

USANG ENANG JOHN

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PERSONAL TRAITS

- Dedicated to duty and loyal to Organization's ideals
- Adapts easily to new environments and structures
- Excellent interpersonal skills; communicates concisely and articulately
- Enjoys relating with people to navigate over work related issues
- Focused on the job to achieve set targets
- Time conscious and figure oriented.

OBJECTIVE

To strengthen the ideals of a service based organization that provides quality service, upholds value and excellence as well as encourages employees' inherent skills and potentials' development that expose them to latest trends in the industry.

BIO DATA

Date of Birth	28 November, 1986
Nationality	Nigeria
State of Origin	Cross River
Gender	Male
Marital Status	Single

EDUCATION AND QUALIFICATION

2010-2014	Bachelor Of Arts (Honours) in English University of Ibadan, Nigeria
1997-2003	Senior Secondary Certificate Examination (SSCE) Ayiga Community Secondary School, Okodung Assiga, Yakurr, C.R.S
1992-1997	First School Living Certificate Community Primary School, Assiga, Yakurr, Cross River State

2014-2015 **Certificate of National Youth Service Scheme (NYSC)**

TRAININGS & CERTIFICATES:

- **ENTERPRISE RISK MANAGEMENT AND INTERNAL CONTROL**
- **LOAN AGREEMENT AND AVAILMENT METHODOLOGIES**
- **ANTI MONEY LAUNDERING**

WORK EXPERIENCE:

March 2020 till date: **Surbpolitan Microfinance Bank**

Designation: Credit Risk Analyst (Team Lead)

Duties:

- Risk Management Frameworks (Credit and Non Credit)
- Appraisal of clients' credit worthiness
- Cash flow/financial statement analysis
- Daily portfolio review/ loan monitoring
- PAR analysis
- Develop guidelines to mitigate risk exposure
- Periodic review of Risk Management policy

- Manage Risk Team to achieve set goals
- Monitoring Risk limit
- Monthly renditions to regulatory bodies
- Collate reports for Management Meeting
- Verification of potential clients
- Collections, Recovery & Dispute Resolutions
- Development of risk models
- Post disbursement loan review
- Review of loan contracts before disbursement
- Training & upscaling of departmental staff.

Feb 2018-March 2020 Royal Exchange Microfinance Bank Limited.
Designation: Enterprise Risk Management / Internal Control
Duties:

- Pre-loan disbursement visitation
- Risk assessment
- Credit Risk analysis
- Spot check
- Second level call over of all transactions
- PAR analysis
- Internal audit
- Daily portfolio review
- Loan Monitoring
- Reporting

Oct 2015-Sept 2017 Femaz Microfinance Bank Ltd; Abuja.
Designation: Internal Control/Compliance Officer

Duties:

- KYC Verification
- Risk assessment
- Spot check
- Second level call over of all transactions
- Credit site visitation
- Compliance monitoring
- Portfolio review

Feb 2015-Apr 2015 Independent National Electoral Commission
Position: Assistant Presiding Officer

Duty:

- Assist the presiding officer in all electioneering process in the polling unit.

I.T. SKILLS

- Proficiency in Excel, Microsoft Word and PowerPoint
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EXTRA-PERSONAL DATA

Health : Excellent

Interest: Tourism, Politics, Sports, Psychology and Nature

REFEREES:

Available on request.

