SHARON [SHARON.345601@2freemail.com](mailto:SHARON.345601@2freemail.com)

Personal Profile

Sex Female

Date of Birth 03 October 1986

Marital Status Married

Career Aspirations

To work in association with professional groups who offer me the opportunity for career advancement and professional growth.

**Ambitions**

Having completed my Bachelor of Commerce degree in Banking and Finance, I hope to further my study by undertaking a Masters qualification and enhance my career prospects by becoming a Certified Financial Analyst by profession.

**Attributes**

* A self-driven person with excellent interpersonal skills.
* Hardworking and able to work under minimum supervision.
* Decision-making and sound judgment
* Problem-solving orientation
* The ability to work independently and as part of a team

**Key Skills**

* Proficiency in the use of the following - Equinox and Ethix banking system as well as E-views statistical software package.
* Good analytic and research skills.

Academic Qualifications

1. Bachelor of Commerce Banking and Finance Honors Degree Midlands State University (MSU), Gweru, Zimbabwe

(March 2007 – May 2011)

Degree Class: 2.1

* Research Project: An Analysis of the effectiveness of price-earnings ratio as a measure of company performance. Case study of Zimbabwe Stock Exchange.

1. **Executive Certificate In Investment And Portfolio Management with University of Zimbabwe (ECIPM) at MERIT level.**
2. GCE Advanced Level| GCE Ordinary Level| Zengeza High School, Chitungwiza, Zimbabwe (2000 to 2005)

* Three A’ level passes in Economics, Mathematics and Management of Business
* Ten O’ level subjects including Mathematics, English Language and Sciences

Working Experience

Current Employer: PEOPLES OWN SAVINGS BANK (POSB)

Current Position: RETAIL **CREDIT OFFICER**

**KEY RESULT AREAS**

1. Managing the Bank`s entire Retail loan portfolio
2. Structuring of Memorandum of Understanding with various employer organizations.
3. Preparation of Consolidated Reports of all the Banks Retail Loan Product
4. Recommending for reviewing of the Bank`s Retail Lending conditions.
5. Assisting Credit Analyst in solving lending related problems.
6. Submitting Consolidated Payroll deduction files for the Bank and providing feedback to branches.

Previous Positions Taken

**CREDIT ANALYST**

Period : June 2014-September 2015

**KEY RESULT AREAS**

1. Processing of loan applications
2. Loan disbursement
3. Business development
4. Account relationship management
5. Account monitoring and debt recovery
6. Management reports
7. Market research

**ACTING BRANCH SUPERVISOR**

Period : October 2014-31 JANUARY 2015

**KEY RESULT AREAS**

1. Deposit Mobilization
2. Lending
3. Staff Supervision
4. Account Relationship Management
5. Branch Supervision

3. LOANS OFFICER

Period (JULY 2012-JUNE 2014)

4. CONRACT TELLER

Period: (October 2011 – June 2012)

**5.ATTACHEE**

Period:(October 2009 – JULY **2010)**

Hobbies and Achievements

* Awarded a certificate by the Center for Conflict Management and Transformation (CCMT) for being a member of the Midlands State University Campus Sustained Dialogue Network (MSU CSDN) (2008)
* Awarded a certificate by Human Capital Connection for Supervisory Management Training.
* Reading books and novels.
* A clean class 4 Drivers License