

IBRAHIM COHEN

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Championing banking excellence with 10+ years of strategic relationship management expertise, fostering financial growth and client satisfaction.

Customer Relationship Planning | Portfolio Quality Control | Financial Advisory | Solution-Based Selling | Sales Target Achievement

- **Maintained a \$30M turnover annually** at NCA and consistently exceeded sales targets by acquiring 5 high-quality corporate clients every year, boosting sales; maintained positive cash flow accounts and promoted high-quality customer service.
- **Increased annual revenue by 60%** for NCA; innovated an account planning strategy to capture missed opportunities; integrated stakeholder feedback for enhanced efficiency; and streamlined client acquisition through targeted assessments.
- **Achieved 'Best Employee of the Year'** for Standard Bank in 2018 and First National Bank of Tanzania in 2015; consistently exceeded sales targets, showcasing exemplary relationship management skills.

Business Development
Stakeholder Management
Cross-Functional Coordination

Credit Facility Monitoring
Coaching & Team Development
Up-Selling & Cross-Selling Strategies

Credit Application Preparation
Regulatory Compliance
Salesforce, Credit Quest Software

PROFESSIONAL EXPERIENCE

Financial Advisor, Independent

06/2023 – Present

Strengthened banking ties for international operations by designing strategic entry proposals to penetrate the international market and connect businesses to key global stakeholders. Monitored risk facilities and scrutinized offer letters, advising on financial gaps, banking guarantees, and material acquisition strategies whilst offering transparent communication and expert advisement. Cultivated loyal client relationships, resulting in referrals and repeat business; offered timely advice and identified unseen business and investment opportunities, ensuring constant value addition.

- Secured an \$8M electricity project for a client; provided expert financial planning guidance and facilitated local banking support.
- Identified and fostered a \$25M investment opportunity; emphasized capability alignment and market potential.
- Achieved \$30K annual savings for clients; renegotiated bank commissions and charges, utilizing banking terms and conditions insights.

Relationship Manager, National Utility Bank

09/2020 – 05/2023

Expanded client portfolios; identified high-opportunity clients for targeted expansion. Increased client retention rate; optimized service issue resolution. Spearheaded the merger of the banks, maintaining existing clientele. Led an operational team of 3; trained 2. Secured vital stakeholder buy-ins and streamlined credit committee forums; kept open communication channels and expedited credit paper processing by monitoring Salesforce-aided pipelines. Conducted needs analysis, discussed financial gaps, and advised on liquid cash. Coordinated inter-departmental collaboration and conducted regular portfolio reviews, aligning operations and client objectives.

- Increased client engagement by 50% and elevated accounts' financials; met ~20 clients a month; fostered stronger business relations; recommended tailored financing products to clients, ensuring financial sustainability.
- Boosted the asset book by \$15M annually; adopted strategic client acquisition techniques and robust credit management processes.
- Enhanced portfolio revenue from \$2.5M to \$5M; targeted and leveraged high-value transactions and deepened client relationships.
- Increased bank revenue; identified cross-selling opportunities, resulting in an increase in insurance sales, foreign exchange transactions, and inter-bank transfers.
- Successfully managed a \$200M portfolio, observed navigated risks, and identified growth opportunities, resulting in an \$80M asset position increase in 2 years.
- Reduced \$200K in clients' finance costs; conducted comprehensive product analysis and recommended optimal banking products.

Senior Relationship Manager, Bank of Africa

08/2019 – 08/2020

Led a team of 4 relationship managers and managed high-value client accounts. Cultivated strong client relationships; offered honest feedback and transparent advice and employed a client-centric approach to overcome banking challenges. Utilized Credit Quest for credit applications and Salesforce for pipeline management. Joined Commercial Bank of Africa, later acquired by NCBA.

- Generated \$20K in cost savings annually for a client by deploying efficient transaction systems and reducing manual operations.
- Managed a complex \$25M startup credit application; conducted comprehensive industry and management team evaluations.
- Boosted team alignment and productivity; adopted open communication channels and fostered a growth-oriented environment.
- Increased asset book value by \$15M; approached potential clients, acquired new accounts, and cultivated profitable relationships.

Senior Commercial Manager (Equivalent to **Senior Relationship Manager**), Standard Bank

05/2017 – 07/2019

Oversaw restructuring of the business division, building new teams and re-establishing banking operations. Supervised and monitored the performance of 3 Relationship Managers. Drove client engagement; implemented dedicated service desks and targeted outreach programs. Leveraged deep market knowledge, advising clients on risk management and financing strategies. Ensured optimal ROI and timely project completion; offered persistent follow-ups and strategic intervention for lagging credit accounts. Utilized Salesforce to manage client relationships, ensuring streamlined communications and task management. Drove cross-selling for substantial revenue growth.

- Grew the asset book to \$25M within a year; cross-sold bank products; maintained portfolio quality with risk thresholds.
- Processed a \$5M unsecured credit application; conducted in-depth analysis of the client's financial stability and account conduct.
- Amplified business growth through active memberships in Gym Khanna Club, South Africa Business Association, and British Legion; attended diverse forums and capitalized on relationship-driven interactions for lead generation.
- Initiated customer outreach through CSR partnerships and public engagement programs; bolstered brand visibility; fostered client relations through workshops on tax insights and fundraising.
- Secured high-value transactions with minimized risks by leveraging non-tangible securities: corporate and personal guarantees, complemented by deep market knowledge and trusted relationships.
- Safeguarded client finances with strategic fixed-rate advisories to combat volatile rate shifts; enhanced cash flow through shilling loans based on revenue and exchange analysis.

Commercial Manager (Equivalent to **Relationship Manager**), Bank of Tanzania

06/2014 – 04/2017

Spearheaded team operations and led the inception of 2 innovative business units. Consistently supported and secured major franchises; acted as the primary point of contact, ensuring business requirements were met. Managed corporate customer applications for demand guarantees and letters of credit, including document follow-up, bid and tender guarantee processing, credit request analysis, financial assessment, portfolios' growth, non-profit Agreements, and credit committee presentations.

Corporate Banking Relationship Executive, National Bank of Africa

02/2012 – 05/2014

Supported senior relationship managers and credit risk committees; diligently followed up on financial analysis of credit papers, reinforcing efficient credit risk management. Specialized in construction-sector portfolio management. Streamlined administrative tasks: received, interviewed, and processed customer checks; issued customer balances, bank statements, and checks. Enhanced stakeholder communication: provided comprehensive updates to assist in financial decisions.

EDUCATION

Master of Project Management, Eastern and Southern African Management Institute

Expected Graduation: 2024

Bachelors in Banking and Finance, Institute of Finance Management

2011