CHALWE MUSANDA

BRANCH MANAGER | OPERATIONS & BUSINESS DEVELOPMENT PROFESSIONAL

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PROFESSIONAL SUMMARY

Results-driven and strategic Business Operations Professional with extensive experience across branch management, loan portfolio performance, debt recovery, client retention, and administrative procurement:

- Proven track record in managing branch operations, maintaining low PAR targets, and safeguarding asset portfolio quality.
- Skilled at building and sustaining strong client relationships, driving customer retention, and managing key accounts.
- Strong expertise in administrative workflows, end-to-end procurement processes, vendor negotiations, and inventory management.
- Target-oriented leader experienced in recruiting, training, and motivating high-performing sales and operations teams.
- Adept at enforcing strict organizational compliance, executing financial reconciliations, and delivering continuous business growth.

EDUCATION & PROFESSIONAL QUALIFICATIONS

- **Bachelor of Science in Business Administration (BScBA)** – Copperbelt University (CBU) *(Attending / In Progress)*
- **Certificate in Project Planning and Management (PPM)** – Handsworth Institute of Health Sciences & Technology / TEVETA (2021)
- **Diploma in Business Administration (DBA)** – Zambia Institute of Business Studies & Industrial Practice (ZIBSIP) / CBU (2011 – 2013)
- **Certificate of Competence in Computer Applications** – NECOR Zambia Limited (2019)
  (MS Word, MS Excel, MS PowerPoint, MS Outlook, Internet)
- **Grade 12 Senior Secondary Certificate (O-Levels)** – Kansenshi High School (2005 – 2009)

AREAS OF EXPERTISE

- Branch Operations & Administration
- Loan Portfolio & PAR Management
- Client Retention & Account Management
- Procurement & Supply Chain Management
- Sales Strategy & Business Development
- Team Leadership, Training & Mentorship
- Financial Reconciliation & Systems Control
- Regulatory Compliance & Risk Assessment

WORK EXPERIENCE

Branch Manager

July 2025 – Present

Spectrum Credit Limited

- Direct all daily branch operations, petty cash allocation, and administrative governance to ensure peak efficiency.
- Oversee recruitment, structured training, performance evaluation, and team motivation for all branch staff.
- Enforce 100% organizational compliance standards across all financial, administrative, and operational protocols.
- Maintain a healthy Portfolio at Risk (PAR) within the target threshold of 3%.

Debt Recoveries Officer **July 2024 – July 2025**

Entrepreneurs Financial Centre (EFC)

- Managed a total loan portfolio valuation of ZMW 38M while ensuring high quality and low-risk exposure.
- Maintained strict PAR limits (PAR 90 < 9%, PAR 60 < 6%, PAR 30 < 4%) through continuous monitoring and intervention.
- Sourced, onboarded, and finalized high-quality loan accounts to expand the institutional client base.
- Mentored and trained Loan Officers on portfolio quality control, credit risk assessment, and recovery strategies.

Team Leader (Supervisor) **June 2022 – June 2024**

Spectrum Credit Limited

- Supervised and directed a team of Direct Sales Agents and Team Leaders to achieve monthly target milestones.
- Developed and executed strategic sales roadmaps, pipeline upgrades, and prospective client conversion strategies.
- Kept team PAR 30 consistently below 2% through proactive follow-ups and account management.
- Collaborated closely with senior management to evaluate high-potential leads and optimize sales outreach.

Assistant Branch Services Officer (Branch Accountant) **August 2021 – February 2022**

VisionFund Zambia (VFZ)

- Served as the primary custodian of all physical and financial branch assets.
- Executed daily transactions and account postings using the T24 banking system, performing daily bank reconciliations.
- Maintained accurate company accounting ledgers, managed payment schedules, and led Customer Relationship Officers (CROs).

Centre Manager **July 2020 – July 2021**

Eva Chabala Memorial Foundation Trust

- Maintained full record-keeping, quality improvement, and reporting systems aligned with statutory guidelines.
- Conducted comprehensive client assessments, risk evaluations, and customized care plans to safeguard service quality.
- Handled client inquiries, family liaisons, and conflict/incident resolutions with high standards of confidentiality.

Assistant Committee Clerk (Council) **June 2018 – July 2020**

Zambia Government Local Service Commission

- Coordinated and scheduled Council proceedings, preparing formal meeting notices, agendas, and official minutes.
- Managed administrative procurement, reconciled meeting finances, and maintained critical archival documents.
- Supervised support personnel and maintained high operational standards in the Council chamber.

Administrative & Procurement Officer **2017 – 2018**

Staam Construction Limited

- Executed end-to-end procurement processes, negotiating cost-effective supplier contracts and managing material inventory.
- Managed facility administration, project record systems, and office workflow efficiency.
- Spearheaded outreach and prospect identification to build commercial pipelines and generate revenue.
- Built strong client relationships to drive account retention, client satisfaction, and repeat business opportunities.

Service Advisor **July 2015 – March 2017**

CFAO Zambia

- Provided technical service updates, issued accurate quotations, and generated cash tax invoices for automotive clients.
- Prepared precise job cards and facilitated clear communication between clients and workshop technical teams.
- Fostered customer relationships to drive long-term retention and satisfaction.

Financial Advisor (Intern) **July 2012 – October 2012**

Professional Life Assurance

- Advised prospective and existing clients on insurance policies tailored to their professional profile and risk needs.
- Marketed products through field outreach and generated detailed weekly sales performance reports.

LEADERSHIP ROLES

- **Sports Secretary & Treasurer:** ZIBSIP Student Union
- **Vice-Chairperson:** Scripture Union (Ndola District)
- **Senior Prefect & Basketball Captain:** Kansenshi Secondary School

REFERENCES

Mr. S. Kapekele
Service Manager
CFAO Zambia
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Mr. Ali Camara
Product Head (Credit Card)
Spectrum Credit Limited
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Special Asset Manager
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