FAROMIKA OLUMIDE BAMIDELE

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PROFESSIONALSUMMARY

Solution-oriented professional with strong expertise in internal controls, risk assessment, compliance and customerrelationshipmanagementacrossfinancialservices.Proventrackrecordofdiagnosingcontrolgaps, implementing process enhancements and ensuring robust compliance frameworks that support organisational stability and performance.

CORE COMPETENCIES

- Internalcontrols|Riskassessment|Compliancemonitoring|Auditevaluation|Fraudprevention| Policy implementation | Financial reporting
- Customerrelationshipmanagement|Marketresearchanalysis|Loanassessment|Teamtraining| Analytical problem solving | Time management

PROFESSIONALEXPERIENCE

Internal Control Officer | Standard Life Organisation

LagosState,Nigeria|January2023 –December2025

- Identifiedcontrolenvironmentweaknessesandimplementedenhancedevaluationprocedures, improving accuracy of risk reporting and supporting more reliable operations.
- Conductedriskassessmentsanddesignedcontrolactivitiesthatstrengthenedcomplianceadherence across departments.
- Executedauditreviewsandevaluationactivities,detectingvulnerabilitiesandenablingcorrective action before escalation.
- Ledtrainingandcapacitybuildingoninternalcontrols,equippingteamswithframeworkstoreduce control gaps.
- Improvedfinancialreportingclaritybystandardisingreportingformatsandsubmissiontimelines.

Internal Control Officer | Sobic & Company MFB

LagosState,Nigeria|January2020–December2022

- Enhancedcontrolenvironmentthroughsystematicriskassessment,reducingexposureto compliance lapses.
- Implementedfraudpreventionanddetectionproceduresthatreducedirregulartransactions.
- Developedandimplementedinternalpolicyframeworksthatincreasedproceduralconsistency.
- Deliveredregularanalyticalreportsthatinformedleadershipdecisionsandfinancialplanning.

CreditOfficer|IjareMicrofinance Bank

OndoState,Nigeria|January2015 –December 2019

- Assessedloanapplicationsandapprovedcreditbasedonstructuredriskevaluation,improving portfolio quality.
- Monitoreddisbursedloansandexecutedrecoverystrategiesthatreducednon-performingloans.
- Appliedmarketresearchtrendanalysistoadjustloanproducts,increasingclientuptakeand satisfaction.
- Strengthenedcompliancewithcreditpoliciesandfinancialregulations,reducingriskexposure.

Teacher(NYSC)|TankpafuCommunitySecondarySchool Kwara State,

Nigeria | August 2013 – July 2014

- Deliverededucationalcontentandmonitoredstudentperformance,contributingtoamore structured learning environment.
- Appliedorganisationalandanalyticalskillstomanageclassroomobjectivesandassessment reporting.

EDUCATION & QUALIFICATIONS

- **BScEntrepreneurial&BusinessManagement**
  NationalOpenUniversityofNigeria,Nigeria
- **HNDBusiness Administration&Management**
  RufusGiwaPolytechnic,Owo,OndoState, Nigeria
- **ONDBusiness Administration&Management**
  RufusGiwaPolytechnic,Owo,OndoState, Nigeria

SELECTED ACHIEVEMENTS

- Strengthenedriskcontrolreportingaccuracythroughenhancedinternalassessmentframeworks.
- Designedinternalassessmenttrainingsessionsdeliveredtocross-functionalteams.
- Reducedirregulartransactionoccurrencesthroughtargetedfrauddetectionprocedures.
- Standardisedfinancialandcompliancereportingtemplatesforclearerauditoutcomes.

TOOLS &TECHNICALPROFICIENCY

Internalcontrolframeworks|Riskassessmentmodels|Compliancemonitoring|Auditreportmechanisms |Customerdatasystems|Marketresearchanalysis|MicrosoftWord/Excel/PowerPoint

PERSONALATTRIBUTES

Analyticalproblem-solver|Detail-oriented|Customer-focused|Teamcollaborator|Strongcommunicator | Time-efficient