

# Jessica Claire

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## SUMMARY

Results-driven Customer Relationship Management Finance Consultant with 9 years hands-on knowledge of the financial services industry. I establish strong rapport with internal and external stakeholders. A keen eye for details. Effective in leading a team. Adept at analysis, developing comprehensive financial and audit reports and growing brands through exceptional service and innovation. A professional with an eye for problem-solving through seeking a win-win approach.

## SKILLS

- Quality assurance expertise
- Financial and cash flow analyses
- Process improvement strategies
- Opportunities identification
- Relationship building and management
- Debt and credit management
- Sales tracking
- Financial planning expert
- Social media savvy
- Cross-selling and up-selling
- Business development
- Client service-driven
- Team leadership and collaboration
- Problem-solving aptitude

## EXPERIENCE

- 12/2013 to 01/2022 **Client Relationship Management, Commercial Banking**  
**Crh** – Hartington, NE
- Delighting corporate banking clients through rendering financial advisory services professionally
  - Undertaking market activities to increase client base through referrals from the ecosystems of delighted clients as well as through strategic marketing
  - Facilitating international trade transactions requiring registering forms M, letter of credit, bills for collection etc
  - Conduct risk analysis of credit requests for corporate clients and understanding their credit worthiness in line with the organization’s credit policies
  - Supervise the approval of loan requests and managing the loan portfolios, as well as restructuring non-performing loans
  - Cross-selling banking products while having the client’s satisfaction at the centre
  - Participating in internal audit exercises, providing responses and giving corrective action plans
  - Carrying out investigations on the financial activities of clients and writing technical reports in line with the Central Bank of Nigeria AML/CFT Regulation 2009, on Know-Your-Customer
  - Used Finacle database, Servicedesk, Salesforce, Salesforce, DMS, Document and Credit Application Management System to manage client relationships.
  - Met with clients to ascertain needs and develop plans which address current and long-term goals.
  - Contacted customers via phone and email to explore connections, offer services and cement relationships.
  - Maximized sales by efficiently managing eight sales representatives.
  - Maintained long-term, profitable relationships with clients through problem solving, issue resolution and recommendation of new products and services.

Key Achievements:

- I manage a healthy loan portfolio of N1 Billion Naira (equivalent of USD\$2 million) with minimal non-performing loans
- I will been recognized for managing a corporate base of over 900 delighted clients with a dormancy ratio of less than 10%, which is way below industry standard
  - I have consistently maintained at least 100% of the key result areas
  - I have a digital banking penetration rate of 85% across my corporate banking client base
  - I had effectively managed a bank branch for 3 years, as an added responsibility from 2018 to 2021, during which time the branch’s deposit balance sheet grew by over 60%, and the loan portfolio grew by 100%
  - The branch consistently generated significant revenue, while also delivering satisfactory audit ratings while also meeting its team goals
  - I was recognized as the sales staff with the most sales conversion from existing client's ecosystem during the year
  - I have been part of a team who developed sales campaigns and marketing initiatives to expand the acceptance of digital pre-paid cards
  - I have been part of a team that facilitated the migration of customer relationship management tools to Finacle software.
  - I have also been part of the team that facilitated the migration of the Know-Your-Customer (KYC) tools to conform with the Central Bank of Nigeria (Anti-Money Laundering and Combating the Financing of Terrorism in Banks and other FInancial Institutions in Nigeria) Regulation 2013
  - I have coordinated sales training, delivered sales presentations and onboarding

- 08/2013 to 12/2013 **Pension Contribution Settlements**  
**Stanbic IBTC Pensions Ltd** – City, STATE
- Settlement of monthly contribution into RSAs
  - Managed retirement and liability funds and prepared monthly, quarterly and annual reports on each fund's status.
  - Worked successfully with diverse group of coworkers to accomplish goals and address issues related to our products and services.
  - Provided excellent service and attention to customers when face-to-face or through phone conversations.
  - Educated clients on rules and regulations of retirement plans and answered related questions.
  - Maintained thorough and current personnel handbooks and records.

- 02/2013 to 08/2013 **Credit Risk Management**  
**Stanbic IBTC Bank Plc, Lagos, Nigeria** – City, STATE
- Follow up with delinquent and non-performing loans clients to facilitate repayment while also restructuring loans to meet the realities of prevailing conditions
  - Gathered information related to assessment of annual bad debt to carry out in-depth reviews.
  - Reviewed and verified borrowers' income, credit reports, property appraisals and supplemental information to prepare documents for underwriting.
  - Checked approvals against established bank and government lending standards.
  - Determined completeness of recovery documentation, legal fees, valuations and lien searches for loan packages.
  - Evaluated small business and commercial loans for approval.

- 06/2011 to 02/2013 **Production Supervisor**  
**Avon Crowncaps And Containers PLC** – City, STATE
- Completed production plan by scheduling and assigning personnel
  - Accomplished production results by communicating job expectations, planning and appraising job results, while enforcing systems, policies, and procedures
  - Ensured optimum staff productivity by selecting, orienting, and training employees as well as developing their personal growth opportunities
  - Maintained quality service by enforcing and improving on organization standards
  - Fostered a spirit of cooperation within and between departments
  - Maintained safe and clean work environment by educating and directing personnel on the use of all personal protective equipment, control points, equipment, and resources, in compliance with established policies and procedures
  - Provided manufacturing information by compiling, initiating, sorting, and analyzing production performance records and data, and responding to requests
  - Monitored steps of the process; setting processing variables and observing control points
  - Ensured optimum operation of equipment by scheduling corrective and preventive maintenance regimes, calling for repairs; evaluating new equipment and techniques. Reported results of the processing flow on shift production summaries
- Key Achievements:
- Played a major role in getting the company to be ISO 22000 certified (Food Safety Management System)
  - I was certified as an ISO 22000 Auditor (Food Safety Management System)
  - Increased production output by 23% within a year through a combination of motivated employees and equipment uptime

## EDUCATION AND TRAINING

- 12/2010 **Bachelor of Science: Chemical Engineering**  
**Obafemi Awolowo University** - Osun Sate, Nigeria  
Second Class Upper Division

## CERTIFICATIONS

ISO 22000 certified Auditor (Food Safety Management System)