

## CURRICULUM VITAE

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### 1. Education:

Institution	Date from - to	Degree(s) or Diploma(s) obtained:
• University of Rome Sapienza Unitelma Studies	2019 - Todate	MSc (Economy, Technology & Innovation)
• Kabarak University, Kenya	2012-2015	PhD – Business Administration (Entrepreneurship)
• University of Strathclyde Business School, UK.	2000-2002	MBA - International Business, Organizational Innovation, Finance and Strategy
• Henley Business School, Reading University – UK	1991-1994	Postgraduate Diploma in Business Administration
• Thomas Edison State University, NJ. USA	1984-1989	Bachelor of Science in Business Administration (Finance)
• University of London, Kings College	1994-1985	Banking Cert. (Hon.)
• St. Marys School, Yala	1974-1975	East African Advanced Certificate of Education: Mathematics, Economics and Geography
• Nyansabakwa Sec.School	1970-1973	East African School Certificate, Division One

### 2. Language skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic)

Language	Reading	Speaking	Writing
English	Excellent	Excellent	Excellent
Kiswahili	Excellent	Excellent	Excellent
Kisii (mother tongue)	Excellent	Excellent	Excellent

### 3. Membership of professional bodies:

Professional Qualifications		
Year Awarded	Qualification	Institution
1996	Associate The Chartered Institute of Bankers (ACIB)	London Institute of Banking and Finance, UK.
1995	Member Chartered Institute of Marketing (MCIM)– Chartered Marketer	The Chartered Institute of Marketing, UK.
2001	Accredited Change Manager level 2	Barclays Bank PLC
2005	Member Project Management Institute	Project Management Institute Inc. USA.
2005	Member Institute of Internal Auditors	The Institute of Internal Auditors, USA
2015	Member International Council for Small Business	ICSB, Washington-DC, USA
	<b>Other courses:</b>	<b>Sponsor and Place</b>
2020	Professional Certificate in Computer Science for Game Development	Harvard University, School of Computer Science
2020	Quick Start Entrepreneur	Santa Clara University Leavey School of Business
2020	ICSB Special Certificate Program: Teaching the United Nations Sustainable Development Goals (SDGs)	International Council for Small Business, Washingto- DC, USA
2013	Doctoral Research – Introduction to Business Research 1 & 2	Edinburgh Business School, Heriot Watt University, UK.
2004	Doctoral Research and Seminars	Macquarie University, Graduate School of Management, Sydney - Australia
1998	Service Support Training (ITIL)	Barclays Bank- ICL/Foster- Melliar - Nairobi

1995	Project Planning & Control	Admiral Training & Barclays Bank - Nairobi
1992	International Specialist Course on the City of London: Finance, Banking & Investment	British Council and DANIDA-London, UK
1989	Rural Credit Management Course	DANIDA/CDF-Mananga Agricultural Management Centre (MAMC)-Swaziland

#### 4. **Key Skills and Achievements:**

##### **Team Leadership and Coaching**

- I was a team leader for a consultancy assignment with Regional AIDS Training Network for Eastern and Southern Africa (RATN) for Mid-term review of the institution and their programs.
- I lead a team and facilitated the development of the two successful strategic plans for National Quality Control Laboratories of the Ministry of Health, Kenya, which resulted in the pre-qualification of the Laboratory by WHO.
- I was a team leader for consortium of consultancies including PWC, COWI and PlanCenter leading a multifunctional team of experts for the capacity building of the Rift Valley Water Services Board, Kenya.
- I was team member of consultants that prepared the Public Financial Reform Strategy for the Ministry of Finance, Kenya.
- I have proven experience in a demanding management role with a record of achievement of meeting targets, goals and objectives within fixed deadlines as was evidenced by successful completion of projects for launch of new products in Barclays Africa.
- I have proven experience in managing in a diverse range of responsibilities simultaneously as evidenced by work undertaken in installation of Barclays Bank ATMs that involved procurement, systems implementations, process management, premises preparation, location strategy, preparing procedures and agreements, negotiating and signing of third party servicing of ATM network, marketing and advertising and coordinating projects across cultures and countries in Africa.
- I have coordinated large scale project across the Barclays Africa businesses.
- I have proven ability to sell the concept of new processes and work practices to achieve buy in and understanding from the audience.
- I recruited, trained and coached a team of 10 project managers on project management skills for the Barclays Business in Africa.
- I have led diverse teams in more than 10 projects that I delivered in Barclays Africa.
- I acted as a coach to inspire staff to achieve Market Leadership and Value Based Management.

##### **Communication, Presentation, and Interpersonal Skills**

- I have skills in negotiation and influencing, strategy development and implementation, organization change management, and project management.
- I regularly communicated with Country Product/Project Managers to review milestones, provide guidance, expertise, coaching, and counseling and acted as a reference point for complex issues.
- Documented many project proposals, business cases and circulars.
- I facilitated project launch workshops and conducted presentations and meetings across Barclays Africa businesses at various levels including top/senior executive management level.
- I operated in multicultural environments, and travelling and doing work within Barclays Africa business and U.K
- Developed and embed communications strategies ensuring effective communication and feedback at all levels for all stakeholders.
- Disseminated and assessed best practice, information and feedback to enhance continuous business improvement.

##### **Analytical and Creativity**

- I am analytical & can develop future scenarios / strategic business solutions from evolving business factors. I delivered many projects that needed high level of analytical skills.

- Suggested many ideas, some of which were implemented by the businesses

#### **Judgment and Initiative**

- I have the ability to analyze complex high risk matters relating to entire project portfolios and informing decisions.
- I can think analytically about drivers of profit/benefits and growth and anticipate/manage the impact on profits/benefits of new project initiatives. This requires weighing up benefits against risk factors.
- I am able to resolve complex queries and issues escalated by Project Managers.
- I can work with minimal supervision, prioritize, work under pressure and meet strict deadlines .

#### **5. Other skills:**

- Innovation Management and Entrepreneurial Development
- Micro, Small and Medium Enterprises Coaching
- Institutional Development, and Transformation
- Community Systems strengthening
- Design and facilitation of training programs
- Research and Training
- Health systems strengthening
- Organizational diagnosis and Risk Management
- Public Finance Management
- Macroeconomics and development planning
- Project and program management
- Credit and project appraisal
- Monitoring and evaluation

#### **6. Present Consulting position:**

Principal Consultant, Strategic Initiatives Consulting

#### **7. Years within the firm:**

Sixteen years (2004 to present)

#### **8. Key Areas of Experience**

**Expertise: Institutional Development/Financial Specialist/ Innovation & Entrepreneurship**

##### **I. Institutional capacity strengthening and stakeholder participation in the water sector**

**Institutional Support February 2007 to-March 2008 - Funded by the African Development Bank (ADB):**

- Lead advisor/Team Leader for Rift Valley Water Services Board Institutional Support Consultancy. This was a consultancy assignment by a Consortium of PricewaterhouseCoopers, COWI, Plancenter and Samez.
- Obtained an awareness of the important role non-governmental organizations, civil society, public-private partnerships play and their processes.
- Reached and sensitized the public on important aspects and on how to positively impact on the lives of many and recognize the varied levels of government and risk management competences.
- Coordinated a team of consultants that offered institutional support and undertook other specific assignments that included:
  - Establishing status of the Board in respect to provision of water and sanitation,
  - Preparation of strategic/business plans,
  - Preparation of performance indicators and monitoring and evaluation tools,
  - Assisting in negotiations and recruitment of water service providers,
  - Assisting in arranging for short-term training including study tours for its key staff,
  - Undertaking cost of service supply study and overall project management.
- Prepared funding proposals by Development Partners/Donors for Water Services Providers and Joint Financing Agreements. I also ensured that proposals were aligned with funding priorities by Development Partners.
- Gave support for provision of education on clean water and other programs aimed at alleviating poverty and reducing incidences of Malaria, HIV AIDS and Tuberculosis.
- Involved in assessing and supporting Community Based Organizations (CBOs) in strengthening their systems, using participatory approaches in program delivery.

## **II. Public Sector Reform and capacity building and transition processes**

### **Ministry of Finance – Public Financial Reform Strategy 2005- 2006:**

- This consultancy was supported by 15 Development partners including World Bank, European Union, SIDA, DFID, among others.
- Consulted, with Swedish Institute of Public Administration (SIPU), for Ministry of Finance in facilitating the preparation and implementation of Public Financial Management Reforms Strategy and Plan (PFM Reform).
- The Strategy for PFM Reform was a complex program that called for more than just coordination of activities but a strong management that was needed to drive a well sequenced process and that was subject to continual review and evaluation.
- The process also demanded a flexible but structured and highly controlled budget funded by a single coordinated funding vehicle and carefully coordinated with the National Budget and MTEF in order to properly address the coordination between direct costs elements and indirect cost elements as well as an on-going process of the transfer of implemented activities (recurrent costs) to the National Budget in respect of sustainability of the reformed activities.
- Involved in assisting the Public Financial Management Reform Secretariat, for one year, in the following services:
  - Drafting of PFM reform strategy
  - Preparation of PFM reform implementation guide including risk mitigation strategies
  - Preparation of the PFM reform Plan for 2006-2011
  - Assisted departments in MOF in their preparation of presentations, plans, and log-frame matrixes
  - Preparation of work plans
  - Preparation of workshop reports
  - Development of TOR for procurement of consultancy services
- Preparation joint Financing Arrangements (JFA) for the development partners including European Union.

## **III. Planning, evaluation and systems strengthening**

### **Regional Aids Training Network (RATN) September 2006 to January 2007:**

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- Team Leader/Evaluation Specialist for Medium Term Review for Regional AIDS Training Network (RATN) Strategic Plan supported by SIDA, CIDA and Irish AID.
- Obtained familiarity with emerging issues on HIV AIDS and national and global partnerships and processes for institutions such as UNAIDS, National AIDS Control Programs and community Based Programs
- Overseeing the quality and direction of the field team's work
- Attending all project review meetings
- Coordinating the Communication between RATN and Consultants
- Ensuring appropriate corrective action on any issue raised by RATN
- Coordinating all consultants' work and harmonizing their individual project components in their individual assignments
- Produced detailed project component deliverables for each consultant indicating what each consultant needs to deliver as team member of the project.
- Compiled all the mid-term and final reports as per technical project proposal
- Assessed the progress made by RATN in meeting the goals and objectives set in its strategic Plan and in past annual plans and agreements with donors
- Assessed the progress made by RATN (Secretariat and Member Institutions) in implementing the recommendations from the joint evaluation and beneficiary survey (Ref: Evaluation Report 2005)
- Identified important emerging issues in HIV AIDS, programs and administration and provided recommendations to RATN Board and donors on needed changes in order to implement the Strategic Plan effectively
- Identified the value added that RATN brought to the Eastern and Southern Africa

- Assessed the soundness of RATN's systems (program, management and administration) and their viability

**Grant Management Solutions:**

- Grant Management Solutions (GMS) consultant and team member on the Grant Management Solutions Project for supporting Global Fund Recipients on HIV AIDS, Malaria and Tuberculosis.

**Other Planning & Policy Assignments include:**

**National Quality Control Laboratories – Ministry of Health, 2005-2010; 2011-15; 2016-21.**

- The consultancy with National Quality Control Laboratories, Kenya, kept me apprised of all the health challenges facing Kenya and SDGs in health issues.
- Facilitated in the preparation of the Strategic plans
- Developed Risk and Mitigation Strategies
- Developed performance indicators and monitoring and evaluation tools.

**Kisii County Government - 2019:**

- Reviewed and developed Disaster Risk Management Policy.

**IV. Project Management Support and capacity building, Credit Markets Development**

**Co-operative Bank:**

- Worked closely with the Ministry of Co-operative Development and DANIDA (CDF) in developing and implementing programs for the Co-operative sector;
- Appraised customer projects for their viability and extent they met bank and donor terms;
- Ensured appropriate monitoring, evaluation, and control procedures were in place and appropriate action was being taken;
- Prepared proposals/ business cases and strategies for starting up a merchant bank and credit card businesses including implementation plans;
- Developed schemes for funds mobilization;
- Developed investment banking products including fund management products for Co-operative Finance Ltd.

**Barclays Africa: Program Manager 2000-2003:**

- Managed and coordinated the overall plan of country product projects and ensured delivery and achievement of the plan in line with Barclays Africa business strategies;
- Provided leadership to Country Product/Project managers in the undertaking of product/project launch activities;
- Identified development/training needs and inform training plans to satisfy those needs;
- Led and implemented relevant change programs; and
- Provided coaching and consultancy support to all Product/Project managers and ensured that all Product/Project Managers received appropriate training to deliver projects to standard.
- Program-managed the implementation of the New Products set to all the Barclays businesses in Africa.

**V. Entrepreneurship and Micro, Small and Medium Enterprises Support**

**Government of Kenya - Keeping Markets Open 2020:**

- Involved in the preparation of the proposal submitted by The Technical University of Kenya as a response to Mobile Market Initiative introduced by the Government of Kenya aimed at supporting MSMEs and Jua Kali Sector in particular to address the challenges to the economy caused by COVID 19 Pandemic.
- The mobile market model incorporating an array of products, from manually powered handcarts, to electric-powered systems that would be suitable for MSMEs and are COVID 19 Compliant, for operating in the Open markets. The proposal covered the modalities for financing and the development of the mobile market.
- Involved in project management of The Keeping Open Market Initiative implementation of COVID 19 Compliant City Market Stalls in Nairobi County - a collaboration between The Technical University of Kenya and the Government of Kenya and in particular Office of the President and the Ministry of Transport, Infrastructure, Housing, Urban Development and Public and Nairobi Metropolitan Services.

**Kenya Institute of Bankers Program 2019 for Bank Managers in Kenya:**

- Coached senior bank managers on relationship management, credit Appraisal and Risk Management and Business Support to SMEs.

**Kenya Military Forces Resettlement Program 2014:**

- Coached the Kenya Military forces on Transition Management; Entrepreneurship; Business Start-ups and Personal Financial Management.

**FSD Kenya – Financial Services Deepening- SME Banking:**

- Involving the development and implementation of successful SME banking strategy;
- Effective business models, organizational design and structures for SME banking.

**VI. Lecturing Experience**

**Senior Lecturer** – The Technical University of Kenya – 2018 – To-date

**Key Teaching & Research areas:** Entrepreneurship Development, Business Plan Preparation, Technology and Innovation Management.

**Adjunct Professor** – Adventist University of Africa - 2016 – To-date.

**Key Area of Involvement:** External Examiner/Advisor for Post-graduate Research Thesis (Masters& PhD).

**Senior Lecturer** - Africa Nazarene University, 2012-2015

- Key accomplishments include a review of the University’s Strategic Plan for 2008-2012 and facilitation of the preparation of the Strategic Plan for 2012-2017:
  - Designed monitoring and evaluation systems, the implementation of the University’s Strategic Plan and Performance Management Systems (Performance Contracting).
  - Developed training programs to facilitate implementation of appropriate change management initiatives and review of current programs to ensure adherence to University goals and objectives.

**Other Lecturing and Training Experience**

- I was an Adjunct Lecturer at Catholic University of Eastern Africa from 2005 to 2009 and Tenured Lecturer from 2010 to 2011.
- In addition, I was adjunct lecturer at Jomo Kenyatta University of Agriculture and Technology, and resource person for Financial Management for Eastern and Southern Africa Management Institute (ESAMI).

**Teaching area in the MBA:**

**Accounting & Finance:**

Advanced Financial Accounting, Auditing & Control, Insurance & Risk Management, Managerial Economics, Financial Economics, Financial Management, Financial Institutions & Markets.

**Entrepreneurship & International Business:**

Entrepreneurship, Social Entrepreneurship, Entrepreneurship: Creative Marketing Strategies, Strategic Alliances, International Business. Managing Change for Competitive Success, Corporate Governance, Strategic Management, Strategic Leadership and Quantitative Methods.

**Teaching area in MA in Monitoring and Evaluation:** Project Finance

**Teaching Area in Undergraduate:**

Public Sector Project Appraisal, Investment Banking, Financial Risk Management, Financial Institutions and Markets, International Finance, Micro Finance Institutions (MFI) Development, Technology and Innovation Management, Entrepreneurship, Financial Records, and Asset and Liability Management at undergraduate level.

**The Chartered Institute of Marketing, Kenya** – Trainer and facilitated in a number of Chartered Institute of Marketing Post Graduate Diploma.

9. Specific experience in the region:

Country	Experience	Date from – to
Kenya	Regional AIDS Training Network (RATN) Mid-Term Review	09/2006 - 31/01/2007
Kenya	Institutional Support to Rift valley Water Services Board	02/2007 – 03//2008
Kenya	Ministry of Finance (PFMC Unit) in development of Public Financial Management Reforms Strategy	/08/2005 - 09/2006
Kenya	Prepared a Strategic Plan for National Quality Control Laboratory – Ministry of Health.	12/10 – 01/2011; 02/2016-3/2016 02/2016- 04/2016
Kenya, Uganda, Tanzania, Zambia, Zimbabwe, South Africa, Botswana, Mauritius, Sychelles, Ghana, UK	Program/Implementation Manager – Barclays Bank of Africa	01/2000- 07/2003

### 10. Professional Experience:

Date from – to	Location	Company (contact details)	Position	Description
May 2018 - Todate	Kenya	Technical University of Kenya	Senior Lecturer	<ul style="list-style-type: none"> <li>Entrepreneurship and Technology Management</li> </ul>
July 2016 - Todate	Kenya	Global Entrepreneurship Monitor (GEM)	GEM Kenya Country Representative	<ul style="list-style-type: none"> <li>Raising Funding/Sponsorship for participating in the GEM annual cycle.</li> <li>Putting together National Teams.</li> </ul>
2004- Todate	Kenya	Strategic Initiatives Consulting	Principal Consultant	<ul style="list-style-type: none"> <li>Managing the Consultancy Business;</li> <li>Providing strategic marketing direction;</li> <li>Managing corporate reputation;</li> <li>Managing client relationships;</li> <li>Leading the marketing leadership and planning programs, Innovation and Entrepreneurship programs;</li> <li>Lead consultant on Institutional Development and Financial Management.; Corporate Governance and Risk Management</li> </ul>
May 2016 – Todate	Kenya	Adventist University of Africa	Adjunct Professor	<ul style="list-style-type: none"> <li>Reader/Advisor – Postgraduate Thesis</li> <li>Currently supervising 3 PhD Students</li> <li>External Examiner, Postgraduate Thesis</li> <li>Editorial Board Member - Journal of Applied Social Science, Human Development and Technology (JASST)</li> <li>Lecturer in the MBA Program in Accounting &amp; Finance:</li> <li>Managerial Economics</li> <li>Financial Accounting</li> <li>Financial Management</li> <li>Auditing &amp; Control</li> <li>Insurance &amp; Risk Management</li> <li>Advanced Financial Accounting</li> </ul>
January 2017 – 2018	Kenya	Kisii University	Adjunct Senior Lecturer	<ul style="list-style-type: none"> <li>Lecturer in Business Finance; Financial Institutions and Markets; Financial Records; Quantitative Methods; and Managing Strategic Change</li> <li>Supervising postgraduate students in their projects/thesis</li> </ul>
January 2017 – 2018	Kenya	Co-operative University of Kenya	Adjunct Senior Lecturer	<ul style="list-style-type: none"> <li>Lecturer in Technology and Innovation; and</li> <li>Project Appraisal</li> </ul>
January 2016 – 2019	Kenya	Africa Nazarene University	Adjunct Senior Lecturer	<ul style="list-style-type: none"> <li>Supervising Post-graduate students in their projects/thesis</li> </ul>
February 2012 - 2015	Kenya	Africa Nazarene University	Senior Lecturer/Supervisor MBA Programme	<ul style="list-style-type: none"> <li>Review ANU current programs to ensure adherence to University goals and objectives.</li> <li>Reviewed ANU Strategic Plan for 2008-2012.</li> <li>Facilitated the preparation of the Strategic Plan for 2012-2017</li> <li>Designed the monitoring and evaluation tools and the implementation of the Performance Management System.</li> </ul>



Date from – to	Location	Company (contact details)	Position	Description
				<ul style="list-style-type: none"> <li>Put in place Performance Management Systems (Performance Contracting).</li> <li>Developed training programs to facilitate implementation of appropriate change management initiatives.</li> <li>Teaching subjects, MBA: Entrepreneurship, Social Entrepreneurships, Creative Marketing Strategies, and Financial Economics, Financial Institutions and Markets.</li> </ul>
2005-2011	Kenya	Catholic University of Eastern Africa	Lecturer	<ul style="list-style-type: none"> <li>Course Coordinator for Banking &amp; Financial Services - COM</li> <li>Teaching Subjects, MBA: Managing Change for Competitive Success, Managing Strategic Alliances, Corporate Governance</li> <li>Teaching Subjects Undergraduate: Public Sector Project Appraisal, Investment Banking, Financial Risk Management, Financial Institutions and Markets, International Finance, Micro Finance Institutions (MFI) Development, and Asset and Liability Management at undergraduate level.</li> </ul>
October 2000 to July 2003	Barclays Africa Region – Britain, Kenya, Uganda, Tanzania, Zimbabwe, South Africa, Botswana, Zambia, Mauritius, Seychelles Ghana	Barclays Africa	Program?Implementation Manager	<ul style="list-style-type: none"> <li>Led in the preparation of country business cases and ensured business cases were credible and updated throughout the project launch cycle.</li> <li>Developed a detailed definition of all project launch costs ensuring all launch costs were quantified and achievable.</li> <li>Developed progress tracking mechanisms to monitor progress on the new project portfolio.</li> <li>Disseminated and assessed best practice, information and feedback to enhance continuous business improvement.</li> <li>Implemented change and behavioral factors to achieve project development objectives.</li> <li>Developed and embed communications strategies ensuring effective communication and feedback at all levels for all stakeholders.</li> <li>Developed quality assurance process on all projects to ensure strict implementation controls are in place and operational risks well managed.</li> <li>Carried out ad hoc project health checks as required and recommended action.</li> <li>Offered on-site support and coaching to Barclays Africa businesses project managers and with regular monitoring and control, was able to complete the project within the stipulated cost, time</li> </ul>

Date from – to	Location	Company (contact details)	Position	Description
				<p>and standard.</p> <ul style="list-style-type: none"> <li>The project was successfully closed and received a favorable Project Implementation Review Audit by Barclays Africa Audit.</li> </ul>
October 1999 to September 2000	Kenya, Uganda, Tanzania	Barclays Bank of Kenya/Barclays Bank plc	Senior Product/Project Manager	<ul style="list-style-type: none"> <li>Developed new products and successfully launched the New Product Set in Kenya in July 2000(launched four products in 3 months).</li> <li>Prepared a youth/student market strategy paper</li> </ul>
April 1999 to September 1999	Kenya	Barclays Bank of Kenya/Barclays Bank plc	Acting Head of Marketing	<p>Responsible for:</p> <ul style="list-style-type: none"> <li>Strategic planning, product and brand management, market research, advertising, tariff management and overall management of the department.</li> <li>Introduced business sector products such as Business Premium Savings, Account and Current Account</li> </ul>
June 1998 to April 1999	Kenya	Barclays Bank of Kenya/Barclays Bank plc	Senior Project?Product Manager	<ul style="list-style-type: none"> <li>Seconded for two months, to Barclays Bank PLC Project to carry out a due-diligence (feasibility) for acquiring NBC Ltd business in Tanzania.</li> <li>Y2K Sub-project manager for Retail - Prepared: Business Critical Processes document &amp; Test Plan and Contingency Plan</li> <li>Successfully managed the following projects: Visa/Plus and MasterCard/Cirrus ATM Switch; Visa ATM Super-site certification; Offsite ATM installation and Conclusion of Third Party Servicing agreement with Securicor Ltd.</li> <li>Introduced Personal Sector Products such as Credit scored Barclays Personal overdraft</li> </ul>
July 1995-9th June 1998	Kenya	Barclays Bank of Kenya/Barclays Bank plc	Electronic Banking Manager	<ul style="list-style-type: none"> <li>Successful development and introduction of profitable electronic products.</li> <li>Successfully managed the following projects: ATM installation project in Kenya (successfully installed 55 ATMs); Standard File Interchange (SFI), an Electronic Banking system; Migration of the Computerized Payroll to SFI; Standard File Interchange (SFI) Tariff System.</li> <li>Prepared: Barclay-cash ATM Network Optimization Plan; An Electronic payment System (SFI) Strategy; A proposal for telephone banking</li> </ul>
August 1994-June 1995	Kenya	Barclays Bank of Kenya	Project Coordinator	<ul style="list-style-type: none"> <li>Coordinated the implementation of all projects within Retail Services Division</li> <li>Conducted a survey on Pitfalls on the</li> </ul>

Date from – to	Location	Company (contact details)	Position	Description
				Way of Success in Projects <ul style="list-style-type: none"> <li>• Prepared Bank Account Access Cards Strategy</li> <li>• Prepared a documentation for Project Planning, Implementation, Monitoring and Evaluation system</li> <li>• Project Managed opening of Nkrumah Savings branch</li> </ul>
December 1993-July 1994	Kenya	The Co-Operative Bank of Kenya	Manager, Card Services	<ul style="list-style-type: none"> <li>• Carried out a feasibility study, that was adopted, for setting up a credit card business</li> <li>• Prepared the business strategy, marketing plan, and procedures manuals</li> <li>• Launch of the credit card</li> <li>• Overall management of the card business</li> </ul>
January 1993-December 1993	Kenya	The Co-Operative Bank of Kenya	Credit Officer - Co-operative Finance	<ul style="list-style-type: none"> <li>• Prepared project/funding proposals to solicit funds from the donors.</li> <li>• Appraised loan applications for project funding</li> <li>• Monitored and Evaluated repayments of loans.</li> <li>• Business development</li> <li>• Customer relationship management</li> </ul>
June 1992-December 1992	Kenya	The Co-Operative Bank of Kenya	Co-op Finance Formation Committee	<ul style="list-style-type: none"> <li>• Prepared the Feasibility Study document;</li> <li>• Business strategy Paper;</li> <li>• Credit Policy Paper;</li> <li>• Fund mobilization schemes;</li> <li>• Packaged &amp; launched products for Co-operative Finance.</li> </ul>
November 1988-December 1992	Kenya	The Co-Operative Bank of Kenya	Senior Lecturer/ Deputy Principal	I was responsible for: <ul style="list-style-type: none"> <li>• Development and facilitation of courses for the banks' supervisory and management staff.</li> <li>• Identifying of development/training needs and informing training plans to satisfy those needs</li> <li>• Providing coaching and consultancy support to the bank</li> </ul> <b>Key accomplishments:</b> Prepared the following: <ul style="list-style-type: none"> <li>• Business strategy document, and</li> <li>• Packaged &amp; launched products for Co-operative Merchant Bank</li> <li>• Operations manual</li> <li>• A Credit Management Facilitators' Guide for Co-operative Bank Staff Training Centre.</li> <li>• A training strategy paper and implemented the same for Bank</li> <li>• I served as secretary to the Bank's</li> </ul>

Date from – to	Location	Company (contact details)	Position	Description
				<p>Corporate Plan team in 1989.</p> <ul style="list-style-type: none"> <li>I worked with the Ministry of Co-operatives Development and DANIDA (CDF) to develop and implement programs for the Co-operative sector.</li> </ul> <p>The following documents were also prepared:</p> <ul style="list-style-type: none"> <li>Financial Management Facilitators' Guide for rural banking.</li> <li>A Strategic Management Manual for Co-operative Management Course.</li> </ul>
July 1987-December 1987	Kenya	Heritage Building Society	Branch Manager/Company/Secretary	<ul style="list-style-type: none"> <li>I was responsible for company secretarial work and personnel &amp; administration.</li> <li>Business development</li> <li>Management of customer relationships</li> </ul>
August 1985-June 1987	Kenya	Tropical Building Society	Branch Manager	<ul style="list-style-type: none"> <li>I was responsible for overall branch management</li> <li>Involved business development</li> <li>Represented the financial institution community development programmes and meetings.</li> <li>Managed customer relationships</li> <li>Appraised loan applications for funding</li> <li>Mobilized funds for the financial institution</li> </ul>
January 1988-August 1988		Positive Results Consultants	Banking Consultant	<ul style="list-style-type: none"> <li>I developed banking courses for supervisors and managers and effectively delivered those courses</li> <li>Facilitated in training programmes</li> <li>Involved business development</li> <li>Managed customer relationships</li> </ul>
1978-1984		Commercial Bank of Africa (Subsidiary Bank of America)	Section Head	<ul style="list-style-type: none"> <li>I represented the bank at Central Bank on Foreign Exchange Control</li> </ul>
1976-1978		Algemene Bank Nederland (ABN-AMRO)	Clerk	<ul style="list-style-type: none"> <li>I worked in the foreign department</li> </ul>

## 11. Other relevant information (e.g. Publications):

### Book Publications

- Osano, H.M. (2009). Managing Strategic Change in Financial Services. Nairobi: CUEA Press  
Osano, H.M. (2016). A Practical Guide to Financial Analysis and Lending. Nairobi: CUEA Press.

### Book Chapters

- Osano H.M et al. (2013, June). Credit Accumulation Transfer System: Master of Business Administration, Chapter on Entrepreneurship pp. 35-37. Nairobi: Commission for University Education.  
<http://www.cue.or.ke/downloads/category/7-credit-accumulation-and-transfer-system?download>  
Osano, H.M and Asienga, I. (2015). "Establishing the Regional Innovation Platform based on STP: The Kenyan Case". Daejeon, Korea: UNESCO-WTA.  
Osano, H. M. and Asienga, I (2016, pp. 389-402). Universities in Regional Innovation System: Case of Kenya." Daejeon. Republic of Korea: UNESCO-WTA.

- Osano, H. M. (2017). “Universities and Research Institutes in Innovation Eco-systems: Case of Kenya”. Daejeon. Republic of Korea: UNESCO-WTA.
- Osano, H. M (2019). UNESCO-WTA International Training Workshop: “Development of Science & Technology Park in the Smart City: Case Of Kenya. Daejeon, Korea: UNESCO-WTA.

### **Refereed Journal Articles**

- Osano, H. & Mwangi, M. (2015). Effect of Agency Banking On the Performance of Commercial Banks in Kenya: Case of Machakos County, Kenya. *International Journal of Strategic Management and current business studies 4 (11) 32-60*.
- Osano, H. & Oyaro, N. F. (2015). Assessment of the Factors that influence Internet Service Providers in the Application of Technology Push Strategy in Kenya: The Case of Jamii Telecom Limited (JTL). *International Journal of Economics and Finance 4(11), 1-17*.
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### **Conference Papers**

- Osano, H. M (2019). UNESCO-WTA International Training Workshop: “Development of Science & Technology Park in the Smart City: Case Of Kenya. Daejeon, Korea: UNESCO-WTA.
- Osano, H. M (2017). UNESCO-WTA International Training Workshop: “Science & Technology Park Development Strategy in the Era of 4th Industrial Revolution”. Daejeon, Korea: UNESCO-WTA.
- Osano, H. M (2016). UNESCO-WTA International Training Workshop: Joint Growth of Science & Technology Park with High Education Institute, Country Presentation - Universities in Regional Innovation System: Case of Kenya. Daejeon, Korea: UNESCO-WTA.
- Osano, H.M. and Asienga, I. (2016). Factors Influencing Global Expansion of Kenyan Firms. Leaders for a Sustainable World: Role of Business as a Force for Good. 35<sup>th</sup> Canadian Council for Small Business and Entrepreneurship (CCSBE) Conference 2016 May 25-27/University of Guelph, Canada.
- Osano, H.M., Asienga, I. and Kibas, P. (2016). The Role of Innovation and Technology in SMEs’ Global Expansion: The Case of Kenyan SMEs. 61<sup>st</sup> ICSB 2016, World Conference. The Role of Entrepreneurship and Innovation in Advancing Society’s/UN Sustainable Development Goals. New York: UN-ICSB.
- Osano, H. M (2015). UNESCO-WTA International Training Workshop: Joint Growth of Science & Technology Park with High Education Institute, Country Presentation “Establishing the Regional Innovation Platform based on STP: The Kenyan Case”. Daejeon, Korea: UNESCO-WTA.
- Osano, H.M. (2015, July). “An Investigation of Factors Influencing Global Expansion of Kenyan Firms” Research, Innovation for Sustainable Development and a Secure World, 5<sup>th</sup> Annual Kabarak International Research Conference: Kabarak University.
- Osano, H.M. and Mogere, D. (2015, July). “Factors Influencing Performance of Business Process Re-engineering Projects in Kenya: Case of Kenya Commercial Bank”. Research, Innovation for Sustainable

Development and a Secure World, 5<sup>th</sup> Annual Kabarak International Research Conference: Kabarak University.

- Osano, H.M. and Mwangi, M. (2015, July). "Effect of Agency Banking on the Performance of Commercial Banks in Kenya: Case of Machakos County, Kenya". Research, Innovation for Sustainable Development and a Secure World, 5<sup>th</sup> Annual Kabarak International Research Conference: Kabarak University
- Osano, H.M. and Mwangi, M. (2013, October). "Assessment of the Factors that Influence Internet Service Providers in the Application of Technology Push Strategy in Kenya: Case of Jamii Telecom Limited". Applied Research and Innovation for Development, 3<sup>rd</sup> Annual Kabarak International Research Conference: Kabarak University

### **Research Proposals and Project Papers Written:**

- Major Grants Proposal, CEPR/DFID Research Initiative 2017-2020: The Influence of Entrepreneurial Activity and Ecosystem on Economic Growth: Impact, Efficiency and relevance of Initiatives on MSMEs in Kenya
- Project Paper, The Technical University and Jua Kali Partnership (2019): Work Integrated Learning (WIL) to Encourage Entrepreneurship through Innovation Linkages with Jua Kali on the Wider Agenda of Supporting MSMEs.

### **Project and Research Papers Written:**

- Osano, H.M. (2015). An Investigation of Factors Influencing Global Expansion of Kenyan Firms, PhD Thesis. Nakuru: Kabarak University.
- Osano, H.M (2002). Next Generation Mobile Phones and the Potential Impact on the Kenyan Banking and Credit Card Market, MBA Project/Thesis. Glasgow: University of Strathclyde Business School.  
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- Osano, H. M. (1992). Changing the Co-operative Bank of Kenya Ltd to a marketing oriented culture. Reading: Henley Business School.

### **Journal Editorial and Reviewer Board**

1. Editorial Board Member - Journal of Applied Social Science, Human Development and Technology (JASST)— [www.aua.ac.ke](http://www.aua.ac.ke)
2. Journal of Innovation and Entrepreneurship – <https://innovation-entrepreneurship.springeropen.com/>
3. International Journal of Entrepreneurship – [www.abacademies.org](http://www.abacademies.org)
4. World Trade Review - <https://www.cambridge.org/core/journals/world-trade-review/information/>

### **Research and Supervisory**

I have successfully supervised over 60 postgraduate students' research projects/thesis and I have 6 on-going (including 3 PhD) postgraduate students research project/thesis supervision.

### **Research Area and Interest**

My areas of research interest include: Global Scalability of Small and Medium Enterprises in Developing Countries, International Entrepreneurship, Technology Entrepreneurship, Social Entrepreneurship, Humane Entrepreneurship, Ideation and Business Model Design, Family Business, Women Small Medium Enterprises, Innovation Eco-systems: Innovation and Incubation Centres, Regional Innovation Based on Science and Technology Parks, Technology, Innovation and Sustainability Transitions and Global Entrepreneurship Monitor (GEM).

## 12. Referees

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