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## TEMITOPE SUNDAY ADETUNJI.

### PERSONAL STATEMENT

Temitope is an experienced Credit and Risk Manager, an Investment Analyst, grounded in Financial and Management Accounting technical and non-technical skills, a Proactive Enterprise Risk Analyst and Manager, an accomplished and result-oriented business development strategist and key account manager. He is an advocate of prompt and efficient customer service. Demonstrates strong problem-solving capabilities used to mitigate risks and deviations, maintaining asset quality to avoid delinquent and impaired asset portfolio, increasing market share, profitability and sustainability.

### ACHIEVEMENTS

- Designed Credit Risk Scoring Automating tool which improve loan processing turnaround time by 20%
- Review the credit Policy of the Bank which improve the EBT by 2% on Quarterly basis
- Designed Expected Credit Loss Model for IFRS 9 as required by the regulators.
- Managing Credit Portfolio of Average of NGN2.5 billion with over 3500 clients in number with Portfolio at Risk below 5% through Strategic Recovery Mechanisms.
- Consistently underwriting monthly and quarterly Credit targets with minimum of 120% fulfillment.
- Recommending Credit facility above N5Million to Board Credit Committee for their approval
- Protect the Banks' asset from the hand of client with fraudulent mindset with my due diligent and professional skepticism skills.
- Quick in identifying changes in Macro-economic factors which is communicated to the Credit Analysts for better decision making and risk mitigation
- New Products development and Market Development such as Web Loan, Micro Insurance and Lease Products to identified market for both Commercial and Personal/Social needs.
- Effective Management of Non-Performing Loan Portfolio through the Coordinating the activities of Collection and Recovery unit, Restructuring, Refinancing, and selling of the confiscated items.

- Assist distressed Loan Client in loan restructuring, Refinancing and moratorium process for sustainability of Client business which has help the Bank reduced NPL by 80%.

## **CAREER HISTORY**

**BAINES CREDIT MICROFINANCE BANK NIG LTD**  
**POSITION: HEAD, CREDIT AND RISK MANAGEMENT**

**MAR 2020- TILL DATE**

### **JOB DESCRIPTIONS**

- Participate in the various Credit Committee level of the Bank by review credit transactions and identify risks associated with the potential business transactions.
- Carrying out Holistic Enterprise Risk Assessment (risk identification & Measurement) and presenting the report to the Board Risk Committee in order to formulate proactive steps and strategy/policy to manage the risks and ensure business sustainability
- Analyze delinquent accounts and prepare reports on highest risk accounts including recommendations for resolution.
- Conduct periodic Review of Credit Portfolio inform of Trend and comparative analysis, Ratio Analysis and give report on it which is used in policy review.
- Conduct periodic stress test and scenario analysis, assessing the impact to the Bank's Credit Portfolio.
- Check for Credit viability on requests for extended terms and evaluate various adjustments or exceptions.
- Develops and implement policies and procedures that help to reduce the credit risk of the financial institution
- Undertakes building of financial models that predict credit risk exposure of the organization and oversee the preparation of performance reports for management.
- Provides the Institution with advice on any potential risks to the profitability or existence of the company.
- Managing the risk for the organization, its employees, customers, reputation, assets, and interest of stakeholder
- Manage the bank's lending portfolio and continually optimize risk strategy for acquisition, fraud, and collection
- They utilize statistical and segmentation tools to develop/optimize acquisition risk strategies for personal loan products.
- Retrieving data and conducting data driven analytics, utilizing various analytical tools, software, and techniques.
- Advised the Management and Board of Director on the Products development Market development and Diversification of the Loans and Advance Portfolio of the Bank.
- Preparing and Rendition of Returns on the Bank Loan and Advance Portfolio to the regulatory bodies (CBN, CRMS, NDIC, Credit Bureau Company...)

**ROSABON FINANCIAL SERVICES**  
**POSITION: CREDIT RISK MANAGER**

**JAN 2020- MAR 2020**

### **JOB DESCRIPTIONS**

- Analyzing historical financial statements and building Financial-models (Forecast) which are used in Credit Decision Making.
- Reviewing and analyzing the creditworthiness of all potential customers based on risk criteria.
- To evaluate all quantitative details in the applications with a view to make objective decisions based on empirical facts from financial information evaluated.
- Reviewing application for credit facilities with a view to point out deviations from the company's credit policy and highlight quality assurance issues in credit proposals received from business areas.
- Performing various departmental functions including loan covenant monitoring, risk rating, audit preparation and recovery as assigned by HOD.
- Ensure Credits requiring amendments are communicated to the business areas to amend as appropriate.
- To evaluate all quantitative details in the applications with a view to make objective decisions based on empirical facts from financial information evaluated.
- To communicate to the business areas the credit corners and the quality assurance issues for responses/resolutions.
- Ensuring that all credit approvals, KYC are in place documentation is duly executed and that the company's interest is well protected.
- Conducting credit search (CRS & CRC Report) on credit bureau database and analyzing credit reports of Prospective clients (credit history) to determine clients' credit worthiness
- Conducting Email Verification & preparing Transaction Consummation Report.
- Reviewing transactions for final checklist and approval
- Preparing Financial Statements of Businesses (Profit or Loss Statement, Cash flow, Balance sheet and comparative analysis) from business assessment in order to determine their financial strengths and weaknesses.
- Managing Business Risks that prospective client business is exposed to through risk management tools
- Carrying out Environmental and Social Management Assessment on client business

## **AB MICROFINANCE BANK**

**JUNE 2017- JAN2020**

**POSITION: SENIOR CREDIT ANALYST AND PORTFOLIO MANAGER (SME Lending)**

### **JOB DESCRIPTIONS**

- Preparing Financial Statements of Businesses (Profit or Loss Statement, Cash flow, Balance sheet and comparative analysis) in order to determine their financial strengths and weaknesses.
- Analyzing historical financial statements and building Financial-models (Forecast) which are used in Credit Decision Making
- Managing Business Risks that prospective client business are exposed to through risk management tools.
- Analyzing credit reports of Prospective clients (credit history) to determine clients' credit worthiness.
- Managing Risk Asset Portfolio and ensuring good Portfolio at Risk (PAR)
- Approving and disbursing credit facility to a single client up to 1% (NGN50 Millions) capital base of the bank.
- Supervising and training of trainee credit analyst.
- Maintaining a comprehensive record of action plans, recovery made and further course of action on delinquent customers.
- Credit process initiation, including proposal preparation, loan administration and remedial action as required.

- Responsible for initial, annual and interim credit review of all assigned relationships credit.
- Managing high net worth individuals (HNI) and corporate Entities and providing business and professional supports to SME clients

**AB MICROFINANCE BANK NIGERIA**

**Oct 2012 – June 2017**

**Position:** Credit Analyst (Micro Lending)

**Responsibilities:**

- Conducting loan analysis by visiting the business and household of clients and guarantors.
- Preparing a loan proposal according to bank's credit procedures and policies.
- Presenting loan proposals to the credit committee.
- Participating as a member of the loan committee.
- Monitoring loan repayments and recovery.
- Training of trainee loan officers.
- Organizing and leading direct promotion and other marketing activities of the bank.

**EZEBAJA SENIOR SCHOOL ETUA, DELTA-STATE, (NYSC) .**

**2011-2012**

**Position: SUBJECT TEACHER & ACCOUNTING OFFICER**

**Responsibilities:**

- Teaching Senior Classes Financial Accounting
- Teaching Junior Classes Commerce and Computer Literacy
- Supporting the Bursary department in:
  - ✓ Issuing of Receipt.
  - ✓ Preparing of Payroll for Ad-Hoc Staff.
  - ✓ Managing of the Impress records.
  - ✓ Preparing Fixed Asset schedule.

**INTERCONTINENTAL BANK PLC.**

**2007- 2009**

**Position: JUNIOR ACCOUNTANT.**

**Responsibilities:**

- Posting into Journals and ledger books of account and Preparing Fixed Assets Schedules
- Support in preparing and analyzing the regional bank financial statement.
- Preparing and interpreting the management account for the purpose of planning and decision making.
- Supporting in making filling of retunes to necessary regulatory bodies and Authorities.
- Assisting and supporting in preparing income/revenue forecast monthly, quarterly and annually
- Assisting Auditors in the process of carrying out their duties when they visited
- Embarking on marketing of bank's products

**GSM SOLUTION NIGERIA LIMITED.**

**2006-2007**

**Position: ACCOUNTANT.**

**Responsibilities:**

- Typing accurately, preparing and maintaining accounting document and records.
- Balancing and maintaining accurate Ledgers books and Matching Purchases Orders with Invoices.
- Recoding day to day financial transactions and complete the posting process.
- Coordinate bank deposit and report financial result on regular basis to management.

- Monitoring office expenses, impress and enter cash receipts and Preparing Bank Statement Reconciliation.

## SKILLS AND CORE COMPETENCIES

- (50-60)% Proficiency in the use of MySQL for Database Management and Python Programming Language which is useful in Loan and Advance Portfolio Stress Testing and Expected Credit Loss computation in accordance to IFRS 9.
- (70-80)% Proficiency in the use of Microsoft Office (Advance Excel and Financial Modeling, Microsoft Word, PowerPoint, and Outlook) for Financial Analysis and others Business Functions.
- (50-60)% Proficiency in the use of Business Intelligence tools (Power BI & Tableau) for Data Analytics.
- Excellent financial and analytical skills.
- Strong interpersonal communication skills.
- Rapt attention to details.
- Effective time management skills.
- Problem solving skills.
- Trustworthiness and ethically sound.
- Strong leadership skill
- Strong credit vetting skill.
- Teamwork.
- Effective influencing decision making and negotiation skills.

## PROFESSIONAL QUALIFICATIONS

- **Institute of Chartered Accountant of Nigeria (ICAN).**  
Associate Chartered Accountant (ACA) MB: 050344.
- **Chartered Institute of Bankers of Nigeria (CIBN).**  
Microfinance Certified Professional (MCIB) MN: N149514
- **Nigerian Institute of Management (NIM).**  
Associate Member of Nigerian Institute of Management (AMMIN), MN:173186
- **Risk Management Association of Nigeria (RIMAN)/Chartered Institute of Bankers of Nigeria (CIBN).**  
Associate Risk Manager RM: 02255  
Certified Risk Manager (Stage II Completed) In-view

## EDUCATIONAL BACKGROUND

- **Masters in Business Administration (Banking and Finance)** in view  
University of Nigeria Nsukka, Enugu State.
- **HND in Accountancy (Distinction Classification)** 2010.  
Federal Polytechnic Offa, kwara-state.
- **ND in Accountancy (Upper Credit Classification)** 2006.  
Federal Polytechnic Offa, Kwara-state.
- **Senior School Certificate** 2001.  
Olivet Baptist High School Oyo, Oyo-State
- **First School Leaving Certificate** 1996  
Shepherd Nursery and primary School, Oyo, Oyo-State.

## RESEARCH PROJECTS, TRAININGS AND WORKSHOPS

- MFB/OFls IFRS 9 & Financial Statement preparation Training (Zikatrino Consulting Solutions)
- Loan Portfolio Management & Debt Recovery Strategies Post Covid 19 (CRC Credit bureau Limited)
- Credit Risk Modeling in Python and Excel (365 Careers on Udemy)
- Impart of National Collateral Registry toward improving Banks Loan and advance Portfolio quality (National Collateral registry in collaboration with CBN)
- Capital investment decision and approval in public sector. (A case study of kwara state ministry of Agriculture and Natural resources) HND RESEARCH.
- Critical Review of the Impact of Management Information System. (A case study of International Tobacco Company Ilorin Kwara-State) ND RESEARCH
- Significant of Know Your Customers (KYC) in boosting Client's banking relationship.

## PERSONAL DATA

Date of Birth:	7 <sup>th</sup> April, 1985
Sex:	Male
Marital Status:	Married
State of Origin:	Oyo
L. G. A:	Ogbomosho South Local Govt. Area
Nationality:	Nigerian
Religion:	Christianity