

CHUKWUKA 'CHUKA' CHIMAH

Credit Analyst

Calgary, Alberta

EDUCATION & TRAINING

Southern Alberta Institute of
Technology (Calgary)

Business Intelligence: Data Analysis
& Reporting

2018 - 2019

University of East London
(England)

Msc: Risk Management

2009

Bow Valley College (Calgary)

Corporate Readiness Training

program

2018

HIGHLIGHTS

- A finance professional with seven years of experience working in retail and corporate banking specializing in credit analysis.
- Facilitated extensive credit analysis and due diligence on risk exposures using internal and external data sources leading to a 20% reduction of delinquent accounts.
- Monitored and conducted Root Cause Analysis of large fraud losses and delinquency trends of over 200 accounts using the Fishbone/ Ishikawa method.
- Renegotiated terms of over 80 non-performing loans after which 70% returned to performing status.
- Sound knowledge of credit systems, financial collections, debt management, reporting and all related credit-based system operations.
- Spearheaded the committee for creating requirements used for the banks credit data mart in the data warehouse for appropriate reporting.
- Fluent in both English and French.

VOLUNTEER EXPERIENCE

Care Companion

Calgary Seniors Resource Center.

2018

- Providing companionship to clients of Calgary Seniors Resource Society.

PROFESSIONAL EXPERIENCE

Credit Analyst

2015 - 2018

Heritage Bank (Nigeria)

- Researched and analysed financial and non financial information to assess the credit risk exposure of existing and potential customers.
- Generated and reviewed weekly risk assessment reports using SQL and Microsoft excel on running and expired facilities.
- Established relationships with business stakeholders to identify and address key risk areas.
- Prepared weekly credit exposure reports using Microsoft Excel, used as input to Asset and Liability Committee (ALCO) reports.
- Used internally developed software application to generate ratios analysis using Altman Z score model to determine solvency of potential clients.
- Performed risk rating calculation to complete risk assessment.
- Reviewed credit documentation for regulatory and internal compliance.
- Provided ongoing support for the metadata , Data Quality Assurance and master data management processes

Financial Investigator
Heritage Bank (Nigeria)

2011 - 2015

- Examined the bank's general ledger using SQL and Microsoft excel especially income and expense lines for revenue assurance.
- Conducted investigations by obtaining and analyzing information from internal databases, records and external sources as well as making recommendations.
- Inspired the improvement and amendment of various policies using identified risks within the bank as a guide.
- Identified gaps as well as opportunities to leverage data analytics in assessment of the bank's balanced scorecard and KPI's
- Liaised with regulatory and law enforcement agencies as needed.

Business Analyst
Ranc Care Homes (England)

2009 - 2011

- Partnered with developers to automate manual processes, saving time and money while decreasing errors. Credited as a primary driving force behind a 5% increase in margins this fiscal year.
- Collaborated with stakeholder groups across the organization to ensure business and technology alignment. Proposed solutions meeting defined specifications and needs.
- Gathered business and documented business requirements for new, upgraded care management system through interviews, JAD, brainstorming session and user stories. .
- Performed quality assurance, system integration and user acceptance testing facilitating on-time, on-budget and acclaimed --go-live-- of enterprise implementations for up to 50 users.