

PHUMLA CHAROL MAKHAYA

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PROFILE

Dedicated and client-focused professional with experience in financial advisory, healthcare support, and sales consulting. Strong ability to assess client needs, provide tailored solutions, and build long-term relationships based on trust and professionalism. Proven track record in compliance, customer service, and performance-driven environments. Adaptable, detail-oriented, and committed to delivering quality outcomes while maintaining ethical and regulatory standards.

KEY COMPETENCIES

- Client Relationship Management
- Financial Planning & Advisory
- Regulatory Compliance (FAIS & Industry Standards)
- Needs Analysis & Problem Solving
- Communication & Interpersonal Skills
- Customer Service Excellence
- Sales & Negotiation Skills
- Time Management & Organization
- Attention to Detail
- Ethical Decision-Making

WORK EXPERIENCE

Old Mutual – Gandhi Square | 2024/01 – Current

- Conducted detailed financial needs analyses and provided personalized investment, savings, and risk solutions aligned with client goals.
- Implemented tax-efficient financial strategies while ensuring full compliance with FAIS, industry regulations, and company policies.
- Monitored economic trends and market conditions, reviewing and adjusting client portfolios to optimize performance.
- Established and maintained strong client relationships through regular consultations, trust-based advisory services, and ongoing support.
- Negotiated and coordinated lending solutions, including mortgages and personal loans, in the best interests of clients.

RESIDENTIAL HEALTH CARE WORKER | Life Healthcare Group – Waverly Care Centre, Germiston | 2017/08 – 2023/12

- Assisted residents with daily living activities such as grooming, feeding, hygiene, and mobility support.
- Conducted routine care rounds, roll calls, and monitored residents' physical and emotional wellbeing.
- Supported group activities to promote social interaction, engagement, and mental stimulation.
- Maintained a safe, clean, and supportive care environment in line with health and safety standards.

SALES CONSULTANT | Direct Channel Holdings – Randburg | 2016/07 – 2017/04

- Promoted and sold products and services while identifying customer needs and recommending appropriate solutions.
- Delivered high-quality customer service to improve satisfaction and retention.
- Achieved and exceeded sales targets through effective communication and persuasion techniques.
- Maintained accurate sales records and customer information in line with company procedures.
- Built strong client relationships and contributed to overall team and business performance.

EDUCATION & CERTIFICATIONS

- NQF Level 5 Certificate in Accounting Practice – Boston City Campus, Germiston
- NQF Level 6 Certificate in General, Developmental and Industrial Psychology – Intec College, Johannesburg

REFERENCES

- Available on request