**John Citizen**

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**PROFILE**

A Financial Services Manager with 16 years experience across asset finance, operations, risk and compliance, corporate and retail credit assessment, sales and relationship management. An excellent track record in enhancing business profitability by driving revenue strategies and utilising technology to create market opportunities, combined with a strong focus on reducing operating costs. An approachable leader, dedicated and professional with a great sense of humour.

**CAREER SUMMARY**

General Manager Operations ABC Financial Services (ABC) **2011 – 2012**

General Manager Risk ABC Financial Services **2010 – 2011**

Account / Relationship Manager ABC Financial Services **2008 – 2010**

Account / Relationship Manager Ford Credit Australia Limited (FCAL) **2004 – 2008**

Retail Credit Supervisor Ford Credit Australia Limited **2002 – 2004**

Retail Credit Analyst Ford Credit Australia Limited **2000 – 2002**

Various Positions Commonwealth Bank of Australia (CBA) **1996 – 2000**

**CAREER HISTORY**

**General Manager Operations ABC 2011 – 2012**

ABC is part of a large global group, which provides information and services to professional accounting, law and health firms as well as the tertiary market. Global sales of $2 billion, staff of 10,000.

**Responsibilities:**

Supported and directed the overall business as an Australian Management Committee Member and the Deputy AML Officer, maintained a Delegated Lending Authority of $350,000 and managed day to day operations across five (5) departments which included: Retail Credit Assessment, Settlements, Customer Service, Collections and Wholesale whilst identified and improved operational efficiencies, customer satisfaction and mentored, trained and developed thirty (30) staff.

**Achievements:**

* WORKPLACE EFFICIENCY – managed and led the project which identified thirty-nine (39) and implemented twenty-seven (27) amendments to existing operational practices which enabled a 35% increase in contract settlements and a 46% increase in inbound telephone enquiries to be managed within current staffing levels.

**CAREER HISTORY (continued)**

* RETAIL CREDIT APPROVAL POLICY – reviewed, recommended and co-signed approval for amendments to the national retail credit approval policy across eight (8) purchasing guidelines with an estimated 15% increase in application volume.
* PERSONAL PROPERTY SECURITY ACT (PPSA) – integral management and operational member of the project team, reviewed and approved amended documentation, established new processes and procedures to meet new legislative requirements and trained all operational staff prior to January 30th, 2012 go live date.
* ASSET BACKED SECURITY (ABS) DUE DILIGENCE – drafted and led presentation of fifty-eight (58) page operational due diligence report to local bank representatives and global headquarters representatives covering product offering, operational procedures and portfolio analysis.
* OFFICE RELOCATION – was a member of the joint relocation committee in conjunction with Volkswagen Group Australia in the twelve (12) months leading up to the office relocation of seventy-eight (78) staff members from Botany to Chullora including responsibility for day 1 induction, rectification of defects and make good of old premises.
* GLOBAL HEADQUARTERS AUDIT – primary point of contact over a three (3) week period across Operations and Risk departments with only seven (7) minor action items identified.

**General Manager Risk ABC 2010 – 2011**

**Responsibilities:**

Supported and directed the overall business as an Australian Management Committee Member, the Compliance Manager and the AML Officer and managed day to day operations across two (2) departments which included: Risk / Commercial Credit and Wholesale whilst identified and monitored early warning indicators across portfolio, reviewed corporate credit assessments for local or global headquarters approval, managed global risk requirements and mentored, trained and developed six (6) staff.

**Achievements:**

* NATIONAL CONSUMER CREDIT PROTECTION (NCCP) ACT – one (1) of only two (2) internal managers responsible for the review and amendment to risk and compliance framework to ensure the business was in a position to apply for and obtain it’s Australian Credit Licence in December 2010 and subsequently appointed an ASIC “Responsible Manager” of the business.
* AML / CTF COMPLIANCE PROGRAM – authorised external consultant to establish a new overall policy, identified thirty-six (36) gaps in operational practices, amended processes and procedures to ensure the business complied with new policy, trained, developed and monitored staff performance.
* RISK POLICIES & PROCEDURES REVIEW – in preparation for global headquarters audit, reviewed risk-based policies and procedures, established additional policies and procedures where gaps were identified and established a new business relationship with an external stock take service provider which relieved internal strain on resources and focused on a key early warning indicator.
* WORKOUT SITUATION – successfully and solely managed a corporate customer workout situation to the value of just under $1M over a twelve (12) month period which resulted in a zero dollar loss to the business.

**CAREER HISTORY (continued)**

**Account / Relationship Manager ABC 2008 – 2010**

**Responsibilities:**

Relationship managed and provided overall support, assistance, guidance and recommendations to a portfolio of five (5) key Sydney based SMEs at the manager, principal / owner level within the motor vehicle dealership network across capital funding requirements, increased profitability, training and development, performance management and reporting whilst acquired and developed new business opportunities.

**Achievements:**

* ACQUISITIONS – acquired new business in excess of $110M across corporate funding requirements such as real property acquisition and improvement, wholesale stock funding, revolving credit facilities and working capital loans which in turn generated approximately $6 - $7M in retail funding on a monthly basis.
* PORTFOLIO – relationship managed the top three (3) national dealership groups with combined corporate facilities in excess of $200M with retail business in excess of $10 - $12M per month.
* VWFS NATIONAL DEALER OF THE YEAR AWARD – received recognition as the relationship manager to the businesses who were awarded the “VWFS National Dealer of the Year” title based on dealership performance against sales and risk based key performance indicators in 2009 and 2010.

**Account / Relationship Manager FCAL 2004 – 2008**

Relationship managed and provided overall support, assistance, guidance and recommendations to a portfolio of twelve (12) NSW SMEs at the manager, principal / owner level within the motor vehicle dealership network across capital funding requirements, increased profitability, training and development, performance management and reporting whilst developing new business opportunities.

**Achievements:**

* PORTFOLIO – received recognition for best performing sales region as a percentage of retail volume objective within NSW three (3) years running through 2005, 2006 and 2007.

**Retail Credit Supervisor & Analyst FCAL 2000 – 2004**

Supervised a team of five (5) retail credit analysts responsible for assessment and approval of retail credit applications received through the dealership network. Prior to my appointment as NSW / ACT Retail Credit Supervisor in 2002, I held the position of retail credit analyst.

**Various Positions CBA 1996 – 2000**

Employed across numerous customer service positions within the retail branch network. Positions included: Manager Personal Lending, Personal Banker, Customer Service Officer and Teller.

**QUALIFICATIONS**

Bachelor of Commerce University of NSW **2000**

Certificate IV in Human Resources Meadowbank TAFE **1998**

Certificate in Finance Ultimo TAFE **1996**

Higher School Certificate Holy Cross College Ryde **1995**

**PROFESSIONAL DEVELOPMENT**

Executive Coaching & Training Smith Associates **2011**

Personal Property Security Act (PPSA) Credit Education Services Australia **2011**

Privacy Act Credit Education Services Australia **2010**

International Risk Conference Germany **2010**

National Consumer Credit Protection (NCCP) Act Credit Services Australia **2010**

Introducers & Credit Related Obligations Credit Services Australia **2010**

Anti Money Laundering & Counter Terrorism Financing Credit Services Australia **2010**

National Sales Conference Singapore **2009**

National Sales Conference Darwin **2008**

Presentation Skills Course FCAL **2005**

Selling & Negotiation Skills Course FCAL **2004**

Six Sigma (accredited green belt) FCAL **2004**

**KEY COMPETENCIES**

* Ability to make balanced decisions at all levels
* Team development with experience in change management
* Proven risk and compliance knowledge and understanding
* Results focused with strong relationship management skills
* Proven leader with excellent presentation and communication skills
* Highly professional, motivated, dedicated and confident

**HOBBIES / INTERESTS**

Travelling, Fine Dining, Socialising and Films

**REFEREES** - will be made available upon request