
CURRICULUM VITAE

Moyana Tafara

Contacts: NO. 540 Adlyn Road, Westgate, Harare Zimbabwe
tafaramoyana@gmail.com

Cell: 0775 849 227 / /0773 411 297/0772 476 001

PERSONAL DETAILS

Surname: Moyana

First Name: Tafara

Date of Birth: 24.07.1981

Gender: Male

Religion: Christianity

Nationality: Zimbabwean

Languages: English, Shona & Ndebele

ID Number: 04-104898V-04

PROFESSIONAL QUALIFICATIONS

STUDYING TOWARDS BSC HONS APPLIED ACCOUNTING WITH OXFORDBROOKES UNIVERSITY IN ASSOCIATION WITH ACCA.

1. COMPLETED ACCA PART 2

1. Financial Management and Control (Performance Management)
(corporate finance and cost and management accounting)

2. COMPLETED ACCA PART 1. CERTIFICATE

SPECIAL BANKING COURSES ATTENDED

Credit Course, Foreign Exchange Control, (International Transactions), Business Banking, Supervisors Course, Clearing Course, Customer Services & Tellers Course

ACADEMIC QUALIFICATIONS

Advanced level (university of Cambridge local examinations syndicate) year 2000
Mutambara Cashel High School

Accounting, Management of Business, Economics, Geography, General Paper.

Ordinary level (university of Cambridge local examination syndicate) year 1998
Mandadzaka Rupare High School

Mathematics, English, Language, Intergrated, Science, Geography, Religious Studies, History, Commerce and Shona

EMPLOYMENT HISTORY

COMPANY: STANDARD BANK INVESTMENT CORPORATION -STANBIC BANK
ZIMBABWE LIMITED.

PERIOD COVERD : 5 YEARS

CAREER PROFILE

1. Account Analyst - Dec 2006 - Oct 2009
2. Clearing Officer/
Exchange Control Officer - Jan 2006 - Nov 2006
3. Account Support Officer /
Customer Services/Teller - Dec 2004 - Dec 2005

1. Account Analyst/Account Relationship Officer

Key result areas

credit

- Preparing and forwarding overdraft limit requests received per written applications from clients to credit head office.
- Actioning instructions received from credit centre to attend to specific matters eg dormant accounts,excesses.
- Identifying dormant accounts,troublesome accounts and regularise such accounts(closing dormant accounts and recovering any outstanding amounts from clients.
- Identifying arrear payments to loan accounts and contacting clients with the view to recover such arrears.
- Preparing takeover sheets where debts are classified as non performing and forwarding the information to recovery department.
- Conducting pro-active(bank initiated) telephonic interviews with personal and business market customers where the credit department has determined a need to risk manage an existing facility
- Reviewing limits timeously and sending letters of demand on a reactive basis.
- Obtaining all the supporting documents as laid down in the letter of offer received from the credit centre including valuation reports from approved valuers,insurancepolicies,permissions and title deeds.
- Overseeing the signing and witnessing of all security documentation.
- Updating clients contract details,cross selling and migration opportunities.participating in tactical sales and assessing and assisting customers in obtaining balance sheets,cash flow statements,incomestatemnts,statements of changes in equity and budgets.

New accounts/investment accounts

- Controlling all routine aspects relating to the opening of current,savings,loan and investments accounts for the personal and business markets according to laid down instructions.
- Processing ,monitoring signature cards and capturing as well as maintaining customer records.

- Informing customers to advise whether accounts/loans have been approved.
- Attending to all routine aspects of investments accounts eg amendments, roll overs and closing accounts according to laid down procedures.
- Initiating investment accounting, funds transfers and withdrawals and referring to supervisors for authorisations.
- Attending to early repayments, interest queries, loading pledge indicators, attending to fixed deposits and fixed deposits renewals according to laid down procedures.
- Requesting full general reports or codes from other banks on behalf of Stanbic Bank customers and recovering the relevant charges.
- Loading standing repayment orders on the system.
- Ensuring that all customer queries are resolved within laid down time frames to the satisfaction of customers.
- Initiating root cause analysis workshops to prevent recurring queries/problems.
- Processing RTGS (real time gross settlement), internal transfers, standing orders, stop payments, and bank cheques
- Monitoring important relationships with branch managers, credit department, operations support centre, treasury division and information technology.

2. Clearing Officer / Exchange Control Officer

Key result areas

- Scrutinizing cheque deposits to identify limits and all irregular/fraudulent deposits, incomplete/incorrect illegible deposit details.
- Detecting and actioning deposits requiring corrections or to be unpaid.
- Undertaking duty of care on all cheque deposits
- Attending the clearing session at the Reserve Bank on a daily basis where exchanging of cheques take place with other banks, a settlement figure being agreed with each bank and advising the treasury department on the clearing position on which a payment is done via RTGS through a free balance account maintained by the Reserve Bank
- Accepting deposits and making withdrawals and balancing cash at the end of the day
- Issuing bank drafts and ensuring payments are in conformity with exchange control regulations
- Ticking the drafts and drafts register everyday
- Recording the blank forms of drafts in the working register
- Foreign cheque purchases/foreign cheque deposits
- Selling travelers cheques

3. Account Support/Officer/Customer Services Officer/Teller

Key result areas

- Receiving deposits and issuing of cash (cash withdrawals) and balancing cash on a daily basis.
- Cash in transit – taking stock of customers demands and forecasting, telephoning the Reserve Bank and drafting a requisition letter within agreed time frames and advising treasury department of the reserve bank, booking the CIT – Cash In Transit company, preparing teller logs and getting vouchers and preparing the branch cash summary
- Processing internal transfers, RTGS (Real Time Gross Settlement)
- Account opening/closure, account transfers

- Attending to customer queries, stop payments and attending to customer queries
- Ensuring that the correct security procedures are adhered to when cash is moved to agencies and delivered to/collected from bulk cash.
- Ordering and clearing of surplus cash, receiving notes and coins from tellers to be lodged to bulk cash.
- Monitoring cash trends and ensuring cash holdings are within prescribed limits.
- Assisting with surprise checks for tellers and branch account payments.
- Monitoring the reconciliation of the following accounts; credits outstanding, RTGS clearing, deposits disposable account, bank cheque account, general cash, and systems suspense account.
- Attending to the ATM replenishments, balancing and general servicing, handling ATM cards and conducting audits of ATM cards and all ATM queries.

Hobbies

Travelling, a wide reader in international financial matters, sports, arts and culture, listening to gospel music

Referees

1. Martin Masvimbo

Stanbic Bank Zimbabwe Limited

59 Samara Michel Avenue

Harare

04 759 471/0773 229 523

2. Dennis Mazombe

Stanbic Bank Zimbabwe Limited

Main Street/8th Avenue

Bulawayo

09 69712-5/0772 432 620

3. Rabson Gundidza

CBZ Bank

Kwame Nkurumah/1st Av

Harare

04 791 272 / 0773 411 297