

TIBA HUSSEIN CURRICULUM VITAE

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ADDITIONAL PERSONAL INFORMATION

Date of birth: 24th august 1986

Marital status: Married

Sex: Female

PROFESSIONAL SUMMARY

A well-presented and responsible Woman who has Deep knowledge of the fundamental concepts involved in the banking and financial sectors, enough good academics and quite profound awareness about the current events in the banking sector, Quality customer service coupled with good Communication skills to build customer loyalty by effectively resolving problems and quickly processing transactions stellar

EDUCATION

College	Award	Duration	Place
Institute of Accountancy Arusha (IAA)	Advanced Diploma In Banking and Finance	2009-2012	Arusha
Tambaza High school	An advanced Certificate of Secondary School Education (ACSSE)	2007-2009	Dar-es-salaam
Jangwani Girl's Secondary School	Certificate of Secondary school Education	2003-2006	Dar-es-salaam

SKILLS:

- Customer care skills,
- Credit skills
- Creation and Innovation skills,
- Professionalism and excellence skills
- Business leadership skills
- Effective planning and budgeting skills
- Computer skills on: Ms Word, Ms Excel, and Ms Power point, Ms Publisher, Emails and Internet.
- Communication skills in Writing, Reading and Speaking for both English and Swahili language

WORKING EXPERIENCE

1. Currently LOLC Tanzania financial services ltd company; formally Tujijenge Tanzania Financial service Ltd company.

Location: Mwanza

Position: Business Development Officer

Duration: 03rd October 2022 up to date

Responsibilities

- **Marketing the bank products and services** to individuals and firms, promoting those services which may meet customers' needs.
Identifying, analyzing, and evaluating potential clients for fund mobilization
Follow up to bring in potential clients to make application for loan/account opening and receive the work in customers and giving the best impression of the organization. Am able to bring more than 3 clients per month.
- **Meet with applicants** to obtain information that may determine the need of the loan and to answer questions about the process.
The exploratory meeting involves building rapport with the applicants and finding out the reason for needing a loan. In this case is the where the relationship begin that I used to advise the client on the need of the loan and the important of respecting it. But we normally provide asset acquisition which is vehicles only.
- **Gather Loan Information Based on Specific loan application. Establish** the needs of the applicant, gather the various personal and financial information necessary to see if the applicant qualifies for a loan.
- **Analyze and Verify Applicant Financial Information.** Use of my keen attention to detail and knowledge of the loans I offer to analyze applicant financial information and determine the most likely path to success to avoid NPL.
- **Recommend the most appropriate Loan Options Available to Applicants**
I use my analysis to offer loans for which the applicant has a realistic chance of approval. In this stage is where the best Relationship Officer pray the great role to build clean loan book.
- **Present Approval and Rejection Decisions to Management**
I have to present my proposal for approval or rejection decisions to manager for financial approval. If rejected, I make suggestions to applicants to help them get approved next time. If approved, I explain the final terms and conditions of the loan to the applicant.
As a loan officer I don't reject many files for a just single/simple reason I use to weigh the reason and find the solution to give out the loan for a portfolio growth. Due to this at the end up to now I manage to have a portfolio of 700M out of 1.3B of the branch loan book with 27 clients out of 60 clients and usually I close the month with 0% par 1, 0% par 30, and 0% of NPL

2. Company: Moja company limited

Location: Dar es Salaam Oster bey street

Position: Administrative assistant

Duration: 1st June, 2021 to 01st October 2022

Responsibilities:

- To act on behalf company director in case of her absence.
- Acting as financial advisor of the company.
- To make sure the cleaners cleaned the office and the industrial rooms.
- To monitor and records the daily purchases of the office
- To authorize the bills payments
- To assist tailors on the materials needed to finish the cloth on daily basis
- To record sales and balance the ledger books daily
- To review and make daily payment of the tailors (wages)
- To close the monthly financial reports

3. Company: Letshego Bank Tanzania

Location: Mwanza Branch (Feb, 2014-June, 2019) Then Kariakoo Branch Dar-es-salaam (24th June, 2019 to May, 2021)

Position: **Relationship Officer**

Duration: February, 2014 to 31st, May 2021

Responsibilities:

- **Marketing the bank products and services** to individuals and firms, promoting those services which may meet customers' needs.
Identifying, analyzing, and evaluating potential clients for fund mobilization
Follow up to bring in potential clients to make application for loan/account opening and receive the work in customers and giving the best impression of the organization. Am able to bring more than 10 clients per month.
- **Meet with applicants** to obtain information that may determine the need of the loan and to answer questions about the process.
The exploratory meeting involves building rapport with the applicants and finding out the reason for needing a loan. In this case is the where the relationship begin that I used to advise the client on the need of the loan and the important of respecting it.
- **Gather Loan Information Based on Specific loan application. Establish** the needs of the applicant, gather the various personal and financial information necessary to see if the applicant qualifies for a loan.
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As a loan officer I don't reject many files for a just single/simple reason I use to weigh the reason and find the solution to give out the loan for a portfolio growth. Due to this at the end of May 2019 at Mwanza Branch I have been able to close the month with a portfolio of more than 2billion with 45 clients, par 1 of 3%, par 30% of 1.7% and 0% NPL at the End of June 2019 I leave a sum of 500M pending approved loans volume. Then shifted to Kariakoo Branch Dar Es Salaam and start a new portfolio.
Then End of May, 2021, I leave the company with my portfolio of a total asset of 1.5 billion, 25 clients, liabilities of 850M, 2.4% par 1 and 1.6% par 30 and 0% NPL.
- **Ensure Loan Purpose has been Respected by Making close follow-up**
Making a close follow up after disbursement, Controlling and monitoring my clients so as to have a quality portfolio (Maintain quality portfolio)
I always close a month with par 1 of <3 par 1 and <3 par 30

4. **RIVER OIL COMPANY LTD**

Location: Mwanza

Position: **Station manager**

Duration: March, 2012 to February 2014

Responsibilities:

- supervising and training staff,
- ensuring compliance with safety and environmental regulations,
- managing inventory and ordering fuel and merchandise,
- handling customer inquiries and complaints,
- monitoring sales and financial transactions,
- and maintaining the station's cleanliness ...

6. Internship Experience/ Practical Training

Company; CRDB Bank PLC,

Place; Dar-es-salaam, Kariakoo Branch,

Position; **Bank officer, & customer service (field staff),**

Duration; October, 2011- January, 2012

Responsibilities:

- Providing customers with excellent services to ensure customer satisfaction
- To ensure the customers are served promptly by understand their needs correctly
- Efficiently processing the customers' requests Answering and forwarding phone call
- Sorting and distributing cards and PIN numbers to clients.
- Receiving and recording cheques.
- Accounts opening
- Receiving and filing other customer's documents
- Selling and marketing of bank's products and services outside the office; to schools, colleges, government and private sectors.
- To serve customers with full customer care to insure customer retention.
- To work with loan officer to see how to collect data from clients
- To evaluate the data collected
- To do credit analysis to evaluate the business capacity
- To recommend and propose the amount suitable for the business.
- To learn and evaluate the factors which hinder the clients to repay the loan.

7. IPSOS Tanzania (formerly known as Synovate Research Reinvented

Company-Steadman research group

Place: Dar es Salaam, Tanga, Arusha

Position: Field Research officer

Duration: November2006- September2011

Responsibilities;

- Planning and coordinating research project target
- Study and understand all instruction included in the enumerators guide and provided through the training in order
- Check that material necessary to carry out the survey is sufficient and appropriate for both qualitative and quantitative interview.
- Coordinate with the supervisor on how to carry out the survey and to report daily work done
- Conduct interviews with identified respondents. By:
 1. Introduce yourself, explaining who you are and for who you are working in a manner that facilitates the full participation of the respondent.
 2. Ask all questions clearly and in kind
 3. Probe to clarify wrong answers;
 4. Write down or record the answer clearly
 5. Double check and revise the survey at the end of the survey in order to correct mistakes and verification of the accuracy survey.

6. Collection and processing field information obtained from community (rural or urban), an excellent communication skills administration and time management skills is needed to get true information.
- Filling questioners include contact of interviewee or recording the conversation.
 - Data analysis, evaluating and report writing based on research activities.
 - Submission of report and make presentation to the management level.

REFEREES**Yusuph MDOE**

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Bank of Africa Tanzania
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