

Resume

NISCHAL KARKI



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Location: Sukedhara, Kathmandu

With a strong foundation in decision-making, problem-solving, and leadership, I bring a wealth of experience in project management, business growth and strategic thinking. Demonstrating expertise in project planning, implementation, and stakeholder coordination, managing cross-functional teams, conducting market research, and ensuring compliance with regulatory requirements underscores ability to drive projects to successful outcomes. With a track record of leadership, innovation, and adaptability, poised to make significant contributions to any organization.

Academic Qualification

- Bachelor Degree in Business Administration (2019), Apex College, Pokhara University
- Intermediate (H.S.E.B) (2012), Classic International College, Pingalasthan Gaushala.
- SLC (2010), Godawari Vidhya Mandir English School, Itahari, Sunsari

CORE COMPETENCIES

- Marketing Strategy Development
- Brand Management & Rebranding
- Social Media Marketing
- Stakeholder Engagement & CRM
- Market Research & Competitor Analysis
- Email & Content Marketing
- Project Management (Jira, Asana, Slack)
- Event Planning & Influencer Marketing
- Public Relations & Affiliate Marketing

Technical Skills

- Microsoft Word, Microsoft PowerPoint, Microsoft Excel
- Project Management Tools: Fluxx, Jira, Asana, Slack, Zoho
- Fluency in English and Nepali Typing

Project Management Skills

- Budgeting and Cost Control, Financial Forecasting, Cost-Benefit Analysis
- Scheduling and Time Management, Gantt Charts, Critical Path Method, PERT
- Stakeholder Management, Identifying Stakeholders, Managing Expectations, Communication Plans
- Risk Assessment and Mitigation, Contingency Planning
- Vendor Selection, Contract Negotiation, Compliance Management
- Progress Reports, Project Documentation, Executive Summaries
- Baseline and Endline survey and report
- Change Control Processes, Impact Analysis, Communication Strategies
- Resource Allocation, Team Management, Capacity Planning
- Key Performance Indicators (KPIs), Performance Metrics, Post-Project Evaluation

Professional Experience:

**[November, 2022-Present] Product Manager // Aloï Private Limited (Aloï.global) - (SAAS) Fintech,]
Kuleshwor, Kathmandu**

- Spearheaded the Project, empowering informal sector micro-entrepreneurs through environmentally sustainable value chains. Expansion of product development adapting different business strategy and market access.
- Led a GSMA-funded project focused on climate-smart resilience and financial literacy, ensuring effective implementation, stakeholder coordination, technology integration, and access to finance for micro entrepreneurs. .
- Developed and executed strategies for sustainable investments to improve the livelihoods of informal micro-entrepreneurs.
- Designed Monitoring, Evaluation, and Learning (MEL) frameworks for GSMA programs, ensuring adaptive management and impact measurement.
- Fostered partnerships with banks, cooperatives, microfinance institutions, and international donors, facilitating digital adaptation for fund tracking and management.
- Drafted agreements, business models, concept notes, and modality documents to secure collaborations and strengthen relationships with stakeholders.
- Conducted baseline and endline surveys to assess micro-entrepreneurial outcomes.
- Managed project plans, budgets, KPIs, and milestones, ensuring timely reporting in systems like Fluxx.
- Oversaw project staff, facilitated training sessions, and organized meetings and events to enhance team performance and project delivery.
- Designed MSME and SME loan models, focusing on innovative financing solutions for underserved populations.
- Conducted field surveys and coordinated pilots to ensure smooth project operations.
- Monitored progress and reported outcomes to donors and key stakeholders, aligning with organizational priorities.
- Contributed to the formulation of multi-year strategic business plans, identifying key operational and market drivers in collaboration with cross-functional teams including finance, product, and partnerships.
- Conducted market research and competitive analysis to inform digital product strategies, resulting in refined product-market fit for fintech offerings targeting underserved populations.
- Supported in developing and implementing strategic frameworks around digital financial services, including go-to-market strategies for mobile-based lending and agri-fintech platforms.
- Collaborated with partner organizations (Altai, GSMA, SIDA) to design and track KPIs aligned with long-term impact goals and investment roadmaps.
- Coordinated monthly and quarterly business performance reviews by compiling internal performance data, preparing dashboards, and presenting strategic insights to the leadership team.
- Assisted in exploring strategic partnership opportunities and investor engagement, contributing to initial pitch decks and funding strategy outlines.

Key Achievements:

- Successfully implemented a climate-smart adaptation program for borrowers, supported by GSMA and SIDA, fostering financial inclusion.
- Successfully design and implement a business strategy.
- Strengthened partnerships with diverse stakeholders, facilitating impactful and scalable initiatives across fintech and green business sectors.
- Onboarded more than 4 BFIs for access to finance to the micro entrepreneurs.
- Improved organizational processes and enhanced efficiency through strategic planning and execution.
- Tech features customization and tech training to the stakeholders, making technology scalable and user-friendly.

- Tokenized loan to the micro entrepreneurs including income, loan and repayment tracking, cashless transaction.

[March, 2018 - March, 2022] Project Head // Innerworld Enterprises Pvt Ltd (SAAS, E-commerce)]

Chabahil, Kathmandu

- Dynamic leader with extensive experience managing and growing SaaS and e-commerce businesses. Spearheaded two major e-commerce platforms, achieving significant milestones, including onboarding 200+ clients and coordinating with all the stakeholders for the strong relationship.
- Implementing different business strategies and expansion of business in other cities.
- Market research and competitive analysis and developing different e-commerce business models.
- Prepare a corporate plan and annual business plan and monitor progress against these plans.
- Direct and control the work and resources of the company and ensure the recruitment and retention of the required numbers.
- Provide strategic guidance and guidance to the Board in managing and controlling the Company's operations and ensuring the Board achieves its goals and objectives.
- Establish Company policy and guidelines .
- Handling the overall HR process, managing and evaluating the activities of employees. Managing all administration.
- Supported the development of annual and mid-term business plans, integrating sector trends and internal capacity assessments to define business targets and strategic priorities.
- Participated in the design of strategic initiatives to close operational gaps, increase client retention, and enhance service offerings aligned with competitive benchmarks.
- Prepared business cases and scenario models to evaluate new service launches and cost optimization opportunities, assisting decision-making.
- Facilitated cross-team engagement to ensure strategic alignment across operations, marketing, and sales, and supported internal reporting processes with well-structured performance summaries.
- Develop and maintain an effective marketing and public relations strategy to promote the company's products, services, and image in the wider community.
- Setting strategic goals and objectives for the project.
- Ensuring compliance with legal and regulatory requirements.
- Budget management and resource allocation.
- Leading and motivating project team members.

Key Achievements:

- Business expansion within 1 year of operation in Pokhara.
- Successfully onboarded more than 200 clients within target timeline.
- Team leading and handled overall operation and cost cutting strategy.
- Business growth and new strategy adaptation.
- Tech features customization and adaption of new marketing strategies for business growth.
- Coordinate with the UK tech team to the interface and backend administration, super admin, admin changes and users management.

[DEC. 2017 - March. 2018] Internship // Rastriya Banijya Bank, Maitidevi Branch, Kathmandu, Nepal]

- Assisting with customer inquiries and transactions at the bank branch.
- Shadowing experienced bankers to learn about various banking processes and procedures.
- Supporting bankers in administrative tasks such as filing, data entry, and documentation.
- Observing and learning about risk management and compliance practices within the bank.

- Collaborating with team members on special projects or initiatives.
- Providing assistance to customers with account opening, loan applications, and other banking needs.
- Understanding the overall loan process and loan services of the bank.
- Conducting research on industry trends and market conditions.
- Maintaining confidentiality and adhering to ethical standards in all interactions.

[March, 2017 - October, 2017] Marketing Executive // Vishal Group of Company, Tripureshwor, Kathmandu, Nepal]

- Liaising and networking with a range of stakeholders including customers, colleagues, suppliers and partner organizations.
- Planning and execution of product ATL strategy.
- Building and executing on the tactical marketing plan.
- Successfully organized different events for income growth and building networks.
- Plan and strategies according to market structure and customers needs.
- Reports daily to the immediate manager/supervisor in a timely manner using an efficient record-keeping system.
- Oversee all marketing activities, take metrics and write performance reports.
- Collaborates with influencers and organizes events to increase brand visibility and credibility.
- Develop new marketing initiatives such as social media, events or crossover collaborations to strengthen engagement with target audience
- CRM systems and strategies to manage customer interactions, gather insights, and personalize marketing efforts based on customer data.

Achievements

- **Scholarship Training Program by ITCILO** || 2024 || *Global Youth Forum*
- **Apex Smart Competition** by Apex College || 2016 || Outstanding Smart Group

Training and Courses

- **“Global Youth Forum 2024”** || 29th January 2024 - 9th February 2024.
 - Youth at the forefront of achieving the 2030 agenda for sustainable development.
 - SDGs Goals and Localizing the 2030 Agenda for Sustainable Development Projects.
 - Global Youth Forum Foundations & Social, Economic, Environmental Inclusion for SDG Achievement.
 - Youth Empowerment and Decision-Making.
 - Youth in the EU's External Action, Bridging Policies and Data.
 - UN strategy on Youth progressed.
 - Leadership and career labs.
 - Project design and pitching.
 - UN Organization and their role
- **“College to Corporate”** || 5th-6th, August, 2018 || Apex College.
- **“Employability Skills”** || 7th-8th, January, 2018 || Apex College.

Participations:

1. Treasurer at Lions clubs of Matribhumi || 2021 || Lions Club International

Language:

1. **English**
 - a. Speaking - Fluent
 - b. Writing - Fluent
 - c. Reading - Fluent
2. **Nepali**
 - a. Speaking - Native
 - b. Writing - Native

c. Reading - Native

References

1. Sonika Manandhar:

CTO and Co-founder

Aloi Private Limited

Email: sonika@aloi.global || 9843737918

2. Hari Prasad Gautam, (Academic Advisor):

Assistant Professor

Apex College, Pokhara University

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3. Sheju Gopi:

Innerworld Enterprises Pvt Ltd || Founder

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