

NTWA LAWRENCE MWANDEMANI



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✉ ntwalm1@gmail.com

Marital Status: Married with one Daughter.

Birth date: 28th August 1975

PROFESSIONAL SUMMARY

Dedicated Bank executive with over Nine years in managing corporate portfolios, prioritising opportunities to enhance client relations, accelerate decision-making processes, and grow both NII and NIR through increased utilisation.

WORK HISTORY

Senior Relationship Manager (Institutional Banking) - 05/2021 to date
NMB Bank Plc, Northern Region.

Job Details:

To grow and retain a portfolio of high Value Institutional Banking Clients (Both Government and Private) by performing a proactive, mobile, value adding financial partnership role, ensuring that close personal attention is given to provide full array of customised financial solutions and services tailored to meet the growth needs Institutional Clients.

Responsibilities:

- Relationship management and Business growth (70%)
- Customer Service Quality and Efficiency (20%)
- Risk Management. (10%)

Achievements:

 (Northern region from 2017 to date)

1. Growth in both Assets (by TZS 8 Billion) and Liabilities (by TZS 9 Billion) in the current year.
2. Collection solutions through API Integration for 5 New Institutions.
3. Establish Trade finance dealing with Government Institutions.

Senior Relationship Manager 02/2020 – 05/2021
Stanbic Bank Tanzania, Northern Region.

Job Details:

To grow and retain a portfolio of high Value Commercial relationships by performing a proactive, mobile, value adding financial partnership role, providing full array of customised financial solutions and services tailored to meet the growth needs and potential of the portfolio.

Responsibilities:

- Relationship management for high breed Commercial Tier 1 Clients in parallel to existing Commercial CVP.

- To attain profitable growth in sales through acquisition of new business relationships, cross selling additional value-added solutions to existing clients through mining and analysing client's data to identify and plan for expansion and/ or other business opportunities.
- Lending Support and risk management, through planning and implementing annual credit reviews for the portfolio, along with customising credit facility options, parameters and qualifying criteria, whilst responsible in motivating and processing non scored credit applications.
- Championing legislative and compliance.
- People management - Managing a team of 2 relationship managers (looking after commercial Tier 2 Clients, along with 1 assistant RM to ensure quality work output targets are set, achieved and maintained as housekeeping activities are fully addresses (arrears management, limits utilization, account excess management, dormancy and inactive management)

Achievements: (Northern region from 2017 to date)

1. Growth in both Assets (by TZS 16 Billion) and Liabilities by 12 Billion, with current pipeline of TZS 12 Billion and USD 3 Miln
2. Growth in trading lines by TZS 14 Billion
3. The above lead in growth in profitability by TZS 2.4 Billion within the portfolio.
4. Vivid improvement in level of engagements by the 2 RMs resulting into growth of their portfolios in terms of New to bank traction and profitability.

Relationship Manager / Acting Senior RM 10/2014 - 01/2020

Stanbic Bank Tanzania, Mbeya/ Dar es salaam/ Northern Region.

Worked as a relationship Manager for the bellow work stations;

Mbeya - October 2014 to June 2015

Dar Es Salaam - July 2014 to March 2017

Northern Region - from April 2017, from February 2018 was acting the senior relationship manager position, out of the routine Rm responsibilities listed below, I also was accountable for performance of 2 RMs performance in the region.

Roles:

- Was responsible for execution and meeting sales budgets for business banking in Northern region.
- To drive service excellence through the effective execution of Commercial Customer Value Proposition.
- To ensure the achievement of all commercial new sales and delivering the firm targets through effective execution of Business Banking objectives.
- To ensure the achievement of Economic profit drivers i.e. Trade, FX, fees & commissions.
- Portfolio management and embracing system-based applications.
- Lending Support and risk management
- Legislative compliance roles.

Relationship Manager 01/2012 - 09/2014

Banc ABC, Dar es Salaam/ Northern Region.

Roles:

- Responsible in Building and Maintaining Corporate Customer Relationships, Maximizing Business Levels, Service and Profit performance in the Corporate Banking whilst maintaining the portfolio within the acceptable risk levels.
 - Supporting the Head of Corporate in the development of Corporate Banking Business strategies.
- On Feb 2014, I was reallocated to Arusha Branch within the Corporate Banking Department with specific remit to grow and manage both Large SME and Corporate relationship in the region.

Main key responsibilities:

- Meeting with clients to identify and propose the most appropriate financial solutions in line with their cash flows and strategic business requirements to generate revenue for the bank.
- Analysing company financial statements to identify and quantify financial and business risks in order to complete the credit analysis required for corporate banking lending deals.
- Compiling transaction proposals and motivate for approval to the respective credit committees to ensure timely and comprehensive evaluation of all bankable proposals that will generate new and incremental assets to the bank.
- Effectively monitoring client portfolio to maintain quality credits and take appropriate remedial action on delinquent clients to avert financial losses to the Bank.
- Maintaining the portfolio of customers within acceptable risk parameter and Adherence to Group risk and compliance requirements.

Key Account Manager 07/2009 - 01/2012

Dovetel (SASATEL) Tanzania Ltd, Dar es salaam

Reporting to: Head of Corporate Sales

Roles

- Direct contact with corporate clients for securing business volumes, generate sales for a portfolio of accounts and reach the company's sales target.
- Manage the Corporate Acquisition to ensure that company policy and procures are followed and administered to avoid loss to the company and bring customers satisfaction.
- Manage by liaising with all department with regarding to problems raised by customers (Billing, Credit control, Operations, procurements, etc) responding to internal and external customers queries within 24hrs by proving solutions and feedback.
- Proactively generate customer interest in products and services i.e. Post-paid, Data bundles and other business solutions.
- Manage preparation of corporate customer proposals and conducting corporate sales presentations.

SME Sales Executive 03/2008 - 02/2009

Airtel Tanzania Ltd, Dar es Salaam.

Reporting to: Country SME Manager

Roles:

- I was the primary point of contact, sales activities and implementation of SME's and some of the corporate customers within the corporate outlets.

- Acquiring and follow up of the leads for the new potential clients and retention through attending and solving queries for the existing ones.
- Responsible for servicing the need for the SME's customers, initiate cross selling opportunities and meeting sales targets requirements as outlined. □ -Proactively participating in development of SMEs products and services
- Sales presentations to SMEs.
- Managing and maintaining clear market segmentation on products, services and competition hence facilitating on formulation of strategies.
- Managing and training for direct-sales agents.

Zonal Sales Representative (Coast) 07/2007 - 12/2007 (Project was shut down)

Marie Stopes Tanzania, Dar es Salaam, Tanzania

Reporting to: Country Sales Manager

Roles:

- Marketing and sales for the branded products
- Developing effective distribution channels
- Developing and maintaining the sales assistant's team
- Identifying main dealers and distributors for the brand operation and performance.
- Developing targets and monitoring the sales performance and trainings for the sales assistants.
- Ensure through customer contact 95% retention of existing business whilst growing market share with viable volumes in identified market segment.

Zonal Medical Representative 09/2001 - 06/2007

Shelly's Pharmaceuticals Ltd, Dar es salaam/ Southern Highlands/ South/ Lake region

Reporting to: Country Sales Manager

Zones Covered:

2001-2003 Sales Representative Dar es Salaam

2003-2005 Southern Highlands Region

2005-2006 Southern Region covering Mtwara and Lindi.2

2006-2007 Lake Region

Roles:

- Conducting and facilitating Branding and merchandising activities within regions. □
- Ensure accurate implementation of all trade marketing and distribution activities □
- Developing and implement effective trade coverage plan for the region
- Ensure objectives in terms of availability, visibility, volume, market share, and customer price of products to the area is achieved within regions. □ -Supervise implementation of in store and on store, merchandising and distribution plan to achieve brand, volume & share objectives. □
- Creating awareness on the existing products within retail outlets
- Generating prescriptions from the doctors, through clinical meetings and interpersonal detailing. □
- Creating pull of stocks from the dealers to the retailers. □ Conducting various marketing campaigns □
- Follow up for the collection from debtors

SKILLS

- Relationship Management expertise
- Financial analysis competence.
- -Dedicated believer of value creation, market share and return on investment.
- Customer Centric
- Positive attitude with strong intrapersonal and communication skills
- Key team work player
- Trusted advisor

EDUCATION

Open University of Tanzania, Arusha, (ongoing) Expecting to graduate in 11/2021
Master's in project management

International Business Management Institute, Berlin, 07/2020
Diploma of Higher Education: Project Management

Tumaini University Dar es salaam Campus, Dar Es Salaam, 2011
Bachelor of Business Administration: Marketing Management & Entrepreneurship

Mtwara Clinical Officers & Zonal Training Centre, Mtwara, 1999
Diploma of Higher Education: Clinical Medicine

Mkwawa High School, Iringa, 1996
A-Levels: PCB

ARCHIEVEMENTS

- Successfully completed 2 weeks training on portfolio management conducted by Cornerstone (SA), in April 2018 -Certificate of achievement after successful completion of training program on Unleashing Sales Potential conducted by peak performance in June 2015.

- Certificate of achievement after successful completion of training program in Documentary Credits conducted by International Finance Corporation (IFC) in 2013.

-Certificate of completion for successfully completing the sustainability Training and E-learning

Program (STEP) issued by International Finance Corporation (IFC) in 2013.

- Certificate of achievement after successful completion of training program on Basic Banking Operations conducted by the Tanzania Institute of Bankers in August 2012.

- Certificate of achievement after successful completion of training program on Shari'ah Compliance (ISLAMIC) Banking conducted by Central Bank (BOT) in 2012.

-Certificate of achievement for attending a training program in Essential Selling Skills in October 2005.

- Certificate of achievement on attending a training program on Situational Leadership in 2004.
- Certificate of achievement for attaining highest sales ever in July 2003.

COMPUTER LITERACY

-Basic Computer application, Microsoft office package; MS OFFICE (MS Word, MS Excel and MS PowerPoint)

Extra Curricula Activities

Hobbies: Playing Basketball, Football, Swimming, Listening to Music, Watching Movies, and Travelling.

REFEREES:

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DECLARATION/VERIFICATION

I hereby certify that the information contained in this document correctly describe my qualifications and my achievements.

Ntwa Lawrence Mwandemani.