

RIDWAN AKOREDE ADEBAYO

Lagos State, Nigeria.

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Date of Birth: 26th June 2000

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I am a dedicated, result-oriented Economics and Statistics graduate with extensive knowledge and experience in finance, bringing leadership, drive and substantial experience to the table and also a top professional that works in an efficient and effective way for the overall success of the organization. My analytical skill is top-notch which enables me to analyze series of data, give report and make proper recommendation. My problem solving skill is second to none as I see challenges as an opportunity to learn and to cap it all, I am able to work well both in team environment as well as using my initiative. I seek to combine my experiences and knowledge to help any organization I find myself, to achieve the most viable result while enhancing my potentials for better results.

EDUCATION

BACHELOR OF EDUCATION IN ADULT EDUCATION ECONOMICS

2022

• **UNIVERSITY OF BENIN, EDO STATE**

SECOND CLASS HONOURS LOWER DIVISION (3.3/5.0)

EXPERIENCE

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LIBERTY ASSURED LIMITED

Lagos State, Nigeria.

Acting Branch Supervisor

November 2025 - March 2026

- Day to day supervision of overall work activities in the branch, ensuring and driving daily target for productive monthly target.
- Proper documentation of all customer confidential data, ensuring all compliance are met inline of duty and loan disbursement or repayment exercise.
- Customer services to make customers safe, entrust us more, refer us to more potential customers and proper explanation of loan procedures and requirements.
- Training of new staffs.
- Reporting any form of blocker, misconduct daily, weekly, and monthly reports on performance for each staffs and a branch as a whole.
- Education and ensuring new implementation and modification in app or strategies are passed to staffs for implementation.
- Monitoring of Loan officer portfolio to ensure proper disbursement and repayment.

LIBERTY ASSURED LIMITED**Lagos State, Nigeria.****Portfolio Monitoring Manager (PMM)****June 2025 - November 2025**

- Daily entry of loan Officers account records for adequate reporting at the end of the month.
- Drill down of loan officer portfolio for potential fraud or money mutilation, also to understand customers repayment patterns and easy customer-staff resolving of repayment dispute.
- Ensuring all repayments are paid into the direct channel of payment for each customers, daily follow up on defaulted customers.
- Occupational views to customers to evaluate their stock, encourage them to keep with payments, share new loan benefits, ensuring payments come as at when due.
- Loan drive for defaulter to make payment in mannered and seamless way.
- Monthly drafting of report to management for decision making and suggestions.

LIBERTY ASSURED LIMITED**Lagos State, Nigeria.****Loan Officer (LO)****October 2024 - June 2025**

- Source new clients through direct and indirect promotion, provide prospects with necessary information on loan and savings applications.
- Onboard active savers (AJO) monthly.
- Communicate with clients either to request or to provide information.
- Achieve a growth rate of 5% month over month and meeting the disbursement volume target consistently.
- Complete loan contracts and counsel clients on policies and restrictions.
- Update account records, Compute payment schedules and transactions on LibertyPay.
- Confer with supervisors to aid in resolving loan application problems.
- Update job knowledge on types of loans and other financial services.
- Assess customer needs, explore all options and introduce different types of services.
- Develop referral networks, suggest alternate channels and cross-sell products and services to accomplish quotas.
- Go the "extra mile" to build trust relationships, customer loyalty and satisfaction .
- Operate in compliance with laws and regulations and adhere to lending compliance guideline.
- Sale of other products introduced by the company.

CONC PROJECTS LIMITED**Lagos State, Nigeria.****Assistant Financial Manager****September 2023- July 2024**

- Financial reports and analysis of total cost and expenses of a particular site at a time, with discreet analyzing of data to improve profitability and identifying areas for cost reduction.
- Ascertaining all financial compliance and control are drafted and paid to the government agency or agent in charge, such as building permit to lagos state physical planning permit authority, local government building levy, certificate of ownership and so on.
- Research and strategy assistance.
- Maintaining records and reports of on site expenses on daily bases and monthly bases.
- Day to day supervision of workers on site for the needs of others to ensure their seamless and positive experience.
- Immediate report of urgent site expenses from time to time, supervision and control of out site resources are used, for efficient and effective usage of all materials and human resources on site .
- Liaise with executive and senior administrative assistants to handle requests and queries from senior managers.

ARMY DAY COLLEGE**Edo State, Nigeria.****Academic Tutor****July 2021- September 2021**

- Taught Financial Economics and Mathematics in a simplified manner which makes it well understood by the students.
- Derive a time management plan to enable students to have a proper study-life balance which was effective in the limited time spent there.
- Establishing forums and meetings with students to clarify and review concepts taught in class, explain processes, and help students solve specific problems.
- I formulated plans to improve students' personal development by coming up with a talent hunts initiative which helped in driving out students' hidden skills and potentials.
- Conducting practice tests to track progress, identify areas of improvement and help set goals for exam preparation.
- Providing students positive and constructive feedback which helps to build their mental capacity.
- I was able to diagnose student needs through active listening techniques and questioning strategies which really helped in building solid interests in their academics.

MUDET HERBAL MIXTURE
Producer and Product package

Oyo State, Nigeria.
August 2016 - October 2016

- Mixing of production ingredients together to produce herb.
- Filling herbs into plastic PET container and branding for package to sale.
- Arranging of branded PET herb drink into cartoons for sale and stored for sale.

CERTIFICATION

Supernumerary Police Certificate (SPY)

2025 – till date

(Assistant Superintendent of police II)

NATIONAL YOUTH SERVICE CORPS (NYSC)

2024

(CONC Projects Limited)

CORE COMPETENCIES

- Data Analytics (MS Excel)
- Skilled user of MS-Office tools (Excel, PowerPoint, Word)
- Customer Relationship Management
- Critical and strategic thinking
- Work with minimal supervision
- Goal oriented
- Excellent verbal, written and Digital communication
- Leadership skills
- Great Teamwork
- Analytical Problem-Solving Ability
- Active Listening Skills

INTERESTS/HOBBIES

- Conducting research.
- Adventuring.
- Reading.
- Solving problems
- Photography

REFERENCE

Available on request