# Kunge Kyahaza Massawa

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Ilemela District, Nyasaka ward, Mwanza.

House No.56, Muungano Street.

**Professional Summary**

Highly dedicated and professional Client Relations Specialist with an outstanding record of providing superb lending process and client relation. Adept at handling multiple simultaneous lending requests with complete accuracy and courtesy. Excellent mentor and trainer for new or less experienced credit and client relation representatives.

**Work Experience**

**Agricycle Global, Mwanza, Tanzania**

 ***Customer Relations Specialist June* 2022 – Present**

* Mentored junior customer service employees in responding to non-routine customer inquiries and issues.
* Resolved credit bureau disputes in an accurate and expedient manner.
* Ensured proper handling of all qualified written requests and inquiries.
* Conducted general customer service employee training and provided post-training support as needed.
* Handled all customer inquiries in accordance with RESPA rules and guidelines.
* Maintain positive business and customer relationships in the effort to extend customer lifetime value.

**Agricycle Global, Arusha, Tanzania**

 ***Credit Assessment Officer*** **September 2016-May 2022**

* Assessment of customer financial and personal details about their ability to repay back the acquired loan, using the NUM assessment tool.
* Providing feedback to customer on Assessment score.
* Support the CF team on the collection of customers’ accurate information i.e. correct names, phone numbers and location and filling this information in the customers’ page in the database.
* Report any issue that affects the Assessment methodology; in terms of data collection issues.
* Cope with new Assessment Methodology/any changes within an assessment procedure which can happen at any time within Customer Finance Department.

#  Finca Microfinance Bank, Tanga, Tanzania

 ***Client Relationship Officer* January 2016 – August 2016**

* Market all FINCA products and services to potential clients by using promotional tools and mechanism approved by FINCA’s management.
* Responsible for planning activities and events to the purpose of maintaining relationship with top savers clients and maintain client’s relationship at all the time.
* Responsible for full lending cycle of loan initiation, processing, monitoring, repayments and recovery. Provide detailed products and services information, conduct client evaluation, collect all the necessary documents and check their accuracy, present credit proposals at the credit committee’s bases on the client risk assessment and process loans documentation.
* Compile credit files and all necessary documents, hand over to back office staff for processing.
* Prepare and present reports as required by FINCA management policy.

# Vodacom Tanzania Limited, Dar es Salaam, Tanzania

 ***Customer Care Agent April* 2013- October 2015**

* Answering phones and responding to customer requests.
* Selling products and place customer orders in computer system
* Providing customers with product and services information
* Up selling products and services
* Transfer customers calls to appropriate staff
* Identify,researching,and resolving customer issues using the computer system
* Following –up on customer inquiries not immediately resolved
* Completing call logs and reports
* Research billing issues
* Research misapplied payments and M-PESA Reversal
* Recognizing, documenting and alerting the supervisor of trends in customer calls

# Barclays Bank Limited, Dar es Salaam, Tanzania

 ***Client Relationship Officer (Intern)* November 2012 – February 2013**

* Selling asset and liability products
* Ensuring proper Know your customer (KYC) procedure are followed for new existing customers
* Collecting financial and personal information needed by credit analyst to determine the creditworthiness of borrowing company or individual.
* Prospect potential customers to do business with the bank
* Paying frequent visit to customer to ascertain problems they are encountering with the bank and help them to resolve it
* Advising customers on which product meet their needs

**Volunteer Activities**

**USAID/IESC/Grameen Foundation – Farmer-to-Farmer Access to Finance Program – Zanzibar,Tanzania,13th February to 14th March 2022**

* Assess opportunities and markets needs for digitizing operations of the MFI.
* Work with the host organizations digital champion(s) to develop an action plan for sustainably implementing the digital transformation framework.
* Train the SACCO staff on digital financing and the framework that will be used to guide the digitization of existing products, services and operations.

**Short Courses Attended**

* **Digital Transformation in Financial Services;** Facilitated by Copenhagen Business

School.

* **IBM Data Analytics with Excel and R;** Facilitated by IBM Skills Network.

**Academic and Professional Background**

# Institute of Finance Management (IFM) Bachelor in Banking and Finance 2012

# College of business education (CBE) Diploma in Business Administration 2009

# Special Skills

# Computer Skills: Conversant with Ms.-Word, Excel, Project and Power Point.

* Credit/Portfolio Management
* Credit Reference Bureau (CRB)
* Data Analysis

# Communication

# Customer service

* Client/ vendor relations

# Interpersonal Skills

# Multi-tasking

# Referees:

1. Mr. Amon Mkeni

Customer Finance Teamleader-Agricycle Global

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