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 UNIVERSIT

Academic Transcript

2202020116

Name:

SPECIOZA EVODIUS

NDIBALEMA

Mother's Name: Father's Name:

MASTIDIA EVODIUS

EVODIUS NDIBALEMA

System ID: 2022830435

Programme: B, COM,



Course Code	Course Name	Grade	Credits Earned
Semester - I		The second secon	THE RESERVE OF THE PARTY AND
*COC101	FOOD, NUTRITION AND HYGIENE	Q	2
BCN101	BUSINESS ORGANIZATION	A	6
BCN102	FINANCIAL ACCOUNTING	B+	4
BCN105	INTRODUCTION TO COMPUER APPLICATION	B+	6
BCN103	COMPUTERIZED ACCOUNTING	B*	and the second property of
VOS102	CREATIVITY AND LIFE SKILLS	B+	3
Credits Earned: 21	SGPA: 7.29 Total Credits Earned: 21	Application of the same of the	THE PARTY OF THE PARTY OF THE PARTY OF
Semester - 2	THE RESIDENCE OF THE PROPERTY OF THE PARTY O	SWARD TO SERVE A LEGISLA Y THE PERSON	Section - preside the section of
*COC201	FIRST AID AND HEALTH	Q	2
BCN106	BUSINESS MANAGEMENT	В	6
BCN107	BUSINESS STATISTICS	0	6
BCN108	ESSENTIALS OF E-COMMERCE	The state of the s	Section Control of Con
OPE209	CRIME AND SOCIETY	0	and the same of the same to the
*VAB009	TOWARDS AN ETHICAL DIGITAL SOCIETY: FROM THEORY TO PRACTICE	0	0
VOS101	BUSINESS ETIQUETTES SKILLS	A+	The I'm and I was a second of the
Credits Earned: 25	SGPA: 8.20 Total Credits Earned: 46	CGPA: 7.78	WERE PART A LINE NEW YOR
Semester - 3	THE BOOK OF THE STATE OF THE STATE OF THE STATE OF THE SHARE A UNIVERSAL OF THE STATE OF THE STA	JAPYERS TV HAREN UNIVERS TV SHAREA J	OVER STY STANDA UNIVERSITY S
*COC301	HUMAN VALUES AND ENVIRONMENT STUDIES	Charles I would be about the Committee of	1
BCN201	COMPANY LAW	represent a grante in a processor Balancian or	Commercial
BCN201	COST ACCOUNTING	A+	6
BCN202	BUSINESS REGULATORY FRAMEWORK	B+	6
*VAB101	PROMINENT INDIAN ETHOS AND THEIR RELEVANCE IN MANAGEMENT	SHANDA AND PERSON OF SHANDS OF SHANDS	O MARINE LINE
VOS202	ESSENTIAL SKILLS FOR 21ST CENTURY PROFESSIONAL	SHARPA LINETTO VILLEGA A CONTROL OF	The second second second second second
*RBL001	RESEARCH BASED LEARNING-1	O O	0
Credits Earned: 21	SGPA: 7.71 Total Credits Earned: 67	CGPA: 7.76	AND THE PERSON OF PRINCIPLE IN
Semester - 4	The Country of the Co	Perending of Market Committees of Stranget Aud	MY THE T STANGE A COUNTY OF
*COC401	DUVCICAL CDUCATION 6 VOCA	SHANE OF PURLANCE WHELE SHANESTY CHINE WALLAND	The same of the sa
	PHYSICAL EDUCATION & YOGA FINANCIAL MANAGEMENT I	SHARIDA ONTO ESCOLO SALARICA A TRANSPORTA	Like a present A - to still a
BBA210	FINANCIAL MANAGEMENT-I	Mary and the second of the second of	CHARLES & CONTROL OF
BCM252 BCM253	COPPORATE FINANCIAL PEROPTING	B+	6
BCN205	DICOME TAY LAW AND ACCOUNTS	A L	6
VOS206	INCOME TAX LAW AND ACCOUNTS EVENT MANAGEMENT	SELECTION OF THE PERSON AS A SERVICE AS A SE	PENDENCE TO THE AUTHOR
*RBL002	RESEARCH BASED LEARNING-II	SENDING OFFICE OF BUILDING OFFICE OF	LINCALINA VERNI O HANDA LARIA
Credits Earned: 25		CGPA: 7.86	The later where the same and the
	SGPA: 8.12 Total Credits Earned: 92	COFA: 7.00	
Semester - 5	THE REPORT OF THE PROPERTY CHARGA UNIVERSITY CHARGA UNIVERSITY BHARDA LIBYERS TY BHAPDA UNIVERSITY SHARDA UNIVERSITY	THE THE PERSON OF THE PERSON O	The state of the s
BCM327	ADVANCED FINANCIAL MANAGEMENT	SHARLA LIVER TO AMARGA BURETTO S.	POLINING TANAMALINE
BCM328	ADVANCED PERFORMANCE MANAGEMENT	THE ROAD WHERE ROLL AND ALLERDA A SPECIES OF THE	1 57 M 1 Barrer 2 57 4 Harris M 1 1974
BCN301	CORPORATE ACCOUNTING	Α	5
BCN302	GOODS AND SERVICES TAX	A	5
*COC501	ANALYTIC ABILITY AND DIGITAL AWARENESS	PARTY ENABLE CHARTER QUARTA	EPICTY SHAROA 2 WVEARBY IS
*INC005	INDUSTRY CONNECT	Marie Color of Colors of Laboratory Queen and Lab	2
RBL003	RESEARCH BASED LEARNING-III	A+	2
Credits Earned: 20	SGPA: 7.70 Total Credits Earned: 112	CGPA: 7.83	A LOS TO A PARTY OF THE PROPERTY OF THE PARTY OF THE PART
Semester - 6	UNIVERSELY SHARCIA UNIVERSELL ISHARDA INFERINTY SHARDA PRIVERSELY SHARDA UNIVERSELY	BRITARIA LINIVERSET) BHANEIA LANGERSSI TER	THE RESIDENCE OF THE PARTY OF
*COC601	COMMUNICATION SKILLS & PERSONALITY DEVELOPMENT	Q	2
BCM332	STRATEGIC BUSINESS LEADER	PRESIDE AND THE PROPERTY AND THE PARTY OF TH	of the Law (Law 4 months Lange
BCM336	STRATEGIC BUSINESS REPORTING	SHARDALALVER TY SHAROA BUEFFUT	JESA USINE PIET 5 - WASA UNE /
BCN307	AUDITING	The same of the sa	5
BCN308	COMPREHENSIVE VIVA	A	4
RBL004	RESEARCH BASED LEARNING-IV	DEVETE TO INTERPT A CREWTERS A + MARCIA OF	LEWITT SHAROW 2 TO SERVET F LA
	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

CA INFORMATY PHARDA UNIVERSITY SHARDA UNIVERSITY

The Tanzania Commission for Universities



Philiphia for the properture of the contraction of

Certificate of Recognition of Award





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

CN TCU/A 40/2/26457 /22



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.



The National Examinations Council of Tanzania





Certificate of Secondary Education

This is to certify that

SPECIOZA EVODIUS NDIBALEMA

Index No. \$0224-0106

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

after attaining the following performance:-

Subject		Grade
	В	(PASS)
CIVICS	В	(PASS)
HISTORY	A	(PASS)
GEOGRAPHY	A	(PASS)
KISWAHILI	A	(PASS)
ENGLISH LANGUAGE	C	(PASS)
PHYSICS	В	(PASS)
CHEMISTRY	A	(PASS)
BIOLOGY	В	(PASS)
BASIC MATHEMATICS	C	(PASS)
O DDESSMAKING	THE RESERVE OF THE PARTY OF THE	
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fr.

Chairperson





This is a secure document using special inks and paper. Hold this document to the light to verify a Giraffe which can be seen through the paper. Any alteration or amendment to this document invalidates it.

Hurondl Executive Secretary

0819056539

The National Examination's Council of Tanzania





Advanced Certificate of Secondary Education

This is to certify that SPECIOZA EVODIUS NDIBALEMA

Index No. \$0248-0539

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	Grad	ie	
GENERAL STUDIES	D	(PASS)	
GEOGRAPHY	C	(PASS)	
ADVANCED MATHEMATICS	C	(PASS)	
ECONOMICS	C	(PASS)	
+++++	******		

Chairperson





This is a secure Document using special inks and paper. Hold this document to the light to verify the Giraffe which can be seen through the paper. Any alteration or amendment to this document invalidates it.



Executive Secretary

ACS22032226

Serial No.: 131634 Enrollment No.: 2022830435



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.





Vice-Chancellor





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



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 rev<mark>iew is</mark> 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



ISRA Journal Impact Factor: **7.429**









Py Live Editor in Chief, IJRASET



CERTIFICATEOF PARTICIPATION

This Certificate is Awarded To

Specioxa L'VODIUS NDIBALEMA

For Participation in the Stock Market Seminar

BOOMING BULLSTM



06- Sep - 2024

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

Has be		pecioza E. d a Certific		Good leadership as
		A Dedicated Cla	ass Monitre	ss
On this	24 th	_ day of _	August	2019
Signed by:				

Class Teacher

KIFUNGILO GIRLS SEC. SCHOOL Headmistress

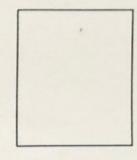
P.O. BOX 37 LUSH0T0



TANZANIA STUDENTS' CHRISTIAN FELLOWSHIP



Leadership Certificate



this is to certify that

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

CCT TSCF Patron

Student Pastor - TSCF

Date: 27/03/0022

CCT TSCF Coordinator

12:26



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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:

Al.

CHRISTIAN HAULE HEAD OF DEPARTMENT



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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 5ox 72647 Dar Es Salaain, Tanzania. Tel. +255 (22) 2666430 Fex 255 (22) ∠666301 / Email Address, tanzaniacco@stanbic.co.tz

Directors:
P. Rutabanzibwa (Chairman), M. Rwegasira (CEO/ Evecutiva (Prector/): G. Breckenings; C. Tasker; J. Ndissi; F. Karimjee; P. Mwehsire; D. Kelme; G. Mremba; V. Mordichai, Company Secretary: I. Mlawi

DEPARTMENTAL INDUCTION - PPB

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No 18415MA UCTION: 28/05/2024 INDUCTION: 16/0-1/2024	COACH'S NAME & SIGNATURE		ACTIVITY/AREAS TO BE COVERED
NAME OF NEW STAFF: SPECIOLA No 18 ALEMA DATE START DEPARTMENTAL INDUCTION: 28/05/2024 DATE COMPLETE DEPARTMENTAL INDUCTION: 16/07/2024			UNIT:
NAME OF NEW STAFF: SPECIOLA NO 18ALEMA DATE START DEPARTMENTAL INDUCTION: 28/05/2024	3 2	1/2024	DATE COMPLETE DEPARTMENTAL INDUCTION: 16/0-
		4	DATE START DEPARTMENTAL INDUCTION: 28/05/202
			NAME OF NEW STAFF: SPECIOLA NO BALEMA

Telling - Handling cash ie Cash In/ Cash Out Finacle - Codes for local currency/ foreign currency Opening accounts new and additional accounts Amendments of clients Documents(CIF,DSX) Scanning DSX,SVS and amendments HACM-Adding,Amending and cancei How to escalate issues Processes & Procedure Finacle - Codes for local currency/ foreign currency 78/05/2024 Kellyzon Ayen de rq IKELTYOH — E IKELTYO	Cash/Operations - Back Office	Teller/Asset	3)
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AGER:	ACM-Adding, Amending and cancel		
F: 8. Jún	ow to escalate issues	HSS	
	rocesses & Procedure	HSS	
	IGNATURE NEW STAFF:		
	Z.R.		
SIGNOFF BY HEAD OF DEPARTMENT: AMYMITI			

Acceptance

1 SPECIOZA EMPINA NOIBALECIA	, confirm my acceptance for internship as
per the terms and conditions set out in the above	
Signature: Siybo	Date: 21/05/2024

Stanbic Centre, Plus Number 59A Center Au Hassan Mwinyi Hoadi Kinonadri Roadi P O Box 72647 Dar Es Salaam, Tanzama Lei 1955 (27) 2666430 Fax 155 (29) 2666301 / Email Addises Intramaceo (Salanhie co to

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