



CONTACT INFORMATION:

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JACOB NJONG VIFIEH-

ALUMNUS OF OXFORD BROOKS UNIVERSITY, UNITED KINGDOM, CONFERED DURING THE

REGIONAL GRADUATION CEREMONY ON FEBRUARY 9TH, DUBAI 2024



PROFESSIONAL SUMMARY

My global objective is not only to deal with figures, but also to research, analyze and improve the facts which produce the numbers within a financial institution. My specific objective is to develop an interesting positive balance sheet for the institution with shock-absorbing inputs. That is to compute a reference equation such as: $S(c) + S(e) + S(sh) = \text{output}$, where (C) represents customers, (E) employees and (SH) shareholders and ((S) the good service that interacts across the board with customers, employees and the shareholders to yield the expected maximum output. Finally, to utilize my accounting software expertise to keep the institution abreast with the necessary resilience and competitiveness against global economic downturn.

EDUCATIONAL BACKGROUND

❖ ACCA- ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS, UNITED KINGDOM:

- Diploma in accounting and business - Completed
- Advanced diploma in accounting and business - Completed
- ACCA professional ethics and skills module – Completed
- ACCA Affiliation – Two courses left (Advanced Financial management and Advanced Taxation, UK)

❖ BACHELOR OF SCIENCE:

- Bachelor of Science(hons) in Applied Accounting

ACHIEVEMENTS:

- Upper Second Class Honors (Bachelor of science in Applied Accounting)
- Official Alumnus of Oxford Brooks university

PROFESSIONAL BACKGROUND

❖ **BRANCH ACCOUNTANT AT BUSINESS AND CAREER MICROFINANCE, YAOUNDE CAMEROON, 2021 TO 2024:**

- Validated adjustments/reconciliation between client balance in the savings booklets and the account history in the Microfinance software system (Global Bank Software), reconciled bank statements to purchase and sales invoices.
- Prepared accounts receivables and payables, from purchase and sales day books/Invoices, using Global Bank software.
- Prepared month end reports to the General manager, showing statements of; All the accounts created for that month, liquidity situation of the month from all the types of accounts (daily savings, special savings, salary, company accounts, career financing), income statement for that month, liquidity deposited and received between branches of same Bank (inter branch transactions), loans disbursed.
- Assessed the creditworthiness of loan applicants, analyzed client business plans and financial statements, reviewing collateral, and determining an appropriate interest rate and loan terms based on their credit worthiness.
- Did daily imputation (Into Global bank system software) of cash collected by the bank marketer from customers who hold a daily savings account
- Participated in Budget forecast for the next year with the branch manager, to be presented at the annual general meeting (AGM) for approval, keeping a physical or hard copy of every budget transaction validated during the year, to see the variances so I can forecast for the next year.
- Tracked repayment of loans, identified potential delinquencies, and implemented strategies to minimize losses.
- Treated inter branch transactions from general ledger operations. Inter branch transactions are withdrawals or deposits by clients who do not hold an account in a particular branch but in another.
- Developed strategies to mitigate portfolio risks. This involved implementing loan loss reserves, establishing risk transfer mechanisms (such as loan securitization).
- Confirmed cash transfer from the Chief cashier (branch manager), to be used for the day for deposits and withdrawals and balancing off with cash at hand.

❖ **TRADE FINANCE EXECUTIVE AT EURO EXIM BANK, ST.LUCIA (My Empanelment number is EEB/CM/23/43334) October 10 2023-Present:**

- arranged acceptable terms, and closed transactions between confirmed customers and Euro EXIM Bank; specifically Trade finance instruments (IFRS 9), (issuing letters of credit, factoring, export credit, Bank guarantees, Proof of funds letters, Bank comfort letters, Ready willing and able letters).
- Promoted Euro EXIM Bank by expanding its scope, opening new Offshore accounts for new Customers in Cameroon.

- Opened lines of communication for Euro Exim Bank and promoted business expansion especially in the territory assigned to me (Cameroon), by arranging meetings with potential stakeholders.

SKILLS & CAPABILITIES:

- Global Bank Software = EXCELENT
- Team participation and able to work under pressure
- Microsoft word = GOOD
- Microsoft Excel = GOOD
- ENGLISH LANGUAGE = EXCELENT
- FRENCH LANGUAGE = VERY GOOD

PLEASE CHECK OUT MY LINKEDIN WEBSITE PROFILE BELOW:

<https://www.linkedin.com/in/vifieh-jacob-njong-b-sc-applied-accounting-upper-second-class-honours-740066197>