

# CURRICULUM VITAE

Frank Massawe

## **Personal Details**

- Nationality: Tanzanian
- Date of Birth: 23<sup>rd</sup> February 1985
- Place of birth: Songea, Ruvuma
- Sex: Male
- Marital Status: Married
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## **Academic Qualifications**

**2007- 2010- Bachelor of Arts in Economics& Sociology- The University of Dodoma**

**2005 - 2007- 'A' Level Certificate–Minaki High School, Kisarawe(Pwani)**

**2001- 2004 - 'O' Level Certificate –Ifunda Technical Secondary School, Iringa**

## **Working Experience**

**February 2023–Up to date –SF GROUP OF COMPANIES**

**Position- Business Development and Tendering Manager**

**Duties and Responsibilities;**

- Reviewing and Developing tender documents, scope of work, check feasibility, qualification, technical, financial criteria and commercial bids in line with tender requirements.
- Development of Request for Proposal (RFP), Request for Quotation (RFQ), Invitation to Tenders (ITT) and Preparation of Presentations (PP).
- Review and analyse risks and opportunities in the proposal pricing to mitigate in-built risks prior tender submission stage.
- Conducting Target Market Analysis to determine market needs and customer preferences
- Analysing data related to market needs, trends, consumer behaviour, and industry insights.
- Advising clients on product positioning, marketing message and promotion campaigns.
- Attend pre-bidding meetings, seek and/or resolve clarifications from clients;
- Attend conferences, meetings and industry events and identify innovative ideas through industry research, related events, publications.

- Internal communications on tender preparation documentations, scope of work (SOW) review to Directors/GMs regarding tender requirements, work schedules ahead of time, staffing requirements and equipment deployment;
- Review and analyse of information in relation to work methodology, pricing comparison, costing work and margin contingency.
- Negotiating deals with customers based on the company's strategies and operations
- Ensuring that clients requirements are integrated in the company's business operations
- Training sales executives to enhance their product knowledge and improve sales skills
- Exploring sales pipeline opportunities through business-to-business (BB) partnerships
- Collecting and analysing customer feedback and using it to improve sales performance
- Enhance organization's reputation through acceptance of different requests, task

December 2016- August 2022: Working at First National Bank Tanzania, **as Relationship Manager**

- Responsible for portfolio management and Cross sell into the existing portfolio.
- Responsible for growth in the portfolio as measured by balance sheet (Assets & Liabilities) growth and income (New to bank relationships, non interest and interest revenue, assets growth), product penetration and managing operational and FTP costs.
- Builds relationships with people whose assistance, co-operation and support may be needed
- Acting as client focal point for service delivery, through efficient management of service request, query and or complaint, ensuring they are logged, resolved and appropriate feedback in a timeous manner.
- Dealing with technical credit i.e. scoring models, financials & optimist reports to assist with decision making and credit approvals.
- Aggressively market for business from the customer that fall under the portfolio to increase bank's revenue base.
- Deep sector knowledge and client insight to all business clients, stakeholders such as credit, finance, operations and other segments in the bank.
- Ensure KYA/AML/FATCA requirements are completed in timely manner.

June 2014- November 2016: Working at First **National Bank Tanzania, as Credit Origination Analyst/Relationship Analyst**

Where the main duties include: -.

- Cross selling of bank's products through the existing customers and new customers
- Prepare Insurance Finance Proposal for desirable clients
- Financial analysis of the financial statements.
- Growing IPF book in Northern Zone
- Work with RM/product partners in structuring credit solutions for the clients and ensuring the appropriateness of these products.
- Ensure timely submission of quality periodic credit Reports. (Excess reports, Status report).
- Monitoring and managing utilisation of an agreed facility covenants.
- Doing and analysing the Pricing.
- Assisting RM in preparation of Pre-Screen and deal restructuring by consider TAT.
- Executing duties related to ongoing risk management, such as renewing of expired limits, outstanding collaterals, breach of covenants etc.
- Portfolio analysing, management and growth of the clients (MI reports, Dormancy/Inactive, VSI, etc.).
- All aspects of renewing of credit facilities as well as new credit applications;
  - Spreading of financials
  - Assisting RMs in preparing the CA and all supporting documents, (referencing, CRB, etc)
  - Grading Sheet and Pricing Model
  - ESRA
- Credit Fulfilment
  - Obtain and check offer letter
  - Preparation of Indicative term sheet
  - Co-ordination of all legal documents between the RM and the legal department
  - Co-ordination of security perfected
  - Compile and sign off deal fulfilment checklist
  - All loading and diarizing of facility covenants
  - Check debit interest rate

**February 2013-June 2014; Worked at Access Bank Tanzania, as Loan Officer Specialist:**

Where the main tasks assigned are: -

- Dealing with training new credit staffs attached to the department.
- Monitoring and Evaluation of loan proposed.
- Analysing the risk attached to loan proposed.
- Decision of the loan amount, maturity and propose the required collateral coverage in credit committee.

**February 2011–January 2013;** Worked at Access Bank Tanzania, as a **Loan Officer**.

Where the main duties include; -

- Conducting marketing attracting potential business loan clients.
- Conducting on-site business, home and risk assessment of loan applicants.
- Preparing loan proposals and presenting them in a credit committee.
- Loan monitoring and recovery, Assessing Business risk, Loan monitoring and Loan recovery.

#### **Skills and abilities**

- Business Development: demonstrated skills in developing strategic plans
- Relationship: ability to establish and maintain relationships with customers
- Leadership: experience in leading, managing, training, and mentoring sales teams
- Analytical: ability to analyse market trends, financial performance, competitor activities and sales data
- Communication: ability to deliver sales presentations and communicate with customers
- Drafting: ability to draft and present business proposals to potential customers
- Result Bias: focused on meeting sales targets, revenue goals, and market share
- Customer Focus; excellent customer care skills, actively listen to customer needs
- Industrious: knowledge in banking, operations, global market, business administration, PPE supplies, Catering Service analysis, Tendering process.
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#### **Awards/Achievements**

- Certificate for the Best Performer in Credit Department for year 2013 at Access Bank Tanzania Limited
- Recognition Award for the Best performance in Business Department for year 2014 at First National Bank Tanzania.

#### **Attitude & Attributes**

- Responsible approach to obligations and commitments
- Critical thinking, resourceful and innovative
- Positive towards goals

#### **Languages**

- Fluent English.
- Fluent Swahili.

#### **Hobbies**

- Reading articles
- Reading (Magazines, Newspapers,)
- Novels and knowledge related books
- Football fan

## **Referees**

**1.Mr. Erick Shao**

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