|  |  |  |  |
| --- | --- | --- | --- |
| Lawrence EssellFinance Analyst Profile | | lawsell2023@gmail.com • 07475201643• Birmingham, UK Right to Work: Yes | |
| Finance Analyst | Corporate Banking | Strategic Financial Planning & Analysis | ACCA Certified  Analytical and commercially minded Finance Analyst with 15+ years of experience in financial reporting, business performance analysis, and strategic planning within banking and financial services. Adept at delivering forward-looking insights, developing review materials for senior leadership, and contributing to budgeting, forecasting, and capital planning processes. Skilled in synthesizing complex data across global functions—treasury, tax, product control, and FP&A—to support financial strategy and drive long-term business performance. Experienced in conducting monthly and quarterly business reviews, building executive-ready dashboards, and supporting regulatory submissions. Strong communicator with a proactive approach to stakeholder collaboration and risk management, consistently adding value through data-driven recommendations that align with corporate goals and regulatory standards. ACCA certified and proficient in financial systems, Excel, and BI tools. | | | |
| Areas of Expertise | | | |
| ● Risk Management  ● Financial Reporting  ● Real Estate Investment Evaluation   * Process Optimization & Automation * Financial Accounting | ● Balance Sheet Management   * Business Requirements gathering * Data Analysis & KPI Reporting | | ● Revenue Enhancement Strategies  ● Treasury Management  ● Financial Analysis and Forecasting   * Strategic Business Planning |
| Professional ExperienceFinance Analyst–10Alytics, Canada Nov2024- Present  * Worked closely with senior leaders to bring clarity to financial performance, delivering monthly and quarterly insights that supported key business decisions. * Built and refined financial models that helped teams plan for the future—whether forecasting revenue, managing capital, or running what-if scenarios. * Partnered with teams across finance, treasury, and product control to make sure our numbers told a consistent and accurate story, especially during planning cycles. * Translated large volumes of financial data into clear, meaningful dashboards using Power BI, helping stakeholders quickly spot trends and risks. * Took ownership of variance analysis—digging into the details behind budget shifts and providing context that shaped strategic conversations. * Helped streamline how we bring together data from different teams, cutting down reporting time and making processes more efficient. * Played a key role in responding to audit and regulatory requests, ensuring we had the right documentation and data integrity in place at every step. | | | |
| Ask Property Management Limited, UKFinance Analyst | | Aug 2022— Oct2024 | |
| Conduct financial analyses and forecasting to inform strategic decisions and business planning. Evaluate real estate investment opportunities by scrutinizing financial statements, market trends, and economic indicators. Analyze KPIs and operational metrics to gauge financial health and performance of real estate projects and divisions. Collaborate with cross-functional teams to enhance financial reporting accuracy and efficiency. Advise on cost reduction strategies and revenue enhancement opportunities.   * Improved forecasting accuracy by implementing advanced analytical tools and methodologies. * Enhanced financial reporting processes, resulting in 15% reduction in time-to-report. * Identified key areas for cost savings, contributing to 10% reduction in overhead costs for targeted real estate projects. * Spearheaded comprehensive review of business unit performance, leading to strategic realignment and 5% increase in ROI. * Facilitated successful financial planning sessions that aligned with corporate growth objectives and market opportunities.  Access Bank Plc, Nigeria. Apr 2019 – Jul 2022 Financial Analyst  Provided key financial insights and commercial reporting to support the growth and profitability of the Packed Products division. With a focus on managing customer rebates, driving month-end financial reporting, and collaborating closely with cross-functional teams, I leveraged on my analytical expertise to influence strategic decisions and improve financial performance. By delivering accurate forecasts and actionable analysis.   * Provided comprehensive financial analysis and reporting on key business metrics including volumes, revenue, and pricing for the Packed Products division. Deliver actionable insights to drive profitability and inform strategic decisions. * Lead the end-to-end management of customer rebates, including system setup, accounting, reporting, payment, and coordination with key account managers to ensure accuracy and compliance with financial processes. * Support the preparation of the month-end reporting pack, delivering detailed commentary and analysis on commercial performance to senior stakeholders. Lead the month-end close process, including managing accruals, pricing checks, and balance sheet reconciliations related to customer rebates. * Work closely with the Finance Manager, Commercial, Sales, and Operational Planning teams to support commercial forecasting and drive financial growth. Build strong relationships with Senior Commercial Managers and Key Account Managers, providing ad-hoc financial analysis and support as needed. | | | |
| Access Bank PlcRisk Analyst. | | Jan 2012 – Mar 2019 | |
| Collaborated with a team of 7 to analyze and mitigate risks within the banking sector, providing data-driven insights to support strategic decision-making. Leveraged risk assessment models, regulatory frameworks, and key risk indicators to identify potential threats and enhance the bank's risk management framework. Played a key role in translating risk data into actionable strategies, strengthening compliance, and improving operational resilience over two years.   * Conducted enterprise risk assessments, including capital adequacy reporting under Basel II & III, ICAAP preparation, and stress testing on capital to ensure regulatory compliance. * Assisted in internal and external audits of the risk management department, ensuring adherence to financial regulations and industry best practices. * Managed operational risk processes, including risk mapping, loss database management, and third-party risk assessments, to mitigate potential threats to the bank. * Led the Risk & Control Self-Assessment (RCSA) process, identifying key risks and implementing effective mitigation strategies. * Supported market risk analysis by assisting with ILAAP, conducting GAP analysis, and estimating Value at Risk (VaR) to monitor financial exposures. * Prepared comprehensive risk reports for senior management and board committees, providing insights on risk metrics, emerging threats, and regulatory developments. | | | |
| Diamond bank Plc,Treasury Analyst | | Jan 2005 — Dec 2011 | |
| Implemented rigorous reconciliation processes to align internal financial records with external sources, ensuring balance sheet management compliance with International Financial Reporting Standards (IFRS). Automated Nostro and Western Union account reconciliations using advanced software with built-in algorithms, enhancing matching accuracy and efficiency. Developed and integrated advanced financial and management reporting systems, reducing manual effort and errors while facilitating in-depth analysis. Conducted periodic reviews and audits to identify and address gaps in internal controls, implementing measures to mitigate risks and enhance compliance. Directed interbank trades, payments, investments, and money market instruments, optimizing bank's financial portfolio and improving profitability.   * Enhanced financial analysis capabilities by implementing budgeting and forecasting modules on new banking software. * Achieved higher returns and managed liquidity for bank's portfolio through strategic management of interbank trades and investments. * Improved operational performance and risk management by leading bank-wide treasury operations training, addressing knowledge gaps. * Standardized processes and boosted productivity by introducing process automation solutions in line with industry best practices. * Collaborated with stakeholders to tailor and conduct training programs, significantly improving staff competency across the organization. | | | |
|  | |  | |
|  | | | |
|  | | | |
| EducationMaster of Science in Information Systems & Business Analysis Aston University Bachelor of Science in Biochemistry University of Lagos | | | |
| Licenses & Certifications | | | |
| CFA Level 1 Passed & Level 2 Ongoing, CFA Institute | | | |
| Associate Member, The Association of Chartered Certified Accountants (ACCA) | | | |
|  | | | |