

**Name: Stephen Lauriani Mmassy Date of Birth: 16
April 1992 Nationality: Tanzanian P.O. Box 34084,
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PROFILE:

I am a very well articulate kind of a man with excellent communication skills, right attitude, strong- willpower and self-motivated in taking initiative in challenging jobs or opportunities leading to incessant learning and acquisition of relevant knowledge pertaining to the duties and responsibilities bestowed up on me. Treading along the new ways, I have much interest in shaping my future life into becoming a highly competent consultant in matters involving Financial Services especially in banking sector. These may be achieved through a good use of my knowledge of Finance, investment and banking which will be backed with the rich of experience that I must work on together with my undergraduate knowledge of Banking and Finance as a determined curious man. I am not afraid to face new challenges arise from opening opportunities ahead of me.

SUMMARY OF PROFESSIONAL QUALIFICATION:

- Experienced Banking and Finance consultant with expertise in Retail banking, marketing, sales of bank products and credit/loans.
- Excellent customer service, Sales, Communication, Marketing and Digital Banking and Merchant services, Risk management & computer skills

PROFESSIONAL/WORKING EXPERIENCE:

Title: SALES REPRESENTATIVE

Company: SELCOM CO LTD

Branch: HEAD OFFICE.

Date: OCTOBER 2024 UPDATE

Responsibilities;

- ✚ Represent company products such as POS, Duka direct to the client.
- ✚ Maintain relationship with new and existing customer.
- ✚ Sort out any complain which may arising during the field and provide some solution on it.
- ✚ Recruiting new customer such as corporate customer and normal customer.
- ✚ Assign duties given by supervisor.

Title: Relationship officer

Company: Diamond Trust Bank

Branch: DTB CENTRE PREMIER BANKING.

Date: October 2022-September 2024

Responsibilities;

- ✚ Prime interface between customers and the Bank.
- ✚ Attending to customers queries and providing service to them in the banking hall.
- ✚ Assist in managing front office (banking hall) operations.
- ✚ Verification of all transactions.
- ✚ Handling of all Fixed Deposit transactions. Inward TTs/ Funds/ transfers/ FCY cheques on collection and other day-to-day transactions.
- ✚ Opening and closing of accounts for all products.
- ✚ Advice on foreign business transactions.
- ✚ Updating of inward cheques to the customer accounts and checking signatures.
- ✚ Maintain DTB's customer service standards.

- ✚ Market the bank's new products and services by enhancing the existing/new customer base.
- ✚ Encourage customer opinions on bank services – filling in customer service forms. ✚ Correspondence with Clients, Head Office and Branches ✚ Organizing and supporting with sales activities.
- ✚ Maintaining good customer relationship in order to ensure that customer needs are met and are in line with the strategic objectives of the bank.
- ✚ Assisting the Retail Banking Department in identifying and developing business with emphasis on fee income generation.
- ✚ Preparation of Call Reports.
- ✚ Ensure effective business continuity plan is implemented.
- ✚ Any other duties delegated or assigned by Branch Manager or line manager from time to time

Title: Marketing officer

Company: Diamond Trust Bank Branch:

Uhuru branch.

Date: January 2019-August 2022 Responsibilities;

- ✚ Find the new customers to open an account and cross selling new product such as prepaid card, insurance product, credit card, corporate loan.
- ✚ Preparation of weekly and monthly report concern the new customer open an account with our branch.
- ✚ Increase the number of customer deposit in the branch.
- ✚ Assist BM in site visitation concern the new current account, agency and loan provision.
- ✚ Activate customers' ATM Card
- ✚ Receiving cheque deposit by the customer
- ✚ Participating in periodic and inspection visit to the existing customer ✚ Provision of education concern with DTB product.
- ✚ Recruit new agency and merchants and provide them the education on how to use the machine.
- ✚ Solve the problem arising from the agent
- ✚ Visitation of agent in every quarterly to check if there are any challenge may face.
- ✚ Assign some duties given by supervisor.

Title: Direct Sales

Company: DCB Commercial Bank.

Branch : Uhuru Branch.

Date: November 2018 –28 January 2019

Responsibilities;

- ✚ Open accounts for customers
- ✚ Maintain confidentiality of customers' account
- ✚ Issuing ATM cards
- ✚ Finding a new customer of buying shares
- ✚ Receive complaints from customers and make instant follow up on them
- ✚ Cheque collection from customer
- ✚ Transfer funds by TISS and SWIFT
- ✚ Prepare FDR and issuing to customer
- ✚ Activate customers' account
- ✚ Issue bank statements and Account balance.
- ✚ Contact customer in case of any problem in his/her account

Title: Assistant Operation Officer

Company: Public Service Pension Fund

Branch: Head Office

Date: April 2017-March 2018

Responsibilities:

- ✚ Registration of new members from different place such as Bagamoyo, Chalinze, and Kibaha.
- ✚ Preparation and participating in conducting seminar concern product of PSPF ✚ Preparation of monthly report.
- ✚ Collecting all claim of the member and make some of solution on those claims on time manner.
- ✚ Participating in periodic and inspection visit to the customer ✚ Keeping proper records of contributing member. ✚ Assign some duties given by supervisor.

Title: Data Entry Company:

TanESCO Pwani:

Branch: Kibaha Maili Moja. Date:

November 2016-April 2017

Responsibilities:

- ✚ To maintain Daily Cash Register (Cash Book)
- ✚ Supervise all office work
- ✚ Give daily and monthly report to my senior
- ✚ Making daily collections
- ✚ Sign the daily collection register
- ✚ Doing survey work and admitting new members
- ✚ Overdue follow-up
- ✚ Give daily and monthly reports to my senior.
- ✚ Data entry by using affinity
- ✚ Bank reconciliation in each month

PERSONAL STRENGTH:

- Integrity and objective.
- Ability to work within a team.
- Ability to handle confidential information.
- Attention to details and committed and fully devoted to work.
- Able to work under pressure and deliver within a deadline.
- Confident with regards to the area of my specialization
- Creativity

OTHER SKILLS

Ability to manage time and priorities workload to ensure efficient typing of tasks in,

- Computer application
- Microsoft word and Excel, Internet, Email, Software installation
- Windows like Window XP, Window 7, Windows 8 and Window Vista
- Driving

OTHER TRAINING

- IFM Banker's Students Association seminar delivered by Bank of Tanzania on Interbank Money Market Instruments, Anti-Money laundering and Tanzania Automated Clearing House

EDUCATION BACKGROUND:

2013 – 2016: The Institute of Finance Management, Dar es salaam – TZ

Bachelor's degree in Banking and Finance (BBF).

2011-2013: Umbwe High Secondary School, Kilimanjaro-TZ

Advanced Certificate of Secondary Education Examination (ACSEE)

2007-2010: Soni Seminary, Lushoto-Tanzania

Certificate of Secondary Education Examination (CSEE)

2000-2006: Majengo Primary School

Primary School Leaving Examination (PSLE)

REFEREES:

1: Zaituni Msusa

Branch Manager

Uhuru Branch

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2: Martha J. Ngowi

Branch manager

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3: Laila M Maghimbi

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