

OLUWASEUN
NIYI
ADEKANBI

Business development strategist, Financial Inclusion/ Credit Analyst, MSME Lending /Microfinance expert, social impact manager and Investment/Capital raising Consultant.

DATE OF BIRTH:

20th Nov,1985

Contact

Address

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Skills/Competencies

-Strategic Planning/Budgeting

-Product/business development

SUMMARY

A dynamic and growth driven business and strategy manager, passionate about financial inclusion, women empowerment and socioeconomic development of MSMEs with core competencies in Deal origination/structuring, credit analysis & underwriting, MSMEs lending, strategic planning and implementation, marketing/business development, customer acquisition and relationship management, financial analysis & reporting, market analysis and feasibility study, product innovation, branch expansion & market penetration, Capital raising/Investor relation strategic alliances & partnerships

EXPERIENCE/BACKGROUND

Jan 2024 till date UNILAG MICROFINANCE BANK LTD, Lagos, Nigeria
MANAGING DIRECTOR/CHIEF EXECUTIVE OFFICER

- Driving the Formulation and implementation of digital initiatives and strategic plan for the bank.
- Breaking down strategic plan into measurable goals in terms of KPIs (targets/budgets) and actionable plans
- Overseeing the bank's day-to day business operation
- Providing the purposeful leadership for the achievement of the strategic plan/budget on all KPIs.
- Overseeing the development and implementation of effective risk management framework to protect Depositors and shareholders' interest.
- Ensuring Compliance with policies/procedures, best practices, corporate governance, legal and regulatory frameworks.
- Formulation and implementation of effective liquidity plan for the bank to ensure solvency and sustainability.
- Ensuring efficient functioning of all management committees.
- Established strong relationships with Shareholders, Board of Directors, Regulators and strategic partners.

SOME KEY ACHIEVEMENTS

- Grew the risk asset by ≥50% within four months
- Increased customer liability by 100% within 4 months
- Grew balance sheet by 40% within 4 months
- Achieved ≥30% growth in customer base
- Increased Revenue by ≥40%
- Reduced cost to income ratio by 20%

-Feasibility Study & Market Analysis

-Credit analysis/SME lending

-Financial Analysis/Modeling

-Capital Raising & Advisory

-Team building & Relationship
Mgt

-Leadership & Executive mgt

-Report writing/Presentation

-Sales & Business
development

-Analytical skills/Critical
Thinking

-Risk

-Management/Compliance

-Balance sheet and portfolio
mgt

CORE VALUES

Resilience

Integrity

Transparency

Innovation

July

2022-

Dec

2023

ADDOSSER INVESTMENT LTD

Lagos, Nigeria

GROUP HEAD, STRATEGY & BUSINESS DEVELOPEMENT

- Formulation, communication and implementation of all Strategic initiatives and growth plans for ADDOSSER Group comprising (Addosser MFB LTD, Addosser Finance LTD, Addosser Insurance Brokers Ltd & other subsidiaries.
- Breaking down the Group's strategic plan into measurable goals in terms of KPIs (targets/budgets) and actionable plans across the entities for effective implementation and tracking for the Group
- Driving the achievement of the group's yearly/quarterly/monthly budget on major KPIs (Revenues, Loan disbursement, Customer base, Loan beneficiaries, portfolio quality (PAR), product performance etc for the Group.
- Coordinate all capital raising activities & investor relation across the groups and advise on deal structuring for big ticket transactions.
- Coordinate Market research/feasibility studies for expansion and market penetration across the entities.
- Lead all Process Innovation & Product development initiatives in line with the strategic plans for the Group
- Coordinate periodic market & customer survey and analyzing the feedbacks/results for process/product improvement for enhanced customer experience and increased market share for the Group
- Coordinate Performance tracking/monitoring/supervision of all business units and addressing issues of under-performance when and where necessary across the entities under the Group
- Coordinating the Adcampaign and customer acquisition strategies for the group
- Planning and Co-coordinating the monthly, quarterly, mid-yearly performance review meetings as well as the yearly Budget and strategy sessions for the group.
- Lead all engagements and Relationships with Strategic Partners, Financiers/Investors and Regulators.

**Dec 21-
June
2022**

**HEAD SPECIALISED PRODUCTS & PARTNERSHIPS
ADDOSSER MICROFINANCE BANK**

- Strategic planning and implementation targeted at growing the bank's market share in digital banking, mobile Payment/remittances and E-commerce.
- Develop(ed) tailored products and marketing strategies for increased penetration, adoption and turnover on E-channels.
- Created the bank's Agent banking network and coordinated the process that obtained CBN approval for same
- Leading the bank's Agent banking Team to achieve set targets.
- Develop(ed) products and strategies targeted at growing the bank's portfolio in key sectors like Health insurance, renewable energy, Asset Finance/Leasing and E-commerce.
- Identifying, creating and managing Relationships with Strategic Partners, Financiers/Investors and Regulators for Addosser MFB.
- Participate in management credit committee as an approving authority.
- Periodic Performance tracking and timely report to management.
- Participate in strategic recruitment and onboarding of new hire.

**Sept 2018-
DEC 2021**

**ADDOSSER MICROFINANCE BANK LTD
HEAD, STRATEGY & BUSINESS DEVELOPMENT**

- Formulation, communication and implementation of all Strategic initiatives and growth plans.
- Breaking down the Bank's strategic plan into measurable goals in terms of KPIs (targets/budgets) and actionable plans across SBUs for effective implementation and tracking
- Driving the achievement of the bank's yearly/quarterly/monthly budget on major KPIs (Revenues, Loan disbursement, Customer base,

Loan beneficiaries, portfolio quality (PAR), product performance etc.

- Carrying out Market research/feasibility studies for branch expansion and market penetration.
- Process Innovation & Product development in line with the strategic plans.
- Coordinate periodic market & customer survey and analyzing the feedbacks/results for process/product improvement for enhanced customer experience and increased market share
- Performance tracking/monitoring/supervision of all business units and addressing issues of under-performance when and where necessary.
- Coordinating the bank's Adcampaign and customer acquisition strategies
- Planning and Co-coordinating the monthly, quarterly, mid-yearly performance review meetings as well as the yearly Budget and strategy sessions.
- Facilitating the bank's investment and budget committee meetings.
- Performance tracking and supervision of all SBUs/bankwide and periodic report to the MD & Group MD.

Jan 2016-
Aug 2018

ADDOSSER MICROFINANCE BANK LTD

BUSINESS MANAGER

- Managing the bank's largest business unit in Retail market.
 - Business strategies formulation and implement for retail banking.
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- Contributed towards key Product development and market expansion strategies
 - Driving the Revenue performance of the SBU in line with the Bank's budget on all KPI's
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- Consistently Increasing the bank's market share
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- Supervising and managing the activities of all the unit's employees to ensure optimal productivity, reduce wastage and prevent fraud, also carry out periodic snap check, performance trackers and employee quarterly appraisal.
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- Managing the Unit's balance sheet (which grew by over 150percent both in quality and size in two years.
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- Generate, prepare and submit weekly, monthly and quarterly report to the bank's management team and also participate in the management, strategic, recovery and credit meetings.
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- Credit, investment, and market risks analysis through data mining for optimal positioning and profitability.
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- Perform critical pricing and negotiation role on behalf of the bank.
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- Ensuring quality workforce for the unit by Participating in panel interview when recruiting new staff and organizing periodic on the job training for existing ones.
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- Loan application opening, disbursement talk and loan contract underwriting and signing for clients such as Loan, collateral, Guarantee, Mortgage contract etc.
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**JAN 2018 till Date EAST CENTURY CAPITAL LTD
INDEPENDENT CONSULTANT/DEAL ORIGINATOR DIRECTOR**

Role Summary: Work as an Investment banker with the main tasks of Sourcing and carrying out due diligence, financial / risk analysis for Issuing Client(s). Also advise on Deal structuring and Business/Investment Advisory services to Clients (mostly high net worth corporate Clients) that are seeking to raise debt/private equity

ranges between USD10million and USD200million from global capital markets.

FEB 2013- Dec2015 AB MICROFINANCE BANK LTD

MSME CREDIT ANALYST

- Carrying out Direct Promotion and market survey/research to generate new clients.

Disbursed and managed loan portfolio of over 300million Naira and meeting set revenue target.

- Conducting due diligence on Clients, businesses, Guarantors and Collateral (both soft and hard collateral) to determine suitability for lending.

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- Constantly ensuring adequate customers' satisfaction through excellent customer service.
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- Financial, business and risks assessment and analysis of prospective credit customers/borrowers in line with the bank's risk appetite/credit policies.
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- Reviewing and Analyzing Client's Trade and Financial Documents such as Purchases/sales contracts, Bill of lading, cash flow statements, properties Title Documents for mortgage contracts, etc. especially to make credit committee decisions.
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- Preparation and analysis of financial statements (profit & loss, cash flow and balance sheet) of the businesses of prospective borrowers / credit customers using Microsoft excel tools.
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- Preparation and Presentation of loan proposals to credit committees and participation in credit committee's decision.
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- Finalizing loan disbursements process and ensuring timely repayments of Loans portfolio
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- Loan application opening, disbursement talk and loan contract underwriting and signing for clients such as Loan, collateral, Guarantee, Mortgage contract etc.
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- Carrying out loan recovery action for loan in overdue/delinquency.
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- Documentation and Filing of Customer's (borrowers') documents.

Nov2011-Jan2013 AB-MICROFINANCEBANK LTD

BANKING SERVICES OFFICER

- Carrying out Direct Promotion and market survey/research
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- Customer service and banking operations such as Account openings, Fund transfers, loan file checks, documentation, disbursement, filling and Report.
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- Providing information about the bank products and services including deposit and loan products to both new and existing clients.
 - Saving mobilization and Deposit generation for the Banks.
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- Customer generation and marketing of the Banks products (i.e. saving, current, Term deposit accounts and Loans
 - Carrying out market research about Competitors' products and identifying potential markets Risks and opportunities.
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- Market risk analysis and handling/processing Customers' complaints
 - Loan application opening, undertaking loan disbursement talk and underwriting and contract signing for clients such as Loan, collateral, Guarantee, Mortgage contract etc.
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April-Oct 2011 CORNERSTONE INSURANCE PLC

FINANCIAL PLANNER/INSURANCE ADVISOR

- Marketing Life and Non Insurance Products to Individuals and Corporate Entities.
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- Lead Generation and Closing
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- Preparation and Presentation of business Proposals to Individual and corporate Clients.
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- Providing financial and business Advisory to Clients
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- Assist in Claim filing and Processing
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Jan - February 2010 - Awaiting NYSC Call Up

Mar2010-Mar2011 NATIONAL YOUTH SERVICE CORPS
CORPS MEMBER/FACILITATOR

- Trained and served as a development knowledge facilitator on Millennium development goals (MDGs).
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- President of MDGs CDS group, Igalamela/odolu local govt, kogi state.
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- President/Zonal Coordinator of Nigeria Christian Coppers' Fellowship (NCCF) Kogi State.
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- Chairman Audit Committee of the Nigeria Christian Corpers' Fellowship (NCCF) Kogi State
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July 2003-July 2005 SOBASIM WATER NIGERIA ENT.
ACCOUNT OFFICER/SECRETARY

- Performed clerical, secretarial and Admin duties
- Stock taking and preparation of accounting records
- Served as executive assistance to the MD/CEO
- Preparation and filing of minutes of meetings
- Manage inventory of raw materials to avoid stock out

EDUCATION/CERTIFICTION

- (Nov 2020)
Lagos Business School
Certificate in Digital Transformation and Product Development for Microfinance Banks
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- (July-Aug 2019)

Boulder International Institute of Microfinance (Turin , Italy):- Microfinance and Financial Inclusion Certificate

- (May 2017-April 2018)

Chartered Institute of Bankers of Nigeria (CIBN)

Microfinance certification Programme

- (July 2017)

Chartered Institute of Bankers of Nigeria (CIBN)

Certified Credit Risk Portfolio Manager And Debt Recovery

- (Oct 2016)

Oaktree Capital Limited

Practical Credit risk Analysis And Management Skills Training

- (Aug 2016)

FTSI

Developing Business Acumen FTSI

- (July 2013- Mar 2014)

Chartered Institute of loans and Risks Management (CILRM)

- (June 2010- Mar2011)

Nigeria Institute of Management (Chartered)

Proficiency certificate in Management.

- (Aug 2005- Dec2009)

Tai Solarin University of Education Ijebu ode, Ogun state

Bachelor of Science(Ed) in Economics (2nd class upper division)

- (Sept 1997-June 2003)

Molusi college , Ijebu Igbo, Ogun State, Nigeria.

SSCE/WASSCE

REFEREES

- **MR. WALE OLATUNJI**

CHIEF OPERATING OFFICER

ADDOSSER MICROFINANCE BANK LTD

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- **MR. EMMANUEL MEJEDI**

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