

CURRICULUM VITAE

Name: Gloria Otto Ringia

Date of Birth: 22nd December, 1988, Tanzanian.

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EDUCATION BACKGROUND:

2020 – 2021 CFA (Chartered Financial Analyst) **Level 2** Candidate

2020 University of Michigan
Successful Negotiation: Essential Strategies and Skills

2018 – 2019 CFA (Chartered Financial Analyst) **Level 1** Passed

2018 Dar es Salaam Stock Exchange PLC: Basic Investment and Securities certificate

2017 ACI – The Financial Market Association: ACI dealing certificate (Distinction)

2008 – 2011 Institute of Finance Management: Bachelor Degree of Accountancy

2006 – 2008 Barbro – Johansson Secondary School: Advanced Level (ACSE)

2001 – 2005 St. Anthony's Secondary School: Ordinary Level (CSE)

PROFESSIONAL EXPERIENCE:

2018 to Date _ Treasury and Investment Manager, Tanzania Mortgage Refinance Co. Ltd

As the key player in the investor relations, I plan and manage negotiations including the research, KYC, analysis with potential investors on regular basis, one of the successful deal closed was on the equity investment where IFC joined TMRC last year. I also manage the existing investors in making sure all the covenants agreed are being observed including providing regular reports as requested. I am also responsible to ensure the regulatory compliances are in place with different regulators such as CMSA, BOT, and others.

Another key part of my job is to raise capital and funds for the company. Since joining TMRC, two public corporate bonds issued have been successfully oversubscribed and both listed at DSE stock exchange market, I together with the team worked together from the roadshows as well as managing the investors.

Also, I manage the company's Assets and Liabilities, risk management as well as quarterly budget review and strategic plan performance evaluation to ensure that the company's goals are met. I am also the secretary to ALCO meetings which are held every month.

2016 to 2018 _ Treasury Manager, Twiga Bancorp Limited

Management of firm's holdings, the liquidity of the bank, mitigating operational, financial and other risks related to financial market. To assess, monitor, plan and manage the efficient utilization of funds in a manner consistent with the objectives of the bank. Manage all aspects of In-house investment portfolios, trade investment portfolios including working capital and other portfolios. Also, I am also responsible managing long term and short term investment strategies as well as handling relationships with other financial institutions and commercial banks.

2015 to 2016 _ Principal Treasury Sales Officer, Twiga Bancorp Limited

Handling the bank's investments in securities, foreign exchange, asset/liability management and cash instruments; to provide superior quality services in regards to treasury and investment related products to clients through increased client contact, advice on best available foreign exchange and money market rates set by dealers in response to client inquiries. Maximize the profitability and turnover of corporate sales while ensuring a high level of service. Preparation of monthly reports to ALCO committee.

2012 to 2015 _ Finance and Investment Officer, National Housing Corporation (NHC)

Ensure that government resources are properly managed; budgeting, preparation and maintenance of financial records and reports. My duties included assisting in preparation of budget for all directorates, expenditure planning, bank reconciliation, managing account receivables and payables, preparing financial reports and other operational performance reports including monthly cash flow forecasts. Apart from budgeting responsibilities, I was responsible for maintaining loan portfolio as well as other investment activities such as placing funds for fixed deposits to various banks at competitive interest rates.

2010 Jul to Sep _ Intern, the Microlinks Company Limited

During this short break after I finished my second year of college, I joined Microlinks Company as a part of my training program. I worked in a department of accounts and administration. Alongside administration duties, I was assigned with reconciliation of preparing general ledgers, account payables and receivables as well as preparation of monthly operational performance reports.

2009 Jul to Sep _ Intern, International Commercial Bank

I joined this bank in a department of operations and trade finance during the summer of 2009 as part of my training program. My duties were attending to customer queries; attend customers who were interested in opening LCs and guarantees. Filing of documents, reconciliation of ledgers and preparing daily performance reports.

Computer literacy;

I am competent with the use of MS Office (Excel, Word, PowerPoint and Outlook), information and dealing system like Reuters and Bloomberg, AccPac Sage software and a basic Photoshop knowledge.

ADDITIONAL SKILLS:

Communication and Presentation skills; being able to understand the different audiences while presenting ideas so that the message can be well delivered.

Management/ Leadership Skills; I am a goal-driven leader who prefers to maintain a productive climate and confidently motivates, mobilizes, and coaches employees to meet high performance standards.

Planning and organizing; I have the ability to design, plan, organize, and implement different projects and tasks, and acts within an allotted timeframe.

Other competencies include negotiation skills, supervisory skills, time management and good team work with strong interpersonal skills.

LANGUAGES PROFICIENCY:

Strong Commands in spoken and written English and Swahili.

Extra-Curricular Activities and Interests: Fitness, Baking and occasional traveler.

REFEREES

1. Cosmas Kimario
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