

BUSINESS ADVOCATE BANKER

Cruz Navarro

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Professional Summary

Highly ambitious professional with background in Financial Services Procurement and Management. Expertise in market analysis, forecasting and client needs assessments.

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Skills

account management, Business Development, business operations, CISCO, International Business, logistics, Oracle, purchasing, Sales, spreadsheets, tax law

Skills

- Budgeting and finance
- Strong verbal communication
- Conflict resolution
- Client assessment and analysis

Proficient level Microsoft Office

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Oracle

CRM

Strong verbal communication

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Client assessment and analysis

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Conflict resolution

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Oracle

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Work History

07/2016 to Current

Business Advocate Banker Company Name – City , State

- Target and identify affluent clients, analyze their needs, provide financial solutions based on their relationship with the bank and refer then to the appropriate business line when required.
- Company's advisor for the Small Business Development, provide financial wellness solutions for new and existing clients.
- Consultation of credit products and state regulations for business origination and ownership.
- Plan, develop and execute out of office visits and venues to small business owners to develop stronger relationships and increase profitability.
- Participate on a weekly basis on conference calls with the Small Business Segment leader and Wells Fargo at Work Program director for better understanding and direction.
- Create performance and efficiency report, direct morning huddles with team members to provide feedback of previous activities.

- Assist management with operational activities: team member's schedules, cash shipments, random vault audits, dual control assignments, approvals, challenging situations with customers, etc.

07/2016 to Current

Personal Banker Safe Company Name – City , State

- Target and identify affluent clients, analyze their needs, provide financial solutions based on their relationship and refer then to the appropriate business department when required.
- Partner up with Financial advisors, Mortgage consultants and additional team member to develop client acquisition plans.
- Consultation to business owners of banking and credit solutions throughout Wells Fargo tools and services for business owners.
- Assist Wells Fargo international clients providing tailored recommendations suiting their needs.
- Out of office visits and venues to business owners to develop stronger relationships and increase bank profitability.
- Assist management with operational activities: team member's schedules, cash shipments, random vault audits, dual control assignments, approvals, challenging situations with clients, etc.
- Created strategies to develop and expand sales of services to existing customer which resulted in a 24 % increase in annual revenue.
- Advised clients on mortgage, educational and personal loans.
- Maintained friendly and professional customer interactions.

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12/2015 to 07/2016

Licensed Service Advisor Company Name – City , State

- Meet business goals by proactively reaching out to existing and new clients, cross-sell and increase insurance coverage.
- Review profit metrics, analyze areas of opportunity and develop an action plan for a successful goal achievement.
- Client outreach for retention, insurance review, renewal and leads for new business and high value account management.
- Create policy orders based under the Texas Insurance Law for Homeowners, Renters, Flood (FEMA), Auto and Commercial.
- Partnership with Real Estate agents, Mortgage Consultants for business aquisition and referral program.
- Supported Chief Operating Officer with daily operational functions.

12/2015 to 07/2016

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12/2015 to 07/2016

Licensed Service Advisor - Insurance Broker Company Name – City , State

- Meet business goals by proactively reaching out to existing and new clients, cross-sell and increase insurance coverage.
- Review profit metrics, analyze areas of opportunity and develop an action plan for a successful goal achievement.
- Client outreach for retention, insurance review, renewal and leads for new business and high value account management.
- Create policy orders based under the Texas Insurance Law for Homeowners, Renters, Flood (FEMA), Wind and Hale, Auto and Commercial.
- Contact financial institutions for assistance with Escrow Accounts, payments, amendments and requirements.
- Assist to network events, develop partnership with Real Estate, Mortgage and other insurance companies.

02/2013 to 12/2015

Office Manager II Company Name – City , State

- Generate spreadsheets, reports and correspondence to use internally and externally.
- Perform monthly financial estimations to support financial transactions related to business activities.
- Match invoices to statements and purchase orders for optimum accuracy.
- Support calculating taxes of purchasing activities, acquired services and the deductions they might have.
- Revision of lawful permits and commercial invoices as result of transnational operations.
- Assist generating report of past Import and export transactions as requested by the Federal Government tax law enforcement.
- Gather necessary data to cross-reference and generate the required reports.
- Submit data entries as required by management into the company's system.
- Requisition of information (invoices, forms, permits, etc.) as requested by management.
- Organize and update the cloud data files required by Audit department.
- Record payments history, manage the cashbox when needed, deposit of checks or payments when requested.
- Generate reports of monthly operational expenses, revenue and break-even point when requested.
- Build rapport with the suppliers and manage the logistics process to ensure business operations.

02/2013 to 12/2015

Office Manager Company Name – City , State

- Established and developed highly-efficient and dependable administrative team by delivering ongoing coaching and motivation while providing opportunities for career acceleration through achievements.
- Monitored and evaluated personnel performance to complete quarterly reviews, recommend advancement or address productivity concerns.
- Held oversight of office inventory activities, including ordering and requisitions, stocking and shipment receiving.
- Established efficient workflow processes, monitored productivity and implemented modifications to improve overall effectiveness of office personnel and activities.

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- Revision of lawful permits and commercial invoices as result of transnational operations.
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- Build rapport with the suppliers and manage the logistics process to ensure business operations.
- Administered to CRM and company database, maintenance and updates.

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07/2010 to 01/2013

Buyer Company Name – City , State

- Research of requested product, review supplier's location, price, quality and efficiency for a well rounded decision.
- Negotiate price, term of payments, product specifications, shipment details, warranty policies and further assistance required.
- Quote the inquired products and services and present at least three ideal options for business.
- Place requisition of products into the ERP & MRP
- Discuss budget specifications with management when required and review reduction of costs options.
- Weekly phone conferences with management regarding financial or market updates.
- Facilitated a fast-paced and dynamic entrepreneurial environment.
- Served as executive staff liaison to several committees.
- Reconciled business and creative needs.
- Observed all laws, regulations and other applicable obligations.

07/2010 to 01/2013

Order processing agent Company Name – City , State

- Research of requested product, review supplier's location, price, quality and efficiency for a well rounded decision.
- Negotiate price, term of payments, product specifications, shipment details, warranty policies and further assistance required.
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07/2010 to 01/2013

Order processing agent Company Name – City , State

- In this position I was hired by Infosys LTD México but would work under CISCO SYSTEMS direction,.
- providing internal support to the San José, CA office and LATAM countries.
- Research requested product information, review supplier's location, reputation, prices, quality, efficiency for a well rounded decision.
- Negotiate price, term of payments, product specifications, shipment details, warranty policies and further assistance when required.
- Quote the inquired products and services and present at least three ideal options for business.
- Place requisition of products into the ERP & MRP systems, usually working with CISCO systems and Oracle.
- Review performance indicators as monthly, quarterly and annually purchases.
- Discuss budget specifications with upper management when required and review reduction of costs options.
- Weekly phone conferences with Internal upper management regarding financial or market updates.
- Internal customer interaction with the Sales department.
- Weekly and monthly spreadsheets report of purchased materials costs.

Education

2017

Houston Community College Leadership, account management, businessProject Management Certification (on-going), development. :

2018 - On going

Project Management Certification : Management

Houston Community College - City , State

2012

Bachelor : International Business Management

Universidad Autónoma de Nuevo León - City , State

- Emphasis in Business development and Management

2012

.Universidad Autonoma de Nuevo Leon Oracle, ERP and MRP systems, Salesforce.com,Bachelor's degree in International Business CRM (Customer Relationship Management).Administration, :

. Proficient in Microsoft Office. :

Affiliations

Chair member of the Wells Fargo Latin Connection Houston Chapter