

# **RESUME/CURRICULUM VITAE**

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## **AKINOLA, Ifedayo Joseph**

BA(Hons)-Bus.Mgt., MBA, MSc-Finance(Leicester), FCA, ACTI, FRM, FRM, ICBR, CFI

### **A. INTRODUCTION**

I am a resourceful, goal oriented chartered accountant, chartered tax practitioner, administrator, and risk management professional as well as a dynamic financial strategist, public policy and industry analyst with over two decades hands on experience transcending commercial, academic, manufacturing, consulting and banking sectors. I believe that with enthusiasm accompanied by right attitude, great feats are achievable without compromising ethical standards and permissible best practices. As a versatile, tenacious, resilient professional with strong team spirit, I am always prepared to confront new challenges and take responsibilities for my actions. I create value through knowledge acquisition by continuous learning, knowledge sharing with colleagues and pragmatic knowledge application to problem solving while effectively managing resources through strategic prioritisation of tasks. I strive to balance conflicting interests of divergent stakeholders including those of regulatory bodies with a view to ensuring frictionless operational atmospheres in any given situation while preserving the integrity and sanctity of my organisation's core values, mission, vision, policies, procedures and charter.



### **B. CORE SKILLS & COMPETENCIES**

- Possession of very strong credit analysis, structuring and packaging skills for very complex transactions.
- Strong loan and contract negotiation expertise.
- Effective stakeholders' relationship management.
- Bespoke product and service design, development and marketing.
- Proficient in Microsoft Word, Excel & Powerpoint, Globus Banking Software, SPSS, EViews, MATLAB, Tableau Desktop.
- Financial Modelling for financial analysis and project evaluation.
- Working knowledge of BASEL (II, III, IV) Accords on International Convergence on Capital Measurement & Capital Standards.
- Sound knowledge and application of Asset & Liability Management (ALM) principles & IFRS standards.
- Thorough understanding of the operating dynamics of Enterprise Risk Management (ERM) & SOX, Corporate Governance.
- Good Project Conception, Management, Monitoring & Evaluation skill.
- Working knowledge of integrated banking risks and regulation covering OpRisk, Credit Risk, Market Risk and Liquidity Risk etc
- Effective written and oral communication, presentation, planning, organizing and resource management skills.
- Strong 360° Leadership, Coaching, "CAN DO" and Motivational Attributes.
- Good interpersonal and relationship management skills.
- Possession of strong analytical skill for risk asset creation
- Sound knowledge of financial markets operating dynamics
- Knowledge of investment portfolio construction and management.
- Project Prospectus & Private Placement Memorandum Packaging Skills.
- Strategic Business Environmental Scanning skills for new business development.
- Training Facilitation & Capacity Development.

### **C. CAREER TRAJECTORY & ACCOMPLISHMENTS**

ORGANISATION	GROUP/DEPARTMENT	POSITION HELD	PERIOD
DEMVROS Financial Resources	Corp. Finance & Risk Mgmt. Services	Executive Consultant	October, 2011 till Date
Equitorial Trust Bank Ltd (SBPlc)	Risk Management Directorate	Head – Credit Risk Mgmt.	May, 2008 – September, 2011
Equitorial Trust Bank Limited	Business Development Division	Ag. Regional Business Mgr.	January, 2008 – April, 2008
Equitorial Trust Bank Limited	Business Development Division	Branch Manager	January, 2006 – April, 2008
Equitorial Trust Bank Limited	Business Development Division	Corporate Relationship Mgr.	November, 2002 – December, 2005
Equitorial Trust Bank Limited	Credit Administration Group	Credit Appraisal Manager	April, 2000 – October, 2002
Equitorial Trust Bank Limited	Inv. Banking & Corp. Finance Dept.	Investment & Project Analyst	April, 1998 – March, 2000
Gulf Bank of Nigeria Plc	Corporate Banking Group	Senior Credit Analyst	July, 1995 – April, 1998

### **D. LEADERSHIP & VOLUNTEER ACTIVITIES**

1. Treasury & Investment Director @ Prosperous Global Brethren Nigeria Limited

2. Entrepreneurial Development Mentor @ FATE Foundation, Lagos, 2015 to Date
3. Graduate Teaching Assistant @ Leadmode Resource Centre for International Distance Learning
4. Member of Capacity Development Faculty on Credit and Risk Management Issues (2000 – 2011) @ Equitorial Trust Bank Training School
5. Member, IFRS Steering Committee @ Equitorial Trust Bank Limited
6. Member, Group Risk Management Policy Formulation Committee @ Equitorial Trust Bank Limited
7. Member, Due Diligence & Data Integrity Committee @ Equitorial Trust Bank Limited
8. Member, Troubled Asset Management Task Force @ Equitorial Trust Bank Limited
9. Packaging of Project Information Memoranda in support multilateral agencies funding applications @ Equitorial Trust Bank Limited
10. Initiated & Modelled Financial Statement Analysis Template for Corporate & SME Loan Applications appraisal @ Equitorial Trust Bank Ltd
11. Debt Conversion Agent on Federal Government of Nigeria Debt Conversion Programme (DCP) for Gulf Bank of Nigeria Plc

#### E. PROFESSIONAL AFFILIATIONS & CERTIFICATIONS

S/No.	DESIGNATION	AWARDING BODY	YEAR
1	FRM	Global Association of Risk Professionals (GARP), USA	May, 2015
2	PRM	Professional Risk Managers' International Association (PRMIA), USA	February, 2014
3	Cert.IFR	Association of Certified Chartered Accountants (ACCA) - UK	February, 2013
4	APRM	Professional Risk Managers' International Association (PRMIA), USA	October, 2012
5	ICBRR	Global Association of Risk Professionals (GARP), USA	July, 2012
6	ACTI	The Chartered Institute of Taxation of Nigeria (CITN)	March, 2000
7	FCA	The Institute of Chartered Accountants of Nigeria (ICAN)	May/June Diet., 1994

#### INTERNATIONAL COURSES PARTICIPATED

S/No.	AWARD	COURSE TITLE	TRAINING MULTILATERAL AGENCY/BODY	YEAR
1	SoA	Public-Private Partnerships (PPP)	World Bank MOOC (in partnership with Coursera)	July, 2015
2	CoA	Macro Econometric Forecasting	International Monetary Fund (IMF) & edX	April, 2017
3	CoA	Energy Sector Reform	International Monetary Fund (IMF) & edX	April, 2017
4	CoA	Debt Sustainability Analysis	International Monetary Fund (IMF) & edX	March, 2017
5	CoA	Macroeconomic Diagnostic	International Monetary Fund (IMF) & edX	Nov, 2017
6	CoA	Financial Market Analysis	International Monetary Fund (IMF) & edX	March, 2017
7	CoA	Financial Development & Financial Inclusion	International Monetary Fund (IMF) & edX	Dec, 2019
8	CoA	Macroeconomic Management in Resource-Rich Countries	International Monetary Fund (IMF) & edX	May, 2020
9	CoA	Public Financial Management	International Monetary Fund (IMF) & edX	May, 2020
10	CoA	Foundation of Central Bank Law	International Monetary Fund (IMF) & edX	Sept, 2020

#### EDUCATIONAL QUALIFICATIONS

S/No.	AWARD & COURSE OF STUDY	AWARDING INSTITUTION	YEAR
1	MSc. Finance	University of Leicester, UK	November, 2011
2	BA(Hons) – Business Mgmt. (2.1)	University of Sunderland, UK	December, 2007
3	MBA – Business Administration	University of Ado-Ekiti (Now Ekiti State University), Ado-Ekiti, Nigeria	February, 2005
4	HND – Business Administration (UC)	Yaba College of Technology, Yaba, Lagos State, Nigeria	November, 1993
5	ND – Bus. Admin. & Mgmt. (UC)	The Federal Polytechnic, Ado-Ekiti, Nigeria	August, 1989
6	WASC/GCE	Orere Grammar School (West African Examination Council, Nigeria)	May/June 1984, Nov. 1985

#### N Y S C

DATE: June, 1994 to May, 1995 ORGANISATION: Taraba Agricultural Development Programme (TADP), PMB. 1037, Jalingo, Taraba State.  
 POSITION HELD: Assistant Commercial Accountant.

#### PERSONAL DETAILS

SURNAME: Akinola OTHER NAMES: Ifedayo Joseph  
 DATE OF BIRTH: 10<sup>th</sup> July, 1967 SEX: Male  
 MARITAL STATUS: Married STATE OF ORIGIN: Ondo  
 LOCAL GOVT. AREA: Ondo East NATIONALITY: Nigerian  
 LANGUAGES SPOKEN: English, Yoruba & Igbo.

**HOBBIES:** Mathematical Simulation, Risk Modelling, Public Speaking, Reading, Writing of Articles, Table Tennis, Music, Travelling etc

### SCHEDULE OF MAJOR TRAINING PROGRAMS LEAD/CO-FACILITATED SINCE 2012

S/No.	THEME	SUBJECT AREA	DATE	VENUE	AUDIENCE & PARTNER	ROLE
1	Market Risk Management & Basel III	Risk Management	Dec, 2013	New York, USA	Included CBN Delegates	Lead & Co-Facilitator
2	Financial & Market Analysis for Regulators	Investment Management	Dec, 2012	Dubai, UAE	Included CBN Delegates - Global Analytics	Lead & Co-Facilitator
3	Advanced Risk Management Masterclass Programme	Risk Management	Sept, 2013	Dubai, UAE	Included CBN Delegates - Global Analytics	Lead & Co-Facilitator
4	Collateral Management & Securities Lending	Credit Risk	June, 2014	Lokoja, Kogi State	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
5	Financial Modelling	Financial Analysis	Sept, 2012	Accra, Ghana	Included DMO Delegates - Global Analytics	Lead & Co-Facilitator
6	Financial Analysis	Financial Analysis	Dec, 2014	Abuja, FCT	PENCOM In-Plant Workshop - Global Analytics	Lead & Co-Facilitator
7	Credit Management & Debt Recovery	Credit Risk	Mar, 2013	Dubai, UAE	Included NAPEP Delagates - Global Analytics	Lead & Co-Facilitator
8	Currency Supply Chain Management	Supply Chain Management	Dec, 2012	Minna, Niger State	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
9	Custodian Banking for Regulators	Investment Securities	Oct, 2015	Lagos, Nigeria	NDIC In-Plant Course - Global Analytics	Lead & Co-Facilitator
10	Operational Risk & Data Quality Management	Operational Risk	Aug, 2012	Minna, Niger State	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
11	Energy Project Finance (Oil, Gas & Power)	Project Finance	Oct, 2015	Port-Harcourt	NAPIMS In-Plant Course - Knowledge Research	Lead & Co-Facilitator
12	Liquidity, Market & Operational Risk Management	Risk Management	Aug, 2015	Lagos, Nigeria	CBN In-Plant Course - Didatics Associates	Lead & Co-Facilitator
13	Money, Forex & Fixed Income Securities	Investment Securities	Dec, 2014	Lagos, Nigeria	CBN In-Plant Course -Didatics Associates	Lead & Co-Facilitator
14	Financial Services & Product Development	Financial Market	Nov, 2013	Lagos, Nigeria	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
15	FOREX Trading Operations & Risk Management	Financial Market	May, 2013	Lagos, Nigeria	NDIC In-Plant Course - Global Analytics	Lead & Co-Facilitator
16	Fundamentals of Operational Risk Management	Risk Management	Oct, 2012	Lagos, Nigeria	Included NCC Delegates - Global Analytics	Lead & Co-Facilitator
17	Mortgage & Real Estate Finance Master Class	Mortgage Finance	Oct, 2013	Singapore	Included FMBN Delegates - Global Analytics	Lead & Co-Facilitator
18	Credit & Operational Risk Management	Risk Management	Oct, 2013	Dubai, UAE	Included FMBN Delegates - Global Analytics	Lead & Co-Facilitator
19	Internal Capital Adequacy Assessment Process & Stress Testing	Risk Management	Aug, 2015	Abuja, FCT	NDIC In-Plant Course - Global Analytics	Lead & Co-Facilitator
20	Overview of Derivatives & Pension Risk Management	Investment Management	May, 2014	Abuja, FCT	PENCOM In-Plant Workshop - Global Analytics	Lead & Co-Facilitator
21	Investment Strategy & Portfolio Management	Investment Management	May, 2015	Abuja, FCT	PENCOM In-Plant Workshop - Global Analytics	Lead & Co-Facilitator
22	Fundamentals of Loan Documentation	Credit Risk	Oct, 2015	Lagos, Nigeria	Included NEXIM Delegates - Global Analytics	Lead & Co-Facilitator
23	Fundamental of Supervision & Management	Leadership	June, 2013	Lagos, Nigeria	Forte Oil Plc In-Plant Course - Chrome Consulting	Lead & Co-Facilitator
24	Self-Discovery & 360 Degree Leadership	Leadership	Mar, 2014	Lagos, Nigeria	ICAN Ikeja District Workshop	Lead & Co-Facilitator
25	Fundamentals of Mortgage Finance - Analysis & Risk Management	Mortgage Finance	Aug, 2012	Abuja, FCT	Aso S&L PLC In-Plant - Global Analytics	Lead & Co-Facilitator
26	Enterprise Risk Management & Corporate Governance Master Class	Risk Management	Dec, 2012	Accra, Ghana	Include SEC Delegates - Global Analytics	Lead & Co-Facilitator
27	Financial Modelling	Financial Analysis	Oct, 2012	Accra, Ghana	Include AGF Delegates - Didatics Associates	Lead & Co-Facilitator
28	Time Management & Personal Effectiveness	Leadership	Nov, 2015	Lagos, Nigeria	Total (E&P) In-Plant - Chrome Consulting	Lead & Co-Facilitator
29	Enhancing Performance & Strategic Management	Corporate Strategy	Oct, 2015	Abuja, FCT	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
30	Fundamentals of Loan Documentation	Credit Administration	Nov, 2015	Lagos, Nigeria	Included NEXIM Delegates - Chrome Consulting	Lead & Co-Facilitator
31	Basic Fixed Income Securities & Derivatives	Financial Instruments	May, 2016	Port-Harcourt	SEC In-Plant Course - Global Analytics	Lead & Co-Facilitator
32	Forensic Accounting & Auditing	Accounting & Investigation	Sep, 2016	Lagos, Nigeria	NITDA In-Plant Course - Chrome Consulting	Lead & Co-Facilitator
33	Financial Market Infrastructure, Payment & settlement Systems	Financial Market	Oct, 2016	Lagos, Nigeria	CBN In-Plant Course - Didatics Associates	Lead & Co-Facilitator
34	Contract Management & Administration (JCT)	Project Management	Nov, 2016	Abuja, FCT	CBN In-Plant Course - IPL	Lead & Co-Facilitator
35	Treasury Single Account (TSA)	Public Finance	Nov, 2016	Abuja, FCT	NTI In-Plant Course - IPL	Lead & Co-Facilitator
36	Nigerian Foreign Exchange Market Dynamics	Financial Market	Mar, 2017	Lagos, Nigeria	CBN In-Plant Course - Didatics Associates	Lead & Co-Facilitator
37	Capital Market Dynamics	Financial Market	May, 2017	Lagos, Nigeria	NLNG In-Plant Course - Didatics Associates	Lead & Co-Facilitator

### SCHEDULE OF MAJOR TRAINING PROGRAMS LEAD/CO-FACILITATED SINCE 2012

S/No.	THEME	SUBJECT AREA	DATE	VENUE	AUDIENCE & PARTNER	ROLE
38	Currency Operations Management	Currency Logistics	Nov, 2017	Lagos, Nigeria	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
39	Bank Recovery & Resolution	Bank Regulation	Oct, 2017	Abuja, FCT	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
40	Central Counterparties & Clearing Risk	Financial Market	Oct, 2017	Lagos, Nigeria	CBN In-Plant Course - Didactics Associates	Lead & Co-Facilitator
41	Personal Finance - Family Financial Planning	Personal Finance	Oct, 2017	Lagos, Nigeria	Church Programme - RCCG	Presenter
42	Human Resource Metrics & Analytics	HR Accounting	Nov, 2017	Abuja, FCT	CBN In-Plant Course - IPL	Lead & Co-Facilitator
43	Treasury Management Course	Finance	Dec, 2017	Lagos, Nigeria	NLNG In-Plant Course - Growth Academy Ltd	Lead & Co-Facilitator
44	Improving Service Delivery	Customer Relations	May, 2018	Lagos, Nigeria	NPA In-Plant Course	Lead & Co-Facilitator
45	Project Risk & Compliance Management	Project Management	Apr, 2018	Lagos, Nigeria	NNPC In-Plant Course - Chrome Consulting	Lead & Co-Facilitator
46	Contract Administration	Project Management	Apr, 2018	Lagos, Nigeria	NNPC In-Plant Course - Chrome Consulting	Lead & Co-Facilitator
47	Introduction to Treasury Management	Finance	Jun, 2018	Lagos, Nigeria	FBN Conversion Programme - Westfield	Co-Facilitator
48	Operational Risk Management	Risk Management	Jun, 2018	Lagos, Nigeria	FBN In-Plant Training - IBFC Alliance	Co-Facilitator
49	Enterprise Risk Management & Corporate Governance	Risk Management	Apr, 2019	Lagos, Nigeria	Providus Bank BoD - Capital Vanguard	Presenter
50	Project Management Programme & Time Management	Project Management	May, 2019	Lagos, Nigeria	JTB Retreat - IPL	Co-Facilitator
51	Regulatory Compliance Training	Compliance	June, 2019	Lagos, Nigeria	FBN In-Plant Training - United Concept Limited	Lead & Co-Facilitator
52	Financial Products Design & Development	Financial Instruments	Aug, 2019	Lagos, Nigeria	CBN In-Plant Course - GT Empirica	Lead & Co-Facilitator
53	Forecasting Techniques for Currency Logistics & Distribution	Currency Logistics	Sep, 2019	Lagos, Nigeria	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
54	Basic Credit Analysis	Credit Risk	Nov, 2019	Lagos, Nigeria	Providus Bank In-Plant - Capital Vanguard	Lead & Co-Facilitator
55	Leveraging Opportunities in Stock Market	Capital Market	Jun, 2020	Lagos, Nigeria	Flame Consulting Open Virtual Training	Co-Facilitator
56	Personal Finance	Finance	Nov, 2020	Abuja, FCT	FMBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
57	Central Bank Financial Statement Analysis	Finance	Oct, 2020	Abuja, FCT	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
58	Digital Commerce Taxation for Tax Administrators	Public Finance	Feb, 2021	Lagos, Nigeria	FIRS In-Plant Course - Global Analytics	Lead & Co-Facilitator
59	Advanced AML/CFT Training	Compliance	Mar, 2021	Abuja, FCT	FMBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
60	Advanced Financial Analysis, Planning & Forecasting	Finance	Mar, 2021	Lagos, Nigeria	BOI In-Plant Course - Chrome Consulting	Lead & Co-Facilitator
61	Fundamentals of Banks Financial Analysis	Finance	Apr, 2021	Lagos, Nigeria	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
62	Bank Financial Analysis & Operational Excellence	Bank Regulation	Apr, 2021	Lagos, Nigeria	CBN In-Plant Course - Procept Africa	Co-Facilitator
63	Strategy Execution	Management	May, 2021	Lagos, Nigeria	FBN Women Development - Flame Consulting	Co-Facilitator
64	Investor Relations Management	Capital Market	July, 2021	Lagos, Nigeria	I&M Bank of Rwanda (Virtual) - Flame Consulting	Co-Facilitator
65	Advanced Credit Risk Analysis & Management	Credit Risk	Sep, 2021	Lagos, Nigeria	Flame Consulting Open Virtual Training	Co-Facilitator
66	Research Design & Methods for Tax Administrators	Research	Sep, 2021	Lagos, Nigeria	FIRS In-Plant Course - Global Analytics	Lead & Co-Facilitator
67	Project Finance & Financial Management	Project Finance	Sep, 2021	Ghana	International Training - Global Consulting	Co-Facilitator
68	Big Data	Data Analytics	Oct, 2021	Abuja, FCT	FIRS In-Plant Course - Global Analytics	Co-Facilitator
69	Taxation of Income Derived from Entertainment, Sporting & Arts	Public Finance	Oct, 2021	Lagos, Nigeria	FIRS In-Plant Course - Global Consulting	Lead & Co-Facilitator
70	Enterprise Risk Management	Risk Management	Dec, 2021	Lagos, Nigeria	FBN In-Plant Training - Westfield	Co-Facilitator
71	Capital Adequacy Under Basel III	Risk Management	Dec, 2021	Ghana	International Training - GT Empirica	Co-Facilitator
72	Fintech & Risk Factors	Financial Market	Nov, 2021	Lagos, Nigeria	CBN In-Plant Course - Global Analytics	Lead & Co-Facilitator
73	Cybersecurity Risk & Compliance	Operational Risk	Jan, 2022	Ghana	International Training - Global Consulting	Co-Facilitator
74	Basic Credit Analysis	Credit Risk	Mar, 2022	Lagos, Nigeria	FBN Conversion Programme - Westfield	Co-Facilitator
75	Accounting & Financial Statement Analysis	Accounting	Mar, 2022	Lagos, Nigeria	FBN Conversion Programme - Westfield	Co-Facilitator