C/-P O Box 923

Port Moresby

National Capital District

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| JOSHUA PAITO KAVE | |
| OBJECTIVE | To be and give the best in whatever I do by fully utilizing my economics and accounting skills and knowledge for the improvement of this country and the maximization of profit for an organization, and to be an outstanding citizen and a role model for the younger Papua New Guineans. |
| SKILLS & ABILITIES | * Able to employ analytical skills of economics to specific and broader issues including both technical and policy domains. Example, formulate macroeconomic forecast and provide advice on the outlook of Papua New Guinea’s economy. * Poses strong financial and market research skills. Able to conduct research, analyze and interpret findings including compiling reports, briefs, correspondence, and submissions. * Able to undertake research to identify investment opportunities including assess and identify market forces of supply and demand and provide investment and economic advice and reports. * Possess strong financial and business statistical analysis skills, financial modeling and forecasting skills including project management and organizational performance dashboard management skills. * Poses sound knowledge in business and economic data analysis and fiscal planning. Able to conduct forecasting based on financial and economic data. * I can do basic accounting task such as bank reconciliation, depreciation, accruals, account receivable and payable, financial accounting reporting, performance reporting and project capital budgeting. * Able to analyze Credit risk associated with business lending/investments and to suggest ideas & ways to mitigate these risks. * Poses sound knowledge of credit and recovery management procedures and policies. * Able to analyze economic policy issues, prepare written documents (briefs, policy papers, submissions etc.), and provide policy & technical advice and guidance regarding the state of the economy. * I am also computer literate with Microsoft office such as Microsoft word, Excel, Publication, Power point, Access, Outlook and Email. |

# EXPERIENCE SENIOR LENDING OFFICER (SME), NASFUND CONTRIBUTORS’ SAVINGS & LOAN SOCIETY LIMITED (NCSL)

26th July 2021 – Current

* Responsible for managing and growing the SME loan portfolio for NCSL.
* Assessing and recommending credit worthy and viable loan application that meets NCSL credit assessment criteria for approval.
* Analyze members financial statements to determine their financial performance, positions, and risk levels.
* Monitor and maintain delinquent loans within agreed thresholds.
* Provide assistance to Lending Manager in introducing new loan products and improving lending, credit and recovery procedures.
* Responsible for working with other internal partners to cross sell other non-lending products and services to SME customers.
* Market NCSL Loan products by making regular visit/contact to employers.
* Maintain members files and provide advice on lending products and services that are suitable for members.
* Ensure member’s lending request are in compliance with NCSL’s policy and prudential standards for all new & existing facilities with NCSL.
* Provide training and mentorship of staff regarding the lending products and procedures.
* Arrange property valuations, settlements, and insurance cover
* Compile/process all administrative reports and security documentations.
* Arrange interviews/meetings and member calling/visitation programs
* Managing and processing Risk Share Facility (RSF) Claims for loans funded under RSF

# SENIOR RECOVERY OFFICER, NATIONWIDE MICROBANK LIMITED

15 July 2019 – 23rd July 2021

* Looking after all the recovery operation of the MiBank, Waigani Branch
* Involve heavily in the debt recovery process by liaising directly with the payroll officers, clients, issuing of notices and negotiating payments and where necessary initiate recovery action.
* Manage recovery action on debts owed to MiBank in accordance with the systems, processes and guidelines issued by the Bank.
* Updating and maintaining appropriate systems to ensure that all recovery actions are based on correctly held data.
* Provide administrative and practical support in the debt recovery processes.
* Maintaining efficiency in minimizing customer response times by issuing reminder notices and customer statements and monitoring collection of debts in a timely manner.
* Able to engage with customers using a variety of means to obtain information which can be used in the debt recovery process and to ensure that debtors are advised of their position and the procedures that will be followed to recover the debt.
* Provide quality reports on issues affecting the debt recovery processes, both in general terms and on individual cases.
* Poses and maintain extensive knowledge of statutory requirements and recognized good practice in association with accounting and recovery procedures.
* Involved in the assessment and write up of MiBank Lending products such as Motor

Vehicle Loans, Microfinance Loans and Business Loans.

* Assess clients’ financials to determine their financial capacity to service their borrowings.
* Provide advice on products and services offered by MiBank.
* Involves in sales and marketing drive carry out by MiBank through visitations, roadshows, etc. to showcase the Bank’s products and services to attract potential customers.
* Provide coaching and mentoring of junior officers regarding MiBank lending, recovery and the general operational procedures and processes.

# BUSINESS LENDING OFFICER, BSP CORPORATE BANKING

5th December 2012 – 27th April 2016

* Working as a **Business Lending Officer** with BSP Commercial Lending under Corporate Banking.
* Assessing and processing business loan application for corporate clients.
* Input of client’s financial statements into the Bank’s computer analysis system (Risk Analyst) to assess client’s financial performance, position, risk level etc...
* Conduct research into the economy, industry, markets, and organizational conditions in which our clients operate.
* Research, identify, recommend, and provide economic and fiscal advice and guidance, including prospective opportunities for business growth within the industry markets.
* Conduct economic and financial data analysis to determine market and business trends under varying economic conditions.
* Provide assistance to the Relationship Manager with the preparation of applications for increase in existing loan exposures such as Overdrafts, Tailored Business Loan, and Property Investment Loan etc.
* Provide assistance to Relationship Manager with managing an existing portfolio and develop new business relationships and ensure retention of clients and net growth in relationships while complying with established BSP risk management and credit policy, business strategy and regulatory guidelines.
* Provide assistance to Relationship Manager by growing deposit and loan book through client portfolio visitation and other proactive measures such as attending roadshows to grow market share as well as retain/grow existing portfolio.
* Responsible for working collaboratively with internal partners to cross sell all bank products and services, especially non-borrowing services like term deposit, business internet banking, treasury products and services etc. to the Bank’s existing client base and to prospective customers.
* Make presentations on specific loans and participate in the Bank’s loan approval process, recommending approval and appropriate structure of credits along with the Relationship Manager
* Provide financial advice and counsel to clients and prospective clients regarding trends and conditions of the business environment and general banking trends through bank approved sources.
* Identify needs and refer customers to business select partners within and across lines of business who can best meet those needs.
* Provide assistance to Credit Analyst with client file maintenance as well as advices on Bank’s products & services that are suitable for client.
* Assist with client information requests as instructed by Relationship Manager to

ensure client’s request are in compliance with Bank’s policy and prudential standards for all new & existing facilities with the Bank.

* Arrange property valuations, settlements, and insurance cover
* Compile/process all administrative reports and security documentations.
* Arrange interviews/meetings and customer calling/visitation programs

# PERSONAL LENDING OFFICER, BSP RETAIL BANKING

26th March 2012 – 4th December 2012

* Working as a **Personal Lending Officer** for nine (09) months within BSP Boroko lending section. Basically, analyzing and assessing personal loan applications and inputting the information into the Bank’s Credit Point Scoring System (CPSS) program.
* Processing personal loan applications for person lending products under the retail banking such as school fee loan, motor vehicle loan, housing loan etc.
* Compile and process weekly statistics reports for the branch indicating how much loan was funded, referred, declined etc. thus producing the branch weekly sales report.

# GRADUATE TRAINEE, BSP RETAIL BANKING

15th March 2011 – 25th March 2012

* One year work experience as a **Graduate Trainee** within the BSP RETAIL banking branch network attached to Boroko Banking Centre.
* I was involved in dealing with customers’ queries regarding the products and services offered by the Retail Banking as well as the procedures and documentation involved.
* Involved in the customer sales and services. Selling of the Banks product products and services to potential customers.

# EDUCATION YEAR QUALIFICATION INSTITUTION

2007-2010, Bachelor of Economics University of Papua New Guinea

2005-2006, Grade 12 Certificate Aiyura National High School 2003-2004, Grade 10 Certificate Kabiufa Adventist Secondary School 1995-2002, Grade 08 Certificate Okiufa Primary School.

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| TRAINING | ➢ | Completed Bachelor in Economics and Diploma or Equivalent in Banking and Finance, and Accounting at the University of Papua New Guinea. |
|  | ➢ | Completed training on Intermediate Microsoft Excel and Word 2010 conducted by BSP HR Trainers. |
|  | ➢ | Completed online Moody’s Training (Primary Elements of  Business Lending) sponsored by Bank of South Pacific Limited. |
|  | ➢ | Completed Moody’s Training (Basic Credit Skills & Financial  Analysis) conducted by Moody’s Analytics Senior Trainer Andrew |

Holmes.

LEADERSHIP 2008-9, President of UPNG Goroka Central Student Association

2009, Social Committee of Economics Students Society, UPNG

2009, Fundraising Chairman of Eastern Highlands Students Association, PNG

2009-10, Captain for East Nokondi Rugby Team, UPNGRFL

2011, Team Leader for the Community Service Program (CSP) organize by BSP Boroko Branch for the maintenance of Tuberculosis (TB) outpatient at POM General Hospital.

2015, Steering Committee for the CSP organize by BSP Corporate for the maintenance and repair of Hohola Basketball Court.

# REFERENCES

**Max Jackson**

**Waigani Branch Manager**

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# MICHAEL RUA

**SME RELATIONSHIP MANAGER - WAIGANI**

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**NCSL**

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