

AGORO, AYOOLA IBRAHIM

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DESCRIPTION:

An erudite and dynamic personality ready to take up new challenges and contribute positively to the continuous development of your organization. I have comprehensive and professional experience in Risk Management, Credit Analysis, Financial & Investment analysis, and Data Analysis with versed experience in the use of Microsoft Packages at a highly proficient level. Self-motivation and optimal result orientation are my key words.

CAREER OBJECTIVE:

Maximization of organizational value, through continuous and consistent personal development without compromising ethical and moral standards.

WORK EXPERIENCE

March 2023 to Date

ETERNA PLC; Team Lead, Risk Management

- Identification of Enterprise top risks.
- Work with the Head, Internal Audit/Risk in the development of Annual Risk Plan
- Implementing the Enterprise Risk Management Policy for the Company
- Drive the integration of enterprise risk management with other organizational planning and management activities.
- Identify training needs for risk management and support the development of enterprise risk competence and awareness across the company.
- Evaluate the adequacy of the company's internal control framework in addressing risks and accomplishing the company's goals and objectives.
- Assist the department in meeting Quality Management Systems (QMS) conformity.
- Monitor implementation of action plans to ensure risk mitigation efforts are proceeding as required.

- Support in the monitoring and reporting on compliance with regulatory requirements
- Proactively identify emerging risks and report to relevant stakeholders
- “Test” the effectiveness of cascading risk management approach to business decision making.
- Development of work program for assigned engagement.
- Liaise with departmental heads in updating risk registers.
- Support in the identification and prioritization of risks and reporting of the same
- Liaise with department heads on the adequacy of proposed actions in management of risk areas highlighted in internal audit reports.
- Carry out credit analysis on customers for recommendation or otherwise of credit lines based on request.
- Any other duty as assigned by Head Internal Audit & Risk

Achievements: Complete overhaul of the process, provided mitigant to most of operational risk identified that has resulted in an increase productivity/Profitability in Q2, Reviewed and standardized the warehouse process awaiting adoption/ratification by the board and submitted plan to how to do same for all other departments.

November 2022 to March 2023

CREDIT EXPRESS LIMITED; Head, Risk Management

- Enterprise-wide Risk Management and Reporting
- Credit application analysis, appraisal, and approval
- Spot field risk-based review for process optimization
- Identify and Analyze all forms of the risks attributable to the operation of the institution
- Provide professional advice to management on the inherent risk and the recommend viable mitigant(s)
- Ensure strict compliance with both internal policies and regulatory requirements
- Presentation of appraised files for the committee, loan disbursement, and overall management of the bank’s risk asset.
- Evaluation, management, and control of the overall risk of the bank based on the bank’s risk appetite
- Post-disbursement monitoring and review
- Management of the overall bank’s portfolio.
- Presentation of periodic portfolio reports for an informed management decision.

Achievements: Re-organize the entire business model, developed of policies, processes, and procedures to guide the operations of the institution, developed of Credit Policy to guide lending based on the organization’s risk appetite and an overall risk-based revamp of the organization to ensure optimality.

August 2018 to October 2022

CAPITALFIELD INVESTMENT GROUP LIMITED; **Credit and Risk Manager**

- Enterprise-wide Risk Management and Reporting
- Credit application analysis and appraisal
- Field risk-based verification and analysis
- Ensure strict compliance with both internal policies and regulatory requirements
- Presentation of appraised files for the committee, loan disbursement, and overall management of the bank's risk asset.
- Evaluation, management, and control of the overall risk of the bank based on the bank's risk appetite
- Post-disbursement monitoring and review
- Management of the overall bank's portfolio.
- Presentation of periodic portfolio reports for an informed management decision.

Achievements: Reduced time of report preparation by over 95%, Reviewed the bank's credit policy, Reduced the bank's PAR drastically through a thorough risk analysis to ensure healthy portfolio and became the risk manager of the bank with the management of all other risk associated with the operations of the bank. Aggressively leading the digitization campaign for the bank to fully move away from analog and embrace Digital Banking cum fintech.

November 2017 to June 2018

SWISS CREDIT LIMITED; **Risk Analyst & Admin Officer**

- Appraisal of loan applications
- Ensure strict compliance to the regulatory requirement
- Presentation of appraised files for the committee, loan disbursement, and overall management of the bank's risk asset.
- Evaluation, management, and control of overall risk based on the bank's risk appetite
- Post-disbursement monitoring and review
- Management of overall banks portfolio.
- Presentation of periodic portfolio reports for an informed management decision.
- Control Operational activities of the Organization.
- Staffing and Employee management
- Payroll management and General Administration

Achievements: Digitalized the loan documents of clients and processes for the bank, provided the best fraud protection mechanism/control on the client's transaction, and improved processes

September 2014 to November 2017

JESSEFIELD MICROFINANCE BANK; **Credit, Risk, and Investment Analyst**

- Appraisal of loan applications
- Ensure strict compliance with the regulatory requirement
- Presentation of appraised files for the committee, loan disbursement, and overall management of the bank's risk asset.
- Evaluation, management, and control of overall risk based on the bank's risk appetite
- Post-disbursement monitoring and review
- Management of overall banks portfolio.
- Presentation of periodic portfolio reports for an informed management decision.

Achievements: Reduced the bank's PAR to a single digit through a thorough credit analysis to ensure a healthy portfolio, reduce wrong posting with the introduction of a customized excel sheet for group loan marketers and reduced the turn-around time of loan processing

July 2013 – June 2014

NATIONAL YOUTH SERVICE CORPS (NYSC); **Instructor,**

Community Secondary School, Labaka-Oja, Ifelodun Local Government, Kwara state.

- Preparation of Lesson notes for class teaching
- Teaching of students in accordance with the curriculum of the Teaching service commission
- Evaluation of students based on classroom teaching and curriculum
- Presentation of performance report of individual student
- Providing moral and psychological support for students at regular intervals

Achievement: Contributed immensely to the accreditation of the school for WAEC and NECO exams and graduated the first set of students who sat for both exams in the school

AWARDS AND HONOURS

2015	"Best Credit, Risk and Investment Analyst" Jessefield Microfinance Bank, Ikorodu Lagos.
2013	"The Most Popular Financier" Banking and Finance Students' Association (BAFINSNA) Ekiti State University, Ado-Ekiti.
2013	"The Best Tutor" Banking and Finance Students' Association (BAFINSNA) Ekiti State University, Ado-Ekiti
2012	"Most Committed Member" Banking and Finance Students' Academic Committee Ekiti State University, Ado-Ekiti.
2011	"Merit Award for Excellence" Emerging Markets Telecommunications Service limited (Etisalat)

2010 "Most Valuable Students in the Department"
Blessed Bankers' Fellowship
Ekiti State University, Ado-Ekiti

LEADERSHIP POSITIONS HELD

2019-2021 "Acting Head", Credit and Risk Department, CIT Microfinance Bank, Onikan, Lagos.
2016-2016 "Acting Head", Credit and Risk Department, Jessefield Microfinance Bank, Ikorodu, Lagos.
2012-2013 "President", Management Science Muslim Students Association (MASMA), Ekiti State University, Ado-Ekiti.
2011-2012 "Chairman", Academic Committee, Banking, and Finance Department, Ekiti State University, Ado-Ekiti.
2011-2012 "Production and Advert Manager", Editorial Board, Banking and Finance Department, Ekiti State University, Ado-Ekiti.
2011-2012 "Vice President", Management Science Muslim Students Association (MASMA), Ekiti State University, Ado-Ekiti.
2010-2011 "SSA to the President on all matters", Faculty of Management Sciences, Ekiti State University, Ado-Ekiti.

EDUCATION BACKGROUND AND DATES

2021 Ahmadu Bello University, Zaria
Master's in Business Administration (MBA)
Finance and Investment
2013 Ekiti State University, Ado-Ekiti
Bachelor of Science (Hons) in
Banking and Finance (Second Class Upper).
2004 Able God International College, Owode-Yewa, Ogun state
Secondary school Certificate Examination (SSCE).
2004 Living Spring Comprehensive College, Abaranje, Ikotun, Lagos.
National Examination Council (NECO).
1999 Alimosho Primary School, Alimosho, Lagos
Primary School Leaving Certificate.

PROFESSIONAL QUALIFICATIONS

- Chartered Risk Management Institutes CRMI – In view (Final taje)
- Chartered Institute of Loan and Risk Management (MCILRM)
- Chartered Institute of Bankers of Nigeria (MCIB)
- Nigerian Institute of Management (Chartered)
- Desktop Publishing and Graphics Design in computing.

VOLUNTEER/TRAININGS/SEMINARS.

2021	“Leadership Workshop on Strategic Leadership” Haynes & Atkinson Consulting	
2021	“People Management and Soft Skill” The Trainery NG	
2021	“Loan Restructuring and Portfolio Management” Chartered Institute of Bankers of Nigeria (CIBN)	
2016	“Starting up the right way; Attracting Investment to your fledging business” Chartered Institute of Bankers of Nigeria (CIBN)	
2013	“Peer Education Training (PET)” National Youth Service Corps /United Nations Children Education fund (UNICEF)	
2013	“New thinking, New Possibilities”	Emerging Markets Telecommunications Service limited (Etisalat).
2012	Skill acquisition and leadership training program. Gold value Idea Resource Limited	

PERSONAL DATA

Date of Birth: 17th of February, 1988
Sex: Male
State of Origin: Oyo State

HOBBIES

Making research, reading and listening to music

REFERENCES

- Will be provided on request