

Daniel Akintimehin

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A credit and risk specialist with a depth of experience in commercial lending, large corporate and commercial relationship management, banking as a service (baas), middle office trade support and KYC operations. A highly motivated and enthusiastic professional with a demonstrable track record of sound analytical skills, a numerate tactical approach to problem solving and an excellent ability to prioritise and manage workloads to a high standard. I am now looking for a new role that would further develop and enhance my existing skillset.

EDUCATION & PROFESSIONAL COURSES

- MSc Finance – Distinction (Coventry University)
- BSc (Hons) Business Mathematics (Coventry University)
- Commercial Lending, Intermediary and Advanced (Moody's Analytics)

TECHNICAL & KEY SKILLS

- **Mathematical and Analytical skills**
Strong mathematical understanding, excellent quantitative and qualitative analytical skills, with the added ability to understand, interpret and summarise large complex data sets.
- **Financial Knowledge**
Solid understanding with a keen and genuine interest in finance and its concepts (including knowledge of equities, fixed income and derivatives), as well as sound financial modelling skills.
- **Programming Skills**
Currently undertaking Python and VBA courses for beginners / intermediate programmers and proficient in the use of the credit risk management application package, CARM (Credit Assessment and Risk Management).
- **Microsoft Office**
Extensive knowledge and experience in the use of all Microsoft Office applications, such as advanced Excel (including pivot tables, lookups and macros), Word and PowerPoint.

WORK EXPERIENCE

Mar 22 – Present **Senior Manager, Credit & BaaS Risk – ClearBank, London**

- Develop and maintain necessary frameworks, policies, procedures, standards, governance processes and risk assessments for credit risk and baas, ensuring these are implemented and operating effectively. The first credit risk policy, underwriting policy, embedded banking / baas standards and product risk assessment tool.
- Support the European banking licence application through the design and delivery of the credit Target Operating Model.
- Support the building of the UK and EU credit functions liaising with both domestic and international legal counsel and consultants where necessary.
- Create the process flows and policies to support the implementation, embedding and ongoing monitoring of credit facilities.
- Develop and maintain the baas Target Operating and Oversight Models to support the first line with client onboarding and oversight.
- Lead baas onboarding and ongoing second line oversight, working closely with the first line and wider risk function, including attending relevant committees.
- Work closely with relevant stakeholders as a risk representative to solve issues relating to both credit and/or baas risk.
- Ensure compliance with all relevant laws and regulations both domestic and international.

Nov 20 – Feb 22

Guarantees Credit Risk Manager (fixed term contract) – Homes England, London

- Performed credit risk assessments (including credit opinions and recommendations) on constituents within my c. £800m portfolio, focusing on annual reviews as well as new lending proposals.
- Managed the existing £7bn Affordable Housing (AHGS) and Private Rented Sector (PRSGS) Guarantees Scheme whilst liaising with both internal stakeholders (which includes the Department for Levelling Up, Housing and Communities – DLUHC) and external delivery partners.
- Actively supported the creation of the Risk Management Policy and Assurance Policy for the Guarantees Schemes and the Building Safety Fund.
- Supported the process of due diligence and enhanced due diligence on all applications to fully understand the material risk issues posed, highlighting these to the necessary risk authorities within the agency.
- Contributed to the ongoing development of the existing and new Guarantee's scheme having developed the MI database for the analysis of the directorates KPI's.
- Managed client and stakeholder expectations, assisting with the embedding of the new 1st line function within the Risk directorate.
- Reviewed the wider Guarantees portfolio, reporting from a 2nd line risk perspective on financial performance and governance, providing recommended action where necessary.
- Project champion for Corporate Resource/Risk directorate in the implementation of the agency's new performance and development management tool 'Clearview'.

Oct 19 – Aug 20

Operations Analyst (Middle Office Analyst) – BNP Paribas Commodity Futures Ltd (short term contract), London

- Managed and calculated client interest, revenues and profitability related to such, with a focus on derivatives (including futures and options).
- Prepared and reported daily P&L positions, conducting month end investigations resolving any breaks and discrepancies.
- Analysed large volumes of trade data utilising Excel to investigate and summarise discrepancies as well as the identification of profit maximising opportunities from existing interest terms.
- Monitored commodity trades on the following exchanges: CME, CBOT, COMEX, NYMEX, LME, NYBOT and ICE.
- Project managed the integration from Excel to a new user-friendly platform for the analysis of commodities traded on the above exchanges.
- Liaised collectively with teams in France, Portugal, India, and the US to ensure both regulatory reports were conducted, and regulations adhered to.
- Assisted both trade managers and relationship managers with the monitoring and reporting of KYC related issues for existing clients.

Jul 16 – Sept 19

Credit Risk Analyst (Associate Relationship Manager) – HSBC Bank UK plc, Middle Market Enterprise City of London

- Managed a portfolio of c.40 clients (with revenue from £100m to £350m) both domestic and international in a Relationship Director capacity and supported 3 Relationship Directors, managing all aspects of the relationship from a credit risk perspective acting as a key point of contact.
- Prepared credit renewal and new money credit applications/proposals, presentations, credit reviews and recommendations for both existing and prospective clients.
- Increased portfolio revenues year on year by 5-10%, having worked effectively with other CMB teams and product providers, such as Global Liquidity and Cash Management, Capital Financing, Global Trade and Receivables Finance and Global and Markets.
- Responsible for credit analysis which included both financial and non-financial analysis, covenant testing, management account reviews as well as compliance and limit excess reports.
- Co-ordinated risk escalation management, thorough KYC, CDD and AML checks.
- Supported day-to-day activities including client planning and pipeline management.
- Undertook several client site visits/meetings ensuring relevant and necessary information was obtained for the purpose of client onboarding and business development needs.
- Adhered to regulatory, financial, and legal standards to minimise business and reputational risks.

Jun 14 – Jul 16 **Junior Credit Risk Analyst (Relationship Support Associate) – HSBC Bank plc, London Large Corporates**

- Relationship Support Associate assisting and supporting a pool of Global Relationship Directors within Large Corporation, Non-Bank and Financial Institution (NBFI) and International Subsidiary Banking (ISB) portfolios with revenues between £350m to £500m.
- Supported Global Relationship Directors with the delivery of efficient, accurate and timely processing of clients' requests and transactions.
- Completed Credit Assessment and Risk Management (CARM) applications including annual reviews and new money transactions for both existing and new clients.
- Championed Moody's KMV Credit Edge risk rating output monthly for the wider London Large Corporates team.

OTHER WORK EXPERIENCE & INTERESTS

Sep 15 – Present **Youth Mentor and Football Coach**

- Manage, mentor, and coach a group of 30 young men, all part of my church football team.

Jul 13 – Present **Semi-professional Football Player**

- Semi professional footballer and current team captain

Nov 12 – Jun 14 **Personal Banker – HSBC Bank plc, Coventry / London**

- Retail banker with a key focus on premier banking and digital development within the branch network.

Aug 10 – Present **Private Mathematics Tutor**

- Mathematics tutor with over 13 years' experience tutoring KS3 and GCSE level maths.

REFERENCES – Available upon request.