**KNOWLEDGE MUTENDI**

**Location: 19467 Gokwe Street, Budiriro, Harare, Zimbabwe | Cell: +263776840657 | Email:** **mutendiknowledge@gmail.com**

**TARGET POSITION:**

**PERSONAL STATEMENT**

**Solutions-driven, customer-centric professional** with significant experience in handling all aspects of service functions in the banking sector. Highly skilled in new business development, cross-selling, and recommending and explaining banking services and products to clients based on their needs. Resourceful at maintaining strong relationships with clients to achieve quality product and service norms by resolving their service-related critical issues. Have successfully and efficiently handled the operations with a proven track record of understanding the requirements of the client and providing customized services. Possess excellent interpersonal, communication, and organizational skills with proven abilities in customer relationship management and effective crisis management.

**KEY AREAS OF EXPERTISE**

Client Relationship Management - Sales Management - Sales Strategy Planning - Sales Visits and Presentation - Clients Accounts Management - Transactions Processing - Financial Products and Services - Bank Products Selling - New Opportunity Identification - New Sales Initiatives Generation - Lead Generation - Customer Service - Customer Experience - Client Contact and Follow Up - Client Advisory - Complaint Handling - Client Information Updating & Maintenance - Customer Product Requirements Advising

* Processing payment of suppliers in T24 and GP.
* Acquittal Processing.
* In charge of the administration of Finance Documents.
* Liable for the administration of Accounts documents.
* Preparation of Reports, schedules and files and per internal and external Auditors requests.
* *Sound knowledge of Retail Banking products, services and processes together with exposure in retail banking branch operations and customer service delivery.*
* *Soft Skills: Team Leadership & Supervision, Critical Thinking, Analytical, Numerical, and Problem Solving.*
* *First rate communication skills including influencing, negotiation and coaching in English and Zulu.*
* *Proficient use of MS Office Suite (Word, Excel, Outlook and PowerPoint).*

**PROFESSIONAL WORK EXPERIENCE**

**ADMINISTRATOR: FINANCE January 2020 – TO DATE**

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* Follows standardised processes and provides administrative support in line with normal business functioning.
* Processing payment of suppliers in T24 and GP.
* Acquittal Processing.
* In charge of the administration of Finance Documents.
* Liable for the administration of Accounts documents.
* Preparation of Reports, schedules and files and per internal and external Auditors requests.
* Preparation of Government Taxes Reconciliations
* Preparation of Non Resident Taxes Reconciliations
* Preparation of Foreign Exchange Obligations Reconciliations

**Key Accomplishments:**

* **Rated as Best performing Cabs Finance Creditors employee** in 2020 with rating 4/5.
* **Introduced an Invoice paid tracker; acquittal tracker and journal vouchers trackers.** These increased the accountability of documents when requested by Auditors and improved audit reports.
* **Received commendation from supervisors and great recommendations from peers.**
* **Attained 100% success in all customer service categories** including communication skills, interpersonal skills, problem-solving, and friendliness.

**CREDIT ANALYST/CABS CREDIT: January 2024 -JUNE 2024 (SECONDMENT)**

* undertaking risk analysis by using specialist software and developing statistical models
* assessing, analysing and interpreting complex financial information, and making recommendations
* building and maintaining client relationships
* creating and delivering presentations
* creating reports using written and numerical information
* using credit-scoring systems for small credit amounts (such as small unsecured personal loans)
* keeping knowledge of key issues up-to-date (for example legal, market risk and compliance issues)
* helping to enhance the quality of credit applications.

**CLIENT SUPPORT STAFF December 2012 - December 2019**

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* Analysing, identifying and developing business opportunities in line with the key strategic objectives.
* Created new client relationships as well as deepening our relationships with the existing clients by offering them other financial products.
* Cross sell all banks’ products and services to both existing and potential clients.
* Contribute effectively to team activities including the generation of new sales ideas and initiatives
* Managed a customer portfolio, including revenue generation and responsibility.
* Acquisition of new customers and conducted customer visits, calls and outreaches.
* Ensured customer inquiries are resolved promptly as per laid down policies and procedures.
* Advised management on customer product requirement.
* Planned for sales activities to support bank.
* Conducted market research and make appropriate recommendations.
* Proactively identified sales prospects and conducted business development activities.
* Conducted sales visits and bank product demonstrations for potential leads.
* Participated in team activities, such as coming up with new sales ideas.
* Ensured clients understand our operations policy with regard to accessing our services and products.
* Ensured that all information about new and existing clients was confidentially recorded.
* Supervised client retention and analysing reports from the customer engagements.
* Adhered to all the due diligence measures when conducting transactions as enshrined in the Bank's AML, KYC & CFT policies, procedures and guidelines.

**Key Accomplishments:**

* **Awarded as best performing employee in 2016** on sales Masvingo/Midlands Cabs Cluster which consists of Chiredzi, Masvingo, Zvishavane, Chivhu and Gweru.
* **Helped Gutu branch outperform big branches** on sales in 2016.
* **Sold Group products and surpassed targets by huge margins in 2014,** thereby getting Gratuity Bonus from the MD.
* **Successfully built and maintained long-term business relationships** with key clients.
* **Exceeded sales goals by providing proactive and effective customer service**.
* **Resolved customers’ complaints by identifying problems and taking appropriate corrective action,** increasing the client retention ratio by 50%.
* **Demonstrated professional etiquette and manners,** improving positive feedback and 5-star ratings by 80%.
* **Consistently met performance milestones** in speed, accuracy, and volume.

**EDUCATION**

* **Master of Science in Big Data Analytics Chinhoyi University of Technology : In Progress**
* **CFA LEVEL 1 :In Progress**
* **Diploma in Professional Accounting -** ACCA Global, United Kingdom - In Progress
* **Master of Commerce in Strategic Management -** Great Zimbabwe University - 2022
* **Honors Degree in Accounting -** Great Zimbabwe University - 2019
* **Executive Certificate in Project Management -** Catholic University - 2021
* **3 A’level passes**
* **6 ‘Olevel passes**

**REFERENCES**

1. **Mr C.Phiri -** CABS Finance, Northridge Park, Harare - Cell: +263772989183 – Email: chrispenphiri@cabs.co.zw
2. **Ms J. Muzvanya -** Manager CABS Rusape, Rusape – Cell: +263772906990 – Email: jerinam@oldmutual.co.zw
3. **Mr. T. Matereke -** CABS Finance, Northridge Park Harare – Cell: +263772397518 - tafadzama@oldmutual.co.zw