

Adekunle Sefiu Gbenro

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EDUCATION

- University of Lagos, Nigeria | Master of Science | 2024
 - Minnesota State University, Mankato, MN. | Master of Business Administration | 1984
 - The College of St. Thomas, MN. | Bachelor of Arts | 1978
 - Ahmadiyya College, Agege, Lagos | Higher Secondary School Certificate | 1974
 - Muslim College, Ijebu-Ode | West African School Certificate | 1972
 - Institute of Internal Auditors. Certificate – Tools/Techniques
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WORK HISTORY

103.1 Unilag FM. 2019 – present

- **Fourth Estate of the Realm – Panel Member**
- Discussions on current affairs and Nigeria's political economy

Babs Gbenro & Company Ltd. Lagos. August 2015 – Present

- Self Employed / PMS Haulage – petroleum products

Washington State Government. Employment Security Department. Olympia.

- **Tax Specialist. Unemployment Insurance. Status/UIRX. July 2008 – February 2015.**
- Determined Business Employer UI tax liability under Employment Security Act/Title 50
- Managed liability determination for District Tax Offices, including Seattle and Vancouver (over 11,800 registered businesses, FY 2013)
- Determined UI business successor employer tax rate for recalculation
- Interpreted and apply RCW & WAC for business owners and employees
- Gave Unit presentations on GMAP (Govt. Management Accountability and Performance)

DSHS (Department of Social and Health Services), Lacey

- **Financial Analyst. Office of Accounting Services. June 2006 – July 2008**
- Responsible for monthly financial data reports on Local Revenue, Expenditures & Program Appropriations
- Processed weekly Federal Revenue Accrual, and prepared program quarterly binder summary
- **Project Accountant DSHS – Office of Financial Recovery. September 2005 – June 2006**
- Performed Accounting reconciliation of pharmaceutical drug rebate firms in CARS acuity (A/R)
- Ensured compliance with Federal Medicaid Drug Rebate Program, and DSHS fiscal procedures.

H & R Block Tax Associate / L & S Financial (Mortgage Brokers). Feb 2004 - August 2005

- Prepared business and individual tax return during seasons
- Processed debt consolidations with home equity funding, and refinanced homeowner mortgages

Babs Gbenro & Company Ltd. Lagos. Feb 2002 – December 2003

- Managed 10 employees of family transportation fleet (PMS haulage / petroleum products)

Bank of America, NA. Seattle, Washington.

- **Commercial Bank Portfolio and Industry Report Analyst. March 2001 – Dec 2001**

- Conducted monthly Risk Rating (RR) assessment of 17 industry sectors with overall exposure at \$12.5B (as of 4Q01)
- Utilized query and pivot table as analytical tools. Document adjustments accordingly.
- Monitored classified portfolios for trends. Produced ad-hoc reports

- **Community Reinvestment Act Analyst. (CRA) Commercial Loan Center. Sept 1999 - Feb 2001**

- Conducted performance analysis of loan codes & credit approval (CAD)
- Reviewed compliance w/internal control - small business & farm crediting (under \$500,000)
- Achieved National Performance Standard Award – new loans reviewed in Q4/2000

- **Collateral Specialist. Consumer Loan Center. Dec 1998 – August 1999**

- Liaised with service firms to resolve issues of encumbrances prior to funding
- Reviewed exhibit of home equity loans – title deeds, flood and appraisal reports
- Ensured underwriting guidelines and credit requirements were satisfied
- Strong knowledge of Fair Lending Act, HMDA regulations and Truth in Lending (TIL)

- **Lead Associate. Consumer Loan Center. August 1996 – December 1998**

- Reviewed loan applications (ACAPS) for incomplete packages
- Operated Loan Center Response Hot Line/Hot box (435 branches – 5 states)

Oceanic Bank International (Nig.) PLC. (Ecobank) Lagos.

- **Deputy Manager. Consumer Banking Group. Sept 1990 – July 1996**

- Responsible for credit Management and Performance of the Unit
- Managed credit risks and maintain profitable client relationship
- Interfaced with Loan Workout & Service company on loan recovery efforts
- Supervised Six (6) staff associates

American Embassy (Foreign Commercial Service) Lagos.

- **Commercial Specialist. August 1986 – July 1990**

- Prepared industry sector analysis for trade and investment initiatives in Nigeria
- Recruited for & managed Nigeria's Telecomm Industry Trade Missions to US, 1987-1990

- Inaugurated Nigeria's Computer Telecoms & Office Equipment (CTO) exhibitions in 1998
- Conducted market research in promotion of U.S. private sector business interests

NYSC – Citibank (NIB). National Youth Service. 1985 – 1986

Minnesota State Government Auditor's Office. Minneapolis City Hall.

- Internship. June 1978.

- Participated in audit of local school districts and State Investment Portfolio Account.
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OFFICE OF FINANCIAL MANAGEMENT / CERTIFICATIONS

- Institute of Internal Auditors, Certificate
 - IIA Fraud Workshops
 - Citibank Bourse Program
 - Accounting for Federal Grants
 - Designing Chart of Accounts
 - Federal Grant Administration
 - GAAP in Washington State
 - Financial Toolbox
 - Selecting AFRS Transaction Codes
 - Enterprise Reporting Systems (ER)
 - Certified - Commercial Information Mgmt. Systems/Dept. of Commerce
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AWARD

U.S. Department of State – Special Recognition Award, 1988.