

KELECHI BOB JAMES

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Summary

A Competent SME Credit Risk Control and Compliance Officer, bringing a wealth of experience in analyzing document (both financial and non-financial), to determine the level of Credit Risk involved, highly skilled in Credit Policies Formulation, Personal and Corporate Lending Methodologies, looking forward to bringing further success to a company through excellent analysis, attention to details and quality credit decisions, with the aim of helping the company maximize bottom line profit. I am a qualified individual with an understanding of SME and Retail Lending, Loan Portfolio Management, Collections and Bad Debt Recovery, Strategic Credit Risk Management, Sales and Business Development, offering a successful career history comprising more than 8 years. Desiring a Mid-Management, Supervisory position in the Credit department, Business development, Commercial or Risk department within a Finance Company or related Organization.

Skills

- Data Entry and Analysis ● Relationship Management ● Budgeting and Finance
- Detailed oriented ● Team Leadership and Staff Development ● Market research
- Business and Product Development ● Report writing ● Critical Thinking ● Sales
- Interpersonal and written communication ● Ms. Suites (Average) ● Credit Risk Management
- Training and Coaching etc.

Employment History

Edfin Microfinance Bank Nigeria Limited (A subsidiary of Gray Matters Capital: USA)

SME Credit Risk and Compliance Officer

May 2019 – Till Date

- Analyze the Credit Appraisal Memorandum (CAM), as presented by relationship officers of the bank, using this tool to take credit decision, that could either be to reject, postponed or approve credit proposals.
- Partake in Branch Credit Committees and Chair Credit Committee within approval right and limits.
- Ensure that all credit files reviewed comply with credit policy of the bank and other related policies and approval limit.
- Assess and identify potential risk and credit weakness on every assigned credit file before disbursement.
- Identify existing and emerging risks and credit issues relating to credit quality, as it relates to gap in risk rating accuracy, underwriting, credit approval, monitoring and all other credit administration activities and reporting same to the Chief Risk Control and Compliance Officer.
- Partake in management strategic meeting as it affects the day to day operations of the bank.
- Identify portfolio trend and suggest diversification where necessary.

- Monitor bank portfolio on a continuous basis, conducting transaction reviews of new business, summarizing results and recommendation in periodic reports.
- Analyze on a daily, monthly and quarterly basis, quality of loan portfolio bank wide, depending on relationship officers, branch, loan product and size, value of collaterals etc.
- Recommend policy and procedural changes based on findings to the Chief Risk Control and Compliance Officer, Head SME and Commercial to correct deficiencies identified during reviews, to strengthen the credit process.
- Actively participate in the new product approval process.
- Evaluate the adequacy and effectiveness of credit data and credit tracking systems.
- Conduct and participate in training the relationship officers from time to time.
- Carry out daily call over and vault cash counting, confirmation with corresponding ledger.
- Partake in the strategy meeting for budget actualization of the bank via continuous follow up on the commercial teams.

AB Microfinance Bank Nigeria Limited (A subsidiary of Access Holding Finance: Germany)

SME Senior Loan Officer / Cluster Head (Credit Risk Analyst)

Dec 2015 - April 2019

- Managed and assisted a cluster of 3 Junior SME loan officers, guiding them through the credit methodologies and bank lending policies to be implemented during case analysis and helping them to build up, manage and maintain qualitative and quantitative loan portfolio.
- Conducting pre-credit committee for cases below #2 million, by analyzing CAM and case file as presented by Junior SME loan officers before presenting to head office approval credit committee.
- Plan Market Storming and direct promotion with teams from time to time, to ensure portfolio growth in line with the set budget.
- Conduct monitoring and supervisory report for pre-disbursement to ascertain business cashflow and profitability and also post-disbursement to ensure business growth and continuity.
- Access borrowers credit worthiness and decline where the exposure to the organization is high.
- Process credit request up to #30 million naira to a single obligor or corporate client, performing all the accompanied credit risk analysis, business analysis, recovery strategies, in compliance to the bank credit policies.
- Analyses client business, using available model to predict business profitability while generating an income statement, cash flow analysis and projection and other comparative analysis in other to verify repayment capacity.
- Verify both financial and non-financial data integrity and accuracy: (Data analysis).
- I disburse to continuously grow the loan portfolio, by converting prospect collated through direct promotion, B2P marketing and other useful tool that will aid the acquisition of new clients.
- I conduct collateral site visitation and Liaise with the legal department on collateral document verification.
- I conduct clients and guarantors KYC, by proper business and residential places referencing, before making proposal for extension of credit.
- I effectively participate in credit committee and make objective and risk oriented decisions, helping the management to reduce cost and maximize profit.
- Conduct market research from time to time, feeding back the product development department, on areas the bank can improve on in terms product optimization and development.
- I assist the branch credit supervisor / manager in credit related issues.
- Filing and document safe keeping.
- I plan and carry out recovery activities on behalf of the team and foreclose collateral in the event bad debt.

- I monitor all clients in accordance to the procedure, to verify loan usage and there after present a report of my finding to the management.
- I plan market storming with all teams and colleagues from time to time.

Senior Loan Officer (Micro Credit Department)

September 2013 – November 2015

- I acted as Team Lead Replacement Officer, relieving when on leave and assisting where necessary especially on credit related issues concerning the group.
- I analyze clients' businesses to determine a simple balance sheet, cash flow and repayment capacity before extending any credit offer.
- I conduct direct promotion to build up own portfolio.
- Conducted KYC on client and guarantor business and residential places through proper referencing approach.
- Planned and conducted recovery activities for client in overdue and foreclosed collateral pledged in event of bad debt.
- I carry out basic household goods valuation, using the bank standard, before making a credit proposal for a concrete decision making.
- I arrange disbursement of loans in collaboration with back office credit officer (Loan booking)
- I plan and lead a Team of 6 Junior Loan Officers on direct promotion in the aim of increasing the market share and loan portfolio, through the acquisition of new loan clients and guiding them on quality portfolio management.
- Filing and Document safe keeping.
- I also cross sell other bank's product (deposit, e-banking, POS, internet banking, USSD, other payment channels etc.)

Trainee Loan Officer - Loan Officer

May 2011 – August 2013

- Similar job responsibilities to that of Senior Loan Officer, but with a Lower Loan Competency in terms of disbursement limit and target fulfillment, exclusive of Team Lead Replacement responsibilities.
- Responding to Customers request via Telephony and First Contact.
- Produced ad hoc reports for Senior Loan Officers and Team Leads in view of taking quality decisions.
- Other duties assigned by Senior Loan Officers, Team Lead, Branch Manager or any Management Staff within the Credit Department.

Education

University of Lagos, Akoka Lagos: Technology Education (Mechanical Option):

Department of Science and Technology.

Bachelor's Degree (GPA: 4.08/5.00)

Graduated October 2007.

The Department is made of 8 cohorts (Sub Department), in which Technology Education is one of them; My Department has 3 course options: Mechanical, Electrical and Electronics, and Building Technology. I Majored in the Mechanical Option, where I was exposed to various Engineering courses ranging from: Statics and Dynamics, Structures and Beams, Systems and Signals, Thermodynamics, Fluid Mechanics, Numerical Analysis, Physics, Chemistry, Power and Electrical Systems, Engineering Law, Engineering Economics, Geological related courses, Technical Drawing, Engineering Auto Workshop to mention a few, scoring above 80% in all the Engineering courses, exclusive of my own Departmental and Faculty Courses, all of which has molded my Critical Thinking, Coaching, psychological and Human Management Skill, making me to win the following academic awards.

- Best Graduating Student Technology Education Overall.
- Best Graduating Student Technology Education (Mechanical Option)
- 1st Runner-up Student, Department of Science and Technology, Faculty of Education.

Post Graduate School of Credit and Financial Management: 213 Igbosere Road, Lagos Island
 Professional Masters in Credit Management (**CFAE: Credit and Financial Analyst Executive**)
 Graduated June 2019

The Curriculum Exposed to me Advance Credit Methodologies and Corporate Management Processes, the following were learned during the 12 months Course Duration: Strategic Credit Management, Managing Credit Risk, Management and Corporate Strategy, Advance Consumer Lending, Legal Environment of Credit as it applies to the Nigeria Market, Setting Up and Managing a Credit Department, Advance Credit Information Management System, Advance Corporate Lending, Export and Credit Insurance Management and Thesis inclusive (Project). Having gone through all these processes, I had a Grade B in my Examination Result, scoring above 80% on the average in all subjects.

The Chartered Institute of Bankers of Nigeria (CIBN): 19 Adeola Hopewell Street, V/Island Lagos
 Microfinance Certification Programme (**MCP**): April 2019.

Accomplishment

- Constantly grow the bank portfolio by 8% on daily basis, through a maximum TOT in loan files review, underwriting and approval within limits and set parameters.
- Resolved issues relating to the Credit Appraisal Memorandum (CAM), through quality analysis and rigorous check, that has helped to credit by more than 50% during file review and credit committees.
- Managed a portfolio of >N120 million attaining a smooth disbursement of $\geq 100\%$ between October 2016 to Mar 2018 and maintaining a PAR of $\leq 1\%$ below the department standard threshold.
- Conduct on the job training to 7 loan officers yearly (Based on bank expansion)
- Disbursed in volume the sum of N89.8 million and N88.3 million in 2014 and 2015 respectively, emerging as the 2nd runner up, highest volume disbursed both times and maintained PAR within acceptable threshold in the micro credit of the bank.
- Reduced PAR from 3% to <1% in Micro Department and Maintained PAR 30 at $\leq 2.5\%$ in the SME Department till date.
- Got promoted Twice within 6 months in the SME Department for exceeding 100% Disbursement and Increasing Portfolio Profitability (interest paid), by more than N1 million: (40% increase)
- Increased Sales above 100% in the year 2017, Hence Stabilizing Monthly Portfolio Profitability at above N3.5 million.
- Collaborated with a Team of 5 Members in the Development of Market Share Strategies that help to stabilize SME Loan Portfolio, Reduce Client Drop Out Rate, Increase Client Retention and Maximized Bottom Line Profit.

Hobbies & Interests

Travelling, Research, Coaching, Reading, Football, Music.

References: Furnishes on request