



MGBADO, MICHAEL UJOR, (MCIB, (M.SC, & ACA in view)

Plot 30, Citi-Scape Garden City Estate, Apo, Abuja, FCT.

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Personal Brief

A vibrant professional banker, with experience in general banking operations, but with particular emphasis on Internal Control/Audit, Operational/Credit Risk Management and compliance checks in all branches and departments and generates recommendations to Management for remedial actions, Preparation of reports for inspection visits, Monitoring of system access rights, Credit Evaluation/Monitoring, Disbursement advice, Portfolio at Risk (**PAR**) Monitoring, Fraud Detection, Financial Management and Cost Control. I am driven with passion in ensuring that organizational goals are maximized.

Personal Objectives

- To Detect and Eliminate Frauds
- To Support and Monitor the Disbursement of Risk Free Credit Facilities
- To help in Reducing the Bank's wide Portfolio @ Risk (**PAR**) even below the Industry Level
- To Enforce Zero Tolerance to Compliance Exceptions
- To ensure that the Organization's Vendor Cost is reduced @ 30%
- To contribute the best of my ability in order to ensure that an organization's objectives are maximized.

I am looking for a position in a prestigious organization where I can put my exceptional skills and team-building abilities for garnering organizational goal.

Experiences

Internal Control/Credit Analyst: 2021 - Date

Bridge Credit Limited, - Plot 77, 1st floor Oyo House, Ralph Shodeinde Str, Central Business District, Abuja.

Job Responsibilities

Evaluation of Prospective Loan Applicants Eligibility, Factoring Debt Service Ratio (DSR)

Calculation of Loan Amortization Schedule

Evaluate and Analyzed Financial data about the clients' loan history

Evaluating Business Partners and Customers to see if they're able to repay loans and generate revenue for the company

Recommend a course of action in loan and credit applications. Etc.

Internal Control/Risk & Compliance Officer - June, 2016 – December, 2020

Ekondo Micro-Finance Bank Limited, # 43 Murtala Mohammed High Way, Calabar, Cross-River state.

Job Responsibilities

To carry out compliance checks in all branches and departments and generates recommendations to Management for remedial actions.

Prepare reports for inspection visits and submit to Head of Risk Management and Compliance.

Ensure compliance with KYC procedures in processing new customers in effort to control money laundering activities.

Ensure implementation and compliance with Business continuity Management policies.

Ensure that suspicious transactions are identified and duly reported as per the reporting guidelines to the Head of Risk and Compliance for further action.

Ensure implementation of treasury and cash management policies in the back office and report any weakness.

Monitor all HR processes in line with the internally set policies and guideline prescribed by Regulators.

Monitor system access rights and all I.T related processes in line with the Organization Management Information Policy Guide.

NYSC Batch "A". June 2015 – April 2016

Government Day Secondary School (Ahmadu Gombe), Jekadafari, Gombe State, redeployed to Government Secondary School (Baptist), Keffi, Nasarawa State.

Job Responsibilities

Accounts, Economics and Commerce Teacher.

Risk Advisor. January 2014 – April 2014

Global Trend Insurance Brokers Limited, Suite B7, Awmar Plaza, Gudu District Abuja.

Job Responsibilities

Risk Identification, Risk Advice, Monthly, Quarterly Rendition to NAICOM

Finance Officer (Intern). January 2013 – December 2013

Federal Ministry of Trade and Investment, Area 1, Garki, FCT, Abuja.

Job Responsibilities

Raising of both Cash Advance/Retirement Vouchers, Staff Data Capturing through Integrated Personnel Payroll Information System (IPPIS), entering of Data/expense into the Ministry VoteBook, Review of Vouchers etc.

Skills

Financial Analysis, Conceptual Skill, Managing Diversity, Time Management, Human Relation, Writing Skills, Operational/Credit Risk management, Credit analysis and client evaluation, Independent Verification of Clients, Customer service, internal control and compliance, Knowledgeable about Financial Securities, Equity/Debt finance and Stock, Capital Market, Innovative, Investment Banking analysis, Disbursement advice on loans. Ability to Work under Stress and Tight Reporting Schedule, Good Communication Skills, Problem Solving, Data Processing and Team work.

Education/Certification

School Name: **University of Calabar**, Calabar, Cross River State. 2018-Date ▪ Master of Banking/Finance (In View).

School Name: **Abubakar Tafawa Balewa University (ATBU)**, Bauchi State. 2009-2014 ▪ B.Tech (Banking/Finance).

School Name: **Ekpashi Technical College**, Ntamante, Boki LGA, Cross River State. 2002-2008 ▪ SSCE (NABTEB Certificate)

School Name: **St, Charles' Primary School**, Ukpe Ogoja. 1996-2002 ▪ First School Leaving Certificate (FSLC)

Organizational Membership:

Member, Chartered Institute of Bankers' of Nigeria (**MCIBN**)

Member, Institute of Chartered Accountants' of Nigeria (ICAN, in view).

Certification:

Microfinance Certification Program (**MCP**) 2020

Associate Chartered Accountant (ACA, in view)

Profile:

Name: **Mgbado Michael Ujor**

Gender: **Male**

Marital Status: **Single**

Accomplishments

- Prevented Fictitious Loans disbursement for Bridge Credit Limited
- Revealed a fabricated account statement forwarded for loan application
- Uncovering of Fraud (Cash Suppression) through Sundry Persons GL and Cash pick up proof sheets by marketers/collection officers.
- Detection of Illegal Third-Party Cheque Withdraw from a deceased Account.
- Uncovering of Illegal Withdrawals from an illiterate customer's account by a teller.
- Revealing of a fictitious loan disbursement by a Branch Manager.
- Uncovering of cash pilfering by ATM custodian.
- Revealing of undeclared shortage by ATM custodian.

Trainings/Conferences & Seminars Attended:

- ❖ CIBN 14th Annual Banking & Finance Conference: Held on the 14th September, 2021
- ❖ Risk Management Oversight: Good Practices and Challenges- *Webinar Organized by SWORD. 16th August, 2021.*
- ❖ Nigeria's Financial Crime Risks - **Pivotal Role of Micro Finance Banks**-NFIU: *Webinar Organized by Africa Risk Managers Association. 5th May, 2021.*
- ❖ Implementing Effective AML/CFT Compliance, Enabling AMT for MFBs, Fintech and Payment Services: *Webinar Organized by Triverse Solution Limited. March, 2021*
- ❖ Implementing Effective AML and Fraud Rules in Banking: *Webinar Organized by Triverse Solution Limited. December, 2020.*
- ❖ 20th National Seminar on Banking and Allied Matters for Judges. Held on the 10th - 11th November, 2020.
- ❖ 13th Annual Banking & Finance Conference Theme: *Facilitating a Sustainable Future. The Role of Banking & Finance, held on the 15th - 16th September, 2020.*
- ❖ Managing Cyber Security Risks in Financial Institutions 2020
- ❖ Risk Management Training 2019
- ❖ Training on Internal Fraud Detection and Control 2019
- ❖ ATM cash Reconciliation Training (Use of Moni-Manager) 2019
- ❖ Credit Risk Management/Risk Based Internal Auditing 2018
- ❖ Nigeria Inter-Bank Settlement System (NIBSS) Training 2018
- ❖ Anti-Money Laundering Training 2017
- ❖ Induction Training for Bankers 2017

- ❖ Anti-Money Laundering and Combating Financing of Terrorism (AML/CFT), Training for Insurance Brokers at Chida Hotel, Jabi, FCT, Abuja. August, 2015.

Referees

Mr. Francis Ajibogun,

Head of Operations

Ekondo Micro Finance Bank Nigeria.

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Prof. Mogu Francis Ibe,

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