

DOLVIN FREDRICK ULOMI

Bachelor Degree in Economics and Finance, The Institute of Finance Management (IFM)

 P.O. Box 36009, Kigamboni – Dar es Salaam

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Nationality: Tanzanian | Date of Birth: 15 August 1998 | Languages: Swahili, English

PROFESSIONAL SUMMARY

Detail-oriented and results-driven Economics and Finance graduate with demonstrated success in digital lending, collections, customer service, and statistical data collection. Adept in leading teams, analyzing financial trends, enforcing compliance, and formulating effective recovery strategies. Committed to delivering quality results, optimizing workflows, and maintaining strong client relationships. Seeking to contribute to a dynamic organization focused on financial performance and client satisfaction.

CORE COMPETENCIES

- Digital Lending & Debt Recovery
- Customer Relationship Management (CRM)
- Data Analysis & Financial Reporting
- Team Leadership & Training
- Performance Monitoring (KPI-based)
- Strategic Planning & Execution
- Risk Assessment & Compliance
- Economic Research & Investment Appraisal
- Microsoft Office Suite (Word, Excel, PowerPoint)
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PROFESSIONAL EXPERIENCE

Credit officer- Mshaija Microfinance Solution Limited – Dar es Salaam

Aug 2025– present

- Assessed and processed loan applications, ensuring accuracy of client information and compliance with credit policies.
- Conducted credit appraisals and financial analysis to evaluate repayment capacity.
- Prepared and presented detailed credit reports and recommendations for approval.
- Monitored loan portfolio performance and followed up on overdue accounts to reduce default risk
- Maintained accurate loan documentation and generated regular performance reports.

- Provided financial guidance and excellent customer service to build and maintain strong client relationship.

Digital Lending Collection Manager – Circle Customer Care Company, Dar es Salaam

Jan 2024 – July 2025

- Leading collection agents and team leaders, tracking KPIs and ensuring performance goals are met.
- Developing training programs and coaching sessions to enhance staff efficiency.
- Improving recovery processes and workflows through data-driven strategies.
- Ensuring compliance with legal regulations and company policies.
- Formulating and executing debt recovery strategies aligned with company goals.
- Overseeing CRM activities to guide staff in managing sensitive customer cases empathetically.

Collection Team Leader – Circle Customer Care Company, Dar es Salaam

Oct 2023 – Jan 2024

- Managed collection teams, conducted performance reviews, and mentored staff.
- Developed work schedules and monitored attendance/overtime compliance.
- Reviewed call/chat records for quality and performance insights.
- Collaborated with supervisors to resolve issues and improve service delivery.
- Handled disciplinary actions and ensured timely resolution of account issues.
- Generated periodic reports and contributed to interdepartmental meetings.

EDUCATION

- Bachelor Degree in Economics and Finance – The Institute of Finance Management (IFM), 2021–2023
- Advance Certificate of Secondary Education – Winning Spirit High School, 2018–2020
- Ordinary Certificate of Secondary Education – Mlangarini Secondary School, 2013–2016
- Primary School Education – Mafeeto Primary School, 2006–2012

PROFESSIONAL ATTRIBUTES

- High integrity, honesty, and accountability.
- Team player with strong independent initiative.
- Performs well under pressure to achieve tangible outcomes.
- Dedicated to maintaining high work standards and confidentiality.

HOBBIES

- Traveling
- Reading Books
- Watching Movies
- Volunteering

REFEREES

Mesiet William Kamihanda – Assistant Lecturer, Institute of Finance and Management

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Veronika Martin Gitambo – Sales Officer, Exim Bank Tanzania

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David Greyson Koshumaa – HR Manager, Circle Customer Care Company

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DECLARATION

I hereby declare that the above information is true and correct to the best of my knowledge.

 Name: Dolvin Fredrick Ulomi