

VIVIAN KAFUMU, CRMP

PERSONAL INFORMATION

Surname : KAFUMU
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PROFESSIONAL PROFILE

A seasoned Internal Auditor with over 14 years of extensive experience in the Banking Industry and Multi-National Company. Knowledge in assurance reviews, evaluating internal controls, compliance, and governance. Known for excellent communication, thorough attention to detail, and the ability to work effectively in diverse teams. Skilled at supporting management in achieving sustainable control environments and improving organizational policies and procedures.

SKILLS

S/N	Area of expertise	Experience summary
1	Risk Management	<ul style="list-style-type: none">• Risk analysis and Implementation strategies
2	Regulatory knowledge	<ul style="list-style-type: none">• Policies and Guidelines
3	Technological skills	<ul style="list-style-type: none">• Proficient in using more than 3 audit systems including Teammates, Archer, ACL etc.• Experienced in using SmartView for reconciliation and reporting.
4	Communication skills	<ul style="list-style-type: none">• Effective in gathering data and Information
5	Product knowledge	<ul style="list-style-type: none">• In-depth understanding of banking operations

WORKING EXPERIENCE

1. SF GROUP OF COMPANIES

Dar Es Salaam, Tanzania – August 2022 – to date

Job title: Internal Audit Manager

Responsibilities:

Gained experience in leading and managing audit engagement and deliverables including planning, audit execution, management letter and final reports.

- Assist to develop the organization's yearly audit plan
- Handle audit assignments, review all paperwork and audit reports that were prepared by other auditors
- Initiate different project planning and help to assess risk
- Develop audit direction for the rest of the auditors in the organization
- Provide leadership to other auditors on various assigned tasks and ensure satisfactory outcomes
- Take part in the coordination of audit assignments and ensure good interactions with the administrators, staff, external auditors and law enforcement agencies
- Participate in the development and implementation of policies by providing short and long-term planning
- Recommend different methods that could help to enhance and improve control procedures
- Work with the management to resolve issues that may have been identified through audit findings
- Conduct follow-up on all the different audit assignments given to other auditors
- Plan and allocate resources and staff in accordance with their skills and schedules
- Perform other related assignments as assigned by the management.

Achievements:

- Managed to improve audit quality through initiate project planning and develop audit direction for other auditors.
- Successfully managed to enhance risk management through risk assessment and recommendations to improve control procedures.
- Managed to improve organization policies through participated in development and implementation of the policies and procedures.

- Personal and professional growth through my routine job help to develop a range of skills, including leadership, communication and problem-solving skills.

2. FIRST NATIONAL BANK (FNB)

Dar Es Salaam, Tanzania – (August 2014 – July 2022)

Job title: Internal Auditor

Responsibilities:

Gained experience in leading and managing audit engagement and deliverables including planning, audit execution, management letter and final reports.

- Conducting a preliminary survey of the area and processes under review to obtain a detailed understanding to establish the scope of the audit and prepare process summary and flowchart.
- Risk assessment: Determining key risks and control (manual and automated) relevant to the process.
- Audit program: Developed to test the adequacy of the control environment (including CAATs).
- Performing the audit fieldwork in terms of the audit program.
- Drafting audit findings, where findings should highlight the relevant control weakness, risks and recommendation as well as management comments.

Achievements:

- Successfully managed to prepare and submit on time BOT and Board report for the past three years consecutively.
- Successfully identified misconducts and fraudulent activities through my routine job as a result saving the bank from loss.
- Trusted by the bank and selected in steering team of 3 staffs which perform the in-depth reconciliation of suspense accounts.
- Managed over 20 Audit engagements on Branch operations, Finance, Procurement and Tax, Operations Processing Centre, Treasury, Human Resource, Merchant services and others.
- Been awarded a performance bonus for the past five years for exceptional performance although the bank is not making profit.

FIRST NATIONAL BANK (FNB)

Dar es salaam, Tanzania - (February 2021 to August 2021)

Job title: Reconciliation Officer

Responsibilities:

Gained experience in reconciliation, investigation, monitoring and resolving Suspense accounts and Nostro accounts exceptions resulting from foreign exchange, money market and cash transactions.

- Daily reconciliation of the Nostro accounts and escalation of the outstanding items to relevant business unit to clear pending items.
- Preparing daily reconciliation proof report and outstanding items report with age and notes explaining the pending items for management review.
- Daily reconciliation of suspense accounts with other general ledger accounts, escalation and clearing of the outstanding items.
- Reconcile the other correspondent accounts for the bank and insure timely clearing of outstanding items.
- Preparing end of month reconciliation aging reports.

Achievements:

- Successfully ensure that reconciliations were properly prepared and pending items were timely resolved.
- Successfully reduce exceptions on Nostro and Suspense accounts reconciliations.

3. DIAMOND TRUST BANK (DTB)

Dar es salaam, Tanzania (July 2012 – July 2014)

Job title: Internal Auditor

Responsibilities:

Gained experience in the analyzing banking risk, investigation of fraud incidences, advising banking operation activities and maintaining the internal controls of the bank.

- Conduct continuous, monthly, quarterly and half yearly audits as necessary for the Bank and ensure that procedures and controls are being observed
- Undertake spot checks and assist in any special investigations
- To ensure completeness of any audit assignments as delegated from time to time by the Manager Internal Audit, including the management of the filing and maintaining of adequate audit trail in the working papers file.
- Follow up of recommendations made by external auditors and central bank inspectors to ensure due implementations by management.
- Review of accounting policies, ascertaining their adequacy and compliance with set standards and issuing appropriate reports periodically.
- Examine and ensure that relevant documents, records, procedures and systems are followed and comply with the established policy, procedures and authority limits within the organization

- Prepare timely audit reports detailing audit findings and recommendations for improvements on procedures and internal controls.

Achievements:

- Successfully identified misconduct and fraudulent activities that resulted to shortages on the cash deposited BOT Arusha, thus prevented further losses that the bank was suffering.
- Successfully identified the genuine claims during card skimming fraud as a result saving a bank a loss from paying non-genuine claims.
- Successfully managed to prepare and submit on time the BOT and Board reports.
- Trusted by the team and was appointed team leader for numerous internal audit engagements.

4. ACCESS BANK TANZANIA (ABT)

Dar es salaam, Tanzania (July 2009 – June 2012)

Job title: Internal Auditor

Responsibilities:

Gained experience in the analyzing banking risk, advising, banking operation activities, micro lending technology and maintaining the internal controls of the bank.

- Ensuring that internal audit requirements are fulfilled in accordance with internal audit function charter, internal audit procedures and external legislation/ regulatory policies.
- Reviewing the compliance of the bank's operation with the external legislation and regulatory policies
- Ensuring adherence to the bank's approved organizational policies and procedures and make appropriate recommendations to improve the effectiveness of the running of the bank and its internal control system
- Perform audit assignments of the head office functions of the bank and the operations of the bank's branches within the approved annual audit plan.

Achievements:

- Successfully managed to develop and test the adequacy of the control environment (including CAATs), in the audit programs.
- Successfully identified misconduct and fraudulent activities during the loan process and cash activities thus served the bank from reputation risk.
- Successfully managed to recommend the various improvement in policies in several audit engagements undertaken.

5. SIMBA PLASTIC COMPANY LIMITED

Dar es salaam, Tanzania - (July 2007 – June 2009)

Job title: Marketing Executive.

Responsibilities:

Gained experience on Marketing and customer care.

- Co-ordination with customer on order/delivery/collection status and Logistics on daily dispatch.
- Monitor the progress status of all the inquire and maintain all the communication with the customer and report to Marketing Manager.
- Maintain 5K methodology and achieve audit score of 90%
- Adhere to ISO – 9000 standards.
- Recording customer complaints and handling nonconformance report.
- Perform customer satisfaction survey.

Achievements:

- Successfully managed to meet the sales target level of TZS 800 million per months.
- Made sure that payments were paid on time by our esteemed customers.
- Successfully resolved numerous customers' complaints against the company.

6. TANZANIA POSTAL BANK (TPB)

Dar es salaam, Tanzania - (June 2006 – July 2006)

Field attachment in Finance Department.

Job title: Internship

Responsibilities:

- Preparation of Bank Reconciliation.
- Deal with daily transaction for petty cash and ensure that reconciliation is completed.
- Verify that all relevant documents are properly attached and prepare payment vouchers and forward to relevant heads of departments for the payment authorization.
- Prepare and Issue the authorized cheques or transfer instructions to the specified beneficiaries.
- Filling of the department document in proper manner

Achievements:

- Successfully managed to understand the payment process of the bank with the required documentations needed.
- Understand the regulations requirements around payments.

ACADEMIC & PROFESSIONAL PROFILE

- **Certified Risk Management Professional (CRMP)**, The Institute of Risk Management Tanzania, **2023**
- **Bachelor of Commerce (BCom), Banking Finance**, University of Dar Es Salaam. **2004 - 2007**
- **Advanced Certificate of Secondary Education (ACSE)**, Makongo High School, **2001 - 2003**
- **Certificate of secondary Education (CSE)**, Iringa Girls Secondary School, **1998 - 2001**

EXPERIENCE ON WORKING WITH BANKING SYSTEMS.

Audit software	Why I used it?	Where is used?
ACL	For data sanitation, data analysis testing and sampling	FNB
Team-Mate	For audit documentation including planning, execution and reporting	FNB
Archer	For audit documentation including planning, execution and reporting	FNB
SmartView	For reconciliation, including performing hoc analysis and reporting and view Financial Reporting (FR) Reports.	FNB

TRAINING & PROFESSIONAL SEMINARS

- Loan officer training, Credit Back Office training, Client advisor training and Cashier training at Access Bank Tanzania
- Internet and Microsoft outlook
- Intermediate level on Ms. Words, Ms. Excel, Ms. PowerPoint, Ms. Access

- LFS MBS Micro bank system, Tally accounting system, Flexcube 12.
- Internal Audit training with BEAUR VERITAS.
- Risk assessment and Investigation training with Institute of Internal Auditors.

REFEREES

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