# ACHADU, SAMUEL MAKOJI

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CAREER PROFILE:

Experienced, Resourceful and Effective Risk Management Analyst with proven proficiency in Relationship Management. Strong capacity to lead team and collaborate with other units to improve on technicalities. Ability to overdo competitors using proactive business strategies with good communication skills. Demonstrated ability to consistently monitor regulatory procedures to ensure that standards are met and surpass.

- AREA OF EXPERTISE

  Market cum product Analysis *Credit Risk Management *Sales strategies *Credit Analysis * payroll lending* Customer Management and Retention *Sales Forecast *P & L Management *Coaching & Training

- EDUCATION
- Kogi State University/2018

  B.Sc Economics

- The Federal Polytechnic Idah/2003

  HND Accountancy

PROFESSIONAL QUALIFICATION

- Institute of Chartered Accountants of Nigeria (ICAN)/2012

  Student Member

- Chartered Institute of Loans & Risk Management of Nigeria/2019

Associate Member (KIV)

EXPERIENCE:

October 2022.

REGENT MICROFINANCE BANK LTD, – ABUJA FCT

Branch Manager – Kubwa Branch

- Managing the Branch sales team and performance
- Responsible for the Branch sales chain and KPIs
- Driving, coaching, performance managing and motivating team members
- Proactive sales of Bank's products to prospects customers
- Achieve Bank growth and sales targets
- Build and promote strong, long-lasting customer relationships by partnering with them and understanding their needs
- Relating with Product development Team for product development
- Develop and execute client acquisition strategies
- Present Branch sales, income and expenditure reports and realistic forecasts to the management team
- Identify emerging markets and market shifts while being fully aware of new products and competition status
- Gather market and customer information, network with major industry players and decision makers and provide feedback on industry trends to division and management.
- Design and implement strategic business plan that expands the bank's customer base and ensure its strong presence

August 2020

FEDETH MICROFINANCE BANK LTD; ABUJA FCT

Business Development Analyst:

. Developing growth strategies and plans
- Preparation of budgets and reviewing timeframes for meeting budget
- Manage portfolio to balance interest rate yield per loan while continually increasing funding volumes and minimizing delinquency.
- Identify and mobilize Investments from both individual and corporate entities
- Analysis, appraisal and preparation of Structured Finance agreements and other documents.
- Review of credit applications to ensure that all documents submitted by the client are complete.
- Cold call as appropriate within your market or geographic area to ensure a robust pipeline of opportunities.
- Meet potential clients by growing, maintaining, and leveraging existing network

• Set up meetings between client decision makers and Bank's practice leaders/Principals.
• Plan approaches and pitches.
• Work with team to develop proposals that speak to the client's needs, concerns, and objectives.
• Product Designs and Product Rebranding
• Accounts reconciliation and recovery management Business Development Planning:
• Attend industry functions, such as association events and conferences, and provide feedback and information on market and creative trends.
• Identify opportunities for campaigns, services, and distribution channels that will lead to an increase in sales.
• Work with marketing staff to ensure that prerequisites (like prequalification or getting on a vendor list) are fulfilled within a timely manner
• Ensure all team members represent the Bank in the best light.
• Present business development training and mentoring to business developers and other internal staff.
• Research and develop a thorough understanding of the Bank's people and capabilities. • Understand the Bank's goal and purpose so as to continue to enhance the Bank's performance.

April 2019 – August 2020

DIGNITY FINANCE AND INVESTMENT LIMITED, UTAKO - ABUJA

Assistant Manager – Business Development and Credit Risk Management

- To carry out business development activities and ensure growth in revenue generation by identifying leads, developing relationships and creating awareness and developing pipeline of new business for the company to improve company's market position
- Build key client relationships, identifies business opportunities, negotiate and close business deals.
- Prospect potential new client through effective networking and manage existing client
- Drive the formulation, execution, monitoring of company's business development, market penetration strategies and operating plans for enhancing business growth and operating efficiency.
- Identify the market / business opportunities, trendsetting ideas and project by researching industry and related events, publications, daily media, Nipex portal and also through existing clients.
- Screen and propose potential business deals by analyzing market strategies, deal requirements, potential, and financial evaluating options, resolving internal priorities and making recommendations.
- Develop negotiating strategies and positions by examining risks, potentials and estimating partner or client needs and goals.
- Prepare weekly marketing reports on targets and

achievements for management.

October 2018 – March 2019

CRONEX FINANCE CO-OPERATIVE LIMITED, ABUJA:

Head - Business & Credit Risk Management

- Responsible for the formation and Management of local business development team, helping develop sales staff into valuable sales people.
- Lending to both Private and Public servant through their employer and have it structured through IPPIS and REMITTA
- Together with the Marketing Team, develop a robust sales strategy and optimize all channels as a means of supporting route development.
- Develop and execute growth strategy to drive net revenue growth and customer loyalty.
- Deliver against key performance indicators (KPIs) and communicate sales activity on a weekly basis to the Management team.
- Develop relationships and interact with multi-level stakeholders, to develop an in depth understanding of the general market with respect to Micro, Public and Private sectors to secure common business to business (B2B) activities.
- Review applications for credit facility (in line with the Cooperative's policy) and make appropriated recommendations/Approvals.
- Analyze and screen applications for credit based on the Cooperative's credit risk procedures.
- Initiate and carry out recovery action on non-performing credit facilities on assigned accounts.
- Contribute to the formulation and implementation of strategies necessary to acquire and sustain accounts in the commercial sector of the market.
- Preparation of monthly and quarterly financial report of the Managing Director.

July 2018 – September 2018

- VISA MICROFINANCE BANK, UTAKO – ABUJA

  FCT Collection Officer

  - Basically income generation
  - Building, nurturing and coordinating customers doing daily, weekly or customized savings scheme with the bank as the case may be.
  - Creating and managing the number of savers in groups
  - Supervising team members to ensure that efficiency is achieved
  - Educate customers so that they understand that daily savings

empowers them to grow, build capital and be able to access loans.

- Preparing and interpreting data, reports and budgets for management decision

August 2011- February 2015

- KEYSTONE BANK LIMITED, LOKOJA
  BRANCH Relationship Manager/Credit
  Risk Analyst

  - Credit facility request Reviewer (in line with the Bank's policy) and make appropriated recommendations to the Management Credit Committee.
  - Analyze and screen applications for credit based on the Bank's credit risk procedures.
  - Maintain a comprehensive database of existing relationships/ prospects to ensure optimal customer relationship management.
  - Manage assigned credit portfolio and monitor the quality of existing credit relationships on a continuous basis.
  - Initiate and carry out recovery action on non-performing credit facilities on assigned accounts.
  - Participate in regional and other team meetings.
  - Prepare weekly activity and performance reports
  - Perform other tasks as assigned by the Branch Manager/Divisional Head.

April 2006 –

August 2011

BANK PHB

LOKOJA

Team Lead (Commercial

Banking).

RESPONSIBILITIES

- Primary Relationship Management
- Assist customers in the account opening processes.
- Initiating Business relationship in terms of deposits mobilization and use personal skills to formulate business plan in order to

achieve a specified target and increase the strength and profitability of the bank.

- Contribute to the formulation and implementation of strategies necessary to acquire and sustain accounts in the commercial sector of the market

- Regularly contact customers via telephone calls and physical marketing visits to obtain feedback on service quality and customer satisfaction levels.
- Ensure timely resolution of customer complaints and issues
- Creating awareness on the bank's products in the market and convince the prospect customers of the satisfactory services.
- Collate and understand competitive activities and develop proactive strategies against such competitors and develop communication skills.
- Any other duty assigned by my supervisor

OGUN STATE HOSPITALS MANAGEMENT BOARD, ABEOKUTA 2004 – 2005 (NYSC)

SAGAMU HEALTH ZONE, Zonal Accountant

KOGI STATE PRIMARY EDUCATION BOARD, LOKOJA 2000 – 2001 (Industrial Training) Payroll Cashier

ONJOB DEVELOPMENT COURSES

- Telephone Etiquette
- Effective Communication skills
- Comprehensive Banking Operation
- Customer Services
- Basic Credit Analysis
- Enterprise Risk Management
- Art of sales
- Loan Delinquencies, Default and Classification
- Basic Sales and Marketing
- Basic Treasury Management
- Anti Money laundry and Counter Terrorism Financing
- Emotional Intelligence
- Personal Effectiveness, Time Management and Organizational Skills

CORE COMPETENCES:

- Financial Analysis and Reporting
- Credit Risk Analysis and Management
- Knowledge of Global Business environment

- Knowledge of CBN Prudential Guidelines
- Business Development skills proficient
- Loan recovery Skills

High level of professionalism
- Knowledge of Marketing, Sales and Purchasing
- Knowledge of Banking Industry (Retail, Commercial, Corporate and Public sector)
- Basic IT and Computer Competency/Microsoft Office (Word, Excel, Access, Outlook, Power-Point etc)

- Ability to build effective professional working relationships internally and externally and adapt quickly
- Effective communication skills, both oral and written; attention to detail, and ability to multi–task, stay organized.
- Ability to maintain confidential information.

- Promote a team culture-lead and work as part of a team.
- Exhibit a positive attitude and have ability to handle difficult situations.

REFEREES:

- Dr. Idoko C. U.
  Department of
  Economics
  Kogi State University
  Anyigba, Kogi State.

- Mr Azeez Ogunlade
  Dignity Finance and Investment
  Limited Utako,
  Abuja FCT

- Mr Abdullahi Danjuma Umar,
  Asset management of Nigeria
  (AMCON) Maitama,
  Abuja FCT