

# Eloi Abduel Msella

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Date of birth	07/05/1987	Nationality	Tanzanian
Place of birth	Kilimanjaro Region		

## PROFILE

I am a seasoned banker with 15 years experience in commercial banking industry as a Credit officer, Personal banking manager and now as SME relationship manager, vastly experienced on MSMEs, investment, Mortgage & Credit Analysis.

My banking skills, experience and remarkable achievement behind me, on turning an un-bankable community to bankable, appraising business proposals for loan applications and all other forms of banking facilities, all together are positioning me to be among the top candidate qualified for this post.

I have brought economical impact into the Tanzania SMEs sector through facilitating the ventures and owners to learn and access various financial solutions to propel and enhance working capital & attain investment plans.

## EMPLOYMENT HISTORY

Dec 2008 — Mar 2011	<b>Loan Officer, Access Bank Tanzania Limited</b>	Dar es Salaam
	<ul style="list-style-type: none"><li>• Direct Marketing of loan products to eligible clients,</li><li>• Screening of clients to see their eligibility,</li><li>• Assessing clients' business, computing loan analysis, preparation of credit proposal and evaluate risks associated with the business and home premises of the clients,</li><li>• Attending daily credit committees for discussion and voting for credit decisions,</li><li>• Monitoring the fulfillment of loan purposes after disbursement,</li><li>• Supervising loan repayments from the existing clients,</li><li>• Recovering problematic loans at the minimum cost and make sure that every loan disbursed is recovered.</li></ul>	
Mar 2011	<b>SME Relationship Manager, KCB Bank Tanzania Limited</b>	Dar es Salaam
	<ul style="list-style-type: none"><li>• Manage and ensure the Increased business propositions that include deposits, asset to SMEs</li><li>• Growth and maintenance of the current business banking portfolio</li><li>• Reinforce Branch Sales Strategy.</li><li>• To prepare a strategy on how to Improve Customer satisfaction and Customer Retention,</li><li>• Achieve budgeted business revenue for Business Banking unit within the Branch</li><li>• Perform customer visits and Profiling on weekly/quarterly as planned and agreed by business team</li><li>• Cross Sell, review and authorize Internet banking channel</li><li>• Review the KYC/AML compliance on new SME customers to be enrolled at the branch.</li><li>• Daily portfolio follow ups, recovery and other credit control and monitoring activities at the branch</li><li>• To ensure proper due diligence Nil loss related to Frauds under Branch SME business</li></ul>	

## EDUCATION

Oct 2009 — Aug 2012	<b>Advance Diploma , Institute of Procurement and Supply</b>	Dar es Salaam
	Advanced Diploma in Procurement and Supply -NTA Level 8	
Jun 2007 — Jul 2009	<b>Diploma in Procurement and supply, Institute of Procurement and Supply</b>	Dar es Salaam
	Ordinary Diploma in Procurement and Supply NTA Level 6	

## SKILLS

Customer Service	Good team player
Flexibility and Adaptability	Direct Sales
Communication and Presentation	Credit Analysis
Decision Making	portfolio management

## HOBBIES

Driving, Hiking, Traveling

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## COURSES

Mar 2022 — Jun 2022	Insurance Proficiency , Institute of Finance Management
Mar 2017 — Mar 2017	Mortgage Finance for Commercial Banks, Bank of Tanzania
May 2023	Certified Professional banker, Tanzania Institute of Bankers

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## INTERNSHIPS

Sep 2008 — Dec 2023	<b>Intern Procurement Officer, Medical Stores Tanzania</b>	Dar es Salaam
	I was assigned different tasks at different operation areas in procurement department i.e. Preparing and reviewing all tender proceedings, store keeping, preparing requisitions of all items within the firm. Preparation of annual procurement plan	

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LANGUAGES	English	Very good command	French	A2
	Swahili	Native speaker		

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## REFERENCES

**Anin Kirenga from Ubungo Municipal Council**

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**Godfrey Joseph from KCB Bank Tanzania**

gjoseph@kcbgroup.com · +255754 285 174

**Noel Muhando from Access Bank Tanzania**

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