

ALLY KAFUKU

Enthusiastic and confident with significant experience in Sales, Marketing and Credit management. I am highly self-motivated and focused business leader with strong background in branch operations. Drives growth with focus on continuous business optimization and employee development. A good team worker in quest of achieving and sustaining high quality service. With the knowledge and experience I have acquired, I will be much valuable and reliable asset at your organization.

✉ kafukually65@gmail.com

☎ +255 757 962 335 / +255 657 779 642

📍 P. O Box 307, Nzega - Tabora.

📅 06 May, 1990

PROFFESIONAL SKILLS

- Communication Skills
- Sales and Marketing Skills
- Credit risk management
- Client relationship management
- Business development
- Project management
- Financial analysis
- Negotiation Skills
- Strong Attention To Details
- Field-Oriented Personality
- Critical Thinking Skills
- Team leadership
- Compliance adherence
- Planning and Reporting Skills
- Driving Skills (Class A, B & D)
- Computer applications (MS Office programs, Database)

EXPERIENCE

Branch Operations Manager.

Narsis Microfinace Investment. (Morogoro)

March 2025 – Present

Achievements/Tasks

- Lead on business growth and development of the branch agent's network to maximize return by organizing sales drives around agents.
- Monitor Branch performance versus plan, and provide explanations for variances and way forward.
- Reduced company and client risks with oversight of credit application processes and thorough review of approval or denial criteria.
- Assure a high level of efficiency and accuracy in all back office operations and customer satisfaction.
- Ensure 100% compliance to the company policies and procedures and that every individual understand and follow the guideline stipulate on all policy and procedures.
- Provide leadership and oversee Branch staffing to ensure efficiency, productivity, and smooth operations.
- Complete daily Branch reports and internal audit responses in accordance with established standards and deadlines.
- Interpret Branch financial statement with an understanding of branch level profit drivers and underlying causes of risk and possible mitigation.
- Monitor and control Branch expenses improving operational sustainability.

Regional Business Manager.

Engie Energy Access. (Njombe)

November 2021 – November 2024

Achievements/Tasks

- Develop and implement the acquisition operational strategies within the region.
- Organizing business activities and functions in the field to achieve targets, revenues and desired quality of business.
- Analyze business reports and identifying opportunities to maximize growth and expansion of business through performance improvement, partnership and new market.
- Provide supervisory and leadership oversight across the team.
- Evaluating portfolio performance, identifying challenges, developing and implementing plans for improvement, discussing difficult cases, external shocks affecting the portfolio.
- Organized trade shows, conferences, and other events to showcase solar home systems to potential clients.
- Led team of 50 sales agents and 20 collection agents, providing coaching and training as needed.
- Conducted regular performance evaluations for sales and loan recovery team, identifying areas for improvement and setting goals.
- Built strong relationships with key customers to maintain and expand business opportunities.
- Oversaw customer service processes, resolving any issues that may impact client satisfaction or retention.

Senior Loan Field Officer.

Engie Energy Access. (Mara, Simiyu & Arusha)

June 2016 – October 2021

Achievements/Tasks

- Negotiated payment plans with customers in financial difficulty to minimize bad debts.
- Collected the needed financial documentation and assessing the clients' creditworthiness.
- Managed assigned portfolio by field visitation to customers in late payments and to clarify contractual liabilities.
- Maintained records of loans and credit transactions in compliance with regulations.
- Evaluated portfolio performance, developing and implementing plans for improvement.
- Led the team of recovery agents, providing coaching and training as needed.
- Prepared detailed reports for management regarding status of various loan portfolios.

Credit Officer

Fanikiwa Microfinance Company (Dar es Salaam).

June 2015 – May 2016

Achievements/Tasks

- Handled a portfolio of 100+ of clients.
- Marketed loan products and finds clients in designated areas of operation.
- Conducted Business and Home visit to clients with a view to verifying if the business produces a regular income to enable the client to pay back the loan.
- Open and maintain client's files and ensure that all required information is filed according to the policies.
- Ensures that clients complete all other collateral requirements as per the set policies according to the loan products.
- Compile loan file with all required document as per credit policy and product book and Presents the loan file to the branch manager.
- Immediate and close follows up on all delinquent loans to ensure on time repayment.
- Monitored the assigned targets and Ensure the monthly targets are met at all times.

FIELD EXPERIENCE

Field Trainee (July 2013 – September /2013)

*SCC Vi Agroforestry Project – Mara Region.
In Monitorng, Evaluation and Learning Department.*

Field Trainee (July 2014 – September 2014)

*Tanzania Livestock Research Institute (TALIRI) – Tanga Region.
In Research Development Department*

EDUCATION

Bachelor of Rural Development.

Morogoro, Tanzania

Sokoine University of Agriculture, (SUA).

2011 – 2014

INTERESTS

Community Involvement

Travelling

Blogging

Jogging

LANGUAGES

Swahili ● ● ● ● ●

English ● ● ● ● ●

REFFEREES

1. Mr. Albert Sawe,
*Zonal Service Assurance Coordinator,
Engie Energy Access, TZ*
Contact: Sawealbert@gmail.com – +255 752 098 422
2. Mr. Emmanuel Mwingira,
*Business Development Officer,
Tanzania Chamber of Commerce, Industry and
Agriculture (TCCIA)”*
Contact: emwingira7@gmail.com - +255 677 837 115
3. Mr. Oscar Obed Kavancy,
*Tax Management Officer,
Tanzania Revenue Authority (TRA)*
Contact: oscar.kavancy@tra.go.tz– +255 763 443 511