

**OYELEKE DAMILOLA ISAAC**  
**22, Ogunnaike Street, Ojodu-Abiodun, Berger, Lagos.**  
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**OBJECTIVES:**

Self-development through a conscious drive towards the achievement of the set goals and objective of my employer, in compliance with the set standards, paying attention to the dynamism and evolvments of the industry at large.

**PERSONAL INFORMATION:**

Date of Birth: 16 April 1989. Gender: Male.  
Marital status: Single. Nationality: Nigerian.

**EDUCATIONAL QUALIFICATIONS:**

Institution: University of Lagos, Akoka, Lagos. **2020-2022**  
Qualification: Master of Risk Management (In view)  
Institution: Obafemi Awolowo University, Ile-Ife, Osun State **2014**  
Qualification: BSc, Industrial Chemistry  
Institution: Methodist Grammar School, Bodija, Ibadan. **2006**  
Qualification: SSCE (NECO)

**CERTIFICATIONS AND TRAININGS**

- Excel, SQL and Power BI (Utiva Data School) **Jan. 2022 till date**
- Microfinance Certification Program (CIBN) **October, 2020**
- Complete Introduction to Business Data Analysis (Udemy) **July, 2020**
- Loan Portfolio Management, Jessefield Microfinance Bank **April, 2018**  
Ikeja, Lagos.
- Effective Credit Analysis, Jessefield Microfinance Bank **April, 2018**  
Ikeja, Lagos.
- Effective Debt Recovery Techniques, Jessefield **September, 2018**  
Microfinance Bank Nigeria, Ikeja, Lagos
- Health Safety and Environment, level 1(Basic), Deeprimex **October, 2014**  
Consulting

## **SKILLS AND PROFICIENCIES**

- Business data analytics (Using Excel, SQL and Power BI tools)
- Credit Analysis
- Risk Analysis and Management
- Quality Client Portfolio Management
- Loan Recovery Skills
- Good Communication, Negotiation and Persuasion Skills
- I have strong problem solving and analytical skills
- I am a good team player

## **COMPUTER SKILLS:**

- ✓ Microsoft Office Word Proficiency.
- ✓ Microsoft Office PowerPoint Proficiency.
- ✓ Microsoft Office Excel Proficiency.

## **WORK EXPERIENCE:**

### **Risk Analyst**

**July, 2021 till date**

### **Motion Yield Nigeria Limited**

17, Olaleye Street, off Oguntolu Street, Shomolu, Lagos

#### **Job Description:**

- Review loan requests.
- Analyze relevant data for business insights
- Assess clients' financial status.
- Adhere to Company's policies and procedures.
- Analyze risks and approve or reject loan requests.
- Calculate financial ratios (e.g. credit scores and interest rates).
- Set up payment plans.
- Monitor progress of existing loans.
- Ensure credit risk reports reach all relevant parties.

### **Risk Analyst**

**March 2021 to July**

### **Creditville Nigeria Limited**

1B, Olosa Street, off Karimu Kotun Street, Victoria Island, Lagos.

#### **Job Description:**

- Prepare credit checks of clients for loan processing

- Perform sound credit risk underwriting to ensure quality decision making.
- Scrutiny of loan applications to filter probable frauds.
- Ensure proper documentation of loans to increase turn around time.
- Prepare daily call over and disbursement report.

**Senior Credit Risk Analyst/Customer Service Rep.                      Sept 2019 to Mar. 2021**

**GTI Microfinance Bank**

4, Tinubu Street, Marina, Lagos.

**Job Description:**

- Review loan requests
- Assess creditworthiness of existing or prospective clients.
- Examine financial transactions and credit history case by case (applications, statements, balance sheets, legal documents etc).
- Complete ratio, trend and cash flows analyses and create projections.
- Determine in depth the degree of risk involved.
- Carefully analyse data and produce clear and objective reports.
- Routinely monitor loans for compliance.
- Adhere to credit policy and guidelines.

**Customer Service/Funds Transfer Officer                      Aug. 2019 to Sept. 2019**  
**and Cashier, GTI Microfinance Bank**

4, Tinubu Street, Marina, Lagos.

**Job Description:**

- Attending to Customers' needs
- Opening of Accounts
- Initiation of Funds transfer on NIBBS platform
- Accepting of deposits and withdrawal
- Loan disbursement to customers
- Payment of Petty Cash Voucher
- Entry of Ledger journal
- Record of Stationeries
- Preparation of monthly report

**Marketing Executive, GTI Microfinance Bank                      July 2019 to Aug. 2019**

4, Tinubu Street, Marina, Lagos.

**Job Description:**

- Maintaining and promoting bank's products
- Liaising with and managing customer relationships
- Mobilising deposits
- Contributing to and developing market plans and strategy
- Support overall marketing objectives of the bank

**Business Development Officer, Jessefield**

**April 2018 to April 2019**

**Microfinance Bank**

15, Omotayo Ojo Street, Allen Avenue, Ikeja. Lagos.

**Job Description:**

- Maintaining and promoting the bank's SME products
- Carry out customer's credit assessments and appraisal
- Recovery of delinquent loans
- Proper portfolio management

**HOBBIES:** Learning new things and Sports.

**LANGUAGE:**

- English: Excellent (Reading, Writing and Speaking)
- Yoruba: Excellent (Reading, Writing and Speaking)

**REFEREES:**

Available on request