

CV LETTER

PERSONAL DETAILS

NAME	Gloria Atieno Alele
D.O.B	31.12.1998
GENDER	Female
RELIGION	Christian
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PROFFESIONAL SUMMARY

Motivated and friendly worker with a flexible schedule and willing to work weekends. Dependable and punctual with a clean driving record. Work collaboratively with team members and provide excellent customer service.

SKILLS

- Excellent communication and presentation skills including written communication.
- Strong sales and marketing skills.
- Integrity, enthusiasm and passion for continuous learning and development.
- Strongly interpersonal skills and ability to work harmoniously in an organization with diverse business operations.
- Flexible and adaptable to changing priorities, able to effectively deal with people at all levels inside and outside of the Company.
- Highly attentive to detail and internal control.
- Proficient with Microsoft Office (Word, Excel, PowerPoint)

WORK EXPERIENCE

Credit Officer, Bytech Credit Ltd

1st Jan 2024-Present

- Review loan requests
- Assess clients' financial status
- Evaluate creditworthiness and risks
- Contact clients to gather financial data and documentation
- Analyze risks and approve or reject loan requests
- Calculate financial ratios (e.g. credit scores and interest rates)
- Set up payment plans
- Maintain updated records of loan applications
- Follow up with clients about loan renewals

- Monitor progress of existing loans loan requests
- Assess clients' financial status
- Evaluate creditworthiness and risks
- Contact clients to gather financial data and documentation
- Analyze risks and approve or reject loan requests
- Calculate financial ratios (e.g. credit scores and interest rates)
- Set up payment plans
- Maintain updated records of loan applications
- Follow up with clients about loan renewals
- Monitor progress of existing loans

Loan Officer, Newark Frontiers

1st Aug-Sep 2023

- Meet with loan applicants to identify their needs and collect information for loan applications.
- Analyze active loan files on a regular basis and recommend solutions to speed up the loan process.
- Complete loan contracts and teach clients on policies and regulations.
- Interview applicants to define financial eligibility and establish debt payment plans.
- Monitor and update account records.
- Submit loan applications in a timely manner.
- Prepare detailed loan proposals.
- Reject loan applications and explain deficiencies to applicants.
- Respond to applicants' questions and resolve any loan-related issues.
- Operate in compliance with laws and regulations.

Skills: Interpersonal and good communication skills, integrity, customer service-oriented

Dealer Support Consultant, Watu Credit

28th April 2023-30th July 2023

- Training dealers on:
 1. Acting as the company's intermediate representative for the sole purpose of vetting and onboarding new customers.
 2. Undertake the whole process of Asset Finance.
 3. Watu core values and mission so as to provide genuine information from the client to the company.
- **Skills:** Data Integration · Corporate Communications · Self-Management

Frontline Officer, Watu Credit Ltd

March 2021-27th April 2023

- 1. Acting as contact person at nominated sales point (s) for all incoming inquiries from potential and existing clients in respect to Asset Finance Products offered by the company, and directing queries

regarding the company's other products to head office.

- 2.Loan processing and onboarding of new client.
- 3.Monitoring follow up calls on logbooks and plates at the branch.
- 4.Conducting full audit of logbooks and plates received and issued out of the branch
- 5.Facilitating processes and systems that will enhance release of logbooks and plates at the branch
- 6.Facilitating logbooks and number plates collection
- 7.Conducting proper KYC and due diligence vetting on clients to ensure no bad loans and frauds
- 8.Facilitating receipt and logbook transfers/Assist clients in opening NTSA tims account.
- 9.Providing pro-active,accurate detailed and comprehensive product presentation in respect of clients inquiries
- 10.Conducting pre-assessment of client's financial position and offering best suitable product configuration.
- 11.Issuing appropriate Loan Agreement,ensuring data entry accuracy and making sure that essential conditions of Loan terms are fully explained to the client and acknowledged by the client.
- 12.Keeping the Branch Manager informed by submitting activity reports and performance analysis per staff in accordance to the company procedures.
- 13.Ensuring that all sales and marketing activities operates cost effectively,with consistency and ethically within the given mandate and within the core values of the company.

Skills: Interpersonal Communication · Sales and Marketing · Attention to Detail · Proeficiency with Computer skills

Asset Finance(Internship),Watu

Dec 2020-Feb 2021

- Attracted Clients to our Asset Finance products as well as maintaining the service standardsin serving our existing customers and expanding customer base
- Acted as contact person at nominated sales point(s) for all incoming inquiries from potential and existing clients regarding Asset Finance products
- Provided proactive, accurate, detailed and comprehensive product presentation inresponse to Client's inquiry
- Conducted pre-assessment of Client's financial position and offering best suitableproduct configuration
- Accompanied client at all stages of the asset financing process from the moment of inquiry to the finalising of the deal
- Ensured that all sales and marketing activities operate cost effectively, consistently andethically
- Ensured proper and timely loan request processing, acquiring necessary documentation and ensuring asset proper release including tracking installation, issuance of plates and asset insurance.

Skills: Customer Service · Computer proficiency · Critical Thinking · Communication · Team Leadership

Loan Officer(internship),Platinum Credit Limited

Jul-Dec 2019

- Evaluate credit worthiness of customers
- Process loan applications and documentation
- Interview applicants to determine their financial eligibility and feasibility
- Determine all applicable ratios and metrics and set up debt payment plans
- Answer clients' questions and provide information
- Justify decisions (approvals/rejections) and report on them
- Complete loan contracts and counsel clients on policies and restrictions
- Maintain an active knowledge base of all of the organization's loan products and an understanding of the qualifications required of each applicant
- Documents all customer conversations in loan origination software and timely follow up in CRM
- Assess customer needs, explore all options and introduce different types of loans
- Develop referral networks, suggest alternate channels and cross-sell products and services to accomplish quotas
- Build long term, trusting relationships with customers
- Ensure customer satisfaction at highest possible level
- Operate in compliance with laws and regulations and adhere to lending compliance guidelines
- Maintain a positive working relationship with internal departments and external contacts
 - **Skills:** Financial Skills · Time Management · Knowledge of financial software · Thoroughness · Confidentiality · Analyzation · Decision-Making · Customer Service

Part Time Promoter,Proctor and Gamble

July-Dec 2018

- Listening to what customers want and helping them find the perfect product for their needs.
- Constantly building product knowledge and delivering this knowledge in engaging ways.
- Setting up attractive product displays and promotional booths.
- Delivering presentations and demonstrations to customers and other stakeholders.
- Engaging in meaningful interactions and building good relationships with customers.
- Distributing samples and providing feedback for improvement to the management team.
- Following up with customers and providing guidance on product selection.
- Meeting daily targets and submitting sales reports.
- Networking with relevant stakeholders.
- Searching for new business opportunities.

Cyber Café Attendant,Phonic Cyber Café

Services March-Sep 2017

- Help customers with the use of computers and applications.

- Work with the Internet to process online applications and registrations and to promote businesses through social media and advertisement.
- Work with all Microsoft Office programs - Word, Excel and PowerPoint, CorelDRAW, and do creative designs in Adobe Photoshop Assist customers with downloads, printing, and encoding. Promote computer or Internet-related products or services.
- Plan and direct marketing campaigns Optimize content for the website and social media platforms Identify trends and insights.

<u>EDUCATION</u>		
DIPLOMA,TOURISM MANAGEMENT	The Eldoret National Polytechnic	2021
CERTIFICATE,COMPUTER SOFTWARE PACKAGES	Mount Kenya University	2017
KCSE	Gilgal Community High School	2016
KCPE	Lukhuna Primary School	2012
<u>LANGUAGES</u>		
<ul style="list-style-type: none"> English,Fluent Swahili,Native 		

HOBBIES

- Socializing
- Reading
- Travelling

REFEREES

Benard Akello-0723776743

BM,WATU Credit.

Aggrey Olubero -0724760383

BM,Platinum Credit BGM

Joan Achieng'-0740382601

Sales Supervisor,P&G

