

DAKO HALIMAT ABOSEDE

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PROFESSIONAL SUMMARY

A Business Development Manager with a keen eye for details. I collaborate with team members to analyze loan applications, review KYC, documentation review, analyze credit worthiness of clients, carry out physical verification of applicants' shops, goods in shops and match them with documented evidence to make informed decision. I currently manage a loan portfolio of about a 100m

SKILLS AND COMPETENCES

- Credit Analysis
- Critical Thinking
- Sales and Business Development
- Risk Assessment and Mitigation
- Customer Service & Relationship
- Loan Origination and Processing
- Financial Analysis & Underwriting

WORK EXPERIENCE

Relationship officer (SME)

ADDOSSER MFB

2024- till date

- Build and maintain portfolio of quality clients rapidly and consistently to reach target portfolio within assigned period.
- Carry out KYC and due diligence on the intending client
- Assess SME inventory and verification
- Review loan applications conduct loan analysis by visiting the business and household of clients
- Ensure punctual repayments of acquired loans from clients, contacting and visiting all parties based on needs
- Acquisition and management of loan

Business Development Manager Beyond Credit Limited October 2023- August 2024

- Build and maintain portfolio of quality clients rapidly and consistently to reach target portfolio within assigned period.
- Carry out KYC and due diligence on the intending client
- Coordinate, supervise, market loan products and process loan applications for Customers
- Oversee subordinates and evaluate loan processing to determine customers financial eligibility and feasibility of repayment of loans
- Determine all applicable ratios and metrics and set up loan payment plans
- Review loan applications conduct loan analysis by visiting the business and household of clients

- Visit the business addresses of clients and complete loan assessment according to the bank's credit procedures
- Present loan proposals to the credit units and informing the client about the decision of the credit units
- Ensure punctual repayments of acquired loans from clients, contacting and visiting all parties based on needs

Loan Officer Beyond Credit Limited November 2022- October 2023

- Sold the bank's flagship products by meeting and engaging potential clients
- Met with clients to determine loan needs
- Gathered loan information based on specific loan needs
- Explained different loan options available to clients
- Compiled credit files with required documentation and handed over to back office staff for processing
- Conducted thorough loan analysis to ascertain customer's payment capacity and willingness
- Acquisition and management of loans and savings portfolio
- Loan initiation, processing, monitoring and repayment
- Close monitoring of repayment behavior and ensure to keep the savings portfolio active

Loan officer Bosak MFB Limited August 2017- October 2022

- Sold the bank's flagship products by meeting and engaging potential clients
- Manage and grow the loan portfolio by regularly exceeding sales targets
- Developed and maintain relationship with over 350 active borrower
- Obtained, verified, and compiled copies o loan applicants credit histories, and other financial information
- Met with applicants to obtain information for loan applicants and to answer questions about our loan product
- Analyzed potential loan markets to develop prospects for new loan

Administrative Officer King David College 2015-2016

- Assisted the school administrator in running the school in an effective manner
- Monitored students due fees and attendance
- Organized and controlled inventory controls o educational materials, tools and kits
- Communicated students educational performance to their parents
- Initiated and implement safety procedures in school premises.

Quality Control Officer Ayman Enterprise Officer 2009-2011

- Ensured all production met the required standard
- Assisted in inventory tracking and management
- Assisted in 3rd party vendor management
- Conducted other duties assigned by management

EDUCATION

- 2022-2024 **HND BUSINESS ADMIN.**
Lagos State Polytechnic

- **2012-2014- OND BUS ADMIN/MGT SCIENCE**
Osun State College of Technology
- **2003-2009 SENIOR SCHOOL CERT EXAM**
Tomia Senior Secondary School
- **1997 – 2003 PRY SCHOOL LIVING CERTIFICATE**
African Church Primary School

TRAINING/ WORKSHOP

- Maximizing Productivity in a Difficult Economy.
- Converting prospect into client (Process and Procedure).
- Loan Appraisal and Effective Loan Monitoring and its impact on healthy portfolio.
- Introduction to Audit–Implications of Fraud in Financial Institutions.
- System Management and Cyber Security.
- Anti-Money Laundering (AML)
- Counter Financial Terrorism (CFT)
- Credit Risk Management

LANGUAGES

I speak English, Pidgin and Yoruba fluently.

HOBBIES

I enjoy travelling, Listening to Songs and Studying

REFEREES

Available on request.