FAYEHUN ABIODUN

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Professional Summary

Results-driven finance and business professional with a BSc in Psychology and 15+ years of progressive experience in microfinance, credit management, sales, and branch operations. Rose from Credit Officer to Area Manager, leading teams, managing loan portfolios, driving customer acquisition and upholding risk and compliance standards. Combines strategic and analytical thinking with people leadership to deliver sustainable business growth. Seeking an MSc in Business Administration to deepen expertise in strategy, organisational leadership, and financial management, and to progress into senior executive roles.

Key Skills

- **Leadership and Management:** team supervision, staff development, performance management, target setting
- **Credit and Risk:** loan appraisal, credit assessment, portfolio monitoring, loan recovery, risk mitigation
- **Business Development:** customer acquisition, relationship management, sales strategy, market expansion
- **Financial Operations:** branch budgeting, cash and records oversight, regulatory compliance, reporting
- **Analytical and Strategic Thinking:** data-informed decision-making, problem-solving, operational planning
- **Interpersonal Skills:** communication, negotiation, customer service, stakeholder engagement
- **Digital and Fintech Awareness:** digital banking products, agent and merchant networks, MS Office

Professional Experience

Business Development Officer

Palmpay Microfinance Bank | 2026 – Present

- Identify and onboard new customers, merchants, and agents to the bank's digital financial products
- Develop and execute sales plans to meet monthly and quarterly business targets
- Build and maintain strong relationships with clients and community partners to drive retention and referrals
- Gather market insight on competitor offerings and customer needs to inform growth strategy
- Provide accurate sales and performance reports to management

Branch Head

Grooming Centre Microfinance Institution | 2024 – 2026

- Led all branch operations, including lending, savings mobilisation, customer service and administration
- Managed, coached and motivated the branch team to achieve performance and portfolio quality targets
- Oversaw loan approvals, disbursement and recovery to keep portfolio at risk within acceptable limits
- Ensured compliance with internal policies, regulatory requirements and risk controls
- Prepared branch performance and financial reports for senior management

Area Manager

Grooming Centre Microfinance Institution | 2015 – 2024

- Supervised and coordinated several branches within the area, setting targets and monitoring performance
- Mentored branch managers and credit officers, strengthening leadership, discipline and productivity
- Reviewed credit proposals and portfolio quality, and implemented strategies to improve loan recovery
- Drove area-wide customer growth, deposit mobilisation and market expansion initiatives
- Enforced operational, audit and compliance standards, and implemented corrective actions where required
- Acted as the key link between branches and head office, communicating policy and reporting results

Branch Manager

Grooming Centre Microfinance Institution | 2013 – 2015

- Managed day-to-day branch operations and a team of credit and customer service staff
- Achieved branch targets for loan disbursement, savings growth and repayment performance
- Approved and monitored loans, and resolved customer queries and delinquency issues
- Maintained accurate records, cash controls and timely reporting

Credit Officer

Grooming Centre Microfinance Institution | 2011 – 2013

- Sourced, assessed and appraised loan applications from small business owners and individuals
- Conducted client visits and due diligence to verify business viability and repayment capacity
- Monitored loan repayments and followed up on overdue accounts to minimise defaults
- Built a strong client base through excellent customer relationships and financial advice

Executive Marketer

African Alliance Insurance Company, Akure, Ondo State | 2010 – 2011

- Marketed and sold insurance products to individual and corporate clients
- Generated leads, conducted client presentations, and negotiated policy terms
- Provided after-sales service to ensure policy renewals and customer satisfaction
- Consistently worked toward and reported on monthly sales targets

Marketer

Bright World Centre, Ado, Ekiti State | 2009 – 2010

- Promoted the organisation's products and services through direct marketing and customer engagement
- Identified prospective customers and converted leads into sales
- Maintained customer records and supported market research activities

Administrative Officer (National Youth Service Corps)

Bureau of Cooperative Development, Governor's Office, Uyo, Akwa Ibom State | 2008 – 2009

- Provided administrative support, including filing, correspondence, and record-keeping
- Assisted in coordinating cooperative society activities and communicating with stakeholders
- Supported the preparation of reports, schedules and office documentation

Education

BSc Psychology | Adekunle Ajasin University, Akungba Akoko, Ondo State, Nigeria | 2004 – 2008

National Examinations Council (NECO) Qualification | Federal Government College, Ikot Ekpene, Akwa Ibom State, Nigeria | 2024 – 2025

Senior Secondary School Certificate (SSCE) | Omoluorogbo Grammar School, Akure, Ondo State, Nigeria | 1997 – 2002

Professional Qualification

Nigerian Institute of Management (Chartered) | 2009 – 2010

Additional Information

- **Languages:** English (fluent)
- **Nationality:** Nigerian
- **References:** Available on request