

HUMPHREY VITALIS MPOTWA

Banking and Finance Professional

PROFESSIONAL SUMMARY

As a dedicated banking and finance professional with over 15 years of experience, I possess a strong background in Agriculture, Banking, Financial, Insurance, Marketing, Management and Risk Analysis. I bring an extensive skills set and academic qualifications to support my career in these domains. I hold a Certified Professional Banker, CPB (T) designation from the Tanzania Institute of Bankers (TIOB), a Certificate of Proficiency in Insurance (COP) from the Institute of Finance Management (IFM) and a Master of Business Management (MBM) degree from Moshi Co-operative University, making me well prepared to excel in the world of banking and finance.

ACADEMIC AND PROFESSIONAL QUALIFICATION

May.2022- May. 2023: Tanzania Institute of Bankers (TIOB); **Certified Professional Banker, CPB (T)**

Nov.2013- Dec.2015: Moshi Co-operative University; **Master of Business Management (MBM)**

Oct.2006 - Aug.2009: Sokoine University of Agriculture (SUA); **Bachelor of Arts in Co-operative Management and Accounting (BA-CMA Management Option)**

Jul.2003 - Mar.2005: Umbwe Secondary School; **Advance Level Certificate of Secondary School**

Jun.2003 - Jul.2003: Tanzania Institute of Accountancy (TIA); **Certificate in Microcomputer Applications.**

Jan.1999 - Nov.2002: Azania Secondary ; **Ordinary Level Certificate of Secondary School**

Jan.1992 - Sept.1998: Chang'ombe Primary School ; **Primary School Certificate**

OTHER COURSES AND TRAINING

- April 2010: Telling and Duties at Dar es Salaam with NMB Bank Plc.
- May 2011: Flexcube Training at Arusha with NMB Bank Plc.
- March 2012: SWL training (Capacity building) at Arusha with NMB Bank Plc
- May 2013: Loan Officer's Training at Dar es Salaam with Fine Line System Management Limited
- January 2015 : Internet Banking and its Application at Arusha and Tanga with NMB Bank Plc
- September 2015: Cregora and Credit Reference Bureau (CRB) Training at Dar es Salaam with NMB Bank Plc
- August 2016: Loan Centralization at Dar es Salaam -NMB Academy with NMB Bank Plc
- October 2017: Credit and Sales Skills Training in Arusha
- December 2017 : Advanced Branch Operations for Potential Future Manager at DSM with NMB Bank.

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Skills

✓ **Financial Management:** I possess comprehensive skills in financial management, including budgeting, financial analysis, and strategic financial planning to ensure organizational success.

✓ **Risk Analysis and Mitigation:** My expertise in assessing risks and implementing strategies to mitigate them aids in safeguarding financial interests.

✓ **Banking Operations:** I have hands-on experience in various banking operations, including loan processing, client relations, and product marketing.

✓ **Strategic Planning:** My proficiency in developing and executing financial strategies supports long-term organizational goals.

✓ **Regulatory Compliance:** I am well-versed in banking regulations, ensuring compliance and upholding ethical and legal standards.

✓ **Client Relationship Management:** Building and nurturing strong client relationships is one of my core competencies, resulting in high levels of customer satisfaction.

✓ **Financial Analysis:** I excel in analyzing financial data, enabling well-informed decision-making and effective resource allocation.

✓ **Budgeting and Forecasting:** I have a proven track record in budgeting, forecasting, and financial planning to achieve financial objectives.

✓ **Marketing, Sales and Product**

- April 2018: Relationship Officers Upskilling Assessment at Lush Garden Arusha with NMB Bank Plc
- November 2019; Bancassurance System Training at Arusha with Institute of Finance Management (IFM)
- May 2022: Certified Professional Banker at Institute of Accountancy Arusha (IAA) ended on May 2023
- June 2022: Financial Literacy at Salnero Hotel in Kilimanjaro.

WORK EXPERIENCE

December 2023 to date: Freelancer Euro Exim Bank (EEB) as a Trade Finance Specialist

- **Client Relationship Management:** Build and maintain strong relationships with clients to understand their trade finance needs, advise clients on trade finance products and services that suit their business requirements.
- **Document Verification:** Review and verify trade documents to ensure they meet the terms and conditions of trade finance instruments.

January 2010 - Nov 2023: As a Relationship Manager NMB Bank PLC at Nelson Mandela and Monduli Branch

- **Agri and other Loan Portfolio Growth:** I played a key role in expanding the loan portfolio in Monduli by successfully onboarding and maintaining over 500 customers across Agri Loans, Pensioners, SMEs, MSEs, Fanikiwa, Mortgage and SWL. I also helped increase the capital of four major AMCOS involved in contract farming of barley, wheat, and animal fattening. I maintained a clean loan portfolio valued at over 48 billion TZS, adhering to standard PAR and NPL ratios. My proactive marketing and client recruitment efforts significantly contributed to the branch's portfolio growth
- **Marketing, Campaign and Promotion Champion:** I successfully promoted bank products and services by clearly communicating their features and benefits, leading to increased customer adoption and engagement. I also collaborated with other departments to drive results, which contributed to Monduli Branch winning 1st place in the Agri Biashara, Jihudumie, Wakala, and Umebima campaigns across the entire network. This highlights my strong teamwork, leadership, and customer-focused approach.
- **Client Relationship Management:** One of my key responsibilities involved maintaining excellent relationships with clients. I consistently provided quality customer service. This client-centric approach ensured high client satisfaction and loyalty.
- **Record-Breaking and Closing Large-Scale Deals:** I successfully opened 3,900 accounts for newly recruited police officers, showcasing my exceptional organizational and leadership skills. Additionally, I negotiated and closed significant deals, including a partnership with MSAMARIA valued at 57,000 USD, and facilitated a 100 million TZS deposit by WAZALENDU SACCOS into NMB Bank. These achievements highlight my ability to manage large-scale financial transactions and drive impactful business results.

December 2019 – November 2023: As a Bancassurance Specialist NMB Bank PLC at Monduli Branch in Arusha Region

I effectively marketed Bancassurance products to customers, which contributed to increased business opportunities and achieved exceptional results by serving over 600 clients from diverse institutions,

Promotion: My skills in marketing banking products and services effectively contribute to organizational growth and success.

OTHER TASK ASSIGNED

- **Bancassurance Specialist:** Selling all insurance products in Banking hall and other potential arrears with high sales skills.
- **ICT Branch Champion:** Branch ICT Champion at Nelson Mandela and here at Monduli, ensure and support Zonal ICT Officer in all Branch relating ICT issues, keep on place and records of all ICT devices.
- **Jihudumie Champion:** Under TWaweza with Jihudumie Campaign, I presided as a leader with sales skills, we worked together as a team with other departments and drive for results as Nelson Mandela Branch lead in Jihudumie Campaign across the whole network.
- **Internet Banking Champion:** Managed to sell the product and register active customers with high performance and exceptional service at a right time.
- **Lead a winning Team:** On 18th January 2016, Supervised Account Opening exercise at CCP Moshi and manage to open 3,895 Account for new recruited police officers with stiff competition within 4 working days.
- Managed to close a big deal with MSAMARIA whereby we opened USD Account with the value of 57,000 USD same to WAZALENDU SACCOS where by 100 Million deposited to NMB Bank Account

LEADERSHIP

- May 2009- Oct 2009 : Deputy Minister Student Loans Affairs at MUCCoBS.
- March, 2007-May, 2009 : Class Representative at MUCCoBS.
- March, 2004-March 2005 :

resulting in substantial monthly non-funded income. Additionally, I managed borrower accounts and successfully mobilized deposits, fostering savings behavior among customers. In 2022, I served as a campaign champion, collaborating with various departments and leading the Monduli Branch to secure 2nd place in the Umebima Campaign across the entire network.

January 2018 – November 2023: As an Agency Banking Champion NMB Bank PLC at Monduli Branch,

I Managed the agency banking portfolio and productivity by recruiting and Onboarding over 100 agents while actively retaining existing agents to drive overall growth in transaction volumes and revenue. Consistently monitored competitors' analysis, researched, and screened potential agency banking opportunities among branches, identifying sales activities to be pursued further. I was responsible for end-to-end screening and selecting of business partners to support the growth of the agency banking business. Additionally, I designed agents' sales activities and campaigns to create awareness within the Branch, aiming to increase transacting customers and revenue.

April 2005 – September 2008: As a Team Leader Tanzania International Container Terminal Services (TICTS) - Control Room at Kurasini Inland Container Depot in Dar es Salaam.

During annual holidays, I worked on a temporary contract with Contour Shipping Company based at Kurasini Inland Container Depot (KICD) in Dar Es Salaam.

Assignments:

I was responsible for preparing shipping manifests extracted from the bills Of lading, as well as documents for exports and imports discharge. Additionally, I was responsible for keeping imported goods in safe custody and supervising Casual laborers. I have a knowledge of the procedures, regulations and laws related to Inland and dry ports.

Great Achievements:

Managed to work to the satisfaction of the employer and customers by Increasing container booking and reduce customer complains.

February 2008 – March 2008: Field attachment at TICTS Accounts and Finance Department at Kurasini in Dar es Salaam.

Duty Performed:

I prepared all payment invoices from suppliers for various goods and services, analyzed the Goods Received Notes (GRN) prepared by Procurement, and conducted all reconciliations and stock-taking for TICTS assets.

Great Achievements:

Managed to work diligently and efficiently to the satisfaction of the Finance Department.

Dormitory Prefect at Umbwe Secondary School.

REFEREES

Mr. Andrew Msonga

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