

# Ugochukwu Ayodele Amadi, GNIM, MCIB

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## Summary

More than 7 years of work experience in two international financial companies that span across; credit analysis, sales/marketing, client relationship management, liquidity planning, team management, risk and branches' management, with a proven record of productivity, quality, and integrity.

- Pivotal in cementing healthy relationship with the clients for generating business and accomplishing corporate goals while simultaneously analyzing the financial position and repayment capacity of potential customers
- Instrumental in analysis of companies' financial performance as well as qualitative performance indicators for preparing reports/ recommending suitable and corrective actions
- Track record of reviewing the application forms in line with the banks policies & procedures pertaining to credit initiation process
- Skilled in evaluating, verifying and underwriting business loans applications
- Proficient in handling the collection operations for minimizing the delinquency level and accomplishing the assigned targets
- A keen analyst with exceptional relationship management skills with proven abilities in liaising with large retail clients
- Effective communicator, proactive planner & negotiator with strong analytical, problem solving and organizational abilities.

## Experience



### Branch Head

#### Accion Microfinance Bank Limited

Mar 2018 - Present (2 years 10 months +)

- Staff Management: Responsible for all aspects of staff management in the branch.
- Credit Management: Responsible for managing and growing the branch credit portfolio including conducting credit committees, recovery committees, control and monitoring visits.
- Banking Services Products Management: Responsible for managing and growing the branch deposit portfolio.
- Cash Management: Responsible for the branch cash management, including liquidity management, enforcing security measures and conducting controls.
- Representing the branch: Represent the branch to the public and ensure ACCION has a strong positive image and standardized brand among the public in and beyond the operational zone of the branch
- Safety and security: Responsible for the safeguarding of the bank's assets, as well as for the safety of all branch employees and all persons on the bank's premises.
- Administration: Responsible for effective and uninterrupted branch operations.



### Commercial Supervisor

#### Accion Microfinance Bank Limited

Nov 2017 - Feb 2018 (4 months)

- Analyzing and investigating credit request files.
- Controlling service delivery to individual customers by the team of client relation officers to ensure adherence to the objectives of the institution.
- Providing technical supervision to client relation officers in the credit analysis process, relationship management and portfolio monitoring.
- Identifying, assessing and constantly reporting credit risks: new risks, changes in legislation and policies that may increase the risk of non-repayment in the area under supervision.
- Inspire optimal individual and team performance through active leadership, performance management and deliberate coaching.
- Evaluate and explore business opportunities to ensure sustainability and profitability for the branch/bank.
- Search for and review borrower's credit history on credit bureaus to determine credit-worthiness of client



## **Small Enterprise Loan Analyst**

FINCA Impact Finance

Apr 2014 - Oct 2017 (3 years 7 months)

- Responsible for promoting and cross-selling FINCA's products and services,
- Analyzing credit worthiness of clients and ability to repay,
- Effectively managing their portfolios and ensuring compliance with FINCA policies and methodology, including adherence to Client Protection Principles and customer service standards.
- Ensure an overall positive customer experience throughout the loan cycle and high level of customer service from all interactions with FINCA.



## **SERVICE YEAR**

AHIAZU MBAISE LOCAL GOVT COUNCIL

2012 - 2013 (2 years)

- Assisting the administrative officer to carry out daily administrative task.
- Disbursed monthly cash allowance to corps members.
- Took charge of meeting proceedings in absence of Corps Liaison Officer.



## **Internship Trainee**

Intercontinental Bank PLC

Mar 2009 - Nov 2009 (9 months)

- \* Received cash deposit from customers
- \* Actively involved in account creation process for clients
- \* Engaged in sales of the bank products

## Education



### **The Chartered Institute Of Bankers Of Nigeria (CIBN)**

Microfinance Certification Program (MCP)

Aug 2018 - Jul 2020



### **FINCA Training Academy**

Customer Experience Certification., Customer Service Management

2016 - 2016

Knowledge in handling customers of the bank regardless of social status with the aim of retaining them.



### **National Institute of Information Technology (NIIT)**

Advance Excel Certification

2015 - 2015

In-depth skill in processing and interpreting raw data using MS. Excel Application.



### **Federal Polytechnic Nekede**

Higher National Diploma (HND), Public Administration

2006 - 2011

## Licenses & Certifications



### **Proficiency Certificate in Management - Nigeria Institute of Management (NIM)**



### **Certificate in Advanced Excel Programme - National Institute of Information Technology (NIIT)**



### **MCIB - The Chartered Institute of Bankers of Nigeria - CIBN**

MC134626

## Skills

Microsoft Office • Sales Management • Strategic Planning • Business Strategy • Analysis •  
Presentation Skills • CRM • Team Management • Customer Service • Research