

SPECIOZA EVODIUS

CONTACT

0795116121 |
speciozaevodius@gmail.com

OBJECTIVE

Motivated Professional with an academic foundation in Commerce majoring in accounting and finance. Proficient in using MS Office. Looking to apply my skills and knowledge in a dynamic organization and contribute to its successes.

EXPERIENCE

CHAIRPERSON

Tanzania Students' Christian Fellowship | Marian High School
2020 - 2022

- Led the group in organizing and coordinating school events, enhancing student engagement and participation.
 - Facilitated meetings and discussions, providing guidance and fostering a supportive environment for members.
 - Managed communications and collaborated with school administration to ensure smooth operation and alignment with school policies.
-

PERSONAL AND PRIVATE BANKING INTERN

Stanbic Bank | Tanzania
MAY 2024 – JULY 2024

- Assisted clients with account management, including opening new accounts, processing transactions, and resolving inquiries.
 - Supported the branch team in daily operations, including cash handling and compliance checks.
 - Contributed to improving client satisfaction by delivering high-quality customer service and addressing concerns promptly.
-

REPORT WRITER

School Of Business Studies | Sharda University
2024 - 2025

- Prepared and published a report on "IMPACT OF FINTECH ON ECONOMIC GROWTH: EVIDENCE FROM AFRICAN COUNTRIES."
 - Helped Prof. Anand Kabia to prepare a report on "ETHICS AND INNOVATION: THE ROLE OF INDIA IN FUTURE TECHNOLOGIES."
-

EDUCATION

Secondary Education

Kifungilo Girls Secondary | Tanzania
2016-2019

Advanced Education

Marian Girls High School
2020-2022

Bachelor Of Commerce in International Accounting and Finance

Sharda University | India
2022-2025

Association Of Chartered Certified Accountants (ACCA) – In progress

Expected completion: July, 2026

CERTIFICATION

Certified Publication titled “Impact of Fintech on Economic Growth: Evidence from African Countries” by International Journal for Research in Applied Science and Engineering Technology.

SKILLS

- MS Excel, MS word and power point presentation
 - Blogging and content creation
 - Data management
 - Attention to details
 - Reporting and report writing
 - Exceptional communication
 - Client Management
 - Internal control and compliance
-

REFERENCES

Lydia Kokugonza
Stanbic Bank Tanzania
0754481164
Kokugn@gmail.com

Datius Njoki
0717114883



SHARDA UNIVERSITY

Academic Transcript



Roll No.: 2202020116
 Name: SPECIOZA EVODIUS
 NDIBALEMA
 Mother's Name: MASTIDIA EVODIUS
 Father's Name: EVODIUS NDIBALEMA

System ID: 2022830435
 School: SHARDA SCHOOL OF BUSINESS STUDIES
 Programme: B. COM.
 Branch: INTERNATIONAL ACCOUNTING & FINANCE

Course Code	Course Name	Grade	Credits Earned
Semester - 1			
*COC101	FOOD, NUTRITION AND HYGIENE	Q	2
BCN101	BUSINESS ORGANIZATION	A	6
BCN102	FINANCIAL ACCOUNTING	B+	4
BCN105	INTRODUCTION TO COMPUTER APPLICATION	B+	6
BCN103	COMPUTERIZED ACCOUNTING	B+	2
VOS102	CREATIVITY AND LIFE SKILLS	B+	3
Credits Earned : 21	SGPA : 7.29	Total Credits Earned : 21	
Semester - 2			
*COC201	FIRST AID AND HEALTH	Q	2
BCN106	BUSINESS MANAGEMENT	B	6
BCN107	BUSINESS STATISTICS	O	6
BCN108	ESSENTIALS OF E-COMMERCE	B+	6
OPE209	CRIME AND SOCIETY	O	4
*VAB009	TOWARDS AN ETHICAL DIGITAL SOCIETY: FROM THEORY TO PRACTICE	Q	0
VOS101	BUSINESS ETIQUETTES SKILLS	A+	3
Credits Earned : 25	SGPA : 8.20	Total Credits Earned : 46	CGPA : 7.78
Semester - 3			
*COC301	HUMAN VALUES AND ENVIRONMENT STUDIES	Q	2
BCN201	COMPANY LAW	B+	6
BCN202	COST ACCOUNTING	A+	6
BCN203	BUSINESS REGULATORY FRAMEWORK	B+	6
*VAB101	PROMINENT INDIAN ETHOS AND THEIR RELEVANCE IN MANAGEMENT	Q	0
VOS202	ESSENTIAL SKILLS FOR 21ST CENTURY PROFESSIONAL	A	3
*RBL001	RESEARCH BASED LEARNING-I	Q	0
Credits Earned : 21	SGPA : 7.71	Total Credits Earned : 67	CGPA : 7.76
Semester - 4			
*COC401	PHYSICAL EDUCATION & YOGA	Q	2
BBA210	FINANCIAL MANAGEMENT-I	A	4
BCM252	PERFORMANCE MANAGEMENT	B+	6
BCM253	CORPORATE FINANCIAL REPORTING	A	6
BCN205	INCOME TAX LAW AND ACCOUNTS	A+	6
VOS206	EVENT MANAGEMENT	A+	3
*RBL002	RESEARCH BASED LEARNING-II	Q	0
Credits Earned : 25	SGPA : 8.12	Total Credits Earned : 92	CGPA : 7.86
Semester - 5			
BCM327	ADVANCED FINANCIAL MANAGEMENT	B	4
BCM328	ADVANCED PERFORMANCE MANAGEMENT	A	4
BCN301	CORPORATE ACCOUNTING	A	5
BCN302	GOODS AND SERVICES TAX	A	5
*COC501	ANALYTIC ABILITY AND DIGITAL AWARENESS	Q	2
*INC005	INDUSTRY CONNECT	Q	2
RBL003	RESEARCH BASED LEARNING-III	A+	2
Credits Earned : 20	SGPA : 7.70	Total Credits Earned : 112	CGPA : 7.83
Semester - 6			
*COC601	COMMUNICATION SKILLS & PERSONALITY DEVELOPMENT	Q	2
BCM332	STRATEGIC BUSINESS LEADER	A	4
BCM336	STRATEGIC BUSINESS REPORTING	B	5
BCN307	AUDITING	A	5
BCN308	COMPREHENSIVE VIVA	A	4
RBL004	RESEARCH BASED LEARNING-IV	A+	2
Credits Earned : 20	SGPA : 7.60	Total Credits Earned : 132	CGPA : 7.80

*Course(s) are not included in GPA calculation
 The student has completed the programme.

Date of Issue: 17-06-2025

Seal:



Prepared By:

P. K. Dubey

Verified By:

[Signature]

for Controller of Examinations

Page 1 of 1



The Tanzania Commission for Universities

"Universities for Prosperity"

Certificate of Recognition of Award



Name: Miss Specioza Evodius Ndibalema

Sex: Female

Nationality: Tanzanian

Qualification: Bachelor of Commerce (International Accounting and Finance)

Training Institute/Campus: Sharda University

Awarding Body: Sharda University, India

Date of Completion of Award: 2025

Minimum Entry Requirement: Advanced Certificate of Secondary Education

Minimum Duration of Study: 3 years

Total Credits: 132

GPA: 7.80 out of 10.00

Type of Study: Full time

Programme Requirement: Coursework

Level in the Country of Origin: Bachelor's Degree

Recognition by TCU: Based on structural comparison, analysis of curriculum and assessment of learning outcomes, the qualification described above is recognized as;

Bachelor of Commerce (International Accounting and Finance)

The Commission retains the right to revoke the recognition of award in the event it establishes any reason that makes the award in question ineligible for recognition.

Director of Accreditation and Quality Assurance

Executive Secretary

Date: Aug 18, 2025



SHARDA
UNIVERSITY
Beyond Boundaries



SU/SSBS/DR/CC/279/25

July 14, 2025

CHARACTER CERTIFICATE

This is to certify that Ms. Specioza Evodius Ndibalema D/o Mr. Ndibalema System Id. 2022830435 was a bonafide student of B.Com in Sharda School of Business Studies, Sharda University, Greater Noida.

To the best of our knowledge, she bears a good moral character.


(Dean, SSBS)


The National Examinations Council of Tanzania



Certificate of Secondary Education

This is to certify that **SPECIOZA EVODIUS NDIBALEMA**

Index No. **S0224-0106**

sat for the Certificate of Secondary Education Examination

at **KIFUNGILO GIRLS' SECONDARY SCHOOL**

in **NOVEMBER 2019** and qualified for the award of a

CERTIFICATE OF SECONDARY EDUCATION

in Division **ONE**

after attaining the following performance:-

Subject	Grade
CIVICS	B (PASS)
HISTORY	B (PASS)
GEOGRAPHY	A (PASS)
KISWAHILI	A (PASS)
ENGLISH LANGUAGE	A (PASS)
PHYSICS	C (PASS)
CHEMISTRY	B (PASS)
BIOLOGY	A (PASS)
BASIC MATHEMATICS	B (PASS)
TEXTILE & DRESSMAKING	C (PASS)

Chairperson



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Executive Secretary

CS19056539

The National Examinations Council of Tanzania



Advanced Certificate of Secondary Education

This is to certify that **SPECIOZA EVODIUS NDIBALEMA**

Index No. **S0248-0539**

sat for the Advanced Certificate of Secondary Education Examination

at **MARIAN GIRLS' SECONDARY SCHOOL**

in **MAY 2022** and qualified for the award of an

ADVANCED CERTIFICATE OF SECONDARY EDUCATION

in Division **ONE**

after attaining the following performance:-

Subject	Grade
GENERAL STUDIES	D (PASS)
GEOGRAPHY	C (PASS)
ADVANCED MATHEMATICS	C (PASS)
ECONOMICS	C (PASS)

Chairperson



Executive Secretary



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ACS2032226



SHARDA
UNIVERSITY
Beyond Boundaries

On the recommendations of the Academic Council of

SHARDA UNIVERSITY

Greater Noida, Uttar Pradesh, India

Specioza Evodius Ndibalema

having successfully completed the prescribed requirement

in May, 2025,

has been conferred the degree of

Bachelor of Commerce

in First Division.




Registrar




Vice-Chancellor



ISSN No. : 2321-9653

IJRASET

**International Journal for Research in Applied
Science & Engineering Technology**

IJRASET is indexed with Crossref for DOI-DOI : 10.22214

Website : www.ijraset.com, E-mail : ijraset@gmail.com

Certificate

It is here by certified that the paper ID : IJRASET69428, entitled
Impact of Fintech on Economic Growth: Evidence from African Countries
by
Specioza Evodius Ndibalema

after review is found suitable and has been published in
Volume 13, Issue VI, June 2025
in

*International Journal for Research in Applied Science &
Engineering Technology*
(International Peer Reviewed and Refereed Journal)
Good luck for your future endeavors

By [Signature]

Editor in Chief, IJRASET

ISRA
JIF

ISRA Journal Impact
Factor: 7.429



45.98
INDEX COPERNICUS



THOMSON REUTERS
Researcher ID: N-9581-2016



10.22214/IJRASET



TOGETHER WE REACH THE GOAL
SJIF 7.429



CERTIFICATE OF PARTICIPATION

This Certificate is Awarded To

SPECIOXA EYODIUS NDIBALEMA

For Participation in the Stock Market Seminar

BOOMING BULLS™
ACADEMY



06-Sep-2024

DATE

Anish

ANISH SINGH THAKUR

SIGNATURE



Youth of United Nations Association of Tanzania
UN CLUBS TANZANIA NETWORK

CERTIFICATE OF APPRECIATION

In recognition of

SPECIOZA EVODIUS NDIBALEMA

An active Member of UNCTN at
MARIAN GIRLS Secondary School from
2021 - 2022

Humphrey Ottaru

Coordinator

UN-Clubs Tanzania Network



Hortencia Nuhu

National Chairperson

Youth of United Nation Association Tanzania



KIFUNGILO GIRLS' SECONDARY SCHOOL

P. O. BOX 37

LUSHOTO TANZANIA



CERTIFICATE OF GOOD LEADERSHIP

This is to certify that

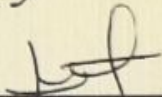
Specioza E. Ndibalema

Has been awarded a Certificate of Good leadership as

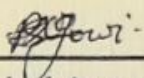
A Dedicated Class Monitress

On this 24th day of August, 2019

Signed by:



Class Teacher



KIFUNGILO GIRLS SEC. SCHOOL Headmistress

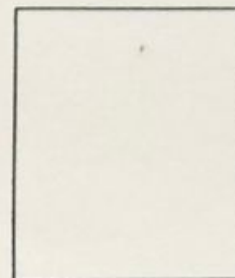
P.O. Box 37
LUSHOTO

CHRISTIAN COUNCIL OF TANZANIA

TANZANIA STUDENTS' CHRISTIAN FELLOWSHIP



Leadership Certificate



this is to certify that

SPECIOZA NDIBALEMA

has been a leader of

Tanzania Students' Christian Fellowship

From 2020 to 2022

when she/he was positioned as

CHAIR PERSON

at MARIAN GIRLS' HIGH SCHOOL

If any man serve me. Let him follow me... John 12:26

Rev. Nyemah

CCT TSCF Patron

Student Pastor - TSCF

LL Camayo

CCT TSCF Coordinator

Date: 27/03/2022

MARIAN GIRLS HIGH SCHOOL



Mathematics Department

Certificate of Mathematics Club Membership

This Certificate is Awarded to

SPECIOZA EVODIUS NDIBALEMA

As an active member of Mathematics Club

From

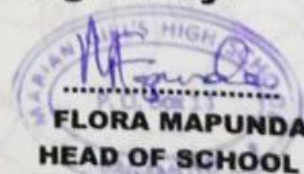
2020 to 2022

Signed by:

CHRISTIAN HAULE
HEAD OF DEPARTMENT



Signed by:



FLORA MAPUNDA
HEAD OF SCHOOL



05/09/2024

Specioza Ndibalema

Sharda University

India

Dear Sir/ Madam,

RE: RECOMMENDATION FOR SPECIOZA NDIBALEMA

The heading above is referred.

This is to confirm that Ms Specioza Ndibalema had opportunity for learning attachment (internship) at Stanbic Bank (T) Limited from May 2024 to July 2024, currently pursuing B. Com (Hons) International Accounting & Finance with ACCA 2022-2025 program of Sharda University. This opportunity exposed her to first-hand experience at work. She was attached to our Personal and Private Banking Department at the Peninsula Branch.

Attached to this letter is a template which stipulates tasks and duties that were assigned to her during her learning attachment (Internship).

During this time, she was a good team player and very keen to learn. She upholds the values, works with good interpersonal skills and motivation needed to build a successful career.

Yours Sincerely,



Rabina Masanja
Head, People and Culture.

Stanbic Centre, Plot Number 99A Corner Ali Hassan Mwinyi Road/ Kinondoni Road/ P O Box 72647 Dar Es Salaam, Tanzania.
Tel. +255 (22) 2666430 Fax: 255 (22) 2666301 / Email Address: tanzaniacc@stanbic.co.tz

Directors:

P. Rutabanzibwa (Chairman), M. Rwegasira (CEO/ Executive Director), G. Breckenridge, C. Tasker, J. Ndissi, F. Karimjee, P. Mwalidire, D. Keliwe, G. Mramba, V. Mordichai.

Company Secretary: I. Mlawi

DEPARTMENTAL INDUCTION - PPB

NAME OF NEW STAFF: SPESICIPA NGALALEMA			
DATE START DEPARTMENTAL INDUCTION: 28/05/2024			
DATE COMPLETE DEPARTMENTAL INDUCTION: 16/07/2024			
UNIT:			
ACTIVITY/AREAS TO BE COVERED	DATES	COACH	COACH'S NAME & SIGNATURE
Customer Service - Front Office			
Add,link,Amend-HCDM	29/05/2024	Kellyson Ayendera	KELLYSON
Onboarding, Alert, Amendments on CAP	12/06/2024	Linda Ngowi	LINDA
Handling client queries	Seven days	Customer Service Consultant/Team leader CS	KELLYSON
Opening accounts via Moby	21/06/2024	Daniel Joseph	DANIEL
Access NIDA PORTAL for customer information	14/06/2024	Linda Ngowi	LINDA
Handling Cheque Books	17/06/2024	Linda Ngowi	LINDA
Telegraphic transfers	29/05/2024	Kellyson Ayendera	KELLYSON
Managing Complaints	10/06/2024	Kellyson Ayendera	KELLYSON
Dealing Referrals	10/06/2024	Kellyson Ayendera	KELLYSON
Salesforce/Remedy	28/05/2024	Kellyson Ayendera	KELLYSON
How to escalate issues	17/06/2024	Linda Ngowi	LINDA
Processes & Procedures			
Sales - Front Office			
Introduction to branch sales	Seven days	Personal/Transactional Banker	
Sales Service, Products	27/06/2024	Leila Lembariti	LEILA
Handling forms ie loan forms etc	2/01/2024	Rosemary Sagday	ROSEMARY
How to escalate issues			
Processes & Procedure		HSS	

Cash/Operations - Back Office	Seven days	Teller/Asset custodian	
Telling - Balancing	04/01/2024	MARY GONDWE	
Telling - Handling cash ie Cash in/ Cash Out	05/01/2024	MARY GONDWE	
Finacle - Codes for local currency/ foreign currency	28/05/2024	Kellyson Ayendera	KELLYSON 
Opening accounts new and additional accounts	Three days	SSO	
Amendments of clients Documents(CIF,DSX)			
Scanning DSX,SVS and amendments			
HACM-Adding,Amending and cancel		HSS	
How to escalate issues		HSS	
Processes & Procedure			
SIGNATURE NEW STAFF:			
SIGNATURE LINE MANAGER:			
SIGNOFF BY HEAD OF DEPARTMENT:			

I, SPECTOR, EDDIE, NDIABALENA, confirm my acceptance for internship as per the terms and conditions set out in the above letter.

Signature: [Signature] Date: 21/05/2024

Stanbic Centre, Plot Number 69A Corner Ru Hassan Mwinyi Road/Kinondoni Road/P.O Box 70647 Dar Es Salaam, Tanzania
Tel : +255 (22) 266430 Fax: 255 (22) 266650 E-Mail Address: stanbiccentre@stanbic.co.tz

Directors:
J. Nkomo, J. M. Chamaile, G. K. Lumbwa, D. W. T. M. Mwanjilale, C. Tazawa, A. Mwanje, P. Mwanje, B. Mwanje, G. Mwanje & Mwanje.

Company Secretary: Mwanje