

CURRICULUM VITAE

MANDILE CHAGOMELANA MATHANDALIZWE

C/O M. Chagomelana

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PERSONAL INFORMATION

Date of Birth : 20th August, 1982
Sex : Female
Nationality : Malawian
Marital status : Married
District of origin : Ntcheu
Language : English, Chichewa and French

PERSONAL PROFILE

I have 12 years work experience in the banking sector. This has helped me to be able to adapt quickly and efficiently to my working environment. My exceptional interpersonal skills have enabled me to integrate with my colleagues and clients and develop valuable relationships.

Positive and keen to succeed, I pick up skills quickly and apply them successfully, through both the use of initiative and the ability to comprehend instructions. I am an effective communicator who will inspire confidence in any employer. I have a great eye for detail and am eager to learn and I enjoy overcoming challenges.

CAREER OBJECTIVE

- A holder of a Bachelor Degree in Marketing and Business Management
- Postgraduate Diploma in CIM with over 10years working experience in a busy work environment, comfortable in a position where I can utilize my technical and professional skills in order to achieve goals and to offer service with efficiency and quality.

ACHIEVEMENTS

- Increased revenue and sales for the Bank
- Awarded MCIM Certificate by the Chartered Institute of Marketing
- Awarded certificate in management development programme (NBS Training)
- Awarded a visa acquiring expert certificate by visa business school London
- Merit award for best student in 2002 at Demelin Graduate College
- Award and honors: Best student in science subjects while at Kamuzu Academy.

SKILLS AND COMPETENCIES

- Trustworthy, integrity, Hardworking and result oriented
- Self-motivated, Self-Starter and a team player
- High levels of confidentiality
- Have excellent resources management skills
- Excellent interpersonal and communication skills both oral and written
- Excellent organizational, time management skills and ability to multi-task and prioritize work
- An understanding and caring attitude
- Managerial and supervisory skills
- Numeracy and analytical skills
- Attention to detail and a flexible approach to work
- Able to work under minimal supervision, proactive, initiative and with sound judgment
- Emotional and mental strength
- Fluent in English, Chichewa and French.
- Relationship Management
- Market and Competitive Intelligence
- Research and Analytical skills
- Sales management

WORK EXPERIENCE

Employer	NBS Bank
Position	Corporate Relationship Manager(Corporate Banking)
Duration	Current position

Duties and responsibilities

- Business planning for customer relationship portfolio/segment
- Budget management and control for the portfolio
- Revenue generation
- Business development and growth
- Credit risk governance and compliance
- Staff supervision

Employer	NBS Bank
Position	Team Leader SME (SME Banking)
Duration	2019 To 2020

Duties and responsibilities

- Development and execution of strategic client plans (together with the core CST), manages and drive the implementation of client plans.
- Continuous research and analysis of the clients' business context, operations and financial performance.
- Identification of individuals best suited to meet the client's needs across products to form part of the core Client Service Teams (CSTs) (i.e. based on client opportunity and to be reviewed regularly).
- Management of Client Relationship Teams across the relevant geographies by ensuring that individuals are clear on their contribution and expected outcomes
- Develops critical relationships with client decision makers and regularly define and communicate commercial opportunities for new and existing clients of NBS Bank.
- Maintain a proficient knowledge of products, services and capabilities across the bank (in all relevant geographies and sectors) to ensure relevant and informed client conversations.
- sEnsures that the region is up to date with clients' existing businesses and possible opportunities, risks, needs and preferences.
- Ensures that staff remains highly motivated and appropriately skilled and rewarded. Proactively works to ensure staff retention

Employer	NBS Bank
Position	Account Executive (Personal & Business Banking)
Duration	2012 - 2019

Duties and Responsibilities

- Attract new customers to the Bank and manage existing customer.
- Screen loan applicants to ensure that they meet the required set standards
- Assess loan application requirements such as balance sheets and cash flow statements
- Define and execute strategic client plans that will ensure the development of strong business relationships and the delivery of profitable and integrated NBS Bank products and services, with the purpose of ensuring client profitability, increased revenue, risk optimisation and consistent service delivery.

- Drive timeous preparation, review and motivation of credit paper submissions (managing end-to-end credit process including facility letters, regularisation of conditions, etc.) and optimally allocate credit limits and manage exposures across products
- Initiate business deal proposals for new facilities, or facility modifications that require the assessment of credit or other risk, and motivates the deal with insightful information regarding business strengths and vulnerabilities.
- Act as the “first line of defence” as required by the Credit Policies and Standards.
- Maintain a proficient knowledge of products, services and capabilities across the bank (in all relevant geographies and sectors) to ensure relevant and informed client conversations.
- Conduct set routine activities such as, excess reports, statements, confirmation of balances, call reports, produce weekly/monthly reporting, reviewing of pricing, interest rates and any other duties assigned by the Team Leader, SME.
- Develop and execute strategic client plans (together with the core CST), manages and drive the implementation of client plans.
- Continuously research and analyse the clients’ business context, operations and financial performance.

Employer	NBS Bank PLC
Position	Credit Officer (Lilongwe Service Centre)
Duration	2009-2012

Duties and responsibilities

- Analyze financial data regarding loan requests for new, renewal and existing loans, including data provided by credit bureaus, other financial institutions
 - Reviewing personal and business statement and analyze the financial information and prepares preliminary analysis for the management
 - Recommending and monitoring borrowing clients in adherence to loan covenants to ensure that the bank maintains a high quality loan portfolio
 - Preparation and tracking risk management reports, commercial loan portfolio concentration reports
- Following up on all past due to ensure full loan recovery
- Maintaining the privacy of customer information and the security
 - Maintaining extensive contact with customers and conducting relationships that will
 - enhance the overall marketing effort of the bank

Employer	NBS Bank PLC
Position	Merchant Support Supervisor
Duration	2008-2009

Duties and responsibilities

- Identifying potential merchants and development of relevant market strategies
- Management of bank merchant relationship
- Marketing and selling of POS electronic payment platform to merchants
- Registration and business support of merchants
- Responsible for the growth of merchant acquiring business
- Defining business growth strategy and action programs
- Processing the open of merchant bank accounts on behalf of the bank
- Training of merchants

Employer	ADMARC
Position	Senior Marketing Officer
Duration	2008

Duties and responsibilities

- Monitoring the buying and selling of produce
- Identifying potential buyers
- Preparing monthly and weekly sales report
- Managing the cliental base
- Researching on cutting edge products, identifying markets and development of relevant Products
- Analyzing both the local and international markets

PROFESSIONAL QUALIFICATION

PROFESSIONAL POST GRADUATE DIPLOMA (CIM)

Year	:	2018
Institution	:	PACT (CIM)

BACHELOR DEGREE IN MARKETING AND BUSINESS MANAGEMENT:

Year	2005
Institution	DAMELIN GRADUATE COLLEGE (Oxford Brookes University)

DIPLOMA IN BUSINESS ADMINISTRATION:

Year	2001
Institution	DAMELIN GRADUATE COLLEGE

ACADEMIC QUALIFICATION

IGCSE (KAMUZU ACADEMY):

Year 1995

Institution Kamuzu Academy

REFERENCES

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