

SUMMARY OF QUALIFICATIONS

Experienced Personal Banker with a strong background in customer service, financial management, and team collaboration. Adept at leveraging Microsoft Office, communication skills, and multitasking abilities to drive operational efficiency and deliver exceptional service. Proven track record of success in marketing, sales, and maintaining composure in high-pressure environments. Passionate about utilizing my skills to exceed customer expectations and contribute to the growth of a dynamic financial institution

Skills

Customer services Cross selling Loans Cash handling financial analysis Personal banking Communication skills Payment management Customer service Teamwork Mortgage banking and analysis Balance collection Collection agency relations Finance Credit and collections Payment posting Collections Bookkeeping Sales experience Credit reporting Payment schedules Call center experience Work under pressure Financial services Computer skills Compassionate Accountable Knowledge of accounting practices Proficiency in accounting software Ability to prepare financial statements Collections processing Payment acceptance Issue investigation Repayment plan structuring financial reporting

PROFESSIONAL EXPERIENCE

Call Collector, GIMA Collection Services LTD. **Cairo | October 2024 – now**

- Developed strong relationships with clients, fostering trust and facilitating successful account resolutions.
- Streamlined debt collection processes for increased efficiency in the workplace.
- Improved customer satisfaction by effectively resolving delinquent accounts through negotiation and payment plans.
- Assisted customers in understanding their financial obligations, providing education on credit management and offering solutions to prevent future delinquencies.
- Maintained accurate records of all collection activities, ensuring compliance with industry standards and regulations.
- Provided excellent customer service during difficult conversations, defusing tensions while effectively collecting payments.
- Delivered exceptional customer service on collection calls and maintained calm and professional demeanor.
- Proactively identified opportunities for improvements in the collections process, sharing insights and suggestions with management to support continuous growth and development.
- Evaluated, researched and resolved discrepancies.
- Enhanced company reputation by professionally handling sensitive financial matters.
- Negotiated with account holders to devise repayment plans and minimize collections receivables.

- Contacted customers to discuss payment schedules and set up or immediately process payments.
- Utilized various software programs to efficiently manage account information and track progress towards collection goals.
- Trained new collections representatives on collections processes and incentivized team members to achieve production goals.
- Trained new team members on scripts, company services, and collection strategies.
- Increased recovery rates with consistent follow-up on overdue accounts.
- Collaborated with team members to achieve monthly targets, promoting a positive work environment and boosting overall productivity.
- Negotiated settlements in a timely manner, reducing the number of long-term delinquent accounts.
- Maintained high volume of calls and met demands of busy and productive group.
- Investigated customer credit references and approved credit lines.
- Generated and distributed monthly customer statements.

Personal Banker, Family Bank Omdurman | June 2016 - October 2024

- Help customers open and manage their bank accounts and finances
- Advise clients on financial services and resolve issues
- Reach out to prospective customers to sell our services
- Advise customers on bank services for their needs (e.g Loans and credit cards)
- Manage customer bank accounts; open, close and oversee transactions
- Resolve issues with banking services and accounts
- Refer clients to in house financial experts, as needed
- Reach out to potential customers to generate new business
- Present financial products and services to existing and prospective customers
- Perform administrative duties (e.g Entering data into banking software)
- Cross-sold bank products and services to meet customer needs and provide options.
- Boosted sales of bank products through effective cross-selling and up-selling techniques.
- Collaborated with branch team members to achieve monthly sales targets and improve overall performance.
- Improved customer satisfaction by providing personalized banking solutions and exceptional service.
- Reconciled customer accounts and balanced daily transactions.
- Keyed customer contact information and payment data into system carefully observing corporate confidentiality procedures.
- Verified customer identity and reviewed documentation for accuracy.
- Greeted customers and delivered information about new account processes.
- Backed up teller team by handling needs of new and existing customers at main counter.
- Provided customers with additional information regarding account services.
- Explained account terms and conditions to customers.
- Interviewed customers to obtain information needed for opening new accounts or renting safe-deposit boxes.
- Adapted quickly to new banking regulations, ensuring compliance and mitigating risks.

- Maintained high accuracy in transaction processing, ensuring client trust and financial security.
- Delivered personalized banking solutions to high-net-worth clients, solidifying trust and satisfaction.
- Resolved client disputes with empathy and efficiency, restoring confidence in banking services.
- Streamlined loan application processes, reducing wait times and improving client experience.
- Fostered strong client relationships through regular follow-ups, securing loyalty and repeat business.
- Trained new personal bankers, elevating team performance and service quality.
- Facilitated workshops on financial literacy for clients, empowering them with knowledge for better financial decisions.
- Optimized account management practices, leading to improved client retention rates.
- Implemented financial strategies that significantly reduced client debt levels.
- Conducted regular audits of cash handling procedures, minimizing risk exposure for the branch.
- Expanded client base by promoting new financial products.
- Monitored customer accounts to detect irregularities or suspicious activity.
- Answered customer questions and explained available services such as deposit accounts, bonds, and securities.
- Followed up with customers to gather feedback and provide additional assistance.

Casher, Supermarket

Khartoum May 2015 – June 2016

- Operate cash register
- Process money, cheques and credit/debit card payments
- Scan items
- Tabulate total payment for goods or services required
- Calculate daily/shift payments received and reconcile with total sales
- Participate in promotional activities
- Stock shelves and clean counter area greet customers
- Suggestive selling
- Counted money in cash drawers at beginning and end of shifts to maintain accuracy.
- Welcomed customers and helped determine their needs.
- Maintained a balanced cash drawer, ensuring accurate accounting at the end of each shift.
- Learned duties for various positions and provided backup at key times.
- Responded promptly to requests for assistance, spills and customer inquiries.
- Operated cash register for cash, check, and credit card transactions with excellent accuracy levels.
- Built relationships with customers to encourage repeat business.
- Worked flexible schedule and extra shifts to meet business needs.
- Assisted customers with returns, refunds and resolving transaction issues.
- Enhanced customer satisfaction by providing efficient and accurate cash transactions.
- Helped customers complete purchases, locate items, and join reward programs.
- Contributed to store success by maintaining high standards of cleanliness throughout the facility.

- Handled multiple payment methods securely, minimizing discrepancies and potential losses.
- Restocked and organized merchandise in front lanes.
- Ensured compliance with company policies and procedures while processing transactions efficiently.
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**Accountant, Ministry of Agriculture Animal Resources and Irrigation
Khartoum February 2011 – November 2014**

- Calculate and prepare cheques for payroll
- Keep financial record and establish, maintain and balance various accounts using manual and computerized bookkeeping system
- Prepare trial balance of books
- Maintain general ledgers and financial statements
- Post journal entries
- Prepare other statistical, financial and accounting reports
- Prepare tax returns
- Reconcile accounts
- Handled day-to-day accounting processes to drive financial accuracy.
- Documented cash, credit, fixed assets, accrued expenses, and line of credit transactions.
- Completed daily cash functions like account tracking, payroll and wage allocations, budgeting, donating, and cash, and banking reconciliations.
- Maintained up-to-date knowledge on professional accounting standards to manage financial recordkeeping.
- Managed cash flow effectively, ensuring all company liabilities were met in a timely manner and surplus funds were invested wisely.
- Detected and corrected mistakes early on and implemented systems to avoid recurring issues.
- Prepared and filed tax forms to meet needs of customers

EDUCATION

**Bachelor of Economics - National Ribat University | Economics
2010**
Khartoum, Sudan 2010

Languages

Arabic C1
English B1

REFERENCES

On Request