

Curriculum Vitae

1. Personal Details

Surname: Atlyo
Date of Birth: 12th, November 1982
Nationality: Tanzanian
Marital Status: Married

Other Names: Abas
Place of Birth: Iringa
Sex: Male

P.O BOX 780, Iringa

2. Contacts

Mobile phone: 0718905086 and 0717569856

Email: abasatlyo@gmail.com

3. Profile

I pursued a Bachelor degree in Business Administration Finance and Banking option (BBA) at Kampala International University. I was imparted with strong knowledge on Finance and Banking especially in the areas of Fundamental of Accounting, Intermediate Accounting, Banking laws, Money and banking, Portfolio and investment analysis, Business Finance, International monetary economics, Financial management, Public Finance, Monetary theory and policies, International business finance, Cost Accounting, Management Accounting, Investment banking, Financial markets and institutions, Microfinance management, Financial statement analysis, Principles and practice of management, Project management, Principles of insurance, Business communication skill, Principles of marketing, Principles of micro economics, Macro economics, Business statistics, Management information system and application, Principles of Human resource management, Quantitative methods, Research methods, Managerial economics, Entrepreneurship Development, International trade theory, Strategic management and business policy, Business laws, Business ethics, Electronic business fundamentals and Project report.

4. Education

INSTITUTION/COLLEGE	SUBJECT/AWARD
Institute of finance and management September 2014–December 2016	Msc. <i>Finance and Investment</i>
Kampala International University March, 2006 – November, 2008	Bachelor of Business Administration, BBA (finance and banking option)
Mkwawa High School July, 2002 – May, 2004	A-Levels: Physics, Geography and Advanced mathematics <i>Advanced Certificate of Secondary Education Examinations</i>
S.T.Maurus chemchemi Secondary School Jan, 1997 – Nov, 2000	O-Level: Basic Mathematics, English, Physics, Chemistry, Kiswahili, Civics, Geography and Biology. <i>Certificate of Secondary Education Examinations.</i>
Kilala Kidewa September, 1997	<i>National Primary School Leaving Certificate</i>

EXPERIENCE:**(i) Current Role: BUSINESS GROWTH AND DEVELOPMENT MANAGER.**

Equity.

Key duties.

- Manages and maintain business growth in different units like Credit, operations, agency banking, account mobilization, cash management.
- Deposit Mobilization to corporate customers, borrowers and non-borrowers customers.
- Cheap Deposit Mobilization to groups, vicoba , Churches, SACCOS, Chines accounts and individuals customers, borrowers and non-borrowers customers
- Budgets and monitoring of team activities and expense and Quarterly presentation of the branch productivity and performance to the management.
- Staff management and on job training.
- Overall management of daily branch activities under both operational and credit sections.
- Marketing activities to mobilize retail business and corporate business.

(ii) August 2015 up January 2017: CREDIT MANAGER EQUITY BANK TANZANIA.**Key duties.**

- Managing all lending activities under policy and procedures.
- Preparing and implementing budget regarding lending activities and PAR management.
- Staff management and On job training.
- Budget, monitor team expense to be within the budget.
- Manages and maintain business relationship especially to LOWER SME, UPPER SME AND CORPORATE CUSTOMERS.
- Mobilizes deposits to borrowers and Non borrowing customers.
- PAR management to the outstanding portfolio.

(iii) June 2014 up August 2015: CREDIT RISK ANALYST -EQUITY BANK TANZANIA.

- Making analysis to all loans before disbursement.
- Presenting and recommending to management different risk associated to loans.
- Verifying the business ownership and capacity of the business,
- Training the staff and new team the risk in business.
- verifying the collateral ownership, documentation of the collateral and validation of the collateral.
- Involve in loan recovery with actioners and debt collectors.
- Managing the team of risk department.
- compile and submit weekly and monthly report to management

(iv) September 2010 up to June 2014-CREDIT SUPERVISOR FINCA MICROFINANCE TANZANIA BANK.**Key duties:**

- Supervise and mentor credit lending staff on quality of work, train, coach and mentor on new and existing procedures.
- Assess, review and approve loans as per policy and procedures i.e check loans application against policy and procedures.
- To ensure loan officers meets client's targets and portfolios.
- Maintain quality portfolios.
- Budgeting, monitor team expense to be within the budgets.
- Custodian of loan securities and ensure the loan officers maintain the proper loan documentation.
- Analyzing, compile and submit weekly and monthly report to Branch manager.

(v). January 2008 up to September 2010-CREDIT OFFICER,FINCA TANZANIA**Key duties;**

- Marketing and promoting finca services to increase portfolio,
- loan processing,
- Analyzing of financial information of clients,
- Monitoring of loan performance,
- Delinquency management and loan recovery,
- Submission of required report.
- Providing technical support to clients,

5. Competence and Strength

- I am self motivated having good interpersonal skills, excellent team player, I have the ability to work without or with minimum supervision, I am decisive and I can take initiatives very quickly where needs arise.

6. Interests and Hobbies

- **Work related:** Reading books (finance and banking option), commercial newspapers, daily update on Business issues and Global Economic matters, and working with people from diverse nations.
- **Social interest:** Listening to music and dancing, chatting, playing football, watching movies, and meeting people of diverse culture and community works

7. Research Conducted

I conducted a research titled, " **Microfinance institutions and poverty eradication in Tanzania**" a case of **Finca Dar es salaam Tanzania**.

8. Additional Skills

COMPUTER: I'm a Computer literate include

- Overview of Computers: Hardware and Software
- Overview of Personal Computers: Stand alone/ Networked
- Word-processing [WordPerfect or Microsoft Word]
- Spreadsheet [Microsoft Excel]
- Electronic mails and Internet
- Microsoft power point
- Data base management

9. Languages

I speak, read and write both English and Swahili.

10. Referees

ANTIGON MROSSO
Head of Credit Risk
Equity bank Tanzania
Tel: 0784293334.

NELSON MWEMENZI
Head of Credit
Tanzania Women Bank
DAR ES SALAAM
TEL: 0784549950, 0717025750.
Email: mwemezin@yahoo.com.

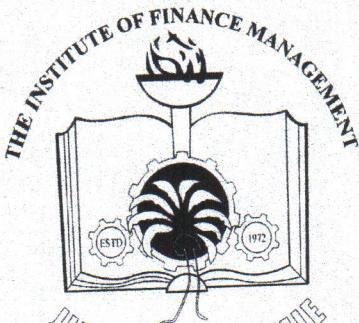
LIMA MARKO LIMA
Branch manager
Finca Tanzania Bank
MOROGORO,
Tel: 0689112170,
Email: limawalima@yahoo.com

Certification:

I Abas atlyo hereby certifying that to the best of my knowledge and belief, this profile correctly describe my qualifications, my experience and myself

THE
INSTITUTE OF FINANCE MANAGEMENT
DAR ES SALAAM - TANZANIA

Reg No: MCIMFI/14/76238



MASTERS DEGREE

This is to Certify That

Abas Athyo Mkombozo

Having successfully completed the examinations
and satisfied all other requirement of
the Institute's Governing Council,
is hereby awarded
The Master of Science in
Finance & Investment

with

Merit

Chairperson of
the Council

0164

Certificate Number

Rector

25-11-2016

Date Issued

CERTIFIED TRUE COPY OF
THE ORIGINAL

Signed:

1/1/2017



This is to certify that

ATLYO ABAS

Reg. No.:

BBA/10345/52/DF

was awarded the degree of
BACHELOR OF BUSINESS ADMINISTRATION – FINANCE AND BANKING
SECOND CLASS (LOWER DIVISION)
at Kampala International University commencement
held on November 05, 2009



ML.

Deputy Vice Chancellor,
Academic Affairs

Vice Chancellor

CERTIFIED TRUE COPY OF	THE ORIGINAL
Sign: <u>ML</u>	Date: <u>01/21/2017</u>

The National Examinations Council of Tanzania



Advanced Certificate of Secondary Education

This is to certify that ABAS ATLYO

Index No. S0137-0999

sat for the Advanced Certificate of Secondary Education Examination

in MARCH 2005

at MKWAWA HIGH SCHOOL

and qualified for the award of an

ADVANCED CERTIFICATE OF SECONDARY EDUCATION

in Division THREE

after attaining the following performance:-

Subject

GENERAL STUDIES

GEOGRAPHY

PHYSICS

ADVANCED MATHEMATICS

Grade

S (SUBSIDIA)

E (PRINCIPAL)

E (PRINCIPAL)

E (PRINCIPAL)

Mwakambwa

Chairperson



Balichako

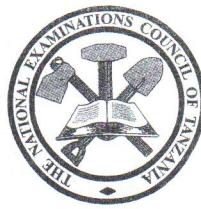
Executive Secretary



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ACS No 0184219

The National Examinations Council of Tanzania



Certificate of Secondary Education

This is to certify that ABAS ATLYO

Index No. S1008-0008

sat for the Certificate of Secondary Education Examination

at ST. MAURUS CHEMCHEMI SECONDARY SCHOOL in NOVEMBER 2002

and qualified for the award of a

CERTIFICATE OF SECONDARY EDUCATION

in Division TWO

after attaining the following performance:-

Subject	Grade
CIVICS	C (PASS)
HISTORY	D (PASS)
GEOGRAPHY	C (PASS)
KISWAHILI	C (PASS)
ENGLISH LANGUAGE	C (PASS)
PHYSICS	C (PASS)
CHEMISTRY	C (PASS)
BIOLOGY	D (PASS)
BASIC MATHEMATICS	C (PASS)

Rai

Chairman



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Executive Secretary

CS No 625880