



**MATHAYO  
MARTIN TLUWAY**

@ tluwaymathayo4@gmail.com

0627608316

Arusha



## OBJECTIVE

I seek challenging opportunities where I can fully use my skills for the success of the organization.



## SKILLS

Sales  
Problem solving  
Team building  
Decision making



## REFERENCE

**MSAFIRI MHAWI - Jirani smart microcredit ltd**  
Branch manager  
msafirimhawi01@gmail.com  
0759 328 125

**Nkwabi mbosela - ONE-ONE animal feed**  
Marketing manager  
mbosela@one-one.co.tz  
+255 683 438 216

**Josephat muhale - Rufiji secondary school**  
Teacher  
josephmuhale@gmail.com  
+255 746 840 009



## EXPERIENCE

*February 2024 -  
Present*

### **JIRAN SMART MICROCREDIT LTD**

#### **LOAN OFFICER**

Credit assessment and risk analysis  
Loan processing and approval  
Client relationship management  
Collateral and asset management  
Compliance and reporting  
Monitoring and recovery  
Market and industry analysis.

*February 2023 -  
December 2023*

### **TARA AGROVET** Accountant

1. Financial Management & Record-Keeping.
2. Inventory & Cost Management
3. Payroll & Employee Payments
4. Banking & Cash Flow Management
6. Budgeting & Financial Planning
7. Supplier & Customer Account Management.

*January 2022 -  
January 2023*

### **LEKIMA MICROFINANCE INVESTMENT LTD**

#### **Loan officer**

Business development  
Compliance and reporting  
Loan portfolio management  
Loan assessment  
Customer interaction



## EDUCATION

|                  |                                                                                                      |
|------------------|------------------------------------------------------------------------------------------------------|
| <i>2010_2013</i> | <b>Ganana secondary school</b><br>Certificate of secondary<br>school<br>Division two                 |
| <i>2014_2016</i> | <b>Bihawana secondary school</b><br>Advance Certificate<br>Division 3                                |
| <i>2019_2022</i> | <b>Mwenge catholic university</b><br>Bachelor of business<br>administration in accounting<br>GPA 3.6 |