganda	Primary leaving certificate.

REFEREES

Name	Address	Telephone
Mr. Kalemera John Chris	Country manager Asaak Uganda LTD	+256705415762 chrismakaw@gmail.com
Mr. Avinash Srivastava	Former Corporate Manager at dfcu bank Uganda and currently Head of East African Nostro accounts at HDFC Bank UAE (Dubai)	+971505801138 avinash.srivastawa@hdfcbank.com
Ms. Nabukenya Adhela Tricia	Dfcu bank branch manager	+256772424227

I Okalebo Ephraim certify to the best of my knowledge and believe that the personal data given above describes my personality, qualifications and experience

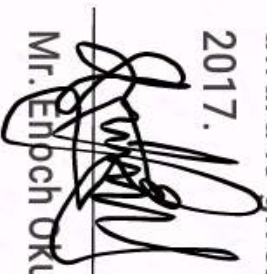


CERTIFICATE OF SERVICE

This certificate is presented to

Mr. Okalebo Ephraim

In appreciation for the excellent service rendered to the bank during his stay. This award is given on the 7th day of December 2017.



Mr. Enoch Okurapa

Head of commercial banking



Certificate of Service

Awarded to

Ms. Chaleba Ephraim

For his outstanding service
as a Relationship Manager

Presented this 23rd day of DECEMBER, 2016

A handwritten signature in black ink, appearing to read 'Gichohi Moses', written over a horizontal line.

Mr. Gichohi Moses Regional Manager Crane Bank (u) LTD



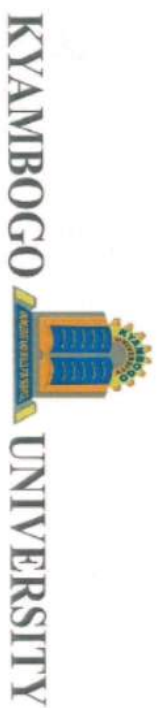
Office of the Academic Registrar, P.O. Box 1, Kyambogo- Kampala, Uganda. Tel: 0414-285037
 Email: arkyu@kyambogo.ac.ug, www.kyambogo.ac.ug, Fax No. 256-0414-220464

Academic Transcript

NAME: OKALEBO EPHRAIM SEX: MALE DATE OF BIRTH: _____ NATIONALITY: UGANDAN PROGRAMME: BACOM
 REG No.: 11U/8925/BCD/PE FACULTY: ARTS/SOCIAL SCIENCES YEAR OF ENTRY: 2011 TYPE OF ENTRY: A LEVEL YEAR OF COMPLETION: 2014

COURSE DESCRIPTION AND GRADES:		COURSE DESCRIPTION AND GRADES:	
BACHELOR OF ARTS IN ECONOMICS		BACHELOR OF ARTS IN ECONOMICS	
YEAR I : SEMESTER I: DECEMBER 2011	GP GRADE	YEAR I : SEMESTER II: MAY 2012	GP GRADE
1. EC 111 Introduction to Micro -Economics	4.5 B+	1. EC 121 Principles of Development Economics	3.5 B-
2. EC 112 Introduction to Statistics and Mathematics for Economists	3.0 C+	2. EC 122 Introduction to Macro Economics	3.5 B-
3. EC 113 Introduction to Basic Accounting	4.0 B	3. EC 123 Introduction to Financial Management	5.0 A
4. EC 114 Poverty and Development	3.0 C+	4. EC 124 Economic History	3.5 B-
5. EC 115 Introduction to Business Law	4.5 B+	5. EC 125 Mathematical Economics	5.0 A
6. SO 112 Introduction to Sociology	4.0 B	6. EC 126 Gender and production Relations	4.0 B
7. BS 111 Communication Skill I	3.0 C+	7. BS 121 Communication Skills II	2.5 C
GPA: 3.71		GPA: 3.78	
YEAR II : SEMESTER I: DECEMBER 2012	GP GRADE	YEAR II : SEMESTER II: MAY 2013	GP GRADE
1. EC 211 Quantitative Methods for Economists	4.5 B+	1. EC 221 Money and Banking	4.5 B+
2. EC 212 Intermediate Micro Economic I	3.0 C+	2. EC 222 Econometrics	3.5 B-
3. EC 215 Labour Economics	4.0 B	3. EC 223 Intermediate Macro Economics I	3.5 B-
4. BS 216 Organisational Behaviour	5.0 A	4. EC 224 Research Methodology	4.0 B
5. EC 217 Introduction to Information Technology	5.0 A	5. EC 226 Structure of Uganda's Economy	4.0 B
6. EC 218 Rural Economics	4.5 B+	6. EC 227 Health Economics	4.0 B
GPA: 4.33		GPA: 3.95	

CLASS: _____
 For Key to Grades and Remarks, See Reverse.
 Signed: _____
 Academic Registrar
 Date & Stamp: 16/01/15
 Not Valid without Official Stamp. Any alteration whatsoever renders the Transcript invalid.
 (1 of 2)



Office of the Academic Registrar, P.O. Box 1, Kyambogo- Kampala, Uganda. Tel: 0414-285037
 Email: arkynr@kyambogo.ac.ug, www.kyambogo.ac.ug, Fax No. 256-0414-220464

Academic Transcript

NAME: OKALEBO EPHRAM SEX: MALE DATE OF BIRTH: _____ NATIONALITY: UGANDAN PROGRAMME: BACOM
 REG No.: 110J8928BCDPE FACULTY: ARTS/SOCIAL SCIENCES YEAR OF ENTRY: 2011 TYPE OF ENTRY: A LEVEL YEAR OF COMPLETION: 2014

COURSE DESCRIPTION AND GRADES:

BACHELOR OF ARTS IN ECONOMICS		BACHELOR OF ARTS IN ECONOMICS	
YEAR III: SEMESTER I: DECEMBER 2013		YEAR I: SEMESTER II: MAY 2014	
CP	GRADE	CP	GRADE
3.5	B-	3.5	B-
4.0	B	3.5	B-
4.0	B	5.0	A
4.0	B	3.5	B-
4.5	B+	5.0	A
4.0	B	4.0	B
GPA: 4.00		GPA: 4.08	
CGPA: 3.96		CGPA: 3.98	

CLASS: Second Class Honours (Upper Division)
 AWARD: BACHELOR OF ARTS IN ECONOMICS
For Key to Grades and Remarks, See Reverse. (2 of 2)

Signed _____
 Academic Registrar
 KYAMBOGO UNIVERSITY
 KAMPALA, UGANDA

Date & Stamp 16/01/15
 Not Valid without Official Stamp, Any Alteration
 whatsoever renders the Transcript Invalid.

2088611

2007 U.C.E.

EXAMINATION FOR THE UGANDA CERTIFICATE OF EDUCATION

OKALEBO EPHRAIM (AGE 17)
GOODHEART SEC. SCHOOL, JINJA

U2088/075 ENTRY CODE 1
P. O. BOX 2029 JINJA

- 1 ENGLISH
- 2 CHRISTIAN RELIG ED
- 2 HISTORY
- 2 GEOGRAPHY
- 4 MATHEMATICS
- 5 AGRICULT PRINC & PRAC
- 5 PHYSICS
- 5 CHEMISTRY
- 5 BIOLOGY
- 8 COMMERCE



- 4 (FOUR)
- 3 (THREE)
- 4 (FOUR)
- 4 (FOUR)
- 5 (FIVE)
- 4 (FOUR)
- 6 (SIX)
- 6 (SIX)
- 6 (SIX)
- 2 (TWO)

U.C.E.
852-007

GRADE AGGREGATE 32

*** RESULT 1 ***

Please see overleaf

A 1230189

NOV/DEC 2009 U.A.C.E

EXAMINATION FOR THE UGANDA ADVANCED CERTIFICATE OF EDUCATION

OKALEBO EPHRAIM
ST. MARY'S COLLEGE, NAMUGONGO

U2286 510
ENTRY CODE 5

Please See Overleaf

- GENERAL PAPER
- HISTORY
- ECONOMICS
- CHRISTIAN RELIGIOUS EDUC.
- GEOGRAPHY

- SUBSIDIARY PASS
- PRINCIPAL PASS
- PRINCIPAL PASS
- PRINCIPAL PASS
- SUBSIDIARY PASS

Subject Grade	Paper Grades								
	1	2	3	4	5	6	7	8	9
4									
C	4		4						
C	4	4							
D	5	7							
D	5	6	9						

*** U.A.C.E. RESULT 5 ***

1.

