**OSUNYOMI, YETUNDE OLUMIDE** oosunyomi@yahoo.com

08020523497, 07034125822

Amuwo Odofin, Lagos State, Nigeria

**EXECUTIVE LEVEL- BUSINESS DEVELOPMENT| PRODUCT DEVELOPMENT| TRAINING**

*Igniting performance, boosting bottom line profits*

* **25+ years of extensive experience leading operations, sales, marketing, customer service, product development and management in the banking sector, across 18 Countries.**
* **A strategic product management expert, with advanced experience leading all stages of product development, experienced in leading multi-cultural teams, has a track record of increasing revenue and market share, driving business growth, achieving organisational goals, providing leadership to sort out complex challenges as well as coaching employees into effective sales leaders.**
* **Extensive business travel and professional experience across West Africa, East Africa, and Central Africa, especially the French-speaking Africa Business Communities.**
* **Culturally sensitive, effective communicator, speaks and writes French and English Languages fluently.**

**AREAS OF EXPERTISE**

Research and Development |Team Leadership |Product Life-cycle Management|Go-to-Market Launch Plans| Product Roadmaps |Market & Competitor Research | Business Relationship Management | Training | Coaching and Mentorship | Business Development |Strategic Business Planning | User Experience | Process Improvement| Competitive Analysis |Commercial and Retail Banking Strategy| General Management | Product Design and Marketing | Territory Sales Management| Customer Base Expansion|

**IMPACT & RESULTS**

* Repackaged the UBA’s proprietary transfer product across presence countries in Africa generating

N2bn (US$5.6M) exceeding the preset target by 150% in the first year.

* Launched an exclusive product for HNI women that contributed N500M to the retail deposit base in the first year.
* Grew the retail deposit volume from N363bn (US$1bn) to N528bn (US$1.5bn) signifying an increase of 50% over a 4-year period (2012 – 2015)
* Launched and reviewed remittance products that grew UBA Group market share from 8% to 20% over a 2-year period.

**PROFESSIONAL EXPERIENCE**

**United Bank for Africa Plc. Lagos State|2012- 2017**

**HEAD, SELF-EMPLOYED SEGMENT BANKING**| February 2015 - January 2017

* Managed a N20bn portfolio across 15 pilot branches of the business segment, in leading the Bank-wide strategy for the self-employed segment of the consumer market.
* Supervised extensive market researches and analysis of the Self-Employed Segment to generate insights towards the creation and improvement of the Bank's value proposition.
* Initiated and drove the training of the segment sales team, equipped the team with a sales kit for a systematic, improved and impactful sales approach/performance, increased account acquisition, product cross-sell (min 3 products per customer) and account reactivations.
* Championed all marketing activities and promotion campaigns targeted at the segment, supervised all programs and activities e.g. weekly advisory radio show for entrepreneurs and an Entrepreneurs’ Clinic by trade groups, this created a business segment that grew by a deposit volume of N2bn (15 pilot branches only)
* Actively directed optimal acceptance and usage of designated products for the customer segment.

**HEAD, RETAIL PRODUCTS DIVISION (Group)| March 2012 - February 2015**

* Supervised the management of the Bank's retail products across the Group (Nigeria & Africa), with the responsibility for the group-wide budget for Savings (new accounts and deposit), retail current &domiciliary deposits and income from remittance products- Grew retail deposit (Nigeria) from N363bn (US$1BN) to N528bn (US$1.5bn); Group-wide Western Union money transfer market share from 8% to 20% (due to the activation of negotiated Group pricing and introduction of new variant)
* Directed product development activities, strategies, and roadmaps based on customer requirements and competitive market analysis, from research to the market stage, to make sure all retail products are profitable.
* Created and executed product sales strategies tailored towards achieving pre-defined sales targets across the group.
* Managed multiple cross-functional teams from solution concept through to the successful launch of products across Nigeria and 18 African Countries.

**HEAD, RETAIL PRODUCTS SALES | July 2009 – March 2012**

* Served as liaison between the Group Product Management Team and UBA Africa Subsidiaries on all matters involving product development, deployment, marketing, and promotion.
* Spearheaded market penetration and sales of all retail products across the UBA Group; led Country Products Sales Managers across 18 African Countries.
* Coached the Sales Team for product awareness and to improve the performance of products in the market.
* Coordinated new product development and managed existing products, evaluated products to determine the return on investment, market acceptance, areas of improvement, and profitability.
* Implemented product sales strategies tailored towards achieving pre-defined sales targets in the 18 Countries and collaborated with the Product Marketing Units to execute marketing plans tailored to the market segments of each Country.
* Launched a group-wide savings deposit promo across the 18 African countries resulting in deposit growth of over US$2M in three (3) months.

**Access Bank Plc. Lagos State**

**HEAD, PRODUCT RESEARCH &DEVELOPMENT** (Cross-border Product Management& Coordination)

|October 2007 – June 2009

* Served as a Member of Access Bank Rest of Africa Integration team. Took charge of product management – harmonisation and deployment of products to the acquired banks in 4 African Countries (Cote d’Ivoire, Burundi, Democratic Republic of Congo, and Rwanda).
* Provided mentorship and guidance to employees, acted as an expert providing direction and guidance to product development, improvement, and deployment. Produced the Country Toolkit for CEOs and Compendium of products (retail, commercial, and treasury).
* Supervised the roll-out and deployment of identified quick-win products to all the Subsidiaries and ensured continuous performance of all products for profitability.
* Successfully negotiated the Access Group Master Agreement with Western Union International resulting in direct agent pricing for every subsidiary regardless of the branch network thereby improving the subsidiary’s WUI income by 50% min.

**Ecobank Nigeria Plc. Lagos State**

**PRODUCT MANAGER**(Retail Banking Group) |January 2007 - October 2007

* Developed and re-launched Ecobank Rapid Transfer, a regional money transfer product, created positioning and messaging to successfully market it, which resulted in the #1 position amongst other banks’ proprietary transfer products. Rapid Transfer is the trailblazer amongst the regional money transfer products.
* Designed and commissioned market researches that created data used to manage retail liability products for Group profitability.
* Provided training, education, and support to a team of 4 Savings Product Officers overseeing about 200 branches nationwide.

**Diamond Bank Benin S.A., Cotonou, Republic of Benin**

**DIRECTRICE DES OPERATIONS**|August 2001 – December 2006

* Served as a Member of various Committees such as the Asset and Liability Management Committee, Bank’s Credit Committee, Expense Control Committee, Staff Recruitment Committee, Staff Disciplinary Committee.
* Administered Bank-wide operational activities and sustained operational improvement (domestic & International), developed and ensured implementation of the Bank policies and procedures.
* Developed new products, analysed business performance, enforced high-quality customer service delivery, monitored compliance and managed a cross-cultural team while ensuring competence.

**Ecobank Nigeria Plc. Lagos State, Nigeria**

**ASSISTANT MANAGER**(Consumer & Commercial Banking Group) |February 1993 – August 2001

* Operated in the Customer Service, Cash & Teller, and Funds Transfer Units before becoming an Assistant Manager in the Consumer & Commercial Banking Group.
* Involved in processing customers’ transactions, supervised and performed various back-office tasks.
* Mobilised deposits, generated fee and interest incomes through risk assets.

**REPORTER/WRITER** |March 1992 – February 1993

Blessed People Nigeria (Magazine), Lagos State

**BILINGUAL RESEARCH ASSISTANT** | June 1989 – November 1989

Mekana Jumua Nigeria (Management Consultant), Lagos State

**EDUCATION**

* B.A. (Hons) French, University of Benin, Edo State 1987
* West Africa Examination Council, Federal Government College, Odogbolu, Ogun State 1983

**PROFESSIONAL TRAINING**

* Emotional Intelligence 2016
* Retail Leaders “Future of Retail in Nigeria” 2015
* Credit course for Senior Lending Officers, KRC Lagos State 2009
* Coaching and Counselling skills, MCA Lagos 2007
* Relationship Management (Intl course CESAG/FITC Dakar) 2004
* Merchant Briefing, Valucard Nigeria Plc. Lagos State 2001
* Financial Analysis, Lagos 2000
* Problem Loan Recognition & Recovery Strategies, Lagos State 1999
* Role & Organisation of the Regional Financial Market. Case Study: 1998

“La Bourse Régionale des Valeurs Mobilières” (BRVM)

Regional Stock Exchange (Abidjan)

Face to Face Selling Skills (Cotonou)

Risk Management and Credit Administration (Lagos)

* Economics for Bankers (Lagos) 1996
* Basic Credit (Lagos) 1995
* Service Excellence Seminar, Basic Accounting, Lagos State 1994
* Entry Level Operations Course, Cash, and Teller Course and Basic Operations (Lagos) 1993