

# Vahid Najafzadeh

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Huseyngulu Sarabski str., 14 apt 65

## JOB OBJECTIVE

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Director of Operations and Sales or Commercial Director for Banking, Insurance, Oil, Production or Telecom Company.

## SUMMARY OF EXPERIENCE

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- \* More than 12 years of experience in an internationally owned and operated bank
- \* 10+ years of managerial expertise, 8 years in top management
- \* Managed sales and customer service departments with more than 400 people within
- \* Track record of building and operating large, complex sales structures

## QUALIFICATIONS

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- \* Exceptionally quick ability to identify, focus, and execute core priorities
- \* Outstanding ability to increase efficiency of existing workflows and sales
- \* Decisive, efficient team approach; outstanding communication skills
- \* Outstanding ability to create and reach ambitious business targets.
- \* Strong ability to develop cross selling structures

## WORK EXPERIENCE

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### Private Consulting

Jul 2014 — Present

#### *Consultant on Strategic Developement*

Worked directly with senior management and key stakeholders of a Top 10 Bank, to create Business Development unit for penetration into non-credit market, with emphasis on aggressive expansion into regions.

Assessed potential business partners and acquisition opportunities, including performing comprehensive analysis of current situation with ROI.

Developed Strategic Plan, which helps key stakeholders to establish objectives, design proper KPI modes, and execute plans based on consensus among key management and division heads.

## AccessBank CJSC

Sep 2013 — Jun 2014

### *Executive Director of Retail and Operations*

Set up new record in Bank's non-interest monthly income of \$550K, exceeding previous year's average result by 40%.

Initiated establishment of affiliated Insurance Company and within two months team led group of 4 international experts, which prepared business, financial and strategy plans as well as the forecast of breakeven point achievement for the next two years period. Plan was accepted by supervisory board and currently is in implementation phase. Total project cost tided at about \$10M.

Launched Internet Banking Project with foreign subcontractor. Supervised all aspects of it, including negotiation of contract conditions and project costs, development of project management and business strategy.

Closely worked with Bank's managing company with Head Quarters in Germany during last two years and made numerous business trips to Berlin in order to won shareholders support while modernizing and reformatting Bank's structure and procedures.

## AccessBank CJSC

Jan 2010 — Sep 2013

### *Deputy Director of Retail and Operations*

Rapidly build organization, and sales, and marketing infrastructure to deploy new market penetration strategy specifically tailored for non-credit products.

Revised incentive system, increased personal liability of middle managers in target fulfillment by building up internal competition and raised top management's attention to products and sales development.

Designed and implemented competences evaluation program, which allowed fitting right specialists to respective departments, thus matching human resources to the targets set.

All of these efforts led to:

- Annual total net profit from non-credit services and products reached \$5m in 2013 vs. \$2M in 2102
- 5 times increased turnover for money transfer services from \$4M to 20M per month
- Tripled net profit of foreign exchange operations from \$47K to 150K per month
- Doubled net profit for (non-credit,debit) plastic cards from \$60K to 120K per month
- Deposit portfolio growth of \$112M within next 12 months vs. \$200M deposit portfolio accumulated from Bank's opening date (2002-2012).

## AccessBank CJSC

Jun 2008 — Jan 2010

### *Head of SME Loans (up to \$3M per loan)*

Elaborated precise system of evaluation of collateral properties by utilizing top-notch expertise both from inside the Bank and third-parties.

Implemented customized loan disbursement strategy based on existing clients' performances, which allowed us to

pump up SME portfolio from \$83M to \$120M in the midst of the World Economy Crisis.

As a Head of SME participated in International Investment Forum in Budapest where, along with the CEO, built up relationship with potential investment funds and as result gathered additional \$12M in 2009.

## AccessBank CJSC

Aug 2006 — Jun 2008

*Head of Micro Loans Department (up to \$10K per loan)*

Re-established structure of newly founded Micro Loans Department with total initial portfolio of \$10M and during 22 months grew it up to \$75M.

Designed and implemented recruitment, career development, incentive and bonus structure for more than 300 employees. Build confident, professional and target oriented team operating within 15 branches.

## AccessBank CJSC

Mar 2005 — Aug 2006

*Branch Manager (first AccessBank's Branch)*

Established first ever Branch of AccessBank with all respective procedures, target and motivational schedules within. Successfully hired and managed the team of 40 employees, holding responsibility for both day-to-day and strategic branch activities.

Doubled the Branches' loan portfolio from \$2M to \$4M through re-organizing sales structure.

After 18 months of continuous growth were promoted to Bank's Head office as Head of Micro Loans Department.

## AccessBank CJSC

Mar 2004 — Mar 2005

*Senior Loan Officer*

Team leaded a group of 8 Loan Officers, which worked closely with management team, attaining 110% of planned loan portfolio increase in 2004 and 150% in 2005.

Promoted to Branch Manager at the end of 2005.

## AccessBank CJSC

Sep 2002 — Mar 2004

*Micro Lending Loan Officer*

Functioned within the core team of international experts, which established the Bank and was successful in developing Bank's loan portfolio from scratch to \$4M during first operating year.

# EDUCATION

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## MSc in Finance

2004 — 2006

*Azerbaijan State Economic University*

## BSc in Finance

1998 — 2002

## REFERENCES

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References available upon request.