

PATRICK MCHARO NIKOMBOLWE,
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Objective

Performance-driven Credit Analyst with 7 years of experience in corporate risk management, forecasting and monitoring market trends with a successful record of meeting and exceeding personal and professional goals. Seeks responsible and challenging position to demonstrate existing skillset for accuracy and business growth.

Experience

Euro Exim Bank

October 2023-present

Trade Finance Consultant

Job purpose:

To attract new clients (Sales) involved in international Trade such as Exporters and Importers by offering them out Trade Finance Services such as Letter of credit, Stand by Letter of credit, Bank Guarantee necessary for them to trade successful in the global Market.

Responsibilities:

- Identify Opportunities (lead generation) and generate sales in Tanzania.
- Build and maintain strong customer relationships and assist with all relevant client cheks.
- Review Trade Finance client information in respect of Anti-money laundering (AML), Know your Customer (KYC) and Counter Terrorism Finance (CTF) requirements.

Access Bank Tanzania.

March 2017-Dec 2018

Recovery Loan Officer

Job purpose:

To assist in the recovery of all debt owed to Cross Keys Homes, using court action where appropriate, but using a holistic approach to ensure that help and support is provided where possible to that eviction is a last resort.

Responsibilities:

- To manage recover action on debts owed to keys Homes in accordance with the system, processes and guidelines issued by the Recovery Manager and pre-court protocol, updating and maintaining appropriate systems to ensure that all recovery measures are based on correctly held data.
- To engage with customers using a variety of means to obtain information which can be used in the debt recovery process and to ensure that debtors are advised of their position and the procedures that will be followed to recover the debt. Some contacts may be

outside working hours.

- To engage with customers and reach a realistic and affordable repayment plan which is informed where possible by an accurate financial statement.
- To attend court and present best evidence to obtain the appropriate order, variation orders or suspension of warrants, attending eviction where appropriate and assisting the court bailiff to secure our properties.
- To ensure the customers receive appropriate support, assistance or signposting to statutory and voluntary agencies with specialist advice on benefits and other deb

Access Bank Tanzania.

Jan 2015- Feb 2017

Credit Analyst Team Leader /Senior Loan Officer

Responsibilities:

- To oversee company's lending process, from evaluating clients' creditworthiness to approving or rejecting loan requests, creating credit scoring models, setting loan terms and determining interest rates, processing loan applications, minimize bad debts and increase revenues from loans.
- Research and evaluate clients' creditworthiness; Create credit scoring models to predict risks; Approve or reject loan requests, based on credibility and potential revenues and losses; Calculate and set interest rates; Negotiate loan terms with clients; Monitor payments; Maintain records of loan applications; Follow up with clients to manage debt settlements and loan renewals; Ensure all lending procedures comply with regulations and Develop, review and update our company's credit policies

Access Bank Tanzania.

Jan 2015- Feb 2017

Micro&Agro Loan Officer

Responsibilities:

- To facilitate Direct marketing and lending for clients by assessing creditworthiness and processing relevant paperwork, preparing loan applications, evaluating clients' financial information and calculating risk ratios, good understanding of lending procedures and customer service experience, help clients acquire loans in a timely manner, while ensuring comply with the law.
- Review loan requests; Assess clients' financial status; Evaluate creditworthiness and risks; Contact clients to gather financial data and documentation; Analyze risks and approve or reject loan requests; Calculate financial ratios (e.g. credit scores and interest rates); Set up payment plans; Maintain updated records of loan applications; Follow up with clients about loan renewals; Monitor progress of existing loans.

EDUCATION.

2007 -2010	University of Dodoma <i>Bachelor in Arts With Economics (3.4gpa)</i>	Dodoma, Tanzania
2005-2007	Kibasila Secondary school <i>Advance Certificate of Secondary Education Examination (ACSEE)</i>	Dar es salaam, Tanzania
2001-2004	Mbezi Beach Secondary School <i>Certificate of Secondary Education Examination (CSEE)</i>	Dares salaam, Tanzania

SKILLS.

Computing skills, Communication skills, Problem-solving, Attention to detail, Documentation and organization skills, Knowledge in risk analysis, Investigative skills and Quantitative analysis skills.

PERSON DETAIL

- **Date of birth:** 22, July, 1984
- **Marital status:** Single
- **Nationality:** Tanzanian
- **Language:** English and Kiswahili
- **Current Location:** Dar es salaam
- **Driving License:** Active Tanzania Driving license

REFEREES

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