

Adaeze Anyanwu BSc

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Lagos, Nigeria.

Credit Analyst with over 3 years of experience in accessing client's application, establishing credit lines, making crucial credit decision, conducting financial reports, reducing overdue accounts and mitigating risk as well as marketing research with analytical skills and strong knowledge of financial markets.

CORE COMPETENCIES

- Risk Analysis, Credit Evaluation, Customer Service, Banking, Client Relations, Debt Management and Recovery, Loan Servicing, understanding Past and Projected Cash flows, Strategic Marketing
- **Software:** Data presentation (Ms. Word, Ms. PowerPoint, Excel, CRM)
: Project management (Jira)

PROFESSIONAL EXPERIENCE

Credit Analyst

Jan. 2022 - present

- Assemble loan information and analysis into a credit request with evaluation of credit risk, assessment of appropriate terms and conditions and structure for loan approval.
- Analyze and interprets financial data to evaluate risk and determine appropriate credit lines for new and existing customers
- Work closely and collaborate with Relationship/Loan Officers in assets and collateral valuation.
- Advice and consult on credit issues with the credit manager.
- Meet with internal and external customers to discuss and advice on credit related issues.
- Complete any special projects as required by the credit manager and /or director
- Assist in developing templates for risk assessment and compliance with the company's credit policy, risk appetite guidelines and all regulatory requirements.
- Create credit related presentations.

Relationship Officer (Advans La Fayette Microfinance Bank)

Nov. 2019 – Dec. 2021

- Organize and participate in marketing and communication actions by collaborating with other staff members
- Introduce the banks' products and services to target population.
- To follow up prospects by regular contact
- To assist clients for loan application
- To conduct an accurate loan appraisal and to collect detailed information.
- To monitor and manage the client's portfolio
- To maintain regular contact with clients by organizing visits.
- Help customers with information relating to the banks' products and services
- Keep complete and detailed documentation on each client
- Input and update client data on the management information system
- Prepare a weekly planning and tasks to be done
- Analyze clients' portfolio by using operational reports
- Achievement of over 300M naira loan portfolios across all business segments.

EDUCATION & CERTIFICATION

- **Bachelor of Science in Microbiology** **2014- 2018**
Federal University of Agriculture, Abeokuta, Ogun State, Nigeria.
- **Financial Modeling and Valuation Analyst (FMVA)** **2022**
Corporate Finance Institute

LANGUAGE PROFICIENCY

- English language (IELTS 6.5 overall)
Listening: 6.5
Speaking: 6.5
Reading: 7.0
Writing: 6:0