# BADRU IDD
# BAGANYIULIZA

**RETAIL BANKER, BUSINESS STRATEGIST, TRANSFORMATION LEADER, MANAGEMENT SPECIALIST**


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## LANGUAGE

ENGLISH *Fluent*

SWAHILI *Native*

## PERSONAL PROFILE

A Serial Retail Banker with over 25 years of versatile experience in local and international Retail Banking practices, having diverse working cultural exposure acquired in both Tanzania Mainland and Island. Backed by a Bachelor's Degree of Commerce and Management from the University of Dar-Es-Salaam. Acquainted with stellar business management acumen as well as revenue generation through strategic leadership and planning on a full range of operational initiatives inclusive of capacity building, marketing, sales, and customer relations management.

In possession of the ability to visualize and implement transformation, growth initiatives, and agendas relevant to the organization as per industry standards, practices, technology, and market trends.

## SKILLS




## WORK TIMELINE

- 2026 to date — **Managing Director & CEO**, Cooperative Bank Of Tanzania
- 2020-26 — **Zone Manager Eastern & Coastal**, CRDB Bank Plc
- 2015-20 — **Zone Manager Southern Highlands & Dar-Es-Salaam**, NMB Bank Plc
- 2012-15 — **Area Manager Tanzania Mainland**, People's Bank of Zanzibar
- 2010-12 — **Retail Area Manager Dar-Es-Salaam**, Barclays Bank Tanzania Ltd
- 2009 — **Branch Manager Dar-Es-Salaam**, Standard Chartered Bank
- 2007-09 — **Branch Manager Dar-Es-Salaam**, Barclays Bank Tanzania Ltd
- 2005-07 — **Retail Manager Zanzibar**, Barclays Bank Tanzania Ltd
- 2004-05 — **Branch Manager Dar-Es-Salaam**, International Commercial Bank Ltd
- 1999-01 — **WADU Project Supervisor Dar-Es-Salaam**, TPB Bank Plc

## BOARD/COMMITTEE AND ACTING POSITION

- CRDB tendering committee
- CRDB & NMB — Fraud Management and Prevention disciplinary committee
- Baobab Schools Board Member
- CRDB & NMB — Chairman of Zonal Managers
- CRDB, NMB & Barclays — Ag. Head of Branch Network

## RETAIL SUCCESSES

- **60+** Branch Management capacity
- **1000+** Staff Management capacity
- **750K+** Customers Base
- **80%** Customer retention
- **75+** Branch Managers groomed
- **45+** New Branch set up
- **120%** Loan portfolio growth (PBZ)
- **49%** Profit contribution (Q1, 2023)
- **90%** Resolution rate
- **92%** Mystery shopping results (90% benchmark, 2026)
- **103%** Deposit growth achieved (Q2, 2026)
- **19%** Efficiency ratio (Q2, 2026)
- **2.4%** Non-Performing Loans (Q2, 2026)
- **51%** Loan to deposit ratio (Q2, 2026)
- **100%** Satisfactory Audit for 2026

# MILESTONES

## TPB BANK PLC:

- Revival and implementation of the WADU project
- Customer relations management
- Team performance management

## PEOPLE'S BANK OF ZANZIBAR:

- Deposit growth 122%
- Branch Managers grooming
- Loan portfolio growth 120%

## INTERNATIONAL COMMERCIAL BANK:

- Branch set up
- Enrolment of new operating system
- Attained the shortest break-even period

## NMB BANK:

- Deposit growth rate 99%
- Customer base growth 20%
- Team engagement and retention
- Managed 2 zones in less than 2 years
- Introduced the NMB Morning Prayer across all branches

## BARCLAYS BANK TANZANIA LTD:

- Branch set up
- Branch Managers grooming
- 3 months over 18-month break-even time
- Developed performance report
- Successfully managed 2 branches consecutively

## CRDB BANK PLC:

- Strategic alignment
- Customer service delivery 92%
- Customer Resolution Rate 90%
- Retail deposit growth achieved (103%)
- Loan to deposit ratio averages 51%
- Improved Portfolio at Risk by 1% YoY
- Improved Non-Performing Loans by 1% YoY
- Branch compliance audit 100% (9/9 satisfactory)
- CRDB Super Cup Champions 2022, 2024
- Introduced Zone initiatives: Coastal Zone theme & priorities, Attack & Retain sales campaign, Roadmap 2020–2026, daily debriefing, customer breakfast engagement, Make a Different Day (MAD)

## STANDARD CHARTERED BANK:

- Branch set up
- Overall leader in forex income
- Overall leader in cash collection
- Head of Branch Managers

## PROFESSIONAL EXPERIENCE:

**MANAGING DIRECTOR & CEO**
**Cooperative Bank Of Tanzania**
**October 2026 to date**
**ZONE MANAGER, EASTERN & COASTAL**
**CRDB Bank Plc**
**June 2020 to September 2026**
Provide leadership to the Zonal team and drive business growth through an increase in the customer base and profitability, in alignment with CRDB's Strategic Plan. Provide advisory services to the Director of Retail, Heads of Departments and Senior Management on all matters concerning Branch Operations.

Key Accountabilities:
- **Business growth:** increase revenue and profitability through deposits, loans, and income as per set targets.
- **Cost management:** zonal budget planning, utilization, and cost controls.
- **Customer relations management:** monitor the market and respond to customer needs and satisfaction.
- **Compliance management:** ensure regulatory compliance and satisfactory audit reviews.
- **Risk management:** identify and mitigate operational and environmental risks.
- **Human capital management:** lead zonal teams and allocate resources per strategic plans.
- **Performance management:** align team and branch operations with results-oriented management.

**ZONE MANAGER, SOUTHERN HIGHLANDS & DAR-ES-SALAAM**
**NMB Bank Plc**
**December 2015 to June 2020**
Responsible for business growth through the management of 31 branches in Southern Highlands and extended strategic initiatives in the Dar-Es-Salaam zone.

Key Accountabilities:
- **Sales management:** spearhead sales strategies to increase zone and bank revenue.
- **Customer relations management:** lead the branch team in delivering stellar customer service.
- **Risk mitigation and management:** assess and reduce potential threats and impacts.
- **Compliance management:** monitor and maintain statutory obligations.
- **Performance management:** align team and branch operations to achieve set goals.

**AREA MANAGER, TANZANIA MAINLAND**
**People's Bank of Zanzibar**
**September 2012 to November 2015**
Expand the Bank's business in Tanzania Mainland through establishing, managing, and leading strategic initiatives in Mtwara, Dodoma, and Dar-Es-Salaam.

Key Accountabilities:
- **Project management:** deliver short and long term goals and objectives.
- **Resource mobilization and management:** strategic planning and sourcing of financial, human, and technological resources.
- **Team management:** align staff with organizational objectives and targets.
- **Operations management:** oversee day-to-day and strategic branch operations.
- **Performance management:** results-oriented alignment of team and branch operations.

**RETAIL AREA MANAGER, DAR-ES-SALAAM**
**Barclays Bank Tanzania Ltd**
**January 2010 to August 2012**
Manage fifteen (15) out of thirty-two (32) branches, ensuring optimal resource utilization and strategic execution to achieve customer experience and profit maximization.

Key Accountabilities:
- **Resources management:** optimal utilization of financial, human, and technological resources.
- **Project management:** implement short and long term strategies across branches.
- **Monitoring and evaluation:** track and analyze intervention outcomes.
- **Team & operations management:** align staff and oversee day-to-day operations.
- **Customer relations management:** lead branches to deliver stellar customer service.

**BRANCH MANAGER, DAR-ES-SALAAM**
**Standard Chartered Bank**
**April 2009 to December 2009**
Oversee branch management, operations, and overall performance including strategic planning and resource management.

Key Accountabilities:
- Team & operations management
- Marketing and sales planning
- Assets and liability management
- Performance and customer relations management

**BRANCH MANAGER, DAR-ES-SALAAM**
**Barclays Bank Tanzania Ltd**
**April 2007 to April 2009**
Oversee branch management, operations, and overall performance including strategic planning and resource management.

Key Accountabilities:
- Team & operations management
- Marketing and sales planning
- Assets and liability management
- Performance management

**RETAIL MANAGER, ZANZIBAR**
**Barclays Bank Tanzania Ltd**
**October 2005 to April 2007**
Handling the branch's operations and ensuring profitability through key accounts management and customer satisfaction.

Key Accountabilities:
- Assets and liability management
- Operations management
- Accounts management
- Performance management

**BRANCH MANAGER, DAR-ES-SALAAM**
**International Commercial Bank Ltd**
**October 2004 to September 2005**

Responsible for the entire management of the branch's operations with a key focus on revenue generation.

Key Accountabilities:
- Operations management
- Performance management
- Customer relations management
- Marketing and sales
- Stakeholder engagement and management

**WADU PROJECT SUPERVISOR, DAR-ES-SALAAM**
**TPB Bank Plc**
**August 1999 to March 2001**
Handling a special project involving account opening and customer management, as well as project team supervision.

Key Accountabilities:
- **Operations management:** accounts opening, deposits, reconciliations.
- **Performance management:** project implementation and team supervision.
- **Stakeholder engagement and management:** customer handling and status reporting.