CURRICULUM VITAE (CV)

MGAYA,Angelus GabrielP O Box547 , Njombe,The United Republic of TanzaniaMobile: +255 (0)697212905E-mail: angelomgaya@gmail.com

**PERSONAL PARTICULAS**

**Date of birth : 29/08/1989Nationality : Tanzanian**

**Sex : Male**

**Marital Status : Married Languages : English and Kiswahili.**

**ACADEMIC QUALIFICATION**

**Bachelor of Arts in Tourism and Cultural Heritage.**

**Courses involved: Community Development, information and communication skills, Marketing,Culture and society , Environmental and Socio-impact assessment, Indigenous knowledge and preservation of Culture, Leadership in the hospitality Development , Cultural Tourism, Natural Resources Conservation and Governance and Development perspectives.**

**Certificates**

** Certificate of Bachelor degree of Arts in Tourism and cultural Heritage, The University of Dodoma (UDOM) Dodoma, Tanzania (2013).  Certificate of Advanced Secondary Education Kilosa Secondary School, Morogoro ,Tanzania (2010).**

** Certificate of Secondary Education, Isevya Secondary School, Tabora, Tanzania (2007).**

**PERSONAL PROFILE AND CAPABILITIES**

I am young, dynamic, and innovative as well as performance oriented person who is driven by both ambition and a sound grasp of reality. I am a person with strong desire, willingness and ability to rapidly master and successfully implement new concepts, techniques and skills in my area of expertise.

**WORK EXPERIENCE**

**JANUARY 2024 TO DECEMBER 2024**

**Loan officer \_VisionfundTanzania Microfinance Bank**

**Customer identificatin disbursement and collectio of loans**

**Main Duties #Collect instalments from the clients in groups on regular basis and on time#Selling and explaining loan products and their terms to potential borrowers.**

**#Conducting member recruitment and formulate groups in all working days in a week with minimum 350 clients#Providing clear and helpful information to clients throughout the loan process.#Analyzing applicants' financial information, including credit scores, income, and assets, to determine creditworthiness.#Evaluating the potential risk associated with lending to each applicant.#Gathering and reviewing loan applications and supporting documentation.#Providing clear and helpful information to clients throughout the loan process.Developing and maintaining relationships with clients and Providing good custo**

**July 2022 -December 2023**

**Sales Officer – ABSA Bank Tanzania**

At Absa I did issues related to sales and loans.Here are responsibilities at Absa Bank.

Duties and Responsibilities;

#Developing and sustaining long-lasting relationships with customers,

#Provide Customer service,

#Calling customers to remind them about the products and Dormant accounts

#Assessing applicants character to minimize default,

#Cross sell bank products,

#Maintaining an accurate record of all sales, scheduled customer appointments, and customer complaints.

 **January 2018 to July 2021.**

**Maize Purchase Supervisor – Urassa Maize Warehouse Morogoro Tanzania.**

As Maize Purchase Supervisor I was responsible for ensuring a reliable, high-quality, and cost-effective supply of maize .

**Main duties:**

 Team Supervision, as a supervisor one of my task was Managing and directing the work of maize buying team and Providing performance feedback to Management.

Quantity Verification, Supervising the accurate weighing and recording of maize quantities during purchase.

Negotiation, negotiating purchase prices, terms, and contracts with farmers and traders.

 Overseeing the transportation of purchased maize from collection points to storage facilities, ensuring efficiency and cost-effectiveness.

Record Keeping, Maintaining comprehensive and accurate records of all procurement transactions.

Reporting, Preparing regular reports on market conditions, procurement activities, and supplier performance for management.

Inventory Management, Monitoring stock levels at collection centres and warehouses to ensure adequate supply and prevent spoilage.

**REFEREES**

**1.MATHA MGAYA**

**Teacher at kibondo District**

**Contact +255769419540**

**2.** Godfrey Chilewa

Manager, Morogoro Branch

ABSA Bank Tanzania

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**3.DITRICK MWINUKA**

 Agriculture Officer

Tabora Municipal council

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