

# JACQUELINE J NGOWI

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## Personal Information.

- Date of Birth: 8th AUGUST 1998.
- Gender: Female
- Marital Status: Single
- Nationality: Tanzanian
- Languages: Kiswahili and English

## Career Objectives

- To secure a challenging position in a reputable organization to expand my learnings, knowledge and skills.
- To experience skills, care, and diligence in the working area by executing speed and during performance achieve the organizations sense of direction i.e. Both short term and long-term target to be achieved.

## Education

### **INSTITUTE OF FINANCE MANAGEMENT**

BACHELOR OF SCIENCE IN INSURANCE AND RISK MANAGEMENT (BIRM)

October 2017 – December 2020

### **MRINGA SECONDARY SCHOOL**

Advanced Certificate of Secondary Education Examination (ACSEE)

April 2015 – May 2017

### **ST. CHRISTINA GIRLS' SECONDARY SCHOOL**

Certificate of Secondary Education Examination (CSEE)

January 2011 – November 2014

## Working Experience

### **LEAD GENERATOR | NATIONAL BANK OF COMMERCE | AUGUST 2022- TO PRESENT**

- On board and process applications of agents in line with NBC Bank policies and regulatory requirements and submit for processing.
- Providing initial Training to all new agents as well as the existing agents.
- Delivering exceptional sales performance through daily sales activities to drive agent performance.
- Conducting agent assessments according to operations manual.
- Delivering exceptional sales performance in agency banking by identifying new and potential agents.
- Respond to agents' queries/ complaint accordingly.
- Performing branding duties to ensure agents are properly branded and visible.
- To ensure all agents operates at their agreed level.
- Supporting agent in sales and account opening to ensure customer accounts are opened as per account opening procedures.
- To ensure POS and other stationeries are effectively distributed.
- Conducting agent visitation to all existing agents in my portfolio and manage the agent network.
- Providing weekly sales activity plan to Branch Manager.
- Conversion of all Non-Transacting agents to transacting.
- Performing any assigned task related to agency banking operations and sales.

### **RELATIONSHIP OFFICER | ACCESS MICROFINANCE BANK | DECEMBER 2021 – AUGUST 2022**

- Conduct Direct Marketing/ Promotion activities by paying visits to potential customers in order to attract new clients.
- To evaluate client's credit data and financial statements in order to determine the degree of risks involved in lending money to the client.
- Screen applicants for micro loans and all other bank products.
- Analysis of all the required documents of loan applicant.
- Conduct credit appraisals for loan applicants and recommend eligible borrowers.
- To ensure the branch meets or exceed the loan targets as agreed upon in the business plan.
- To file out loan applications, credit analysis, and loan request summaries and submit the same to loan committee for approval.
- Collateral valuation, monitoring and reconciliation with the original documents.
- Comply with the credit approval terms, conditions and regulatory requirements.
- To consult credit associations and references to exchange credit information on clients.
- To evaluate the financial status of the client by producing financial ratios.

**ACTING RECEPTIONIST | MGEN TANZANIA INSURANCE COMPANY LIMITED | JULY 2021 TO NOVEMBER 2021**

- Arranging curriers and dispatching out.
  - Sorting and distributing incoming mails.
  - Meeting and greeting clients.
  - Prepare memos as assigned by supervisors.
  - Answering and forwarding phone calls.
  - Assisting in photocopying, scanning and notifying the HR when service and supplies are required.
- Also making sure the printing/ documentation/ photocopying area is well organized.
- Handle pick-up and delivery of items for the office as required.
  - Ensure all invoices received from vendors are recorded, supporting documentation attached and forwarded to Finance.
  - Support in updating stationery/ sundries in the store, issuing of stationery to staff and preparation of list for re-order level.
  - Ensuring supplies received are put away in the store or distributed to the users accordingly.
  - Prepare coffee, tea or other refreshments for customers.
  - Perform any other duties as assigned by the HR.

**CLAIMS OFFICER | MGEN TANZANIA INSURANCE COMPANY LIMITED | AUGUST 2020 TO JULY 2021**

- Take note when the claim is notified by either insured or insured representative (Broker or Agent).
- To open claim file and register the claim.
- To ask supporting document either from the insured when the claim is intimated direct or to ask the supporting document from the broker or agent if the claim intimated through intermediaries.
- Assessing all motor claims occurred in Dar es Salaam region.
- To carry out inspection of the damaged vehicle after premium payment being confirmed.
- To write assessment report and submit the same to the supervisor.
- Processing the claim.
- Preparing Authorization letter.
- Preparing release letter.
- Preparing payment requisition for payment.

**FIELD TRAINEE | MGEN TANZANIA INSURANCE COMPANY LIMITED | JULY 2019 – OCTOBER 2019**

- Preparing cover notes and stickers.
- Calculate various premiums of different values.
- Register data on TIRAMIS.
- Key-in cover notes and debit them into organization database.
- Preparing policy documents ready for dispatch.

**FIELD TRAINEE | MERLIZA INSURANCE AGENCY | JULY 2018 – SEPTEMBER 2018**

- Preparing cover note through Smart Policy system as well as Stickers.
- Calculate various premium of different values.
- Register data on TIRAMIS.

## Essential skills and professional qualities

- Fast learner and good problem-solving skills.
- Ability to sale and market organization's products.
- Ability to negotiate with clients.
- Analyze and interpret loan applications.
- Good communication skills.
- Strong organizing skills and teamwork abilities.
- Strong problem-solving skills and a self-starter.
- Highly motivated and self-sufficient.

## Technical skills

- Competent with Microsoft office applications particularly Word, Excel and PowerPoint.
- Competent with TIRAMIS software & SMART POLICY.
- Detail-oriented.

## Referees

### 1. Derick Mkasiwa

Claims Officer  
MGen (T) Insurance Co. Ltd  
Email: [derick@mgentanzania.co.tz](mailto:derick@mgentanzania.co.tz)  
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### 2. Elinaike Ngowi

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### 3. Said Sobo

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