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 GBAGADA, LAGOS

KIDOCHUKWU INEBEDION

SUMMARY

An enthusiastic finance professional with experience in corporate finance, portfolio management, business strategy and analysis with proven track record. Motivated to learn, grow and excel in the finance and investment space.

SKILLS

INTERNATIONAL FINANCE	PROCESS IMPLEMENTATION	CRITICAL THINKING	
COMMUNICATION	FINANCIAL ANALYSIS	NEGOTIATION	BUSINESS STRATEGY

WORK EXPERIENCE

FSDH MERCHANT BANK LAGOS, NIGERIA

CORRESPONDENT BANKER AND STRUCTURED FUNDING (JANUARY 2018 - PRESENT)

- Pioneer member of a 3-man team that drives the international funding requirements of the FSDH Group. Successfully raised \$100 million from AFDB and Afrexim across West Africa.
- Establishing credit line of \$100million for utilization of Trade Loans, Import and Export, Swaps, and Corporate Loans. Annual transaction turnover of \$60million.
- Successfully sourcing for dollar funding from the Local and International DFIs to fund special transactions that have generated at least N35million for the FSDH Group.
- Executing structured transactions (SBLC, Guarantees) and syndicated loans with offshore counterparties circa \$20million which generates income of at least N10million yearly
- Providing local guarantees at a fee for offshore counterparties in Germany while transacting business in Nigeria
- Executed a complete automation of the income collection process for Letters of Credits which resulted in a near zero error rate from previous 15% levels. Now overseeing the transition to a developed trade management software to ensure all foreign transactions are properly accounted for.
- Responsible for going on joint market calls and offshore bank meetings, on-boarded bank and non-bank financial institution clients to facilitate trades that significantly contributed to company revenue.
- Relationship manager for all foreign relationships with the FSDH Group, ensure continuous negotiation of pricing for transactions, reviewing of agreements with offshore banks, DFI and legal correspondences handled in partnership with the Legal and Compliance unit.
- Work closely with the CreditRisk, Corporate Banking and Operations units to manage the FX exposure of the clients to the FSDH Group and ensure all FX obligations to offshore banks and DFIs are paid timely to avoid reputational risk.
- First merchant bank in Nigeria to successfully establish a custody and settlement relationship with Euroclear bank, grew the portfolio from \$20million to \$300 million dollars currently.
- Establishing market penetration strategy in partnership with treasury and corporate finance team by analysing data to identify trends in client preferences, recognising triggers and tailoring our solutions to meet those needs.

FOREIGN OPERATIONS- ACCOUNTS RECONCILIATION AND SETTLEMENT UNIT (AUGUST 2013- JANUARY 2018)

- Pioneer member of the reconciliation department and performed a complete overhaul of the manual system by automating the process of reconciliation for the FSDH Group resulting in reduction in errors by at least 25% and turn around time from monthly to daily.
- Prepared monthly returns to represent all accounts maintained by the group as well as balances in these accounts to be reported to CBN to avoid sanctions to the Group
- Perform regular reconciliation of all foreign accounts by comparing offshore statement with expected transactions, ensuring timely settlement of pending transactions.
- Vast understanding of international payments for invisibles, letters of credits and bills for collection to reconcile effectively by outlining exceptions.
- Attended inhouse and external trainings regularly with the foreign operations team to understand the end-to-end process in terms of cross border payments and promptly notify stakeholders of exceptions arising.
- Carried out investigations into unresolved transactions by discussing with all relevant stakeholders and engaging on the SWIFT platform with the offshore banks where necessary.
- Part of the team responsible for the migration of all client accounts in the FSDH Group to the new core banking software.
- Effectively managed the unresolved items in the reconciliation report of over 2 years to prevent fraud.

INTERNAL AUDIT /CONTROL–ANALYST (AUGUST 2012- AUGUST 2013)

- Prepared audit workpapers and files that are accurate, complete, and consistent with auditing standards and record retention requirements
- Weekly review of petty cash process which resulted in minimising risk and fraud
- Fraud specialist in cases of investigation of suspected fraud in units and audit of processes to recommend how lapses will be adjusted.

ZENITH BANK PLC

Customer Service Officer - NYSC (OCTOBER 2010- NOVEMBER 2011)

- Assisted other bank clerks during the busy hours of the day
- Resolved all the clients complaints registered with the Customer Services Unit
- Assisted in the provision of account opening requirements and other documents required for KYC

EDUCATIONAL BACKGROUND

2006 - 2010 DEGREE	Covenant University Otta, Ogun state B.Sc. (HONOURS) ACCOUNTING – 2ND CLASS UPPER
2000 - 2005 DEGREE	Queens College Yaba, Lagos, Nigeria SECONDARY SCHOOL LEAVING CERTIFICATE

PROFESSIONAL QUALIFICATIONS

CFA LEVEL 1 CANDIDATE (AUGUST 2021)

ACI FINANCIAL MARKETS ASSOCIATION

HOBBIES

Reading & Travelling