



**Citrine Financial
Group Holdings**

Maurice TOROITICH

*Financial Services | Leadership Learner
Executive Coach*

With a distinguished career in executive banking, including a tenure as Managing Director of KCB and BPR banks in Rwanda, Maurice brings unparalleled expertise to CFG Holdings. His extensive knowledge of the East African financial sector and proven leadership abilities makes him a valuable asset to our team.



CONTACT



(+254) 722719324
(+250) 788309027



m.toroitich@cfgholding.com



12556-00100 Nairobi,
Kenya



mtoroitich



mtoro

EDUCATION

Strathmore University
2012

Masters of Business Administration

University of Nairobi
1993

Bachelor of Commerce (Accounting
Option)

LANGUAGES

- English (Fluent)
- Kiswahili (Fluent)
- French (basic)

PROFESSIONAL EXPERIENCE

Citrine Financial Group Holdings (CFG-Holdings Plc) |
Group Chief Executive Officer Jan 2024 – Present

Key responsibilities:

- Developed and executed complex strategies in collaboration with stakeholders, fund managers, and financial partners to

BPR Bank Rwanda Plc | CEO/Managing Director
2017-2022

Key responsibilities:

- Developed and led a successful business transformation and growth strategy that led the bank out of losses to profitability with an RoE of 20% within a period of 4 years.
- Promoted a high-quality work environment leading to an achievement of 87% on staff satisfaction ratings.

KCB Bank Rwanda Plc | CEO/Managing Director
2008 - 2022

Key responsibilities:

- Initially led a successful start up strategy and subsequently developed and led a scale up strategy resulting in the acquisition of 9% market share and ranked 6th out of 16 in overall market positioning within 8 years..
- Shaped the formation and sustenance of a high-performance based organization culture,

Stanbic Bank Kenya Ltd | Regional Manager,
Personal and Business Banking. 2006 - 2008

Key responsibilities:

- Led the succesful implementation of the bank's initial retail banking strategy thus expanding the bank's retail product and foot print. During this period, net earning assets in retail banking grew from KES 2 billion in 2006 to over KES 7 billion by June 2008.



**Citrine Financial
Group Holdings**

EXECUTIVE DEVELOPMENT

University of Stellenbosch (2020) 2020

Ethical Leadership in personal and organisational practice

Balanced Scorecard Institute of Africa 2014

Strategy execution with strategy maps

University of Pretoria, Gordon Institute of Business Science 2012

Global Executive Development

Mervyn King (2012) 2012

Corporate Governance

Standard Bank of South Africa | Global Leadership Centre 2008

Senior Leadership Development

AFFILIATION

Associate of the Chartered Institute of Bankers (London)

Executive Coach: Centre for Reimagined Africa (CRA) of the Africa Leadership University.

Executive Coach: BCA Leadership

REFERENCES

John Rwangombwa Governor, National Bank of Rwanda

+250 788300658

Johnrwangombwa@yahoo.co.uk

Jrwangombwa@bnr.rw

Martin Oduor-Otieno Founder/CEO, The Leadership Group

+254 722 314986

moduorotieno@gmail.com

CERTIFICATION

- **2017-07** - Professional Coaching Skills | ICF Approved Specific Training
- **2010-04** - The Effective Director | Strathmore Business School
- **2009-05** - Corporate Governance | Centre for Corporate Governance
- **1999-02** - Bank Credit & Risk Management | Damelin School of Banking
- **1999-12** - Certified Public Accountant (CPA) | KASNEB

SPECIAL ASSIGNMENTS

- Member, Advisory Board: St Mary's Mission Hospital, Nairobi
- Chairman, Rwanda Bankers Association | 2015-2019
- Chairman, Board of Trustees, Stanbic Bank Staff Pension and Life Assurance Scheme

SKILLS

- Banking and Finance
- Strategy
- Executive Coaching
- Corporate Governance
- Stakeholder Management



**Citrine Financial
Group Holdings**