

Joy Abiola

Lagos State, Nigeria

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EDUCATION

Obafemi Awolowo University (OAU), Nigeria

July 2024

Programme: Bachelor of Science, Accounting and Management

Class of Degree: First Class Honors (4.77/5.0)

Relevant Courses: Money and Banking, Financial Management, Statistics, Micro and Macroeconomics, Econometrics, Strategic Financial Management, Financial Accounting, International Financial Reporting and Business Mathematics

PROFESSIONAL QUALIFICATIONS/CERTIFICATES

Institute of Chartered Accountant of Nigeria (ICAN): Qualified Chartered Accountant

Nov 2022

Financial Modelling and Valuation Analysis (FMVA): Certified

Sep 2022

Association of Accounting Technicians West Africa (AATWA): Member

Mar 2020

AWARDS AND RECOGNITIONS

Edubridge Academy – Analyst, School of Finance

July 2026

Nigerian Universities Accounting Students Association (NUASA) Prize, OAU – Best Graduating Student in Financial Accounting I & II

Dec 2025

Faculty of Administration, OAU - Recognized on the **Dean's Faculty List** for outstanding academic excellence in Accounting

Dec 2025

Obafemi Awolowo University – 2021/22/23 Class representative of the year

June 2024

Seplat JV – Recipient of the \$1020 Seplat National Undergraduate Scholarship for Academic Excellence

2021 – 2023

Great Ife Students' Union – Award of Service and Excellence as the Financial Secretary of OAU Students Union

Jun 2023

Nigeria University Accounting Students' Association, OAU (NUASA) – Award of Excellence as Most Influential Male

Nov 2021

Nigeria University Accounting Students' Association, OAU (NUASA) – Leadership Award as Best Class Representative

Nov 2019

WORK EXPERIENCE

Investment Operations Analyst, Zedcrest Wealth

Feb 2026 – Till Date

- Processed and reconciled ₦200M+ in daily investment inflows via Symplus and ValuePay, maintaining 99.9% transaction accuracy.
- Executed Treasury Bills bookings and asset allocations worth ₦1B+ monthly, ensuring 100% compliance with investment and settlement procedures.
- Managed high-volume bank transactions and portfolio movements, improving reconciliation efficiency by 30% and ensuring timely settlements.

Asset Operations NYSC Intern, Africa Plus Partners Nigeria Limited (APPNL)

Oct 2024 – Jan 2026

- Analyzed asset performance data to identify opportunities for optimization and cost savings while also collaborating with cross-functional teams
- Achieved unprecedented revenue growth, contributing to a historic increase in company revenue from ₦200 million to ₦1 billion for the first time.
- Mitigated financial risk by recovering ₦200 million through effective risk management and insurance claims

Credit Operations Intern, AFEX Commodities Exchange Limited

Sep 2023 – Oct 2023

- Assisted senior team members in conducting due diligence and determining the creditworthiness of potential borrowers
- Assessed borrowers' repayment ability to support management decisions on whether access to credit facilities should be granted
- Provided recommendations on loan structuring based on borrower profiles & market conditions, aiding in the credit application approval decisions

Tutor, Resolution Professional Centre

Jul 2022 – Aug 2022

- Provided comprehensive tutoring to prospective students of ATSWA, offering in-depth analysis of both macro and microeconomics with other courses such as Advanced tax, Strategic Financial Management, Advanced Auditing and assurance and Case study analysis
- Collaborated closely with supervisor & colleagues to improve training efficiency, seeking guidance and providing valuable & detailed feedback

LEADERSHIP EXPERIENCE

Platoon 4 Leader, NYSC Lagos Orientation Camp

Jan – Feb 2025

- Orchestrated and led a 500-member platoon to secure the Overall Best Platoon title at Lagos State NYSC camp competitions
- Coordinated participation in over 12 competitive events and achieved 7 first-place finishes across various categories and multiple top-three finishes
- Awarded the Best Platoon Leader for exceptional leadership, coordination, and strategic planning, driving the team's multi-event dominance

Chairman, Ife Accounting Summit

June 2024

- Executed a dynamic pre-summit networking event, facilitating meaningful connections among students from diverse academic departments
- Spearheaded the organization and execution of the prestigious Ife Accounting Summit, overseeing 12 sub-teams
- Strategized and achieved a record-breaking attendance and surpassed previous summit attendance figures by 20%
- Actively negotiated sponsorship deals with leading corporate entities and secured a 50% increase in sponsorship funds

Financial Secretary, Great Ife Students Union, OAU

Mar 2021 – Jun 2023

- Executed financial responsibilities with integrity as an authorized signatory to the union's account, processing transactions worth 7 million naira
- Led a team of 500 volunteers to successfully plan and execute the Financial Independence Summit 2023
- Facilitated the award of scholarships to 17 deserving indigent students through collaboration with a generous donor

Class Representative, Department of Management and Accounting

April 2019 – Present

- Led 422 students to excellence and became a sensational leader, winning the OAU class rep of the year in 2024 among other 492 class reps
- Successfully directed and managed the activities and affairs of the entire class (422 Students) with a strong commitment to diligence
- Achieved outstanding academic performance, contributing to over 75% of the class's academic excellence and personal development

CURRICULAR/VOLUNTEER ACTIVITIES

- Led fundraising for students' welfare packages (NUASA, OAU)
- Fresher Orientation Committee General Secretary

Apr 2020

Feb 2020

SKILLS AND PROFESSIONAL COMPETENCIES

Soft Skills: Critical Thinking, Problem-Solving, Effective Communication, Time Management, Leadership, Teamwork & Collaboration

Technical Skills: Financial Analysis, Financial Modelling (Basics), Valuation (Basics), Qualitative Research, Report Writing, Excel, PowerPoint, Power Pivot, Power Bi (Intermediate), R(Beginner)

Interests: Advisory, Financial markets, Investment Management, Consulting, Business Analytics, Developmental Finance and Soccer