

## **JONES SINMI AYODEJI**

**Lagos State,Nigeria**

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### **PROFESSIONAL SUMMARY**

Graduate of Environmental Management and Toxicology from The Federal University of Agriculture, Abeokuta, Ogun State. A driven professional with proven years of experience in Credit Management, Involved in researching and evaluating clients' creditworthiness. Creating credit scoring models to predict risks. Approving or rejecting loan requests, based on credibility and potential revenues and losses

### **SKILLS**

- Team Work
- Customer Relations
- Adaptability
- Proficient in Microsoft office
- Problem Solving
- Critical Thinking
- Interpersonal Skills
- Administrative Skills

### **EDUCATION**

<b>Federal University of Agriculture, Abeokuta</b>	<b>2019</b>
Bsc Environmental management and toxicology (Management option)	
<b>Paragon International College</b>	<b>2009</b>
West African Examinations Council	

### **WORK EXPERIENCE**

<b>Paelyt Financial Solutions</b>	<b>2022 – date</b>
Post held: Credit Analyst	

- Collecting the needed financial documentation and assessing the clients' creditworthiness.
- Loan disbursements
- Calculating and analysing the risk ratios of clients based on their credit score and financial history.
- Approving or denying loan requests and communicating your decision to both clients and management.
- Setting up payment plans for clients explaining monthly instalment amounts, interest rates, and other costs.
- Maintaining records of loan applications by using loan management software.
- Managing loan renewals by organizing follow-up meetings with clients.

- Monitoring the progress of the loan application process and relaying any hindrances to clients.
- Ensuring that loan applications are in line with the company's financial policies, as well as state laws and regulations
- Uploading loan schedules into credit search portals monthly
- Conducting a credit risk assessment on every potential client

## **Unaab Microfinance Bank**

**2018 -2022**

Post held: Credit Analyst

Functions

- Meeting with clients interested in taking out a loan and providing them with the Necessary information to start the loan application process
  - Collecting the needed financial documentation and assessing the clients' creditworthiness.
  - Loan disbursements
  - Calculating and analysing the risk ratios of clients based on their credit score and financial history.
  - Approving or denying loan requests, and communicating your decision to both clients and management.
  - Setting up payment plans for clients explaining monthly instalment amounts, interest rates, and other costs.
  - Maintaining records of loan applications by using loan management software.
  - Managing loan renewals by organizing follow-up meetings with clients.
  - Monitoring the progress of the loan application process and relaying any hindrances to clients.
  - Ensuring that loan applications are in line with the company's financial policies, as well as state laws and regulations
  - Uploading loan schedules into credit search portals monthly

## **ACHIEVEMENTS**

- Increasing the bank loan portfolio by almost 50%
- Reducing the banks' bad debts by ensuring due diligence is followed in loan process
- Successfully increased the efficiency of the bank loan documentation process
- Successfully streamlined and increased the process of loan approval and disbursement

**Unaab Microfinance Bank****2017 -2018**

Post held: Account officer

## Functions:

- Creating and processing invoices
- Management of accounts payable and receivable
- Preparing financial reports
- Analyzing financial information
- Treatment of payment mandates and schedules
- Remita invoice generation and payment

**Unaab Microfinance Bank****2016 -2017**

Post held: Customer care officer

## Functions:

- Opening of accounts
- Bvn enrollments
- Bvn Validation
- Resolving issues and troubleshooting technical problems
- Delivering information about a company's offerings.
- Providing proactive customer outreach.
- Handling customer complaints
- Collecting and analyzing customer feedback
- Answering questions about a company's products or services

**ACHIEVEMENTS**

- Being able to increase customer access to our products
- Being able to achieve a 70% increase in BVN enrolments
- Being able to reduce the turnaround time for customer complains

**HOBBIES**

- Learning new skills
- Travelling
- Reading