OSAMUDIAMEN OSARIEMEN BLESSING

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SUMMARY

Chartered Accountant (ACA) with a strong foundation in financial reporting, valuation, and financial modeling, backed by hands-on project work spanning 3-statement modeling, DCF valuation, budgeting systems, and interactive dashboard design in Excel and Tableau. Experienced in automating financial statement preparation and reconciliation processes, with a track record of turning complex financial data into clear, decision-ready insights. Seeking to apply this blend of accounting rigor and analytical fluency in a forward-thinking finance or advisory role.

EDUCATION

University of BeninBenin City, Edo State.
*Bachelor of Science, Major in Accounting*2021 – 2025

- Relevant Course Work include financial accounting, managerial accounting, taxation, financial management, cost accounting, auditing, accounting information system

CERTIFICATIONS

- Association of Chartered Accountants (ACA) — Institute of Chartered Accountants of Nigeria, July 2026
- Association of Accounting Technicians (AAT) — Institute of Chartered Accountants of Nigeria, December 2023
- Capital Market & Securities Analyst (CMSA) — Corporate Finance Institute, June 2023
- Financial Planning & Wealth Management (FPWM) — Corporate Finance Institute, June 2023
- Financial Modeling & Valuation Analyst (FMVA)™ — Corporate Finance Institute, September 2022

WORK EXPERIENCE

Account Officer
Johem Agro Limited (Jan 2026 – Present)

- Maintain the general ledger and chart of accounts for the business, ensuring transactions are accurately recorded and classified
- Prepare trial balances and monthly financial statements, including income statement, balance sheet, cash flow statement, and equity statement
- Manage inventory and costing records for the agricultural distribution business, supporting accurate cost of sales reporting
- Perform bank and account reconciliations to ensure accuracy and completeness of financial records
- Support month-end close processes and prepare management reports for business decision making
- Advise on transaction cost and payment processing policy to support pricing and cost-control decisions

Accountant
Zash Mart Ltd (Sept 2025 – Dec 2025)

- Automated financial statement preparation, reducing closing time by 60%
- Streamlined inventory management, ensuring accurate tracking and reporting
- Enhanced financial reporting, providing insights for business decision making
- Improved reconciliation processes, ensuring accuracy and timeliness of financial data

Sales Representative
Patience Omono Retail Outlet (2018 – 2024)

- Tasks include inventory management, keeping records, handling of customer complaints
- Achieved a 40% increase in sales in the second year

PROJECTS

Sales and Performance Dashboard — Tableau [View Dashboard]

- Built an interactive Tableau dashboard analyzing sales performance across regions, product categories, and sales teams

- Visualized key performance metrics to surface trends and support data-driven business decisions
- Designed an intuitive, filterable layout enabling stakeholders to drill down into performance drivers

Equity Research & 3-Statement Financial Model — Dangote Cement PLC (NGX: DANGCEM) [View Model]

- Built a fully integrated 3-statement financial model (Income Statement, Balance Sheet, Cash Flow Statement) in Excel, linking historical financials to a multi-year forecast
- Designed a driver-based Inputs and Calculation engine covering revenue growth, margins, PPE/capex, working capital, and capital structure assumptions
- Developed a DCF valuation using CAPM to derive cost of equity, WACC, and terminal value to estimate enterprise and equity value
- Computed an implied share price against the current market price to arrive at an investment recommendation

Annual Operating Budget Model — Digital Marketing Agency [View Model]

- Built a full annual budgeting model in Excel for a digital marketing agency, combining bottom-up (client/campaign volume) and top-down (market sizing) revenue forecasting methods
- Developed cost of sales budgets for ad and SEO campaign delivery, plus SG&A, fixed asset/capex, and financing schedules
- Modeled working capital drivers (DSO, DPO, DIO) to project trade receivables, payables, and inventory
- Rolled all budget templates into a quarterly Master Budget with fully linked Income Statement, Balance Sheet, and Cash Flow Statement

Freshmart Supermarket Cash Flow Analysis (Excel, FP&A) [View Project]

- Reconciled 161 bank transactions across a full-year ₦121.7m account and built a SUMIFS-driven monthly cash flow analysis that ties to the statement totals, showing a ₦73.8m net inflow (61% of receipts).
- Identified seasonality and cost concentration: December and January brought 32% of receipts, and stock, payroll and rent made up 79.5% of payments. Flagged ₦3.0m of possible rent overpayment (six payments against four quarters).
- Recommended holding a 3-month buffer (₦12.0m) and investing the ₦66.0m surplus, and produced an indicative Q1 2026 cash outlook projecting a ₦101.5m closing balance.

Business Performance Analysis & Forecasting (Excel, Budget Variance, FP&A) [View Project]

- Built an Excel management dashboard comparing six months of actuals to budget, showing that revenue grew 45.8% (£60k to £87.5k) yet finished £8k below budget (£440k vs £448k), with operating profit £7k short (£29.0k vs £36.0k).
- Traced the profit gap to cost, not margin: gross margin held at 44–45% while marketing spend doubled from £8k to £16k, cutting operating margin from 6.7% to 5.0%. Recommended testing marketing returns and monthly variance reviews.
- Built a driver-based July to September forecast (7.9% monthly revenue growth, 44.8% gross margin, costs at six-month average ratios) projecting £306k revenue and a £20.5k operating profit (6.7% margin), flagging that the recovery depends on marketing cost discipline.

VIRTUAL INTERNSHIP EXPERIENCE

YAP Africa Virtual Accounting Internship – Sept 2025

Where I have completed tasks that developed my technical and practical skills in:

- Chart of accounts set up, Double entry, Ethics
- PO mgt, invoicing, AR & AP Mgt
- Bank reconciliation, payroll preparation and PAYE computation
- VAT & WHT Accounting etc.

Bank of America Investment Banking virtual experience program on Forage – July 2024

- Identified an ideal acquisition target for a client based on a SWOT analysis and assessment of their strategic criteria
- Constructed a DCF model to calculate the implied equity and share value of the acquisition target
- Completed a sensitivity analysis to illustrate how the target's valuation would change as variables change. Created a company profile summarizing all key information about the target

New York Jobs CEO Council Financial Analyst Job Simulation on Forage – February 2025

- Completed a simulation focused on financial analysis as an analyst on the technology team at an investment bank

- Played a pivotal role in aiding senior bankers to determine the feasibility of establishing a partnership with BigTech Company
- Demonstrated strong communication skills by articulately presenting findings and opinions to senior bankers

KPMG U.S Audit High School Job Simulation on Forage – February 2025

- Completed a job simulation involving accounting and management for a hypothetical KPMG client Scoops Inc., a growing ice cream business
- Identified key internal controls in the inventory business process
- Analyzed profitability and expense trends using Excel and client provided data
- Prepared an effective client video presentation (with supporting data) about profitability findings

SKILLS

- Proficient in Microsoft Office Package, Power BI, Tableau, and QuickBooks
- Financial analysis
- Financial Modeling
- Financial reporting
- Financial statement preparation
- Data visualization
- Valuation
- Communication
- Problem Solving

REFERENCE

Available on request