

AFOLAYAN OLUSEGUN ABRAHAM

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Personal Profile

I am a young, dynamic and result oriented individual with great analytical and problem-solving skills seeking employment in a challenging environment which gives great room for self-expression, maximum utilisation of skills and personal growth. To build and sustain a sound credit risk management team capable creating quality risk assets and providing timely solutions to credit related problems.

Achievements

- Over 95% credit quality assessment rate and NPL below 7.5%
- Design and development of credit score card using credit variables and nodes
- Tier-ring and creation of Employers Database for Consumer/Salary Loan Products
- Designing and bank-wide implementation of guarantors and security database
- Pioneer senior credit risk analyst at Investment-One, Elliotte Capital and GTI/Addosser MFB
- Lead Credit Risk Analyst for BOI/CBN/DBN SME and MSME funding programmes

Educational Qualification

- **M.Sc. Risk Management & Insurance** 2018-2019
University of Lagos
- **Diploma in Risk Management** 2014-2014
Alison, Park more, Galway, Ireland.
- **BS.C in Finance** 2009-2013
University of Ilorin
- **Higher Diploma in Accountancy (HND Accountancy)** 2008-2010
Kwara State Polytechnic, Ilorin
- **National Diploma in Accountancy (ND Accountancy)** 2004-2007
Osun State Polytechnic, Iree

Professional Qualification:

Members Institute of Credit Administration	(MICA)
Certified Banker & Credit Analyst	(CBCA)
Member Risk Management Society	(RIMS)
Certified Risk Analyst	(In-view)

Work Experience

Investment One Financial Services Limited

Dec,2019-Till Date

Designation: Senior Credit Risk Analyst

Schedule of duties:

- Develop and implement the Company's Enterprise Risk Management Framework as well as Credit Policy Guidelines and product papers
- Oversee the credit review process for customer credit risk evaluation and credit underwriting/ recommendations.
- Strategize, build and maintain process improvement across all roles in the Credit department
- Improve and optimized credit approval, recovery and collection processes as well as operational efficiencies.
- Preparation and presentation of credit risk management report for management and or Board Credit Committee
- Train, coach and supervise credit risk analysts, collections, recovery officers for effective, efficient and optimal performances.
- Put in place strategies and policies to manage portfolio Manage repayment risk and controlled payment delinquency significantly reducing it

Mkobo Microfinance Bank Limited

May, 2019-Dec,2019

Designation: Senior Credit Risk Analyst

Schedule of duties:

- To underwrite loan applications and make sure all risk policies and procedures are observed in the lending process.
- Ensure loan processes are in compliance with the bank's credit policy and its with Risk Acceptance Criteria
- Employ appropriate risk-pricing techniques in evaluating the risk associated with each credit request/proposal
- Make recommendations to both Management Credit Committee and Board Credit Committee on all credit matters.
- To develop policies, procedures and appropriate credit approval thresholds for each business units
- Provide necessary support to all sales units including training and joint review exercise of existing or new products
- Perform other task/duties required by management or board of Mkobo Microfinance Bank Limited.

Elliott Capital Limited**Dec, 2017-May,2019****Designation: Team Lead, Credit Risk Management Unit****Schedule of duties:**

- To underwrite loan applications and make sure all risk policies and procedures are observed in the lending process.
- To support the Head Risk to develop policies, procedures and limits for approvals, business analysis, impairment provisioning, write-off and arrears management.
- To develop and execute Risk Reporting for the management/board of Elliott Capital, including coordination of such reporting and execution of subsequent actions.
- Evaluating the risk associated with each credit request/proposal
- Ensure loan processes are in compliance with the company policy
- Perform other task/duties required by management or board of Elliott Capital Limited

Adossier Microfinance Bank Limited**Apr, 2016-Nov, 2017****Designation: Team Lead, Credit Risk Management Unit****Schedule of duties:**

- Evaluate customers' loan applications in line with the bank's credit policy
- Apprising customers credit proposal customers using key financial ratios and credit indices
- Identify critical risks in each credit request, profile applicant and recommend appropriate structure for each credit
- Continuously analyze and recommend improvement on credit risk management framework, processes and systems. .
- Making credit recommendation to the Management/Board Credit Committee
- Preparation of credit related reports to Head Credit Risk Management Department, Management Credit Committee and regulatory authorities

GTI Capital Limited (GTI Microfinance Bank Limited) Feb, 2015-Mar,2016**Designation: Associate Credit Risk Analyst****Schedule of duties:**

- Analyzes loan application from all branches or as assigned and participate in credit committees approving / refusing if appropriate with all rules and regulations as set out by the bank.
- Supporting the formalization of all credit approval, including
 - establishment of credit underwriting policy covering all lending activities
 - consistent application, implementation of specific credit policies by lending product and the related procedures and controls
 - assistance in and coordination of daily / weekly / monthly / and other periodic actions and related reporting
 - ensuring of compliance with set policies and procedures in each individual case
- Share relevant findings with field staff.
- Training of all lending staff in business analysis
- Collaborate with the business development department and head strategy on development of new products.

Verite Microfinance Bank

Aug, 2014-Feb, 2015

Designation: Graduate Trainee (Credit Risk Analyst)

Schedule of duties:

- Credit evaluation and review to determine
- Determining customer eligibility for loan using key internal credit metrics and documentation provided
- Analyzing the feasibility of each credit proposal inline the credit policy and product paper
- Evaluating loan documentations and compliance with all conditions precedent before disbursement.
- Perform other task assigned by Head Risk Management and or management

Skills

Technical: Numeracy and Analytical Skill, Computer Skills (Microsoft Excel) Time and Organization Management Skill, Project Management, Business and emotional Intelligence.

Interpersonal: Team Player, Communication, Good Listener, Decision Making, Creativity, Self-Motivation, Ability to Work Under Pressure, Adaptability and Networking

Hobbies and Interests

Reading (Business and General Journals), Researching, Analysing Credits, Networking, Creative Writing, and Playing Strategic Games (Chess and Scrabble), Volunteering and engaging in Team Sports.

Referees

Available on request