

Curriculum Vitae

PERSONAL DETAILS

Surname: de Koe
First Names: Charlton H.
Date of Birth: 15 May 1988
Nationality: Namibian
Identity Number: 880515 00261
Health: Excellent
Present Occupation: Senior Credit Controller
Pupkewitz Megatech
Driver's License: Code B
Home Address: ERF 95, Unit 26
Elisenheim Lifestyle Estate
Windhoek
Namibia
Hobbies: Part Time Photographer & Event Planner
Postal Address: P O Box 6685
Ausspannplatz
Contact Details: +264 81 230 6033 (Mobile)
charlton.dekoe88@gmail.com

Language Proficiency

Language	Speak	Read	Write
Afrikaans	Good	Good	Good
English	Good	Good	Good

Computer Literate
Microsoft Word
Microsoft Excel
Outlook
Tmx, Imx and Translink
Kerridge

EDUCATIONAL BACKGROUND / QUALIFICATION

High School Attended: Cosmos High School
Windhoek
Namibia

Highest Grade Passed: Grade 12

Subjects: English (IGCSE) Afrikaans (IGCSE)
Business Studies (IGCSE) Accounting (IGCSE)
Mathematics (IGCSE) Economics (IGCSE)

Tertiary Qualifications

Institution: Mancosa
Year Started: 2020

Course Enrolled: **Higher Certificate in Business Management**

Subjects: Introduction to Business Management
Fundamentals of Project Management
Business Mathematics
Financial Accounting
End User Computing
Fundamentals of Marketing
Business Communication
Introduction to Business Law

Year of Completion: **2021**

Short Courses Attended:

Offered By: Price Water House Coopers
Duration: 3 Day Course
Topics Covered: Basic Accounting, Journal entries, General Ledger, Trial Balance, Balance Sheet, Annual Financial Statements, VAT and Budgeting.

Offered By: Talent Transformation
Duration: 2 Day course
Topics Covered: Credit Management, accounts receivable and debt Recovery.

Offered By: DYNA Training
Duration: 9 Days Training (3 x 3 Days over three months)
Topics Covered: Set goals, Build teams, Present ideas & Proposals, Understand the role of the first line manager, Leadership styles & Execution, Clarifying roles, Apply grievance procedures, Manage time and improve personal productivity, Team Goals, team Performance, Written Communication, Effective meetings, Planning, Problem Solving, Performance management, Leading and participating in Diverse teams, Giving clear instructions, development opportunities, effective communication, motivation, conflict and Coaching.

EMPLOYMENT HISTORY

Company:	Pupkewitz Megatech
Position:	Senior Credit Controller
Department:	(Debtors)
Duties:	<p>Credit Applications & Risk Assessment, Responsible for all aspects of opening new accounts or increase of existing credit. Interview new clients obtain all necessary documentation. Perform credit reference checks, Perform Deeds office searches, assess credit risk and make recommendation to management. Register bonds, Sureties, Cession agreements, Co-signatory power on bank accounts, Opening JV bank accounts. Keep applicant, management and sales team informed of status and available credit. Credit management and Debtors control. Maintain and control debtors accounts and credit limit overrides in accordance with company policy and delegation authority. Execute debtor's insurance according to policy. Process refunds on bank for authorization. Monitor customers spending trends, payment history and risks to recommend changes. Reconcile debtors ageing to control accounts monthly. Monitor and report irregularities to financial manager. Receiving and posting customer payments daily to ensure accounts balance are accurate at all times. Prepare monthly statements and communicate with customers. Follow up on non-payments and overdue invoices, assist customer in reconciling differences between our account and customers remittance advise. Ensure that record keeping, and control of manual books is being done, entries to be checked & recorded monthly and signed off. Manage staff accounts and make sure that staff deductions are sent to salaries before cut-off date.</p>
Period:	01 December 2020 - Current
Company:	Pupkewitz Megabuild
Position:	Senior Credit Risk
Department:	Credit Risk (Debtors)
Duties:	<p>Interview and complete application forms for prospective account customers, checking credit applications received by branches for correctness to enable account to be opened immediately, Customer service, complaints, and queries, checking credit limit increases, Daily Administration, opening credit accounts, staff accounts, cash upfront accounts and loyalty cards, every application to be dealt with in a high confidentiality manner. Establish customer credit worthiness, assess security requirements, Minimize the company's credit risk by obtaining all relevant information. Calculating a credit limit aligned with the customer's requirement by compiling the customers cash flow statement if required. Must ensure that the correct Collateral is in place and in charge of the safe keeping of all Title Deeds and Bank Guarantees. Register and cancel bonds and bank guarantees.</p>
Period:	2 November 2015 – 30 November 2020
Reason for Leaving:	Inter Company Promotion

Company: Magnet Bureau De Change
Position: Finance Administrator
Department: Banking Finance
Duties: Reconcile the forex buys daily [TMX against EOD figures], Processing all currencies on Excel as well as evolution, Reconcile daily deposits against bank statements and deposit book for ALL **10 Branches**, carrying out month end procedures on cash counts [**Finance month end and recon**], tracking all deposits and wholesales and making sure that all scanned deposit slips are accompanied by the banks forex purchase receipt, To ensure that all transactions comply with the companies policies and procedures, tracking foreign cash buys packs and make sure that rates showing on TMX are the same as showing on magnet shared folder.

Period: 1 June 2015 - 31 October 2015

Company: Magnet Bureau De Change
Position: Regional Branch Supervisor
Department: Banking Operations
Duties: Customer Service and Queries, Store Development, Opening of new Branches, Banking, Staff Scheduling, Management, maintain a high standard in the management of the Bureau, maintain high standard in administration and liaise with tellers to ensure that money transfers and transactions is dealt with accurately and efficiently, Ensure a smooth workflow within the teller area. Make sure that relevant staff complies with rules and regulations of BON and the exchange control. Make sure that personnel abide by the policies and procedures, of the company. Make sure to comply with FIA [**financial intelligence act**], always adhere to the AML [**anti money laundering**]

Period: February 2015 – 31 May 2015
Reason for Leaving: Promotion

Company: Magnet Bureau De Change
Position: Branch Supervisor
Department: Banking Operations
Duties: Management, banking, telling, staff scheduling, store development, Daily admin, customer queries, customer service, maintain a high standard in the management of the Bureau, maintain high standard in administration and liaise with tellers to ensure that money transfers and transactions is dealt with accurately and efficiently, ensure a smooth workflow within the teller area to give the best customer service. Make sure that relevant staff complies with rule and regulations of BON and the exchange control. Make sure to comply with FIA [**financial intelligence act**], always adhere to the AML [**anti money laundering policy**]

Period: September 2014 – January 2015

Reason for leaving: Promotion

Company: Magnet Bureau De Change
Position: Senior Teller
Department: Banking Operations
Duties: Telling, Banking, store development, Daily admin, customer queries, customer service, maintain high standard in administration and liaise with Clients to ensure that money transfers and transactions is dealt with accurately and efficiently, ensure a smooth workflow within the teller area to give the best customer service. Make sure to comply with rules and regulations of BON and the exchange control. Make sure to comply with FIA [financial intelligence act], always adhere to the AML [anti money laundering]

Period: February 2014 – September 2014

Reason for leaving: Promotion

Company: Woermann Brock Retail Group
Position: Assistant Manager
Department: Retail
Duties: Ensure the effective running of the branch through rigorous stock management processes. Ensure timeous and accurate loading and offloading of all stock.
Ensure efficient and accurate stocktaking. Manage Inventory
Ensure All Stock can be accounted for. Manage department managers, supervisors, and staff to ensure a smooth workflow.
Manage Branch Costs, Optimize Branch Layout
Liaise with suppliers and planning to procure raw materials.
Relief Branch Managers and Department managers. Manage all risk areas and claims.

Period: January 2013 – January 2014

Reason for Leaving: Better Job Offer

Company: JayJays [just kor fashion group]
Position: Assistant Manager
Department: Clothing Retail
Duties: Management, staff scheduling, payroll,
Store development, Visual merchandising, Sales and promotions, stock taking, Optimize Branch Layout, Manage Branch Costs, manage staff to ensure a smooth workflow, Do Internal Audits.

Period: March 2011 – December 2013

Reason for leaving: Better job offer

Company: Edgars Maerua Mall
Position: P40
Department: Retail
Duties: Switchboard, Stock takes, Customer service and queries, Merchandising Sales and promotions, Cashier, Customer complaints & Queries

Period: June 2010 – December 2010

Reason for leaving: Casual

Company: Musica
Position: Permanent Customer Assistant
Department: Retail
Duties: Daily admin, banking, Switchboard, managing, stocktakes, Manage Branch costs, ensure that branch layout is done According to manual, customer service and queries, Sales and promotions Cashier, Handling of petty cash.

Period: February 2009 – November 2009

Reason for Leaving: Personal

PROFESIONAL REFERENCES

Mrs Adriana De Beer	Pupkewitz Megatech Head Office Credit Risk Manager +264 374 485
Mrs Ilanza Esterhuizen	Pupkewitz Megabuild Divisional Office Credit Risk Supervisor (Currently Employed by Agra) Cell: +264 81 298 0892
Mr. Gioberti Peters	Back Office Manager Magnet Bureau De Change (Currently Employed at Megabuild) +261 291 6269 +264 81 251 0025
Mr. Simba Huni	Operations Manager Magnet Bureau De Change (Currently Employed by Cambio Seguro) +264 81 550 1029
Mr. Rudolf Obed Isaacs	Regional Admin Manager Edgars (Currently Employed by HiFi Corporation) +264 81 276 7111