

CURRICULUM VITAE

1.0 PERSONAL DETAILS

Name : Winston Umburi
Email : winston.umburi@gmail.com
Gender : Male
Nationality : Tanzania
Date of Birth : 24 August 1979
Marital Status : Married
Language : English/ Swahili.
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2022-Persuing Master of Business Administration -ESAMI

2009 - Certified Public Accountant-CPA (T)

2001- 2004 -Bachelor of Commerce Degree, University of Dar as Salaam (UDSM)
(Accounting)

1998- 2000 -Advanced Certificate of secondary Education, Arusha Secondary School.

1994- 1997-Certificate of Secondary Education, Umbwe Secondary School.

Computer skills: Conversant with MS Word, MS Advance excel, MS Power Point, Microsoft Office knowledgeable with SQL query, BI SAP & P2P System (Procure to Vendor Payment).

3.0 SHORT COURSES Attended

1. BOT regulations and Prudential's guidelines - Bank of Tanzania Training Institute.
2. NBAA training IFRS9, Money Laundering, and Terrorist Financing.
3. NBAA Tax Administration and Regulatory Compliance matter.
4. Fund transfer Pricing (FTP) - Pretoria South Africa (ABSA).
5. Presentation of Financial Statements & Events after the Reporting Date-NBAA.
6. Property, Plant and Equipment and Investment Property-NBAA.
7. IFRS training on financial instruments-Technical Advisor Group (TAG) ABSA-SA.
8. IFRS 16 Leases up coming up coming.

4.0 WORK EXPERIENCE

NMB BANK Plc-December 2015 to date FINANCE DEPARTMENT

Senior Finance Business Partner & Financial Reporting

Main Responsibilities is to drive the business through Analytics and my roles are:

- **Preparation of Management account pack** with proactive analytics and commentaries on current performance trends Vs Budget and YoY comparison.
- **Revenues assurance** to the business by ensuring all Banks charges, Fees and commissions applied correctly to avoid leakage and **ensure value for money** on campaign spend.
- **Cost Management**, Ensure expenditures are justifiable and within approved budget while observing all the necessary controls such as Delegation of Authority (DOA), and embed cost center and accounts ownership.
- Competitor benchmarking and analysis to give insight to the business how do the Bank performed financial against peers.
- Participating in Segments business forum and strategy understanding it and give challenges to develop robust plan.
- To review new business initiatives and feasibility studies prior roll out.
- Together with Business head to undertake thorough commercial analysis to identify Business Opportunities, Strength, Challenges, Gaps and threat hence provide advice the business accordingly.
- Through Balance Sheet management push business to generates more revenue through optimization of Assets, Liabilities, Capital, branch network and connection.
- Assist the Business segment in analyzing and monitoring performance to establish if the Balance sheet Asset and Liabilities priced accordingly and monitoring performance deviation from their Budget.
- Custody of the numbers, ensure meaningful, accuracy, completeness and fair as well as providing some informative context to any reader and commentaries. Advising the business opportunities sitting in the budget and how can it be realized.
- Available in every interaction involving numbers, reliance on us for the true reflection of the numbers, guidance on business.
- **Budget & Planning Preparation**, Balance Sheet & Income & Operating Expenses through Collating of Assumption, Growth ambitions, microeconomics dynamics Inflation, GDP, Interest rates & exchange rates. **Impairment, Liquidity, Capital planning, CAPEX, NPL etc.**

- Preparation of the Board paper performance report for Board of Directors meeting plus Preparation of Capital Planning to align with Bank future Plans.
- **Audited Annual financial Statements (AFS)** preparation according to IFRS NBAA & GAAP and assisting external Auditor in the whole process of audit & Compilation.
- Preparation of productivity reports for alternative channels ATMs, Mobile Banking, Card Business and Internet banking Platform and advice the Business on the % usage.
- **Monitoring Compliance of Capital ratios, NPL ratio, LDR and other benchmarks measures in line with regulator and Internal limits.**

Manager Financial Reporting November-2011-November 2015-NBC BANK (T) Ltd

Responsible for the execution of following duties:

- Preparation of Monthly management account pack in line with GAAP, IFRS and other regulatory bodies and share it with financial controller and Head of Finance ready for business consumption.
- Submission of Monthly management accounts Balance sheet and Income statement to group financial controlling team by **Workday three (W3)** plus financial commentaries and response to any queries pertaining to monthly submitted number.
- Review **Income and expenses** to get assurance if they are in line with trends, approved budget, and provide commentaries for any diversion including review of Income and Interest Expenses.
- Approve invoice for Supplier payment according to approval Matrix.
- Review **Tax Invoices** to ensure **Withholding Tax and VAT** computed correctly and if the payment approved within approval matrix of payment to avoid Tax risk.
- Preparation of monthly cost **Accruals** based on the last received invoices and check if the provisional entries were posted in the right general ledger (GL).
- **Cost Cutting initiatives** together with cost cutting committee involved in cost cutting strategies to determine in which area cost can be **saved, reduced or cut either through Head count, Automation, Decentralization or Centralization** of some processing. Also involved on the imposition of **SLA** (Service Level Agreement) in order to improve efficiency.

- Reconciliation of products such as loans and Deposit between general ledger and Sub ledger to obtain assurance of the monthly Management Report and to raise queries in the event that there is a deviation.
- Prepare reconciliation of **Fixed Asset Register** (FAR) versus general ledger plus physical verifications of on a sample basis on a year and report to management any significant loss of Asset.
- Computation FTP model (Fund transfer pricing on Asset and Liabilities) at product level and advice the business about product pricing and prepare business profitability report (PPR).
- Strengthen the financial reporting function to meet international Standards, group requirements and other best practice.
- Coordinates external audit engagement and work together during Audit review and preparation of Audited Financial statements.
- Competitors benchmarking and Analysis on quarterly basis to measure Bank's performance against peers and overall industry.
- Through Balance sheet management on Assets, Liabilities and Capital push Business to generate more revenues through products, services, capital and available network local and at group level.
- Champion of the **FTP** Implementation and Project **Owari** from the grass root until the project Go live.
- Perform and other duties and ad hoc anytime as emerged.
- Work with internal stakeholders to identify and define the operational information required to ensure successful performance.

May-2009- October 2011 -UNITED BANK FOR AFRICA (T) Ltd
Relationship Manager

Responsible for:

- Establishment and solicitation of the business relationship with esteemed customers and conducting businesses meeting/forum.
- Assist in selling product offerings tailored to meet the business needs both for public sector SME and retail banking.
- Deals with the recruitment of customer, servicing them, maintaining and having relationship particularly SME and retail customers.

- Processing facilities such as overdraft, term draft, LC, bid bond, cash cover and loan, and attend to marketing calls to increase the Bank's business.
- Provide support in specific PSG (public sector group) in states and local councils
- Support in increasing the Bank's existing Public Sector products (collections, payment payments, loans)
- Supports the mutually beneficial banking relationships between the bank and public sector, and other multinationals
- Deepen relationship with existing correspondent customers to ensure seamless utilization of trade lines in various units of the bank.

BARCLAYS BANK TANZANIA LIMITED.

August-2005 –April-2009: Assistant Reconciliation Manager

Responsible for:

- Reconciliation, monitoring and up keeping records of all payments both local and international.
- Carry out satisfactory reconciliation of all nostro accounts, (Foreign accounts held with corresponding bank abroad) and Central bank (BOT) to ensure they are maintained in the required status.
- Making follow up of all outstanding items in the nostro accounts and Central bank (BOT) and maintain the nostro query file.
- Receive and reformat the nostro file and forward it to TREASURY, TRADE FINANCE & DOC PREP and Receive manual matches' advice from TRADE & TREASURY and Sending to PSP ENABLE matched items.
- Ensure exceptional items on reconcilable account are escalated within the business rule.
- Ensure that all outstanding items are chased and resolved without delay
- Dealing with reconciliation of other local bank account/Chq for clearing , Visa and Master card accounts, Collection and recording of business volume on the daily (management information)
- Manage and control transactional workflow and allocate resources accordingly.
- Working with reconciliation manager, manage the business continuity programmers and ensure the closure of audit findings.
- Working closes with reconciliation manager to monitor, review, assign and evaluate team member performance and regularization of their daily activities including the preparation of monthly reports.

VISSION

To become successful in the finance discipline by attaining desired qualification and being results oriented.

o.6 REFEREES

- 1. BENSON BIMBIGA,**
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CRDB Plc.
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- 2. JULIUS RUWAICHI,**
CEO,
ACCESS Bank (T) Ltd
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- 3. SARAFUTH BEYANGA,**
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