

EPHRAIM ADJEI

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PROFESSIONAL SUMMARY

- Over three years of experience in credit analysis, relationship management, and international trade advising in the banking sector.
- Proven ability to analyze financial statements and develop strategic insights, leading to optimized credit decisions for 26 companies.
- Advanced data analysis skills, including proficiency in Excel, PowerPoint, Python, Power BI and R Studio.
- Exceptional communication, relationship management, and problem-solving skills cultivated through managing over 40 corporate accounts and delivering industrial reports.

RELATED EXPERIENCE

Credit Analyst – Commercial Banking

Aug 2022 – Jul 2023

Access Bank (Ghana) Plc, Accra - Ghana

Key Achievement:

- Advised on the structuring of \$50M in credit facilities, leading to better client retention and profitability.
- Boosted trade finance revenue by 7% through effective cross-selling of bank products.
- Managed a loan portfolio for export, import, and general commerce clients, ensuring 98% compliance with repayment schedules.
- Conducted credit risk assessments for clients in international trade, resulting in a 15% reduction in non-performing loans.
- Provided strategic recommendations to management on creditworthiness, driving a 20% increase in approved trade facilities.
- Collaborated with cross-functional teams to evaluate market trends, delivering insights that improved credit product design.
- Proactively researched emerging industry risks and adapted credit policies to mitigate potential impacts.

Assistant Relationship Manager – Commercial Banking

Jul 2021 – Jul 2023

Access Bank (Ghana) Plc, Accra - Ghana

Key Achievement:

- Built and maintained relationships with over 30 commercial clients, achieving a 20% increase in customer satisfaction scores through proactive engagement and tailored solutions.
- Introduced tailored banking solutions, increasing adoption of bank products by 30% across client accounts.
- Maintained prompt correspondence with clients, reducing transaction delays by 20%.
- Advised clients on savings and investment opportunities, driving a 7% increase in cross-product sales.
- Conducted client needs assessments, resulting in a 15% growth in portfolio value through customized financial solutions.

Finance Logistics Manager

Sep 2017 – May 2021

Norbban Energy Limited, Accra – Ghana

Key Achievement:

- Streamlined fuel distribution processes, reducing delivery times by 15% while maintaining safety and compliance standards.
- Implemented near real-time tracking systems for gas transportation, improving delivery accuracy by 20%.
- Minimized stockouts and excess inventory by integrating predictive analytics into the logistics planning process.
- Designed and implemented a financial dashboard to monitor fuel transportation expenses, leading to actionable insights and better decision-making.
- Partnered with operations teams to align logistics capacity with sales forecasts, contributing to a 16% increase in revenue by ensuring timely deliveries to key customers.
- Improved expense allocation accuracy by implementing new cost-tracking tools, reducing financial discrepancies by 20%.

KEY PROJECTS

Automotive Industry Report for Credit Decision-Making

- Collected and analyzed data on the automobile sector, creating a report that reduced loan approval times by 15%.
- Presented findings to stakeholders at 10 roadshows, enhancing client engagement and decision-making efficiency.

Gas Logistics Coordination

- Coordinated logistics for gas supplies to 32 stations, achieving a 100% on-time delivery rate.
- Negotiated vendor agreements, reducing transportation costs by 5%

CORE SKILLS

- **Financial Analysis:** Expertise in evaluating financial statements and appraising creditworthiness for 26 corporate clients.
- **Strategic Planning:** Created an industrial analysis paper for loan-seeking automotive companies, increasing loan approval efficiency.
- **Data Analysis:** Conducted complex data collection on the automobile industry and prepared insights for credit portfolio growth.
- **Client Relationship Management:** Managed over 40 banking relationships with corporate clients, providing strategic financial solutions.
- **Communication:** Presented industrial findings at 10 roadshows, strengthening customer engagement and decision-making.

EDUCATION

MA Public and International Affair University of Ottawa, Ontario, Canada	2023 - present
MSc in Logistics & Supply Chain Management Kwame Nkrumah University of Science and Technology, Kumasi-Ghana	2019 - 2021
BSc in Business Administration Kwame Nkrumah University of Science and Technology, Kumasi-Ghana	2013 - 2017

CERTIFICATIONS & AFFILIATIONS

- Candidate, Chartered Financial Analyst (CFA)
- Associate, Chartered Institute of Bankers – Nigeria (CIBN)