

## PERSONAL DETAILS

**Name;** NASRI JUMA SELEMANI    **Nationality;** Tanzania

**Address;** Kigamboni, DSM                    **Place of Birth;** Arusha

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## SUMMARY

I am an enthusiastic, self-motivated, reliable, and hardworking person, having Seven (7) years of experience working in the field of Operation Manager, Underwriting Audit Specialist, Digital Sales Executive, Customer Relationship Management and Retention, Risk and Compliance, Credit Administrator, Credit Officer and Recovery Officer. I work best on team working environment. I have an active and dynamic approach to work and meeting targets, goals, and deadlines, I am determined and decisive individual capable of identifying and developing new opportunities.

## SKILLS

Risk Mitigation Strategies    Credit Analyst

Debt Management                    Sales and Negotiations

Account Reconciliation            Management

Audit Management

Payroll

Management

## WORKING EXPERIENCE

**May 2024- Currently**

**SAVA TECH FINANCIAL SERVICES LIMITED- Operation Manager**

- Develop and implement operational policies and procedures for efficient operations.
- Enhance systems, processes, and best practices.
- Manage day-to-day operations, overseeing the operations team and department.
- Ensure organizational processes comply with legal regulations and standards.
- Monitor employee and team performance, offering coaching, training, and feedback for improvement.
- Handle budgets, forecasting, and resource allocation to meet strategic goals.
- Collaborate cross-departmentally to align operations with organizational objectives.
- Enhance customer service quality and satisfaction.
- Analyses data to identify process improvement opportunities and cost savings.
- Oversee staffing plans, recruitment, and training.
- Report on operational efficiency and quality standards.
- Stay updated on industry trends and best practices.
- Integrate new technologies and business processes as needed.
- Maintain service operations to ensure sustainability.

**July 2023 – May 2024**

**DEXINTEC FINANCE TANZANIA LIMITED - Underwriting Audit Specialist**

- Evaluate applications for loans and make decisions regarding whether to approve loan application of not;
- Properly assess and analyze client's background information and their financial status to determine if they are liable for loan financing;
- Use professional techniques and strategies to calculate the risk associated with client policies;
- Responsible for checking loan details of customers, integrity and authenticity of information provided;
- Assess applicants' risk by calling the referees and conducting a background check;
- Identify gaps in the systems and recommend solutions.
- Ensuring procedures, policies, legislation and regulations are correctly followed and complied with.
- Reviewed client's existing policies, procedures, and processes for compliance with applicable regulations.
- Prepared audit reports outlining findings and recommending corrective action plans to improve process efficiency.
- Collaborated with external partners to complete audits.
- Any other duty assigned by supervisor.

## **November 2022 - June 2023**

### **AFRICA 118 INC - Acting Country Sales Lead**

- Reviewed customer data to determine potential new markets and target customers.
- Maintained relationships with existing clients by providing product updates and information.
- Monitored competitor activities to stay ahead of the competition in terms of pricing, products.
- Resolved customer complaints in an efficient manner while maintaining quality standards.
- Provided training sessions for new employees on sales techniques, procedures.
- Generated leads through cold-calling prospective customers.

## **March 2022 - November 2022**

### **AFRICA 118 INC - Digital Sales Executive**

- Developed and executed digital sales strategies to increase customer engagement.
- Organized and hosted webinars to educate customers on new products.
- Created and implemented targeted email campaigns to drive leads.
- Identified opportunities to optimize customer experience through digital channels such as chatbots or virtual assistants.
- Monitored user feedback from digital platforms and provided recommendations on how to improve products and services.

## **November 2020 - March 2022**

### **DCB COMMERCIAL BANK Mabibo Branch - Credit Administrator**

- Assessed credit applications, verified customer information and reviewed financial data to determine credit worthiness.
- Monitored and updated customers' account information in the company database.
- Performed daily reconciliations of accounts receivable and aging reports.
- Analyzed customer payment trends to identify potential risks or opportunities for improvement.
- Developed policies and procedures to ensure compliance with applicable regulations.
- Conducted periodic reviews of existing credit limits to assess changes in risk profile.
- Prepared monthly reports on delinquent accounts, bad debt write-offs, and other relevant metrics.
- Provided support for collections activities as needed, including making outbound calls to customers regarding overdue payments.

## **September 2017 - November 2020**

### **DCB COMMERCIAL BANK Mabibo Branch - Credit Operation Officer**

- Promoted high customer satisfaction by resolving problems with knowledgeable and friendly service.
- Reviewed credit applications and financial statements to determine customer creditworthiness.
- Analyzed customer accounts, payment trends, and credit ratings to assess risk of default.
- Conducted regular reviews of existing customers' accounts to ensure compliance with agreed terms.
- Developed policies and procedures for approving and managing customer credit limits.
- Monitored customer account activity to identify any potential risks or issues.
- Negotiated payment plans with delinquent customers in order to minimize losses due to non-payment.
- Investigated customer complaints regarding billing errors or other discrepancies.

## **EDUCATION AND TRAINING**

2016 -2017: College of Business Education Dar Es Salaam

### **Postgraduate Diploma in Financial Management**

2013 - 2016: Ardhi University Dar Es Salaam

### **Bachelor of Arts Community and Development Studies**

2011 -2013: Mwika Day High Secondary Kilimanjaro

### **Advanced Certificate of Secondary Education**

2007 - 2010: Mwandege boys Secondary Pwani

### **Certificate of Secondary Education**

## **LANGUAGES**

- English
- Swahili

## **CERTIFICATIONS**

- Information Systems Auditing, Control and Assurance

**REFERRES:**

- **ROSEMARY MASAGA, Human resource, Dcb Commercial Bank Plt.**  
Mobile: 0754 374 245 | P. O BOX 19798 Dar es Salaam.
- **FORTUNATA MMARI, Record Administrator, Muhimbili University of Healthy and Science.**  
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