

## KALU EMEKA INNOCENT

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### Career Summary

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Experienced Analyst with a demonstrated history of working in the financial services industry. Skilled in Research, Management and credit Analysis. A strong finance professional with a Bachelor of Technology (B.Tech) degree focused in Mathematics from The Federal University of Technology. I am a gifted problem solver with the unique ability to develop and apply innovative solutions, processes and models to complex organizational problems. I possess excellent leadership, communication and interpersonal skills with a proven ability to perform superbly in start-up projects and critical assignments.

### Education and Qualification

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**Federal University of Technology, Owerri**

**2017**

**Programme:** Bachelor of Technology, Mathematics

**Academic Standing:** Second Upper

**Relevant Courses:** Operations Research, Algebra, Calculus, Numerical Analysis, Statistics.

**Honors:** Graduated amongst the top 5 in my graduating class, MTN Scholarship, Hill-city Foundation Scholarship

### Work Experience

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#### **The Concept Group - Rosabon Financial Services**

Senior Risk Analyst

**Jan 2021 – Present**

- Evaluating clients' credit data and financial documents in order to determine the degree of risk involved in lending.
- Preparing periodic portfolio and customer segmentation data.
- Keeping knowledge of key issues up-to-date.
- Ensure consistent adoption, application and compliance of risk management framework and policies across the organization.
- Assist in drafting specific credit risk policies, standards, procedures and guidelines to manage the credit risk cycle (identify, measure, monitor and mitigate/control).
- Periodic validation of existing credit risk rating models.
- Conferring with clients to verify their financial/credit transactions and to resolve complaints.
- Oversee the bank's loans approvals process.
- Design of Risk Management Framework for risk identification, measurement and management for clients – Credit Risk, Market Risk, and Operational Risk frameworks.

#### **The Concept Group - Rosabon Financial Services**

Credit & Risk Management Executive

**May 2019 – Dec 2020**

- Assess and make decisions about customer credit applications using a range of criteria including the purpose of the application, credit viability, and customer payment history and customer credit-worthiness.
- Gathering information about clients and also assessing, analyzing and interpreting complicated financial information.
- Undertaking risk analysis by developing statistical models.
- Keeping company credit exposures within set risk bearing limits.
- Keeping knowledge of key issues up-to-date (for example legal, market risk and compliance issues.)

**Utiva Inc****April 2019 - Sept 2019**

Data Analyst Consultant- Freelance

- I apply the applications of Data Science to solving Business problems.
- I apply my fair knowledge in coding using different Analytic tools such as Microsoft Excel, Python (using various libraries) & Power BI to draw insights out of messy data and also tell a story through communicating the insights.
- I turn data to intelligence.

**The Concept Group - Concept Nova Ltd****Jun 2018 – May 2019**

Data Analyst

- Develop models to efficiently sort data according to different parameters such as age, loan amount, company sector, etc. relevant to the company's performance.
- Created a loan portfolio report which showed how loans were performing with data generated from customers application
- Create Dashboards to show non-performing loans and performing loans by sectors.

**Guaranty Trust Bank****Dec 2016 – Jan 2017**

Customer Service Intern

- Responded to a variety of customer requests and inquiries and administered help on any problem they encountered while delivering good customer services.
- Built and maintained a healthy relationship with customers.
- Promoted Guaranty Trust bank products and services.
- Assisted customers in depositing and withdrawing cash for effective customer relationship.

**TalentMine Refinery****July 2018 – Oct 2018**

Graduate Certification, Global Market &amp; Investment Banking

- Learnt the investment needs of different types of investors, as well as the different kinds of pooled investments, trying to evaluate individual investments by their contribution to the risk and return of an investor's portfolio.
  - Developed basic financial models
  - Conducted valuations using DCF Valuation (FCF)
  - Participated in trading games in EUR/USD (Demo Version), using either the TECHNICAL ANALYSIS or FUNDAMENTAL ANALYSIS

**Software Skills**

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Microsoft Word

Microsoft Excel

Python

Power BI