

CHIFUNDO MARTINA DULA PHANGAPHANGA



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NATIONALITY	Malawian
MARITAL STATUS	Married
CONTACT	+265 999511020
EDUCATION:	
2014-2016	Bachelor of Science Business Management & Entrepreneurship Degree School: Malawi College of Accountancy
2018	ACCA Fundamentals & Skills Level. School: Malawi College of Accountancy Subjects covered; <ul style="list-style-type: none">• Preparing Financial Statements• Financial Information for Management• Managing People• Corporate & Business Law• Performance Management• Taxation - Malawi• Audit and Assurance• Financial reporting• Financial Management• Corporate reporting• Risk, Governance and Ethics• Business Analysis

2004-2005	DIPLOMA IN ACCOUNTING School: Malawi College of Accountancy
2003	CERTIFICATE IN ACCOUNTING School: Malawi College of Accountancy
WORK EXPERIENCE	
Current	NBS Bank – Corporate & Investment Banking Corporate Relationship Manager <p>Key responsible area: To drive portfolio balance sheet growth and income generation through the development of business relationships, retention and efficient service delivery of NBS Bank products and services to clients in line with approved Risk appetite.</p> <p>Financial Performance</p> <ul style="list-style-type: none"> • • Develops the annual Portfolio Sales Business Plan based on the overall annual departmental Strategic Plan. • Ensure financial objectives for the portfolio are met, including revenue, cost and investment targets. • Analyses the business growth, development and performance (innovation, regulatory changes, customer and risk and compliance requirements) for inclusion into the Corporate Investment Banking Department Strategic and Annual Operating Plans. • Responsible for the development of account plans for the portfolio • Sets up the daily and weekly Section meetings to track performance and plans the way forward. • Build strategic focus around market share growth, client segments, scalability of the business and market profile • Pricing Reviews and Implementation for the portfolio • Quarterly portfolio Review • Annual Budgeting and quarterly review. <p>Enhancing Performance</p> <ul style="list-style-type: none"> • Develop short term and long-term sales and product plans, focusing on customers, competition, profitability, product life cycle and service consideration, in addition to organizing sales programs for growth and product penetration • Understand the market in terms of size, share, structure, potential, customer segmentation, buyer behaviors and competitor analysis within the country, for the relevant product sets. Lead and support market research as required

	<ul style="list-style-type: none"> • Responsible for launching new initiatives, products, developing enhancements, new product concepts and preparing business requirements, either independently or jointly with Group • Build discipline around product utilization and monitoring to take informed business decisions and forecast <p>Client Centric</p> <ul style="list-style-type: none"> • Implement a sales performance • Responsibility for implementation of the working capital model, development of sales plans and pipeline management. <p>Accountable for:</p> <ul style="list-style-type: none"> • Revenue generation • Customer acquisition i.e. deposits and assets growth • Customer relationship management and retention • Customer Engagement Methodologies and Sales Models • Performance of the portfolio
<p>January 2015 – December 2019</p>	<p>NBS Bank Plc – Corporate & Investment Banking</p> <p>Client Analyst for Government & International Organisations</p> <p><u>Duties Included:</u></p> <ul style="list-style-type: none"> • Client strategic plan development & execution <ul style="list-style-type: none"> ➤ Support the RM in the development and execution of strategic client plans (together with the core CST), manage, and drive the implementation of client plans. ➤ Continuously research and analyze the clients' business context, operations and financial performance. • Client relationship management <ul style="list-style-type: none"> ➤ Supports RM in development of critical relationships with client decision makers and regularly define and communicate commercial opportunities for new and existing clients of NBS Bank. ➤ Supports RM in execution of client activities in line with developed strategic client plans

- Supports RM in developing and align detailed client marketing plans (with inputs from the Treasury, Transactional Banking Business, and drive the client's pricing and ROE (including relevant drivers e.g. risk grade, industry outlook, etc.)
- Following up on securitization and insurance cover
 - Ensuring that documents for collateral pledged by customers are in place and properly filed.
 - Ensuring that collateral is properly insured.
 - Ensuring that insurance is renewed in time for all securities pledged.
- Following up on management accounts and facility renewals
 - Ensuring that all customers who have credit facilities with the bank provide quarterly management accounts
 - Alerting Relationship Managers on maturing facilities three months before maturity of facilities so that negotiations for renewal are commenced.
- Account analysis as input to facility application
 - Ensuring that analysis of the quarterly management accounts is done and filed once the customers do the submission of the same.
- Assurance of fee collection and plugging of any revenue leakages
 - Ensuring that all fees charged are collected. The fees in the question are the following
 - (a) Loans arrangement and disbursement fees
 - (b) Restructuring fee
 - (c) Guarantee fees
 - (d) Excess fees
 - (e) Auditors confirmation balances fees
 - (f) Salaries fees
- Attending to customer funds transfers, cheque encashment and deposit requests
 - Timely processing of transfer requests for corporate customers
 - Attending to foreign remittances from corporate customers
 - Ensure that customers submit all required documentation
- Following up on classified accounts both pre and post-handover to recoveries section

	<ul style="list-style-type: none"> • Reminding Relationship Managers to write to customers who are in arrears including correspondence to credit. • Alerting Relationship Managers regarding customers whose arrears hit more than three months and advising HCIB on the need to transfer the facility to recoveries. • Dairization and liaison with Service Centers for deal fulfillment and other transactional aspects of corporate customers, among other things. • Sending of statements to customers and ensuring that statements are timely submitted and all customer statement requests are attended to. • Cover up for Relationship Managers from time to time as need arises • Negotiating rates with dealers on behalf of customers for investments and foreign currency
<p>April 2007 – December 2014</p>	<p>NBS Bank Plc – Treasury Back Office</p> <p>Treasury Operations Officer-Money Market</p> <p><u>Duties include:</u></p> <ul style="list-style-type: none"> • Maintenance of fixed deposit book at headoffice including preparing deal confirmation and preparing monthly fixed deposit report for the whole bank for ALCO meetings. • Preparing monthly top 50 investments, current account and savings accounts large depositor's report for the ALCO team. • Treasury Bills bidding & settlement on behalf of customers. • Preparation of daily interbank money market statistics report for Reserve Bank and front office • Preparing of daily liquidity ratio report for executive management and front office • Preparing of daily Liquidity management report for executive management and front office • Money market deal processing • Tobacco proceeds management • Branch Shortages and overages report for all cash deposits • Processing of incoming & outgoing salaries • Reconciliation of general ledger accounts • Remitting withholding tax to MRA and responding on all tax issues • Claiming of commission and following up on all government accounts claims from the Accountant general. • Processing transaction all outgoing transfers in T24-Globus system • Authorization of transactions in MITASS system(Malawi interbank transfers sysystem) • Verifying all outgoing transactions in swift system(bank to bank transfers) • Processing incoming and outgoing swift transactions(foreign currency money transfers) • Attending to counter party queries on all money markets deals.

Apri 2007–December 2007	NBS Bank Plc – Finance Department Finance Officer <ul style="list-style-type: none"> • Preparing withholding tax schedules and payments to Malawi Revenue Authority(MRA) • Preparing fringe benefit tax to MRA • Dstv client accounts reconciliation • Fixed assets depreciation • Control accounts reconciliation • Processing transactions in Globus • Creditors reconciliation
SPECIAL SKILLS	<ul style="list-style-type: none"> • Relationship Management • Credit Risk Management • Project Management • Market and Competitive Intelligence • Research and Analytical skills • Sales management • Customer segmentation • Strategy formulation and implementation
Other Courses	<ul style="list-style-type: none"> • Sales & Selling Training • Treasury Management • Relationship Management • Sage Line 50 system • Globus T24 system • MITASS system • SWIFT system
REFERENCES	<p>Mr. Mapopa Chibambo Head of Payments & Treasury Backoffice NBS Bank P.O Box 32251 Lilongwe Mobile: +265 999916172</p> <p>Mr. Andrew Kaunda Old Mutual Malawi Limited Finance Manager P.O Box 393 Blantyre</p>

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