

BENJAMIN MUKASA

Professional Summary

Visionary and results-oriented executive with 16+ years of leadership in financial services, fintech, and development sectors across Africa. Proven record of driving strategic transformation, owning and delivering on P&L, leading operational turnarounds, and building high-performing teams. Adept in managing risk, navigating regulatory frameworks, and growing portfolios profitably. Strong commercial acumen combined with a hands-on leadership style.

Key Accomplishments

- **P&L Leadership:** Delivered a 26% profitability uplift at 4G Capital Uganda by aligning business strategy with operational controls and customer-centric growth.
- **Financial Oversight & Risk Management:** Maintained 97% collection rates for a loan product, ensuring compliance with the regulator, UMRA.
- **Microfinance & Lending Expertise:** Spearheaded the growth of SteadFin Uganda SACCO from \$5 million to \$18 million in five years.
- **Strategic Leadership & Compliance:** Oversaw a \$28 million development aid portfolio million portfolio at JBJ Foundation.
- **Innovative Investment Strategies:** Led new risk management frameworks and liquidity controls, improving profitability by 19% at SteadFin Uganda SACCO.
- **Stakeholder Engagement:** Developed key relationships with government entities, financial regulators, and international partners to drive strategic growth.

Work History

Country Manager

4G Capital Ltd

Kampala, Uganda

06/2024 – Present

- Leading a team of 185 staff across 26 branches, overseeing business strategy and execution. Ensuring departmental alignment between products, collections, finance, HR, procurement, I.T., and Operations.
- Enhancing operational efficiency with cost controls and spearhead product improvements.
- Ensuring client retention and satisfaction (limiting voluntary & involuntary churn)
- Strengthen stakeholder relationships and ensure compliance with regulatory standards.
- Achieved a 26% increase in monthly profitability
- Successfully launched four new branches to strengthen market reach in Uganda.
- Maintained a 97% collection rate for one of the products (KUZA).
- Aligned unit economics with productivity targets, driving sustainable portfolio growth. Ensuring operational excellence for 4G Capital in Uganda.
- Improved client retention and satisfaction by 20% through a referral program and customer engagement initiatives.

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- 📍 Kampala, Uganda
- 🌐 Ugandan

Skills

- Financial Admin & Reporting
- HR & Supply Managment
- HR Management
- Compliance and Risk Mgt
- Strategic Leadership & Team Building
- Stakeholder Engagement
- Budget Control & Collections
- Operational Efficiency

Education

Heriot-Watt University:
Edinburgh Business School
Edinburgh, United Kingdom
Master of Business
Administration (MBA): Finance
Year Conferred (expected): 2024

Association of Chartered
Certified Accountants – ACCA,
Level II

Makerere University
Kampala, Uganda
Bachelor of Business
Administration: Finance (Hons)
Year Conferred: 2007

St. Mary's College, Kisubi, Ug
Uganda Adv. Cert. of Education
Year Conferred: 2003

King's College Budo, Uganda
Certificate of Education
Year Conferred: 2001

Country Manager

JBJ Foundation, Inc.

Lilongwe, Malawi

10/2022 – 06/2024

- Oversaw a \$28 million portfolio across multiple sectors, including education, health, agriculture, nutrition, early childhood development, and humanitarian aid.
- Led the Building Educational Foundations through Innovation & Technology (BEFIT) program, managing \$10 million in funding for foundational learning.
- Developed financial monitoring tools, leading to \$1.3 million in cost savings across key projects.
- Spearheaded funding initiatives, securing partnerships with UNICEF, Catholic Relief Services, and HarvestPlus.
- Built strategic relationships with government officials and stakeholders to support JBJ's initiatives, enhancing local impact and fostering collaborative support.
- Represented JBJ Foundation in high-level stakeholder engagements and supported Strategy Managers in the design of new projects.

Management Partner

AMP Health

Windhoek, Namibia

04/2022 – 10/2022

- Enhanced leadership and management capabilities in the National Vector-borne Disease Control Programme (NVDCP) in the Ministry of Health & Social Services.
- Served as a resource and thought partner for the MoH focusing on strengthening leadership and management capabilities.
- Fundraised for the Malaria program through proposal submissions to Global Fund
- Supported program design and implementation with the team.

Chief Executive Officer

Elusik Tax and Accounting, Inc.

California, USA

11/2021 – 04/2022

- Ensured strategic alignment within the firm and facilitated the attainment of set objectives. Developed the firm's financial plans with the President/Chairman.
- Oversaw all business activities for the firm in close coordination with the senior leadership including operational management.
- Reviewed financial and non-financial reports of the firm
- Ensured the organization's fiscal sustainability.
- Directly handled the firm's accounting, budgeting & payroll functions.

Chief Executive Officer

SteadFin Uganda Savings and Credit Cooperative Society Ltd

Kampala, Uganda

10/2017 – 11/2021

- Led several projects in the cooperative and guided all departments in the entity.
- Expanded the loan portfolio from \$5 million to \$18 million in four years..
- Ensured a 0.02% non-performing assets (NPA) ratio on the credit portfolio of the SACCO's US\$ 17.6 million loan portfolio, FY 2021.

Certifications

2018 IFRS 9, 15 and 16 Training
(BDO East Africa, Kampala)

2016 Financial Accounting with
SAP (USAID Online training)

2016 Budget Formulation and
Execution (USAID Accra Ghana)

2015 Accounting II (Global
Financial Services - Bangkok,
Thailand)

2014 Overseas Resource
Management (Global Financial
Services – Charleston, USA)

2009 Advanced MS Access & MS
Excel (APTECH (U) LIMITED)

Community Initiatives

Environmental, Social, and
Governance (ESG) Lead for 4G
Capital Uganda

First responder in the Cyclone
Freddy Response Plan – Malawi
(2023) and participated in the
recovery activities in southern
Malawi.

Initiated a relief project towards
an orphanage primary school in
Kiswa community in Kampala
through the United Nations
Association.

Initiated a humanitarian shelter
project at Namuwongo, Kampala
(2011) which enhanced the lives
of displaced people.

- Introduced new credit products that led to a 19% increase in profitability for FY 18 and attained a 21% growth in the portfolio.
- Introduced new policies that ensured portfolio alignment as per the new regulatory requirements. Maintained a good liquidity position of the \$17.6 Mn portfolio (2021).
- Maintained clear budgetary tracking of year-to-date (YTD) performance.
- Submitted new policy changes to the Credit Risk Policy that ensured operational efficiency upon the Board's Credit Committee's approval.
- Coached and guided senior managers to improve effectiveness
- Effectively handled the credit union's supply chain and logistics department.

Program Budget Specialist

USAID/Uganda, U.S. Embassy Kampala, Uganda

11/2015 - 10/2017

- Dealt with complex databases for budgeting and reporting of USAID's development assistance to Uganda leading to the minimal pipeline on a US\$ 334 million portfolio.
- Formulated detailed financial plans for the Mission's development aid budget.
- Reconciled USAID Uganda's Budget Database (OPS Master) and led to the successful internal tracking of over US\$ 50 million to respective activities.
- Enabled better relationships between the Mission and the Government of Uganda
- Ensured timely submission and execution of USAID/Uganda's annual program budget (\$334 Mn) and trained two external budget analysts (Zambia & Malawi).

Accountant/Budget Analyst

U.S Embassy Kampala, Uganda

12/2012 - 10/2015

- Designed and created budget tracking spreadsheets that reduced unliquidated obligations balances by \$50 million over three years.
- Ensured adequate internal controls in accordance with GAAP standards.
- Managed the entire accounting cycle, including gathering information, preparing documents, finalizing reports, and closing books.
- Tracked financial progress by creating quarterly and yearly balance sheets.

Payments Specialist [Voucher Examiner]

U.S. Embassy, Kampala

Kampala, Uganda

05/2011 - 11/2012

- Audited and processed a full range of claims and vendor invoices for payment and designed an invoice tracking tool. Also handled Value Added Tax reports.
- Fostered relations with Uganda Revenue Authority (URA) that facilitated improved turnaround time and quick collection of over US\$ 175,400 in VAT refunds.

Credit & Management Information Analyst

DFCU Bank Limited

Kampala, Uganda

06/2007 - 05/2011

- Designed and prepared periodic portfolio management reports using MS Access and SQL databases used by the Credit and Finance Departments
- Handled financial reporting for the bank's US\$ 132 million credit portfolio (FY 2011)
- Originated and processed client credit applications in the bank
- Solely performed the business intelligence function for 2 years by using databases.

System Skills:

- Advanced MS Excel, PowerPoint, Word, and Access
- MS Dynamics NAV (ERP)
- Bank Master
- SAP ERP
- QuickBooks (Online and Desktop)
- Phoenix
- Tableau
- Power BI
- ATOM CRM

Languages:

Language	Skill	Level
English	Spoken	Fluent
English	Written	Fluent
Luganda	Spoken	Fluent
Chichewa	Spoken	Basic
Swahili	Spoken	Basic

Referees

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