

CV

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ACCOUNT / BRANCH MANAGEMENT

Possessing a number of significant achievements within financial customer services. Good commercial approach to solving problems and developing business in a fast moving environment. Well networked with the ability to work autonomously whilst reacting and adapting quickly to changing situations. Now looking forward to a make a continued significant contribution within Account / Branch Management for a company that offers a genuine opportunity for progression.

AREAS OF EXPERTISE

- Customer service administration
- Business development
- Salesmanship
- Exceeding targets
- Sourcing new business
- Maximizing profit
- Customer focus / retention
- Identification of customer needs
- Debt counselling
- Negotiating
- Team leadership
- Computer literacy
- Staff training/ development
- Promotional initiatives
- P&L responsibility
- Budgeting
- Change management
- Quality Assurance

PROFESSIONAL EXPERIENCE & SIGNIFICANT ACHIEVEMENTS

HFC banking has in excess of 200 branches. The branch network goes under the name of the Household Bank (indeed HFC is originally the Household Finance Corporation). HFC banking is only about lending they do not deal with current accounts, savings or pensions.

BRANCH MANAGER

2002 - Present

Household Bank, Plymouth

Controlled resources and activities of this "major market" branch within administration, lending, business development, collections and customer service. Developing the business from leads via LMS. Assisting others to carry out their duties.

- Made a significant contribution to the 513 String.
- Managed the provision of solutions to customers' accounts in arrears with significant saving to the company.
- Developed staff management and technical skills including the adherence of money laundering policies.
- Achieved all branch development, growth and personal sales targets.

SENIOR SECURED ACCOUNTS MANAGER

1999 - Apr 02

HFC Bank, Plymouth

Responsible for customers requiring a range of financial services such as loans and mortgages. Involved in actively participating in 10 branches' business development programmes throughout the North East - generating sales and maximising sales opportunities with every form of customer interaction. Responsible for the development and maintenance of relationships with customers through a diplomatic approach with the Branch Managers whilst providing valuable sales support to their staff.

- **Top SAM person in the UK 2001.** Only person to achieve new target of £250K of new business in any given month.
- Various accolades and commendations awarded including CEO letter of gratitude.
- Dealing with up to 30 new accounts per month.
- Dealt directly with customers on a one-to-one basis to identify and rectify problems.
- Developed existing accounts after identifying "at risk" renewals and compiling a comprehensive list of existing customers owing up to £125K. Securing loans of up to £50K and saving the company significant costs.
- Implemented "added value" concept - offering special deals to revenue generating customers.
- Ensured personal targets were met and exceeded on personal loan policies (£1500 - £4000).
- Promoted from Trainee Manager 1999.

PROFESSIONAL EXPERIENCE & SIGNIFICANT ACHIEVEMENTS (CONT)

SWEB Electric Retail Ltd, Plymouth 1996-99

SALES MANAGER

1998 - 99

Full operational control and auditing responsibilities: sales and marketing, budgetary control, all sales forecasting, managing a turnover to exceed £1.2 Million p.a (2,000 sq. ft. of retail space 12 sales staff).

ASSISTANT MANAGER

Mar 98 - May 98

SALES ASSISTANT

1993-94 & 1996-98

- **Top Sales Manager throughout the Company.**
- Proven abilities in meeting all objectives within retail operations. Highly successful in defining company direction, achieving goals and optimising business whilst delivering high retail standards. Also skilled in optimising team potentials through delivery of management training / development solutions, design and delivery within tight deadlines and budgets, whilst promoting best practice and developing managers encouraging a self development culture and trainers to train.
- Attracted business and marketed the store by targeting the private sector and organising special promotional sales evenings. Resulting in significant white goods' sales.
- Designed staff training package from conception, with particular focus on customer care and product knowledge, reducing staff turnover, increasing moral and productivity whilst laying the foundation for a systematic staff training programme.
- Delivered new training solutions that met the needs of the business and the people.
- Increased turnover year on year, consistently beating budgeted requirements.

Northern Electric Retail Ltd, Sunderland 1993-96

- Acting Assistant Manager (Mar 96 - Aug 96), Sales Assistant (1994-96).

PROFESSIONAL DEVELOPMENT

Formal external training and numerous in-house courses have supplemented my extensive hands-on experience: Sales Management (NVQ 3), account management, leading and training for success, priority / time management, relationship management, performance reviews, Health and Safety, CLAIT. *All courses commensurate with areas of expertise / key skills.*

Personal:

Date of birth: 1966.
Marital status: Married, 2 children.
Interests / pastimes Family, ski-ing, (Former British Ski Team Champion for 3 years), most sports.
Driving licence: Full Clean.

References available on request.

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