

# ABDUL MONDAY

## PROFESSIONAL SUMMARY

Results-driven accounting graduate with solid expertise in both microfinance operations and core accounting principles. Proven track record in managing loan portfolios, supervising teams, and ensuring compliance with regulatory standards. Proficient in ledger management, financial reporting, and the use of accounting tools such as AMBS. Known for improving loan recovery rates, enhancing operational efficiency, and maintaining accurate financial records. Possesses strong analytical, problem-solving, and interpersonal skills. Currently managing branch operations while applying sound accounting practices to drive financial growth and accountability across all business functions.

## WORK EXPERIENCE

### MANAGER

Damez Worthwhile Ltd (Microfinance Bank)

2023 – Present

- Overseeing daily branch operations to ensure service efficiency and customer satisfaction.
- Leading a team of credit officers and driving performance to meet loan disbursement targets.
- Monitoring repayment schedules and improving recovery rates by enforcing follow-up procedures.
- Implementing risk control strategies to reduce non-performing loans.
- Using AMBS software to manage client accounts and generate financial reports.
- Building strong customer relationships that improve retention and referrals.
- Ensuring compliance with regulatory standards and internal policies.

### ASSISTANT MANAGER

FCMB Microfinance Bank

2021 – 2023

- Supported branch management in executing operational strategies and achieving performance goals.
- Facilitated loan approvals, disbursements, and ensured proper documentation.
- Monitored loan portfolios and improved delinquency recovery by 25%.
- Trained and mentored junior staff to enhance productivity and professionalism.
- Ensured accurate financial reporting using AMBS and ledger systems.
- Strengthened customer loyalty through responsive issue resolution and personalized service.
- Contributed to internal audit readiness and improved process compliance.

## CONTACT

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## SKILLS

### Hard Skills

- Financial Reporting & Analysis
- Loan Processing & Credit Assessment
- AMBS Microfinance Software Proficiency
- Accounting Ledger Management (Cashbook, General Ledger)
- Regulatory Compliance & Documentation
- Risk Assessment & Mitigation
- Budgeting & Cash Flow Management

### Soft Skills

- Leadership & Team Supervision
- Customer Relationship Management
- Verbal and Written Communication
- Problem Solving & Analytical Thinking
- Attention to Detail
- Adaptability in Fast-paced Environments
- Time Management & Multitasking

## EDUCATION

- **Bachelor of Science in Accounting**  
*Kogi State University, Anyigba*  
2019

## LANGUAGE(S)

- **English:** (Fluent)
- **Hausa** (Fluent)

## REFERENCE

Available Upon Request

## **CREDIT OFFICER**

ASHA Microfinance Bank

2021 – 2021

- Evaluated loan applications and conducted field verifications to assess creditworthiness.
- Processed loan disbursements and maintained accurate documentation.
- Educated customers on loan terms, repayment plans, and savings options.
- Collaborated with senior officers to improve loan approval timelines.
- Monitored repayments and reduced loan default rates through consistent follow-up.
- Maintained client records and generated daily financial reports.
- Promoted financial inclusion by onboarding rural clients and market traders.