

Mohamed A. Koroma

Address: 7 Leah Street Freetown, Sierra Leone

Personal Details: PoB: Kono Nationality: Sierra Leonean Marital Status: Married

Email:Alhajikoroma10@yahoo.com Contact Details: tel: +232 78-793-058

Profile

- Excellent interpersonal and communication skills
- Thrives on challenges and opportunities
- Learn new skills easily
- Basic knowledge in computer software applications
- Demonstrated ability to apply good judgment in the context of assignments given; willingness to work diligently, trustworthy, high sense of responsibility, alertness, a high sense of confidentiality and initiative oriented
- Courteous and tactful with the ability to work effectively with people of different nationalities and cultural backgrounds in a multi-cultural, multi- ethnic environment with sensitivity and respect diversity, ability to facilitate inter and intra organizational tea

Career Objective

- Seasoned Problem Solver

Experience

Feb 2022 to Date: Team Lead Conduct and Compliance:

Access Bank Sierra Leone Ltd

Responsibilities Include:

- Key Result Areas:
- To ensure that the Bank's business conducted follows international /Local AML regulations and the bank's AML/CFT policies
- Conduct review to test the validity and appropriateness of, and business compliance with, financial crime policies and procedures.
- Manage AML/CFT escalation issues for the business
- Provide regular reports to Chief Conduct & Compliance Officer and provide recommendations for mitigating financial crime risk.
- Advise on new AML/CFT regulations by liaising with the Head, Advisory & Support to perform training
- Tracking significant issues arising from Financial Crime Compliance (FCC) metrics, FCC Monitoring, and Assurance activities, Audit reviews, and regulatory inspections, providing validation of issue closure where necessary.
- Ensure all AML/CFT procedures relating to the business coverage model are up to date
- Assist to implement and maintain anti-money laundering, sanctions, and terrorist financing policies and procedures, and monitor their adequacy.
- Develop and lead the Bank's regulatory compliance strategy
- Review recently proposed activities by regulatory agencies to determine the potential impact on company operations.
- Review regulatory submissions for conformance and compliance with rendition deadlines.

- Develop analysis of known and emerging compliance risks and opportunities
- Complete intelligence assessments on regulatory issues that assist to formulate effective problem-solving strategies, policies and programs.
- Co-ordinate the bank-wide regulatory monitoring function through the Rule-Book
-

Sept /2019 to Feb 2022: Head Compliance:

FBN Bank Sierra Leone Ltd

Responsibilities Include:

- Key Result Areas:
- Daily Report to Financial Intelligence Unite (FIU) for FTR and Weekly for CTR
- Daily review and monitoring of Foreign Exchange Transactions for timely escalation of outstanding documents and reporting of Foreign Transactions Reporting (FTR)
- Respond to inquiries from branch on AML/CFT and other regulatory matters.
- Weekly review of debit and credit transactions carried out by the branches for possible STR and Currency Transactions Reporting (CTR).
- Respond to inquiries from all regulatory agencies (Bank of Sierra Leone, FIU, Anti-Corruption Commission (ACC)
- Monthly review of other Departments and Money Transfer activities for regulatory compliance.
- Treatment of assigned alerts for closure with a reasonable time limit and follow-up of any red flags for investigation.
- On-site assessment visits Lumley Branch for compliance reviews.
- Assist in the delivery of bank-wide Compliance Training program
- Monitoring of the archiving of documents and customer files.

KEY PERFORMANCE INDICATORS

- Up-to-date list of high risk entities (PEPs, Black-listed customers
- Prompt identification of applicable laws/rules and regulations for analysis
- Zero tolerance for regulatory infractions
- Timely organization of rule control workshops with stakeholders
- Timely execution of defined enterprise-wide training plan
- Timely update of AML/CFT and Compliance policies /manuals
- Up-to-date AML/CFT and Compliance policies and manuals
- Prompt identification of applicable laws/rules and regulations for analysis
- Zero tolerance for regulatory infractions
- Timely organization of rule control workshops with stakeholders
- Timely execution of defined enterprise-wide training plan
- Timely update of AML/CFT and Compliance policies /manuals
- Up-to-date AML/CFT and Compliance policies and manuals

Dec/2015-Jul 2019 **Officer, Clients Due Diligent (CDD) Operations**

Standard Chartered Bank Sierra Leone (PLC) – SCB SL

Responsibilities include:

- **Key Result Areas:**
 - Ensures that AML CDD risk relating to the country is effectively managed end to end in accordance with Group and local regulatory requirements. (Responsibility extends end to end across Hub and Spoke and across other stakeholder groups where certain processes are executed)
 - Working Directly with the Head Compliant Standard Chartered Bank Sierra Leone
 - Responsible to ensuring that all PFCs are working in accordance with the policies and procedures of the bank.
 - Directly accountable for risk management inherent in processes executed by CDD Operations teams.
 - Responsible for risk management inherent in processes executed by hub and other stakeholder groups through close oversight.
 - Responsible for end to end AML CDD relating to the country
 - Assures AML CDD risk management through oversight and testing of AML related BCSTs and ensures material risks are identified, assessed, mitigated, monitored and reported / escalated in accordance with the bank's Risk Management Framework.
 - Assist the Head, Client Experience, Process and Governance to Managing risk and compliance by understanding and complying with, in letter and spirit, all applicable laws and regulations, including those governing anti-money laundering, terrorist financing and sanctions; the Group's policies and procedures; and the Group Code of Conduct. Effectively and collaboratively identify, escalate, mitigate and resolve risk and compliance matters.
 - Responsible for all branch complaint management, resolve and escalate where necessary for proper resolution.
 - Report daily, weekly and monthly Clients complaints to the head client experience.
 - Recommend to the head client experience all complaints for management decision.
- **Responsibilities:**
 - Develops and manages a sustainable and scalable CDD operations capability
 - Perform Middle Office Activities
 - Accountable for implementation and continued compliance with policies, procedures and risk control requirements through application of consistent group practices
 - Directs and executes activity within country CDD operations and maintains oversight end to end over all AML CDD processes and practices
 - Ensures alignment, maintenance and updating of relevant systems as required to achieve required operational and regulatory outcomes
 - Trains and provides business process and operational expertise and guidance to in-country teams in relation to understanding end to end AML CDD processes and their connectivity to RC AML CDD policy and procedure standards

- Leads implementation of policies and procedures end to end for the country ensuring consistency with global Group standards and ensures these are, and remain, firmly embedded
- Assures AML CDD risk management through testing of AML related BCSTs ensures compilation, review and distribution of M.I, reports and escalates exceptions and tracks to closure
- Partners and actively collaborates with all relevant stakeholders across the AML CDD functional and advisory space to build robust and sustainable operational and execution excellence
- Performs Periodic Risk Reviews on all alerts sent by the Hub team in a timely manner and avoid all overdues
- As a key stakeholder, reviews and influences country policy dispensation requests
- Assist HCEPG in any other adhoc task that would be delegated from time to time.
- **Key Measurable:**
 - Cross team collaboration and leadership skills – proactive engagement with the branches and all other key relationships
 - Timely reporting and escalation of real or potential significant operational risk exposures to Head, CEPPG
 - Satisfactory results on audit assurance reviews undertaken by group internal audit or FSA, regulators or external auditors and assurance reviews undertaken by OR, Compliance and GIA teams.
 - Effectiveness of the control and monitoring of operational risk, compliance risk and money laundering prevention

Jan/2014-to Dec/15 **Branch Operations Officer**

Standard Chartered Bank Sierra Leone (PLC) – SCB SL

Responsibilities include:

- Ensure all branch functions are carried out in accordance with laid down procedures & policies in the bank manuals
- Providing a responsible and accurate telling service experience to customers by maintaining and applying up to the knowledge of banking policies, practices and procedures.
- To create a working environment, where customer can get best attention and service
- Manage overall activities pertaining to Ops deptt
- Implement & monitor customer service delivery standards and ensure the branch provides error free and quality customer service.
- Manage customer complaints through effective customer complaints resolutions process.
- Adhere to high ethical standards, and comply with all regulations/applicable laws
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities
- Share knowledge with other branches and headquarters on effective practices, competitive intelligence, business opportunities and needs
- Implement improved operational measures and policies that promotes efficiency
- Communicate with management teams to confirm execution of company processes

UNDP & NAYCOM – UNDPSL & NAYCOM

Responsibilities include:

- Assist the City Council in Developing Sanitation Plans for the Municipality
- Collate Data of Residents in the Municipality
- Work closely with the Chief Administrator to evaluate Borehole Projects in outlying communities Value proposition for High ARPU customer including modular offering by to assure loyalty and reduce churn by 1% in the HAC segment.
- Business case development for new coverage areas and new opportunities across the country
- Proactive timely reporting on all executed commercial initiatives with relevant information and translating numbers into insights for City Council management decision making.
- Support, training and knowledge transfer to youths in the City Council Municipal Area

Education & Skills	
--------------------	--

2014/15- 2017	Master in Business Administration (MBA) Njala University
---------------	---

2008 – 2012	BSc (Hons) Business Administration
-------------	---

	Institute of Public Administration and Management (IPAM) University of Sierra Leone (USL)
--	--

2008 – 2010	Diploma in Business Administration
-------------	---

	Institute of Public Administration and Management (IPAM) University of Sierra Leone (USL)
--	--

Training/Certificates

- Anti-Money Laundry and Counter Terrorist Financing and Sanctions (SCB)
- Operational Risk Framework (SCB)
- Customer Charter (SCB)
- Information Security Awareness for Everyone (iSAFE) (SCB)
- Anti-Bribery – Mitigating Bribery Risk (SCB)
- Health and Safety Environment (SCB)

Skills/interest

- Organizational skills
- Team leading spirit
- Analytical & problem solving skills
- Ability to work independently and as a team member
- Ability to work under pressure
- Good communication skills
- Good presentation skills to achieve greatest impact on reporting
- Clean valid Driver's license and valid National Passport

Software eBBS; DRR, CMR, and eBRANCH

Languages Krio (local dialect); English (fluent)

REFERENCES

1. David Samura, Head of sales and Marketing, Standard Chartered Bank (SCB)
078-584-420
2. Mrs. Anita Jah, Business Manager FBN Bank Sierra Leone.
076-656-325
3. Abdul Karim Turay, Head Internal Control, FBN Bank SL
076-727-517