



Stephen Adiriano Walusala

Enterprise Development Officer · Certified ILO-SIYB & BDS Trainer

I help young people, women and MSMEs build enterprises that last: businesses that earn steadily & decent incomes, create jobs and reach real markets and finance.

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9+ years

in enterprise training, mentorship and program delivery

1,500+

entrepreneurs guided on business decisions

16+

financial-institution branches supported with training and linkage

50+

training programs and workshops coordinated

Team of 12

trainers led across a regional cluster

Who I am

I am a certified trainer and enterprise development practitioner with over nine years of combined experience in learning and development, financial and digital literacy, entrepreneurship education and enterprise finance. I have delivered all three pillars of MSME capacity building (financial literacy, entrepreneurship education and digital literacy) in person and online, to youth, women's groups, farmers, refugees, SACCOs, faith-based groups and MSMEs.

My work connects training to outcomes: a better-run business, a bankable owner, a new market, and a job that lasts. A Bachelor of Commerce (Finance) graduate, I have been rated satisfactory in every performance appraisal across my career.

What I bring to donors and partners

Programme design & delivery

- Training needs analysis and bankability assessment to design interventions that fit real gaps
- Curriculum development and contextualisation for different literacy levels and business types
- Learner-centred methods: case studies, role-plays, costing exercises and personal action plans
- Participant mobilisation, screening and enrolment, with start-of-programme expectation capture
- Delivery of local and overseas programmes, physical and online

Stakeholder & partnership management

- Built partnerships with local leaders, NGOs, CBOs, government representatives and financial institutions to mobilise groups and build community trust
- Supported donor- and government-funded programmes, including GiveDirectly, NGAAF and NG-CDF
- Led and coordinated 12 trainers, representing the team lead in regional and strategic meetings

Budget & resource utilisation

- Planned and managed training materials, equipment and budgets efficiently as a centre manager
- Led a centre recognised as the **best overall** for attendance and resource utilisation
- Credit appraisal and portfolio-at-risk management: assessing repayment capacity and risk

M&E, reporting & accountability

- Baselineing of participants and timely, accurate reports for management, clients and partners
- Session evaluations and follow-up to track satisfaction, retention and application of learning
- Attendance, completion and certification records that stand up to donor reporting

From training to sustainable, job-creating businesses

participant leaves with skills and a clear next step.

Assess Training Needs Assessment (TNA) Capacity gaps, bankability and business potential	Train Costing, pricing, budgeting, saving, credit readiness, business planning	Mentor One-to-one and group coaching, goal-setting, action plans, record-keeping	Link Loans, savings, accounts, digital banking, agent and SACCO networks
Grow Digitised operations, wider markets, resilience and new jobs			

Resilience Budgeting, savings habits, debt management and credit readiness help owners withstand shocks, and guiding 1,500+ customers with data-based decisions has shown me what keeps small businesses afloat.	Employment Strong enterprises hire. I focus on business planning, costing and growth planning so that start-ups and MSMEs can scale and sustain jobs, especially for youth and women.
Market & finance linkage I have onboarded SACCOs, SMEs, NGOs and transport groups onto institutional and digital financial services, and recruited agents to widen last-mile access.	

Training credentials

Certified Trainer, ILO Start & Improve Your Business (SIYB) 2023. Internationally recognised entrepreneurship training for MSMEs and start-ups.	Certified Business Development Services (BDS) Trainer 2025. Business advisory, coaching and enterprise support.
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Bachelor of Commerce, Finance option

Kirinyaga University, 2017.

Training offer for MSMEs

- **Entrepreneurship education:** SIYB-based training, costing, pricing, growth planning, needs assessment and business advisory
- **Financial literacy and inclusion:** budgeting, saving, investment, loans, credit readiness, debt management, linkage to financial products
- **Digital literacy and adoption:** digital financial services, mobile banking, business digitisation, agent onboarding, online learning

Experience

Training Coordinator

June 2026 – present · Nairobi

- Run end-to-end delivery of local and overseas training: mobilisation, enrolment, scheduling, facilitator allocation, materials and logistics
- Introduced expectations and needs capture at the start of each programme and tailored content and pacing to participants' businesses and goals
- Built evaluation and follow-up into every programme, using results to improve facilitator guides, workbooks and delivery

Centre Manager, youth enterprise project

April – May 2026 · Kirinyaga County

Recognised as best overall station

- **Highest attendance** of all stations through early mobilisation, consistent follow-up and engagement of local stakeholders
- **Best resource utilisation** through careful planning of materials, equipment and budgets
- **Most trees planted**, leading a community-focused environmental sustainability activity
- Coordinated trainers and mentors and reported progress against targets

Trainer and Mentor, NYOTA youth enterprise project

January–June 2026 · Nairobi and Murang'a counties

- Trained youth entrepreneurs in financial literacy, entrepreneurship and social skills, and mentored them one-to-one and in groups on business plans, record-keeping and goals
- Assessed capacity gaps, adapted delivery to different literacy levels and referred participants to formal financial products and business support

Enterprise Banker and Business Relationship Manager

June–December 2025 · Nairobi

- Appraised loans through client visits and managed portfolio-at-risk, assessing repayment capacity and credit risk
- Onboarded churches, NGOs, transport SACCOs and SMEs onto institutional and digital solutions, trained their staff and mobilised deposits
- Drove customer digitisation and recruited banking agents to extend access to finance

Financial Literacy Trainer, Mentor and Regional Team Coordinator

December 2022–June 2025 · Nairobi East

- Delivered financial literacy, entrepreneurship and digital literacy to MSMEs, farmers, youth, women's organisations, refugees, SACCOs, faith-based and community groups, in person and online
- Supported 16+ branches with mobilisation, group training and product linkage across donor and government programmes
- Guided 1,500+ customers in business decision-making using data analysis and raised awareness of KYC, AML and lending regulations
- From November 2023, led 12 trainers and introduced an "A-Team" strategy to build a high-performance culture, with timely baselining and M&E follow-up

Learning and Development Officer

January 2017–October 2022

- Coordinated 50+ training programmes and workshops, growing client base and regional reach
- Carried out training needs analysis, designed interventions and led physical and virtual workshops on leadership, customer service and communication
- Developed facilitator guides, workbooks and multimedia materials, and kept records for quality assurance and donor reporting