KIYINGI YEKOSOFAATI

Kampala, Uganda

PROFESSIONAL PROFILE

Strategic Finance Professional, Microfinance Specialist, and University Lecturer with over 12 years of core expertise spanning executive leadership, credit risk analysis, staff capacity building, and enterprise development. Demonstrated track record in managing loan portfolios, structuring credit underwriting and recovery operations, and delivering practical curriculum across microfinance and academic institutions. Skilled in bridging institutional governance with field-level execution, optimizing loan appraisal systems, and facilitating adult learning programs.

CORE COMPETENCIES

- Credit Risk Assessment & Underwriting
- Capacity Building & Staff Training
- Financial Strategy & Treasury Management
- Regulatory Compliance & Risk Mitigation
- Microfinance Operations & Portfolio Recovery
- Curriculum Design & Adult Learning Facilitation
- Human Resource Management & KPI Oversight
- Community Engagement & Stakeholder Relations

PROFESSIONAL EXPERIENCE

Lecturer and HoD | *Uganda Technology & Management University (UTAMU)* (August 2025 – Present)

- Design, deliver, and assess university-level coursework across core finance, business management, and administrative modules.
- Supervise undergraduate and postgraduate student research dissertations and practical field internships.
- Serve as Secretary of the UTAMU Academic Staff Association (UASA), advocating for faculty development, academic governance, and institutional efficiency.

Human Resources Manager | *Lotus Consultancy Limited* (December 2023 – May 2025)

- Spearheaded end-to-end recruitment, onboarding, and talent retention strategies for organizational staff.
- Designed internal training programs, established Key Performance Indicators (KPIs), and introduced objective performance evaluation frameworks.
- Managed employee relations, benefits administration, payroll preparation, and occupational safety compliance.

Credit Analyst | *Encot Microfinance, Masindi* (November 2022 – July 2023)

- Conducted comprehensive financial statement analysis and credit risk assessments for high-yield SME and retail borrowers.
- Presented risk evaluation findings and repayment capacity models to credit committees to guide underwriting decisions.
- Led internal capacity-building sessions and technical credit training for branch staff to minimize portfolio impairment.
- Reconciled credit documentation files, identified procedural discrepancies, and enforced lending compliance.

Branch Manager | *4G-Capital Uganda, Mubende* (May 2022 – November 2022)

- Managed overall branch operations, human resources, and local marketing strategies to expand microfinance product reach.
- Oversaw loan disbursement workflows, portfolio monitoring, and financial advisory services for micro-enterprises.

- Directed client relationship retention initiatives and generated weekly/monthly branch performance analytics.

Managing Director (MD) | *Sseguku Microfinance Uganda Limited* (October 2014 – February 2022)

- Provided strategic, financial, and operational leadership for the institution over an 8-year growth period.
- Designed and executed long-term corporate strategies, liquidity/treasury plans, cash flow management, and annual budgets.
- Structured comprehensive enterprise risk management frameworks, ensuring strict regulatory compliance and timely audit reporting.
- Led staff recruitment, executive team building, product marketing, and stakeholder/investor relations.

Group Relationship Officer (GRO) | *Opportunity Bank Uganda* (January 2009 – October 2013)

- Mobilized, appraised, and managed group and individual loan portfolios while maintaining low default rates.
- Conducted field-level loan underwriting, business site visits, collateral evaluations, and delinquent loan recovery.
- Trained micro-business owners and group clients in financial literacy, recordkeeping, and business management skills.
- Served as Corporate Culture Change Branch Chairman, facilitating internal alignment with bank values and operational standards.

Teaching Assistant (Part-Time) | *Namasuba College of Commerce* (February 2007 – March 2010)

- Delivered instruction and coursework preparation in Business Law, Accounting Principles, and Hotel Management.

Project Manager | *Rural Medical Services* (December 2003 – December 2008)

- Managed health outreach initiatives, clinic operations, budget preparation, drug procurement, and donor reporting.
- Facilitated community sensitization and education programs focusing on public health, family planning, and youth development.

EDUCATION

- **Master of Arts in Financial Services (MAFS)** — Makerere University, Kampala (2013 – 2019)
- **Bachelor of Business Administration (BBA) – Finance** — Makerere University (MUK) (1999 – 2003)
- **Diploma in Business Management/Administration** — Cambridge Tutorial College, UK (1999 – 2000)
- **Uganda Advanced Certificate of Education (UACE)** — Makerere High School (1997 – 1998)

TRAINING & CERTIFICATIONS

- **Certificate in Community Initiative Development** — Community Development Concern (July 2012)
- **Certificate in First Aid / Volunteer** — Uganda Red Cross Society (May 2011)
- **Corporate Culture Training** — Opportunity Bank Uganda (March 2011)
- **Credit Management Trainee** — Microfinance Management (July 2002)

PROFESSIONAL REFERENCES

Mr. Kimuli Dennis — Head of Department Education, Uganda Technology & Management University (UTAMU)
Email: dkimuli@utamu.co.ug | Tel: +256 750 070456

Ms. Mirembe Florence — Head of Library, Uganda Technology & Management University (UTAMU)
Email: fmirembe@utamu.ac.ug | Tel: +256 784 074022

Mr. Kalyowa Robert — Lecturer, Kyambogo University, Kampala
Email: rk@kyu.ac.ug | Tel: +256 705 505598

Mr. Sserwadda Ronald — Branch Manager (Luweero), Encot Microfinance
Email: serwaddaron@gmail.com | Tel: +256 705 013139