

FOLORUNSO GAFAR IBRAHIM

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Dedicated and results-driven microfinance professional with 7 years of progressive experience at LAPO Microfinance Bank, transitioning from a frontline Client Support Officer to a supervisory role as Assistant Branch Manager. Demonstrated expertise in customer service, credit administration, team leadership, operational compliance, and business development. Known for strong interpersonal skills, community engagement, and delivering high-impact financial solutions to underserved populations.

EXPERIENCE

LAPO MICROFINANCE BANK, KONTAGORA, NIGER STATE

Assistant Branch Manager (Jan 2021–May 2022)

Job Duties:

- Supervised and coordinated all daily branch activities in line with LAPO's standard operating procedures.
- Ensured timely processing of customer transactions, including deposits, withdrawals, loan disbursements, and repayments.
- Maintained operational compliance with LAPO's internal control policies and Central Bank of Nigeria (CBN) regulations.
- Oversaw loan application, appraisal, approval (within limits), and disbursement processes.
- Monitored performance of the branch's loan portfolio, focusing on **Portfolio-at-Risk(PAR)** and repayment efficiency.
- Initiated prompt recovery actions on defaulting accounts and supervised field credit officers during recovery.
- Provided direct supervision to Credit Officers, Cashiers, and Customer Service Officers.
- Conducted regular performance reviews, provided coaching, and ensured staff adherence to targets and ethical standards.
- Led daily briefing sessions and weekly strategy meetings.
- Drove customer acquisition campaigns for savings and credit products.
- Engaged in grassroots marketing, community outreach, and relationship building with market associations and cooperative groups.
- Ensured prompt and professional resolution of customer issues or complaints.
- Conducted client visits to monitor satisfaction and gathered feedback.
- Promoted LAPO's financial literacy programs to improve customer engagement and retention.
- Compiled and submitted daily, weekly, and monthly operational and performance reports to the Branch Manager and Area Manager.
- Maintained accurate records of transactions, customer interactions, and loan files.
- Analyzed branch financial data to support decision-making and performance improvements.

LAPOMICROFINANCEBANK, KEFFI, NASARAWA STATE

Client Support Officer (Sep 2015 – Dec 2021)

Job Duties:

- Provided accurate information about LAPO's loan and savings products.
- Assisted customers in filling out forms and guided them through account opening or loan application processes.
- Recorded, investigated, and resolved client complaints or escalated complex issues to the Branch Manager.
- Ensured follow-up and feedback are provided to clients within the stipulated timelines.
- Built strong, respectful relationships with clients to enhance loyalty and trust.
- Conducted routine follow-up calls to ensure client satisfaction after disbursement or service delivery.
- Collected client feedback and relayed insights to management for service improvement.
- Maintained accurate client records and documentation for audits and reporting.
- Assisted in the preparation of weekly customer service reports and feedback summaries.
- Guided clients through the loan repayment schedule and addressed inquiries related to payment.
- Worked closely with Credit Officers to educate clients on repayment obligations and terms.
- Reminded clients of upcoming due dates to help reduce default rates.

EDUCATION

August 2012

Higher National Diploma, Business Administration | Kwara State Polytechnic, Ilorin

June 2006

National Diploma, Business Studies | Osun State Polytechnic, Iree

SKILLS

& Customer Service

& Banking Ethics

& Regulation Compliance

& Record Keeping

& Effective Communication

& Team Leadership

& Detailed Oriented Approach

& Problem Solving

COMPUTER/IT SKILLS

- **Internet:** Vast knowledge with surfing various web programs.
- Vast knowledge on Microsoft Office (Word, Excel and Power Point).