BETSON SITANDO

bsitando@gmail.com +260 977 177 141 / +260 966 200 250 Kapiri Mposhi, Zambia

EXECUTIVE PROFILE

Results-driven Senior Operations Leader with over 19 years of progressive leadership across microfinance, retail lending, credit administration, and business operations. Proven track record in multi-branch management, credit risk underwriting, portfolio quality control, and regulatory compliance under Bank of Zambia (BoZ) frameworks. Adept at driving operational transformations, scaling savings and loan portfolios, optimizing liquidity and vault management, and building high-performance branch teams. Recognized as **Most Performing Branch Manager at FINCA Zambia** for exceptional commercial growth and risk governance.

CORE COMPETENCIES

- **Operational & Branch Leadership:** Multi-branch oversight, SOP formulation, cost optimization, change management, and service-level agreements (SLAs).
- **Credit Underwriting & Risk Mitigation:** Portfolio-at-Risk (PAR) reduction, delinquency management, loan recovery, and collateral custody.
- **Business Development & Market Expansion:** Client acquisition, savings mobilization, product launch strategies, and stakeholder engagement.
- **Regulatory Compliance & Governance:** Bank of Zambia (BoZ) statutory guidelines, AML/KYC adherence, internal audit, and risk controls.
- **Human Capital & Team Building:** Performance appraisals, workforce planning, talent coaching, and cross-functional leadership.

PROFESSIONAL EXPERIENCE

Head of Operations | Kanev Cash Advance Limited
Nov 2024 – Nov 2025 | Lusaka, Zambia

- Directed end-to-end operational functions supporting short-term payroll-backed and micro-lending portfolios.
- Formulated and institutionalized standard operating procedures (SOPs) that streamlined credit assessment and accelerated turnaround times (TAT).
- Led cross-functional teams across credit underwriting, customer care, collections, financial control, HR, and compliance.
- Spearheaded portfolio risk-mitigation strategies, curbing default rates and boosting debt recovery efficiency.
- Ensured strict adherence to Bank of Zambia (BoZ) non-bank financial institution regulations and internal audit standards.

General Manager | Falane Solutions Recruitment Limited
Jun 2024 – Oct 2024 | Lusaka, Zambia

EDUCATION & PROFESSIONAL QUALIFICATIONS

Bachelor of Arts (B.A.) in Human Resource Management
University of Zambia (UNZA), Lusaka, Zambia *(Ongoing / Expected Dec 2026)*

Diploma in Human Resource Management
University of Zambia (UNZA), Lusaka, Zambia *(Conferred Mar 2019)*

Diploma in Marketing Management
Mansfield Institute of Technology, Lusaka, Zambia *(Conferred Dec 2004)*

HONORS & RECOGNITION

- **Most Performing Branch Manager Award** — FINCA Zambia Limited *Recognized for outstanding leadership, portfolio quality maintenance, profitability, and operational audit performance across the national branch network.*

TECHNICAL SKILLS & SYSTEMS

- **Lending & Banking Systems:** Core Banking Systems (CBS), Loan Management Systems (LMS), CRM platforms.
- **Compliance &**

- Directed daily commercial operations, administration, service quality assurance, and organizational growth initiatives.
- Designed strategic business plans, operational budgets, and internal policy frameworks aligned with shareholder objectives.
- Coordinated multi-departmental deliverables, client accounts, vendor partnerships, and statutory compliance.
- Implemented targeted B2B client acquisition campaigns and instituted structured staff performance appraisal models.

Branch Manager | Premier Credit Zambia Limited
Jul 2023 – Apr 2024 | Solwezi, Zambia

- Held full P&L and operational accountability for the Solwezi branch, surpassing portfolio disbursement and savings targets.
- Steered daily cash flow, vault custody, liquidity thresholds, and statutory lending compliance.
- Established an assertive loan recovery and monitoring regime, maintaining portfolio quality and minimizing early-stage arrears.

Branch Manager | FINCA Zambia Limited
Apr 2014 – Dec 2022 | Kapiri Mposhi / Lusaka / Chipata, Zambia

- Spearheaded branch operations across three strategic provincial branches (Kapiri Mposhi, Lusaka, and Chipata), managing cross-functional teams of up to 25+ staff.
- Awarded **Most Performing Branch Manager at FINCA Zambia** for outstanding portfolio growth, low default rates, and operational discipline.
- Managed complete branch treasury functions, including daily vault reconciliation, liquidity reserves, cash-in-transit, and expense management.
- Led thorough credit appraisals, client risk evaluations, and committee loan approvals in line with credit policy guidelines.
- Accelerated deposit mobilization and savings product penetration across retail and SME market segments.
- Maintained rigorous internal control frameworks, consistently achieving green/satisfactory ratings during internal and external BoZ audits.

Customer Relationship Supervisor | FINCA Zambia Limited
Oct 2008 – Mar 2014 | Lusaka, Zambia

- Supervised a team of Customer Relationship Officers, reviewing loan applications and approving credit facilities within assigned discretionary limits.
- Monitored team credit portfolios, enforcing disciplined collections procedures to keep PAR levels below institutional thresholds.
- Maintained strict physical and digital custody of collateral documentation and loan agreements.
- Partnered with IT and operations teams on CRM deployment, utilizing client data to drive targeted promotional campaigns.

Customer Relationship Officer | FINCA Zambia Limited
2005 – Oct 2008 | Lusaka, Zambia

- Originated, appraised, and disbursed microfinance and SME loans while driving grassroots savings mobilization.
- Conducted business site verifications, borrower cash-flow assessments, and thorough KYC vetting.
- Managed end-to-end delinquency recovery, tracing arrears borrowers and negotiating viable restructuring plans.

Governance: Bank of Zambia (BoZ) regulations, KYC/AML screening, Credit Reference Bureau (CRB) underwriting protocols.
- **Productivity & Reporting:** Advanced Microsoft Excel (portfolio modeling, KPI dashboards), Word, PowerPoint.

LANGUAGES

- **English:** Native / Bilingual Proficiency (C2)
- **Nyanja:** Fluent (C2)
- **Shona:** Advanced (C1)
- **Tonga:** Advanced (C1)
- **Bemba:** Intermediate (B1)
- **Kaonde:** Intermediate (B1)

PROFESSIONAL REFERENCES

Mr. Lenganji Sinyinza
Sales and Distribution Manager, FINCA Zambia Head Office
Contact: +260 965 843 074

Dr. Chilao Mutesa
Former Human Resources Manager, FINCA Zambia Head Office
Contact: +260 964 055 437

Mr. Bwalya Kalunga Sichula
Branch Manager, National Savings and Credit Bank (NATSAVE)
Contact: +260 977 611 144

Ms. Mupheje Stella Banda
Human Resource Manager, Premier Credit Zambia Limited (Ishandi)
Contact: *Available upon request*

Mr. Kennedy Bwalya
Managing Director, Kanev Cash Advance Limited
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