

Name:

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PROFILE

A confident and commercially astute finance professional, with extensive experience and far-reaching knowledge and skills across a broad range of finance sector roles, accrued in the course of a successful career in Financial services, Fund management, Microfinance, SME/Retail banking and Project Management. I have enjoyed significant career progression in banking small businesses, with in-depth knowledge of commercial banking, fund management, SME financing, marketing financial products and a diversity of detailed business principles and practices.

Exceedingly resourceful, with a proven track record of account management, and demonstrates a specific and detailed understanding of developing, nurturing and delivering projects to bring business-centred and profitable results. Gifted with a natural talent for blending both people and results, displaying a personality of maturity, balance and creativity, while fostering a truly inspiring work ethic.

NATIONALITY

Nigerian/British

KEY AREAS OF INTEREST

Micro, Small and Medium Enterprise development, SME sector development, Microfinance, Financial inclusion, Access to finance for small scale industries, Retail and Commercial banking.

KNOWLEDGE, SKILLS & EXPERTISE

29 years of experience in the financial sector including commercial banking, Consulting, Capacity building and fund management out of which more than 15 years have been in senior management functions

- **Leadership** – Leads by example and generates new ideas to keep driving and turning around businesses.
- **Customer Service** – Ensures the delivery of consistent and proactive customer service, so that there is a positive outcome for the customer.
- **Project and Change Management** – Plays a pivotal role in managing projects from inception to implementation, delivery and review and adept at leading projects to deliver necessary operational and organisational change and to minimise business risk.
- **Relationship Management** – Builds respect and trust with internal and external stakeholders and colleagues to meet and exceed expectations.
- **Results Oriented** – Instils a sense of urgency and a desire to deliver key objectives with a proactive approach to stakeholder and customer development.
- **Negotiation** – Effective negotiator who can improve terms without sacrificing product quality, service levels or relationships.
- **Communication** – Influential communicator who adopts style and approach to suit a wide variety of individuals and organisations to gain commitment. Used to communication and presentation at board level.

- **Teamwork** – Takes the time to understand individuals in order to create teams where they can play to their strengths.
- **Development** – Actively supports the personal development of team members by streamlining skills in line with business objectives.
- **IT Skills and Systems** – Good knowledge of Microsoft packages.

KEY PROFESSIONAL EXPERIENCE:

- + 25 years financial industry experience including Project management, banking, Market research, Fund management, Product development, and Capacity building,
- Recent consulting experience, included a Regmifa TA project partly funded by the EIB, aimed at developing SME lending capacities in a financial institution that supported the positioning of the bank as the M/SME bank of choice, also assisting in economic and SME project finance planning, analysis and implementation.
- Design and implementation of TOT, TNA, training and mentoring plan for bank and M/SME staff; prepared training and workshop materials including presentations, exercises and exams.
- Managed IFC/Ecobank project leading to the implementation of the IFC/Eco bank, African, Micro, Small and Medium Enterprise (AMSME) project, implementing profitable and successful MSME's businesses in banks in six countries
- Conducted a market research to gather market intelligence for the design of a loan product specifically targeted at female entrepreneurs, whilst also ensuring that this complemented the financial institutions existing credit products and met the needs of the target market.
- Researched information on how to develop, price, and deliver the new gender focused products, which included sourcing information on available business development service (BDS) providers for women and exploring the probability of including it in product design
- Oversaw the development and management of Ecobank's microfinance business providing a portfolio of services to over 196 microfinance banks nationwide; represented the bank on the Microfinance advisory board of the Central Bank of Nigeria, charged with responsibility for researching the microfinance industry in Nigeria and developing a workable solution.. Research results led to the review and introduction of a new microfinance policy in Nigeria.
- Experience in developing, building and maintaining relationships with Government ministries, agencies and other MSME development agencies, thereby developing a network of contacts in relevant agencies.
- Liaised with State governments and various governmental agencies to establish poverty alleviation initiatives.
- Managed a portfolio of private equity Investments in various SME's called the SMEIS fund in line with government directives. Sourced prospects, conducted due diligence and managed investments on behalf of the bank
- Excellent analytical skills in the financial and credit analysis for M/SME, and in economic and finance planning and implementation (market and financial analysis, risk analysis techniques, and ability to implement computer based models to analyse balance sheets, calculate key financial ratios, and make proactive recommendations in drafting loan documentation and security arrangements.
- Experience in mentoring and providing capacity building to MSMEs. Held several workshops for SME clients.
- Developed and managed a Pan African banks, Microfinance, SME, Consumer finance, and Mortgage products, ensuring sustainability and profitability of the products, and processes. Also minimising credit and operational
- Implemented various economic development schemes through collaboration and signing MOU's with various government agencies including the Bank of Industry and the SMEDAN.
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PROFESSIONAL QUALIFICATIONS & EDUCATION

MSc in Finance and Management, Cranfield University, UK - September 2006 – September 2007

MBA, Obafemi Awolowo University, Nigeria - September 1999- July 2001

BSc (Hons) in Business Administration, Ahmadu Bello University, Nigeria - September 1980 – July 1984

Diploma in Insurance, Ahmadu Bello University, Nigeria - September 1978 – July 1980

PRINCE2 Foundation - October 2011

DETAILED PROFESSIONAL EXPERIENCE

First Zena Consultants

Senior Partner

Responsibilities and Achievements

- Provided capacity building to various SME clients.
- Assignment included review of administrative processes, training of staff in sales and management techniques, and basic accounting procedures.
- Improved business structure and processes to enable A2F

Frankfurt School of Finance and Management (International Advisory Services Unit)

Consultant (MSME Expert)

Responsibilities & Achievements

1. Worked on project to strengthen MSME lending capacities in a microfinance institution that supported the positioning of the bank as the MSME bank of choice. This involved-
 - Reviewed existing policies and made recommendations to improve the existing MSME operational policies, risk policies procedures and products, with a view to increasing wallet share.
 - Conducted a revised TNA of the MSME lending personnel.
 - Designed and implemented a training and mentoring plan for the MSME staff during the second phase of the project.
 - Prepared training and workshop materials including presentations, exercises and exams for use during the core intensive training programme.
 - Conducted SWOT analysis and TOT of the senior MSME lending personnel and proposed further training programme for key senior staff at the end of the TA assignment.
 - Developed a set of SME-related training materials and tools for further use by the senior SME lending staff.
 - Conducted several training workshops on cash flow lending, risk management and sales and marketing to MSMEs.
2. Conducted a market study to gather market intelligence for the design of a loan product specifically targeted at female entrepreneurs, whilst also ensuring that this complemented the financial institutions existing credit products and met the needs of the target market.
 - Researched information on how to develop, price, and deliver the new gender focused products, which included sourcing information on available business development service (BDS) providers for women and exploring the probability of including it in product design.
 - Profiled major MFIs and highlighted their institutional set-up, operations and board management including reporting on challenges and performing a social impact evaluation.
 - Identified and reviewed existing gender focused products available in the market.
 - The project involved questionnaires, interviews and focus group discussions.

Bank T&D Consultants

Associate

Responsibilities & Achievements

- Managed projects under the guidance of the executive director in charge of the SME and risk management businesses.
- Involved in portfolio diagnosis to determine strengths and weaknesses and to chart opportunities.

May 2011 – Present

- Developed and implemented efficient, profitable and sustainable SME and retail businesses for client banks in line with best practice.

Ecobank Nigeria Plc.

October 2007 – April 2011

Assistant General Manager / Head of SME and Consumer Finance / Head of Mortgage Finance / Head of Microfinance

Responsibilities & Achievements

- Charted an SME business strategy, establishing a suitable SME business model, developing products, reviewing risk management processes and introducing an effective marketing strategy designed to deliver a profitable and sustainable SME business.
- Implemented the new SME strategy shifting the bank from a wholesale banking mentality to an MSME Business banking mentality based on a mass-market culture focused on client acquisition, service, and retention, with training needs as a central focus to prepare both HO and field staff for the new strategy.
- Managed the bank's portfolio of equity investments in small and medium enterprises in compliance with CBN regulations and identified prospective candidates for investment. Participated in the performance of due diligence on identified prospects. Acted as an integral member of the committee set up to review and approve beneficiaries.
- Facilitated workshops and training sessions for employees in areas such as; Logic of the new MSME Business Model; Credit Training; Sales Training; Processes and Procedures; Product Training.
- Adopted a holistic approach towards the development of SME clients through the provision of capacity building initiatives.
- Developed and implemented the bank's fledgling agriculture product including identifying target markets and clients.
- Managed portfolio of past due and problematic accounts leading to the restructure and turnaround of several accounts and outright recovery where deemed necessary
- Developed and implemented a gender related product for female customers as a component of the AMSME program. which involved a study tour to Westpac Bank in Australia and Uganda.
- Supervised the bank's portfolio of investments in small and medium enterprises.
- Responsible for the management and growth of the mortgage portfolio. Developed several variants of the product and was responsible for growth.
- Developed and managed several product promotions, partnering with vendors.
- Accountable for developing a personal loan scheme for teachers and civil servants, opening over 7,000 salary accounts in the process.
- Introduced a retail direct marketing concept and capacity building and development schemes in partnership with state governments and developmental institutions.

United Bank for Africa Plc.

December 1997 – September 2007

Regional Head / Principal Manager (Risk Management Sector)

2004 – 2006

Responsibilities & Achievements

- Managed a portfolio of accounts, leading to the restructure and repayment of credit facilities, exceeding set target by over 300%.
- Successfully managed a task force responsible for the restructuring and turnaround of past due facilities, through the development of a new remedial management process.
- Accountable for the bank's profit of over US\$4.5m in 2005, winning commendation from the board.
- Achieved turnaround and significant results in the management of major challenging credit related accounts, reporting to the board risk management committee.
- Involved in credit monitoring to checkmate the deterioration of watch listed accounts.

- Managed the post-merger integration of the remedial management unit, following the merger of the bank in August 2005.
- Participated in the bank's quarterly business strategy sessions, aiding in the formulation of bank policy, especially as regards to the credit administration function.
- Contributed to new initiatives in the risk management process, by aiding in the re-organisation of the process to facilitate risk control in the newly enlarged bank.
- Conducted training sessions to educate staff on the prevention through effective credit processes, as well as the management and restructuring of problematic accounts.

**Senior Manager (Retail Bank)
– 2004**

2002

Responsibilities & Achievements

- Pioneered the set-up and management of a mortgage banking business unit, setting in place processes and systems and developing products, resulting in a successful start-up.
- Secured and maintained excellent client relationships through marketing initiatives and by utilising key account management skills.
- Analysed and reviewed credit risk elements in mortgage requests, resulting in a well-structured mortgage portfolio with total assets of over \$700Million.
- Conducted studies to determine the cause and effect of problematic accounts on the bank's profits.

Senior Manager / Manager (Risk Management Sector)

1997 – 2002

Responsibilities & Achievements

- Selected to attend the Best and Brightest African Bankers programme based on career achievements. The programme was sponsored by IFESH (International Foundation for Education and Self-help) and supervised by JP Morgan Chase Bank.
- Managed accounts in receivership by appointing receiver managers and supervising the turnabout or liquidation of companies.
- Managed portfolio of accounts in receivership, appointing Receiver managers and supervising the receivership or liquidation as appropriate
- Monitored and analysed the bank's risk asset portfolio, advising management on issues regarding management of past due assets.
- Managed ailing businesses in the bank's credit portfolio.

Savannah Bank of Nigeria Plc.

1986 – 1997

Operations Officer / Credit Officer / Assistant Manager (Credit Administration) and Remedial Management

Responsibilities & Achievements

- Reviewed and appraised credit requests from the business offices for subsequent managerial approval.
 - Achieved established market goals and targets as set by management by successfully developing and managing account relationships, through proactive and prompt response to business issues.
 - Managed conflict resolution using interpersonal skills, resulting in the growth of the client portfolio.
 - Served as an operations officer in the foreign exchange, cheque clearing, and securities departments.
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