Alfred

Alfred.250110@2freemail.com

**CAREER OBJECTIVE**

* To develop a high level of professional excellence in my working environment
* To enhance my chosen profession through team work
* To contribute innovative and creative strategies that will impact on the growth and development of the company that engages my services.
* To work in a growth oriented organization with excellent team members to maximize customer satisfaction and enhance the organization’s development and growth.

 PERSONAL DATA

 **Date of Birth**: 28th March, 1987

 **Marital Status**: Married

 **Nationality:** Ghanaian

 **Languages spoken**: English, Twi

EMPLOYMENT HISTORY

 72 HOURS MICROFINANCE SERVICES LIMITED MARCH 2015 – DATE

 (BRANCH MANAGER) - ODORKOR

DUTIES AND RESPNSIBILITIES

* Manage and Control the Branch Recoveries, Loans and operations
* Finalizing Appraisals and Approvals of Loans
* Monitoring of Credit Portfolio.
* Maximizing new business opportunities
* Providing quality customer service, marketing and selling skills.
* Controlling risk and optimizing profit.
* Training of staff on credit analysis and Selling Skills.
* Reconciliation of Accounts by close of day.
* Ensuring efficiency in the Formation and Training of Group members for Group Loans.

 UNICORN HAPPY INVESTMENTS MICROFINANCE LIMITED MAY 2013 – MARCH 2015

 (SENIOR CREDIT OFFICER)

DUTIES AND RESPNSIBILITIES

* Appraising and assessments of loans for approval.
* Identification of new catchment areas for Group loans.
* Formation of groups, education and training of group members.
* Monitoring of loans.
* Ensuring Repayment of Loans on Due Dates.
* Managing of Arrears Clients.
* Development of Recovery strategies to aid in speedy recovery of loans.
* Chairing of Arrears committees.

 EAGLE CAPITAL SUSU SERVICES LIMITED JANUARY 2013 - MAY 2013

 (BRANCH MANAGER)

DUTIES AND RESPNSIBILITIES

* Manage and Control the Branch Recoveries, Loans and operations
* Ensuring efficiency in the Formation and Training of Group members for Group Loans.
* Maximizing new business opportunities
* Deepen existing relationships
* Providing quality customer service, marketing and selling skills.
* Controlling risk and optimizing profit.
* Training of staff on credit analysis.

EXPRESS SAVINGS AND LOANS COMPANY LIMITED AUGUST 2010 – DECEMBER 2013

 (CLIENT RELATIONSHIP OFFICER - CREDIT OFFICER)

DUTIES AND RESPONSIBILITIES

* Appraising and assessments of loans for approval.
* Disbursing Loans to customers
* Monitoring of loans.
* Ensuring Repayment of Loans on Due Dates.
* Managing of Arrears Clients.

 BRIGHT FUTURE INTERNATIONAL SCHOOL JANUARY 2010 – DECEMBER 2012

 (SENIOR TEACHING ASSISTANT)

DUTIES AND RESPONSIBILITIES

* Ensuring school and staff management
* Teaching English as a course teacher
* Preparation of reports for children
* Ensuring serene environment and atmosphere of school complex
* Ensuring that the right Montessori modules are used for training the children

 EXPRESS SAVINGS AND LOANS COMPANY LIMITED JANUARY 2009 – JULY 2010

 (MOBILE BANKING COORDINATOR – SUSU COORDINATOR)

DUTIES AND RESPONSIBILITIES

* Manage and Control the Branch sales, service, credit and collectors operations
* Maximizing new business opportunities
* Reconciliation of customers accounts with passbook balances.
* Reconciling and Balancing of accounts at close of day
* Training of field agents.
* Provide leadership and guidance in generating business through selling to identify target market segments and developing new sources for business growth.
* Build and expand customer relationship through sales of the defined Susu product
* Monitoring the entire branch mobile Bankers
* Providing a high level of professionalism in conducting consultation with customers.
* Ensuring an efficient customer complains management systems.

 EXPRESS SAVINGS AND LOANS COMPANY LIMITED JANUARY 2009 – JULY 2010

 (MOBILE BANKER – SUSU COLLECTOR)

DUTIES AND RESPONSIBILITIES

* Identifying new business opportunities
* Creating the base for the Susu product in the municipality
* Providing excellent customer relations to customers
* Creating new clients for the company
* Daily collection of funds from customers
* Maximizing new business opportunities

 **OTHER EMPLOYMENT DETAILS**

 BECKJOE COMPUTER SYSTEMS MARCH 2007 – DECEMBER 2008

 (IT TECHNICIAN)

CHRIST COMPLEX PREPARATORY SCHOOL 2006 - 2007

(CLASS TEACHER)

HIGHLAND SPRINGS (ACQUA FILL) 2005 - 2006

(FACTORY HAND)

EDUCATIONAL BACKGROUND

 **INSTITUTION CERTIFICATE AWARDED YEAR**

 PRESBYTERIAN UNIVERSITY COLLEGE BSC BUSINESS ADMINISTRATION August 2010 - May 2014

 (ACCOUNTING AND FINANCE)

 Institute of Credit Management Ghana (ICMG) Certificate in Credit Management April 2014

 Ghana Stock Exchange Securities Courses Certificate in Investment Analysis June – August 2012

 and Portfolio Management

 Beckjoe Computer Institute Computer Software and Hardware Certificate 2008

 Presbyterian Teacher Training School Diploma in Basic Education 2006 - 2008

 Pope John Senior High School S.S.C.E. Certificate 2002 – 2005

 SKILLS AND COMPETRENCE

* Excellent knowledge in the use of Microsoft office
* Ability to organize and work effectively with less supervision
* Good leadership and management skills
* Effective handling of information
* Ability to communicate at different organizational level
* Positive attitude, confident, courteous and articulate.
* Good planning and organization skills.
* Good numeric skills and accuracy.
* Excellent interpersonal and analytical skills.
* An excellent team player.

 HOBBIES

* Reading
* Watching Movies
* Designing Templates
* Research