

CURRICULUM VITAE

1. Surname: Kandie
2. Name: Karen
3. Date and place of birth: 1968
4. Nationality: Kenya
5. Civil status: Married
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karenknd@gmail.com

6. Education:

Institution:	The Catholic University of East Africa
Date: from (month/year) to (month/year)	Sept, 2012 - 2017
Degree:	PhD. Doctorate of Business Administration (DBA)

Institution:	Murdoch University
Date: from (month/year) to (month/year)	Jan,1999 – Mar,2000
Degree:	Master of Business Administration (MBA)

Institution:	University of Nairobi
Date: from (month/year) to (month/year)	Jun,1987 –May, 1990
Degree:	B.Comm, Accounts Option (Honours)

Institution:	Strathmore College
Date: from (month/year) to (month/year)	Dec, 1990 - Jun, 1992
Award:	Certified Public Accountant –CPA (K)

7. Languages skills: Indicate competence on a scale of 1 to 5 (1 - excellent; 5 - basic):

Language	Reading	Speaking	Writing
English	1	1	1
Kiswahili	1	1	1

8. Membership of professional bodies: ICPA (K) No 2286.

9. Other skills:

- Strategic and Open-minded Leader
- Financial Transactions negotiation skills
- Good presentation and Communication skills
- Developed Analytical and Creative skills
- Results Oriented Team player
- Enthusiastic & hardworking
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10. Proposed Positions: Leadership in Finance, Accounting, Treasury, Loan Administration, Audit, Risk

11. Years of professional experience: 25 years 10 months

12. Key qualifications:

- Capital Markets operations
- Financial Institutions.
- Regulatory Compliance.
- Budgeting & Planning.
- Risk Management.
- Development Finance
- Strategy and Policy
- Internal & External Audits
- Report-writing.

13. Specific experience in the region:

Country	Period
Kenya	• Training & coaching in Finance for Non-Finance Managers (Feb. 2014-Mar.2015) • Training on Integrating Budgets & Forecasts to the Strategic Plan(October, 2015 • Advising on HR and Finance matters for MESPT Board of Trustees • I was in charge of the first international credit rating for Shelter Afrique with Moody's, preparing rating documentation and liaising with the agency on the rating. • Structuring of Kshs 3 bln Medium Term Note and listing at NSE(2011) • Monitoring Loan book for AfDB, FMO & AFD(2009-2012) • Leading the preparation of yearly budget for Shelter Afrique (2009-2012) • Leading in valuation of Nairobi Stock Exchange (2009) • Preparing valuation of a seat at the Nairobi Stock Exchange(2009) • Review of finance, procurement and HR Policies & procedures (2007) • Business Leader in automation of finance systems and integration with Trading system (2007). • Leading in Issuance of first microfinance bond in Africa (2003)
China	Negotiating for Equity and Debt financing from Chinese government (2012)
Netherlands	Negotiating lines of credit with FMO (2010)
Tunisia	Reporting and negotiating for Equity and Debt financing from AfDB (Dec. 2011)
South Africa	Negotiating line of credit with Standard Bank and Development Bank of South Africa(2011)
Congo	Project assessment and monitoring (2009)

14. Professional experience:

Date from - Date to	Location	Company	Position	Description
2013 - Ongoing	Kenya	First Trident Capital Ltd.	Financial & Risk Consultant	Trident Capital Ltd provides financial and risk training to private and public sector entities. S Training for Finance for Non-Finance Managers • Risk Management. • Analysing Financial Statements • Cashflow Management. • Budgetary processes and control. <u>Business Columnist-The star:</u> Providing business analysis on a weekly basis economy and on National budgets in collabora
2009 - 2012	Kenya	Shelter Afrique	Director of Finance	Shelter Afrique is a pan-African Development real estate in Africa, in a south-to-south coop African sovereigns, the African Development

				The Finance Director position, reporting to the position with the key responsibility of providing the Finance, Treasury, Information Technology the organisation. Other key responsibilities include: - To provide leadership in structuring the B particular ensuring optimal liquidity, adequate International best practices such as the B - Providing strategic options in low-cost capital credit, issue of Bonds in the Capital Markets - Guiding the budgetary control function as organization to ensure compliance with law as well as in a manner that safeguards the firm - Liaising with strategic financial partners and the Capital Markets Authorities. <i>Achievements and special responsibilities at</i> - I was in charge of the first international company preparing rating documentation and liaising - Leading in the issuance and listing of a Company amounting to KES 3 Billion - Implementation of Oracle Enterprise Resource functions of the organization in one automated
Aug, 2005 - Nov, 2009	Kenya	Nairobi Stock Exchange	Head of Finance & Administration	Reporting to the Chief Executive Officer, this overall responsibility of providing technical and development and evaluation of NSE's financial Other key responsibilities include: - Providing Executive Leadership to the Executive as well as representing the Chief Executive - Provide strategic direction and thought leadership standard setting in relation to the Exchange procurement and budget, to ensure prudent and administrative resources. - Liaising with key strategic partners, such as the Kenya Revenue Authority, Kenya Assurance Banks. <i>Achievements and special responsibilities at</i> - Valuation of a seat at the Exchange as well of demutualization. - Implementation of ACCPAC Accounting system - Development of Procurement and Human ensure for effectiveness, efficiency and de
May, 2003 - 2005	Kenya	Faulu Kenya Limited	Risk management and Internal Audit Manager	Reporting functionally to the Risk Management Directors and administratively to the Chief Executive position with the following key responsibilities: - Setting up of the Audit and Risk Management developing policies, procedures and applications - To liaise with External regulatory bodies and Kenya Revenue Authority and the External <i>Achievements and special responsibilities at</i> - Lead in the issuance of the first ever micro 500 million in the face of diminishing donor - Lead in review of procedures, policies and licensing by the Central Bank of Kenya

2001 - 2002	Kenya	Co-operative Bank of Kenya	Financial Controller	Reporting to the General Manager, Financial Manager, Head of Finance position with the following key responsibilities: - Formulating, reviewing, monitoring and evaluating the performance of the Bank and the yearly budgeting process. - Preparing of periodic management and financial statements in an accurate and timely manner. - Ensuring prudential ratios are closely monitored and other statutory bodies is made correctly and in compliance. - Liaising with the Treasurer on liquidity management, investment decision and policy. - Performing the SWIFT Right Hand Security password. - Liaising with External Auditors, the Central Bank of Kenya Authority and other stakeholders of the Bank.
2000 - 2001	Kenya	Co-operative Bank of Kenya	Management Accountant	Reporting to the Financial Controller, this was my key responsibilities: - Reviewing and monitoring Central Bank of Kenya requirements. - Monitoring inter-branch reconciliations and ensuring compliance. - Preparing monthly performance reports. - Maintenance of internal accounts balance sheet. <i>Achievements and special responsibilities at Co-operative Bank of Kenya</i> - Created a computerized tool for drafting adjustments capabilities. This reduced the time by more than 80%, in addition to increasing accuracy. - Sensitised the organisation on cost management, double page printing (always use the two sides of paper) by more than 40%. - Led a team in resolving inter-branch reconciliations, which were reduced by about 50% and about KES 100,000 per month.
1999 - 2000	Kenya	ABN AMRO Bank	Management Accountant	Reporting to the Head of Finance, this position had the following key responsibilities: - Reviewing, controlling and monitoring correspondence with counterparties, and ensuring counterparty compliance. - Reviewing, monitoring and controlling the Government Bonds and liaising with Central Bank of Kenya. - Liaising with correspondent Banks and ensuring compliance with prudential requirements.
1998 - 1999	Kenya	ABN AMRO Bank	Management Accountant	Reporting to the Head, Finance this position had the following key responsibilities: - Preparing the annual financial plans and ensuring compliance with management decision-making. - Monitoring the liquidity risk of the Bank and ensuring Reserve ratio as required by the Central Bank of Kenya. - Liaising with correspondent Banks on Nostro account monitoring and balance.
1994 - 1998	Kenya	ABN AMRO Bank	Assistant Internal Auditor	Reporting to the Internal Auditor, this was a position with the following key responsibilities: - Identifying strategic, financial, operational and compliance risks. - Managing the Audit Department in the absence of the Internal Auditor. - Planning audits and ensuring that they are conducted in a timely manner. <i>Achievements and special responsibilities at ABN AMRO Bank</i> - Designed a computerized tool for verifying and reconciling accounts.

				Led a team in the computerization of Nos designed matching criteria that achieved the total time spent on reconciliations by reconciliation from monthly to daily.
1990 - 1994		Price Waterhouse	Audit Senior and Audit Assistant	Reporting to various Audit Managers and Partners - Liaising with Clients and engagement Managers - Supervising and training Audit Assistants - Drafting statutory accounts and tax computations <i>Achievements and special responsibilities at work</i> - I was a key staff in an investigation involving strengthening of Bank supervision in the industry. - I completed the Certified Public Accountant while it took an average of over two years to Audit Senior from Audit Assistant after

15. Others:

Corporate Engagements:

Advisor: Micro-Enterprise Support Programme Trust (MESPT) (August 2015-to date).
 Committee Member: Capital Markets Tribunal (July 2014- to date).
 Committee Member: Financial Services Committee, ICPA (K) (2008-2009).
 Council Member: Mukuru Promotion Centre, Mukuru slum project (2005-2010).

Speaking Engagements:

The Role of Capital Markets in the Economy: ICPA (K) Economic Symposium (2009).
 High Performance Organisations: A case for De Beers; Cape Town, South Africa (2009).
 Regulation of the Financial Services Industry: ICPA (K) Financial Services Seminar (2009)

Continued Development Education:

World Bank Annual General Meeting, Washington DC (2011).
 High Performance Organisations- Maastricht School of Management, Netherlands, held in
 Capital Markets Regulation & Development- Securities & Exchange Commission, Washington
 Players in International Financial Markets, UNITAR, Geneva (2009).
 Business Dynamics, Maastricht School of Management, Netherlands (2005).
 Capital Markets Development and Regulation-UNITAR, Geneva (2004). Financial derivatives
 (1994).

Publications:

The Capital Market; alternative source of financing (CPA (K) Journal, March 2004).
 A looming Price War in the Banking Industry? (ICPA (K) Journal, Sep.2003).
 Auditing the Donde Bill, The Final Balance Sheet (ICPA (K) Journal, Mar. 2003)