



Experienced Corporate Banker ~~that~~ Seeking **Corporate Treasury Management** with a focus on:

- Lead for end-to-end process related ~~with to raising funding through debt capital markets (assessment of capital needs, evaluate financing options, negotiate loan agreements, and manage)~~ to raising funding through debt capital markets (assessing capital needs, evaluating financing options, negotiating loan agreements, and managing) relationships with banks).
- Maintain and cultivate domestic and international banking relationships ~~for the development and implementation of~~ to develop and implement funding strategies.
- Maintain a satisfactory level of stakeholders' satisfaction by meeting all financial goals ~~set by the organization and ensure~~ the organization sets and ensuring a high-quality reporting process and continuous improvement initiatives.
- *Core competencies include:*
 - Corporate Financing
 - Credit Analysis
 - Agriculture Business Analysis
 - FI Relationship Management
 - Trade Financing
 - Banking Risk Management
 - Loan Workout
 - Financing/Debt Restructuring (Short & LT Loan)
 - Digital Marketing
 - Banking Budgeting & Performance Review
 - Regulatory (Including Sharia) Compliance & Administration
 - Customer Service Management
 - Islamic Finance

PROJECT AND ACHIEVEMENT

1. At TSC and EEB, currently assigned as a consultant for following up & expanding companies' trade finance business ~~prospect-prospects~~, especially for Eligible Exporter/Importer Companies, and focus on the Commodity Industry in Southeast ~~Asian~~ Asia.
2. At BMI Indonesia, assigned ~~for followed to follow~~ up with existing clients (maintain, restructure, and pass out) & expanded the bank's large-sizeable corporate business prospect, especially for State Owned Companies, and focus on the Industry of Palm Oil, Healthcare (program for government's related vendors), Infrastructure (Toll, Seaport and Cement) and Major Commodities Traders in Sumatra Region.
3. At DBS Indonesia, assigned ~~for to~~ maintain & expanding and expand the bank's large-sizeable corporate business prospect in the regional region of Sumatra, especially for State Owned Companies and focus focusing on the Industry of Mainstream Palm Oil, Dealership, FMCG, Seaport and Major Commodities Traders.
4. At DBS Indonesia, I was awarded as the 1st and 2nd Best Relationship Manager for Trade Finance Volume Achiever of Institutional Banking Group 1&2 Division in the year 2016 and 2017, respectively, for competition to highest trade transaction volume.
5. At Maybank Indonesia, assigned ~~for expanding to expand~~ the bank's commercial & emerging corporate business ~~prospect-prospects~~ in the regional region of Sumatra, especially for Commodities Traders (Cocoa, Coffee & Rubber), F&B, then Agro-Based Industries in Mainstream and Downstream business of Palm Oil.
6. At Bank Mandiri, awarded as the 2nd Best Account Manager for Lending Achiever of Corporate Banking Agro Based Division in the year 2013, achieved 2012 Target for net lending expansion.
7. At Bank Mandiri, awarded as the 1st Best Account Manager for Funding Achiever of Corporate Banking Agro Based Division in Q1 year 2012, achieved Q1 2011 the highest net funding expansion and awarded as the 2nd Best Account Manager for Funding Achiever of Corporate Banking Agro Based Division in year 2011, achieved 2010 Target for net funding expansion in amount of Rp. 416 billion (124% above individual target).
8. Was a team member in the Strategy & Performance Division at Bank Mandiri to study and implement a Performance Measurement System in a Subsidiary Company, Bank Syariah Mandiri, in the year 2007.
9. The best team member for BP's Headquarter Relocation Project at Pitney Bowes Management Service, Cleveland- Ohio, USA, in 1999

CAREER EXPERIENCE

1. Employer _____: **Euro Exim Bank (EEB) and Trade Finance Company (TFC)**
 Period & Post _____: July 2022 – Present, Freelance Consultant (Trade Finance Specialist)
 Nature of Business _____: International Banking / Trade Financing Company
 - Helping companies ~~to manage corporate service and contribute to developing and implement agreed actions under customer strategies, identified target and realize~~ manage corporate service and contribute to developing and implementing agreed actions under customer strategies, identifying target targets, and realizing a new share of wallet opportunities through fixed and semi-structured trade finances scheme and provision of the bank's products & services.
 - Assisting ~~to find a new network of corporate and commercial clients, especially for local corporate corporations and commercial clients, especially local corporate, in finding new networks of corporate and commercial clients, especially for local corporations~~ that focus on ~~exporter exporters~~ importer commodities, to explore their needs ~~of for~~ trade finance solutions and lead in exploring new potential business.
 - Cooperate with local Banks to engage special trade finance schemes between banks and trade companies (TFC or EEB) to finance banks' eligible customers.
 - Connecting potential clients with EEB or TFC ~~product's product team teams in getting product teams to get~~ suitable non-collateral transaction/trade services.
2. Employer _____: **PT. Bank Muamalat Indonesia (BMI), Wholesale Banking, Sumatra Region**
 Period & Post _____: August 2019 – May 2022, VP (Regional Commercial Banking Head)
 Nature of Business _____: Islamic Banking / Financing
 - Managed handling of large corporate and commercial clients for Financing and Funding with a yearly net growth target of eq. USD36.0Million each.
 - Managed ~~bad bank existing existing bad bank~~ corporate clients to increase the Bank's credit quality, ~~the; the~~ activities included overdue following up, credit rearrangement dealing, bad asset due diligence, preparing asset liquidation, ~~litigation related related litigation-related~~ process, et cetera.

- Managed corporate service and contributed to developing and implementing agreed actions under customer strategies, identified ~~target~~targets, and realized new share of wallet opportunities through tailored structured ~~loan~~loans, and provision of new products & services.
- Finding a new network of corporate clients, especially for ~~state-owned~~state-owned Co's companies and ~~large-sizeable~~ local corporate to explore their needs ~~of financial solutions and relationships with existing clients and financial~~financial solutions and lead in maintaining a relationship with existing clients as well as exploring new potential ~~business~~businesses.
- Monitored the preparation of the financing proposal, credit analysis, and ~~assessment of client~~client assessment by ~~the~~ Relationship Manager.
- Monitored and supported the financing proposal memo to be submitted ~~in into the~~ credit committee and directly ~~work-worked~~ together with ~~other business unit~~another business units such as Global Trade, Transaction Banking & Treasury Group for trade finance products (L/C, BG, cash management, etc., treasury products (FX Line, interest rate swap) and then cooperate with Business Analyst and Corp. Underwriter & Risk Management for Credit Proposal.
- Dedicated to maintaining quality financing portfolio including covenant monitoring, annual review, legal & sharia compliance, payment collection, transaction, et cetera, and performing financing restructure if needed.
- Followed up with Internal and External Audit ~~Team~~Teams to ensure ~~the~~ quality of financing portfolio, legal & sharia documentation, and related clients' services.

Key Achievement:

- Productively completed syndication and bilateral financing deals/approvals for ~~palm-oil related~~palm-oil-related client group of ~~~USD27Million-~~ USD27 million ~~USD27 million~~ in FY2020 and successfully invested ~~to-in~~ new sukuk issuance to the same client group in 1QFY2021. ~~On, on~~ progress for centralization of Oil palm plasma financing specialization.
- Successfully expedited remedial program for restructuring and ~~full-complete~~ repayment/take-over of existing clients with problem financing at amount eq ~~~USD41Million-~~ USD11 million in FY2019, ~~~USD13Million-~~ USD13 million in FY2020, and ~USD6Million in FY21.

3. Employer _____: **PT. Bank DBS Indonesia, Institutional Banking, West Region**
 Period & Post _____: August 2014 – August 2019, AVP (Senior RM – Institutional Banking)
 Nature of Business _____: Banking / Lending

- Managed large corporate clients (Lending and Funding) with (Gross Annual Sales (GAS) above eq. USD72Millions.
- Provided corporate service and contributed to developing and implementing agreed actions under customer strategies, identified ~~target~~targets, and realized new share of wallet opportunities through ~~a~~ tailored structured loan, and provision of new products & services.
- Searched for a new network of corporate clients, especially for ~~state-owned~~state-owned Co's companies, to explore their needs ~~effor~~of financial solutions and maintain relationships with existing clients as well as explore~~financial solutions and maintaining a relationship with existing clients as well as exploring~~ new potential ~~business~~businesses.
- Provided offering letter, internal credit memo, and ~~any other documents that~~that other documents necessary for the business head/director/committee.
- Prepared the credit proposal, credit analysis, and assessment of client credibility based on financial ~~report~~reports and third-party information.
- Responsible ~~to-for~~ the submitted credit proposal ~~in into the~~ credit committee and directly ~~work-worked~~ together with ~~other business unit~~another business units such as Global Trade, Transaction Banking & Treasury Group for trade finance products (L/C, BG, cash management, et cetera, treasury products (FX Line, interest rate swap, target redemption then Corp. Underwriter & Risk Management for Credit Proposal.

Key Achievement:

- Recognized 2nd Best Relationship Manager for Trading Financing Achiever of Institutional Banking Group 1&2 Division during ~~ef of the year~~ 2017.
- Recognized 1st Best Relationship Manager for Trading Financing Achiever of Institutional Banking Group 1&2 Division during ~~ef of the year~~ 2016.
- Recognized Best Performed Relationship Manager in recognition of outstanding initiation to ~~state~~state-owned-own~~ed~~state-owned Co's in Sumatera during ~~ef of the year~~ 2014/2015.
- Certified for Banking Risk Management Level 3 (SMR Level 3) in April 2015.

Reason for leaving: Seek an opportunity to focus on a managerial position and the Islamic Banking Sector.

4. Employer _____: **PT. Bank Maybank Indonesia Tbk, Client Coverage Division, Global Banking Directorate**
 Period & Post _____: February 2013 – July 2014, Team Leader (Commercial Coverage – Sumatra Region)
 Nature of Business _____: Banking / Lending

- Searched for a new network of commercial or emerging corporate clients to explore their needs ~~of financial solutions and lead in maintaining a relationship with existing clients as well as~~for financial solutions and lead in maintaining relationship relationships with existing clients and exploring new potential ~~business~~businesses.
- Provided pre-approval sheet, offering letter, internal memo, and any other ~~documents that necessary~~necessary documents for the business head/director/committee.
- Prepared the credit proposal, credit analysis, and assessment of client credibility based on financial ~~report~~reports and third-party information.
- Supported the submitted credit proposal memo to the business committee and directly worked ~~together~~ with related internal business partners.

Skill Endorsement:

- Internationally Certified for Omega Credit Analysis and Assessment in March 2014.

Reason for leaving: Stable ~~job's-job~~ location and seek opportunity to develop skills, especially in ~~trade-related~~trade-related financing.

5. Employer _____: **PT. Bank Mandiri (Persero) Tbk, Corporate Banking, Corporate Agro Based Group, Corporate Banking Medan Department**
 Period & Post _____: May 2009 – February 2013, Senior Account Manager (Corporate Banking)
 Nature of Business _____: Banking / Lending
- Managed corporate customers (Lending and Funding) with (Gross Annual Sales (GAS) above eq. USD36Millions.

- Provided corporate service exceeding customer expectations and ~~contribute~~ contributed to developing and implement agreed actions under customer strategies, identified target and realize a new share of wallet opportunities through a tailored structured loan, contributed to developing and implementing agreed actions under customer strategies, identified target targets, and realized a new share of wallet opportunities through tailored structured loan and provision of new products & services.
- Initiated contracts with current/new customers once identified as ~~target~~ targets and agreed products marketed with the Corporate Banking Head.
- Contributed to ~~provide credit analysis, credit proposals, reviewing existing facilities granted, and monitoring relationship-managed clients' risk profile & conduct proper KYC & fulfill providing credit analysis, credit proposals, reviewing existing facilities granted, and monitoring relationship-managed clients' risk profile proper KYC & conducting proper KYC & fulfilling~~ the compliance requirement on KYC & other regulated noncash loan activities such as trade service and treasury.
- Monitored the preparation of BU's account bills, loan ~~transaction~~ transactions and documentation reported by credit operation units before the operation team sent to monetary authority.

Key Achievement:

- Awarded as the 2nd Best Account Manager in the year 2013 in recognition of outstanding loan disbursement performance of the year 2012.
- Served as a key leader in ~~effectively~~ managing 75% of the unit's portfolio net growth (lending and funding).
- Certified for Banking Risk Management Level 2 (SMR Level 2) in May 2012.

Reason for leaving: Job's location, career path, and Business Dev. Opportunity in Commercial Size and Agro Related Business/Industries in Medan.

6. Employer: **PT. Bank Mandiri (Persero) Tbk, Strategy & Performance Group**

Period & Post: June 2006 – April 2009, Senior Professional Staff (Commercial Banking Financial Controller)

Nature of Business: Bank's Performance Management

- Assisted the decision support of commercial banking controller/head in ensuring timely & correct submission of internal finance performance reports (Balance Scorecard and KPI for loan, deposit, operating fee/cost & margin contribution/rate, et cetera)
- Prepared management reports, developed budgets, and performed variance analysis in accordance with a business plan and bankwide's financial report. Compiled periodic reporting packages for senior management. Followed up internal audits to ensure all elements of revenue generation & cost incidence were captured accurately to prevent inaccuracies and errors in the Performance Measurement System (PMS) Database. Built and led teams in dedicated performance projects.
- Monitored subsidiary's performance, Bank Syariah Mandiri (Islamic Banking), and ~~recommend~~ recommended decision support head to ensure the subsidiary performance is in line with recommended decision support head to ensure the subsidiary's performance is in line with Commercial Banking performance.

Key Achievement:

- Accelerated monthly management report process to ~~be~~ one week with identification and recommendation of ~~simplification~~ of simplifying presentations/reports.
- Member of Team Designed Training Module of Customer Profitability Analysis and Tools in Commercial Banking School Program for Junior Relationship Manager in 2008.

Reason for leaving: Jobs Relocation, Career and Business Development Opportunities in the Regional Area of Northern Sumatra.

7. Employer: **PT. Bank Mandiri (Persero) Tbk, Bandung Siliwangi Branch & Bandung Asia Africa Branch**

Period & Post: June 2003 – May 2006, Assistant Manager (Customer Service Officer)

Nature of Business: Banking / Branch Operation

- Supervised branch transactions and internal operations. Functioned as a branch manager when the manager is/was in special charge or off duty. Helped branch manager in planning for branch improvement and strategy, administered branch services, and marketed for retail banking products to customers.
- Involved in the branch's customer service improvement & Responsible and responsible for weekly and/or monthly customer retention and acquisition report/reports.

Key Achievement: Increased service levels by providing key-critical contributions toward a standardized role-play program to achieve the branch's objectives in MRI's Service Excellent Awards.

8. Employer: **PT. Bank Mandiri (Persero) Tbk, Medan Balaikota Branch & Training Center Division**

Period & Post: March 2000 – May 2003, Officer Development Program / Management Development Trainee

Studied & Practiced: Macro Economics Analysis by Economic Faculty, University of Indonesia, Personality Improvement by John Robert Powers, Selling and Service for Retail Banking, Treasury and Asset & Liability Management, Loan Operation and Restructuring Management, Basic Trade Services, Branch Banking Operations, and Internal Control, and supervised retail lending and funding products in the branch, monitored teller's transaction and internal operation. Then, after one year, I was appointed to the Medan Branch for two years with various applied tasks.

9. Employer: **Pitney Bowes Management Services, Cleveland, Ohio - USA**

Period & Post: February 1999 – September 1999, Site Representative (Asst. Document Controller)

Nature of Business: Outsourcing/Off-shoring industry (record management)

- Operated services activity in records tracking and maintained sudden/monthly report/reports for record administration (Including retrieved files as requested by employees and clients).
- Copied, scanned, and stored documents, Checked for accuracy, and edited files, like contracts. Reviewed and updated technical documents (e.g., manuals and workflows). Distribute project-related copies to internal teams. File documents in physical and digital records.
- Completed records migration project for head office relocation of British Petroleum USA from Cleveland, Ohio, to Chicago, Illinois.

Key Achievement: Consistently met deadlines while demonstrating strong critical thinking skills to achieve the unit's objective.

Reason for leaving: Ending ~~of my~~-working permit and searching for better career opportunities in ~~my~~ home country.

EDUCATIONAL BACKGROUND

1997 – 1998: ~~Cleveland State University~~, Cleveland, Ohio – USA, Master of Business Administration.
1991 – 1996: ~~University of Indonesia~~, Jakarta, Indonesia, Majoring in Metallurgy Engineering.

PERSONAL DEVELOPMENT

March 2023: Completed Training Virtual Assistant by SGB Singapore
August 2022: Certified Digital Marketing Specialist by ~~the~~ Indonesian Professional Certification Authority.
February 2022: Certified for Level III (AVP-VP) Syariah Banking Risk Management by ~~the~~ Indonesian Professional Certification Authority.
March 2021: Completed Webinar Training Masterclass ~~of Environment Sustainability~~~~environmental sustainability~~ Governance (ESG) by Navex Global.
February 2021: Training of Audit for Islamic Bank by Muamalat Institute, Jakarta.
January – August 2019: Professional Certification in Islamic Finance (PCIF) by INCEIF University, Kuala Lumpur, Malaysia.
March – June 2017: Internal Training for Scrum & Big Data Management by DBS Training Group.
January – April 2014: Credit Skills Assessment by Fitch - Omega Performance Corporation

OTHER INFO

Interest: Trade Financing, Local Commodity Trading, and boutique coffee business/barista.
References: Available upon request.

OUR FEEDBACK

Hello Andry
Here we go!

We suggested using better content we provided [To replace some current ones such as bullet points + summary].

Overall, your CV was:

Excellent/Good/Okay/**Bad**

For the following things you did wrongly:

N/B: We only conducted a surface-level analysis.

1. We found over 270 grammar issues. Always use a grammar checker to ensure everything is fine -

[As we say in recruitment circles, one error is enough for your document to be put in the bin!

Always use a grammar checker - Grammarly.com premium version]

2. Your resume must not have clichés, fluffy buzzwords, and personal pronouns, including "Experienced," "I" etc. These are low-value words most recruiters often frown at.

3. More than a few formatting inconsistencies

4. A better and more contemporary CV layout/format would have made your CV have an excellent first impression—It would be much better than your current one.

5. Your bulleted points mostly lacked the language of achievement. Compare yours with our enhanced version, where we adopted the principle: "Accomplished X by DOING Y that resulted in Z."

6. Following No. 4 above, note that using a 'designed or more contemporary format or template' might lead to a non-optimised CV. This means it can fail to show up if you apply with this format via a company's portal that uses an ATS to sift CVs.

[Below, we have attached a PDF file showing the differences between a standard CV and an ATS-friendly one for you to see]. You need both, depending on where you're sending it to.

MY SOLUTIONS [in case you ever used a template that's not ATS-friendly]:

1. Always have your resume reviewed by an expert resume writer until you get the job.
2. Always keep two versions of your resume on hand: your standard version and the ATS-compliant version.
3. Decide which version to send:



Use the 'Standard' version when directly handing it to a recruiter or employer.



Use the ATS version when uploading to job boards or company job portals.

8. What to understand about customizing and optimizing your resume + job description? For every job application you send out [especially for highly competitive jobs online], See the HOW-TO below:

<https://cvjury.com/how-to-write-a-resume-the-ultimate-guide/>

Read from here downward:

You should mention the level of proficiency for the hard skill you list.

Proficiency can be divided into levels: beginner, indicating some experience from classroom education, or entry-level practice.

Next is intermediate, which shows that you have successfully used the skills at work.

Then comes advanced, meaning you have a high-level understanding of the skill and can coach others.

The last is the expert level, which means you are so skilled that you can advise other professionals.

2. Tailor the Skills to the Job Description

It is always better to reflect the key points of the job posting in your resume. That way, you can score better if the employers use applicant tracking systems.

CVJury offers a free **resume scanner** and LIVE editor to do this easily.

How to Tailor Your Resume to the Job Description

Let's use a sample job description and a resume to illustrate how to tailor your resume and optimize the key-words with CVJury's resume scanner.

Below is the **Employability Adviser (Graduates)** job description from the University of Sheffield. The person's specifications and job responsibilities are the most critical inputs.

Do not use the 'About us' of the advertiser to avoid bringing in extraneous terms into the scanning process.

7. You mustn't add everything into your resume, especially if they are not directly relevant to the target job applied for [or the activities are more than 12 years old, for a 35-year-old],

8. You should not list all your jobs in one resume if they will make the resume too long or more than the often recommended 1000 words max.

Instead, you can truncate it by creating a section as 'Earlier Work Experience':

PERSONAL INFO

Phone
+44-761-650-3467

Email
jamesaddie@gmail.com

Address
Swindon, Wiltshire

LinkedIn
www.linkedin.com/in/james-addie

PERSONAL SKILLS

- Good Communication, Report Writing & Problem-solving
- Positive Attitude, Teamwork, Creative in Research
- Capacity for Self-assessment and Questioning
- Motivating Others
- Forward-looking Work Approach

SOFTWARE MASTERY

Alma School Management
Moodle
Teamviewer
SPSS
Miro Whiteboard

SKILLS

- In-group & 1-on-1 Guidance
- Employability Coaching
- CAIG
- Programme Design
- Teaching & Lecturing
- Formative & Summative Evaluation

PROFESSIONAL TRAINING

OCR Level 6-Diploma in OCR Level-in Career Guidance and Development (QCF) at **Call of the Wild Training Ltd.** Abercraze, Swansea, UK (exp. March 2022)

JAMES ADDIE
EMPLOYABILITY TRAINER

PROFILE SUMMARY

- Design and deliver bespoke employability programmes training undergraduates and graduates, especially from the BAME communities.
- Mentored 279+ Brunel University graduate job seekers since 2017 to gain employment in government, business & finance, IT, healthcare, and science & technology fields.
- Deliver and develop training programmes for face to face and live online job-finding mentorship using Skype for Business, Zoom & Teamviewer. Seeking Employability Trainer role at Seetec Group (www.seetec.com) to offer more significant opportunities to reach and impact wider audiences.

CORE COMPETENCIES AND ACHIEVEMENTS

Employability Mentorship

- Spearheaded employability mentorship at Brunel University developing a step-by-step blueprint to guide 32 students from minority group forum who acquired skills, including digital marketing, business analysis, branding, project management, and management consulting.

Educational Programme Design

- Designed, planned, and delivered employability courses at Brunel University, prepared assignments, and seminar briefs, and used virtual learning environments (VLE) such as Moodle, ensuring interactive and engaging delivery to students

Teaching and Education Management

- Taught employability and enterprise management at Brunel University as a course leader and reduced the failure rate by 25% motivating students and deploying proactive teaching strategies.

RELEVANT EXPERIENCE

EMPLOYABILITY ADVISER | Job Pippins, London | JUN 2017– PRESENT

- Guide job seekers via Skype on the most effective methods of self-marketing, networking, and relationship building making them land jobs quicker
- Advise on employment trends, job search insights, and interview preparation resulting in job placements
- Consult on CV improvements leading to candidates landing more interviews

Key Achievement: Created two online careers platforms (www.seethrough.com and www.nascentconnect.com) providing tailored employment-finding support services, especially to marginalised groups.

EARLIER EXPERIENCE

PhD Tutors, London, UK (EDUCATION CONSULTANT) JUN 2012– MAY 2017
Uxbridge College, London, UK (QUALITY CONTROLLER) JAN 2012– MAY 2012

EDUCATION

BSC in Education Management | 2009–2012
University of Abuja, Nigeria

*** Ensure resume content (and results) focuses exclusively on details and skills related to the targeted job posting.

For example, if you are targeting a sales job but have loads of experience and achievements as a mechanic, don't fill the resume with trade-specific content.

Be strategic with what you include in your resume. Share only your best and most related examples for each application.

**What do you think? And what do you plan to do now?
Let me know whether you received this email.**

Stay well!

Conor Duke
CVJury, London

OUR NEW/BETTER CONTENT VERSION [which we then re-wrote into a 2-page CV]

ANDRY Y [REDACTED]
Corporate Treasury Manager

50 Beringin [REDACTED]
and [REDACTED]@gmx.com • cellular (+ [REDACTED]) 55

Profile/Summary

Rounded industry-aware corporate banker with a robust history of managing end-to-end processes related to raising funding through debt capital markets. Proficient in cultivating domestic and international banking relationships, ensuring stakeholder satisfaction, and guaranteeing high-quality reporting. **Notable achievements include:**

- Leading the process of assessing capital needs, evaluating financing options, negotiating loan agreements, and solidifying relationships with banks, ensuring the development and implementation of effective funding strategies.
- Maintaining a high level of stakeholders' satisfaction, evidenced by consistently meeting all financial goals set by organizations.
- Demonstrated a relentless focus on continuous improvement initiatives and ensuring a meticulous reporting process.

Projects and Successes

1. At TSC and EEB, served as a consultant responsible for overseeing and growing the trade finance business, with a particular emphasis on Eligible Exporter/Importer Companies and the Commodity Industry within Southeast Asia.
2. With BMI Indonesia, the role involved managing existing clients (through maintenance, restructuring, and transitions) and expanding the bank's corporate business. The focus was predominantly on State-Owned Companies in the Palm Oil, Healthcare (specifically programs related to government vendors), Infrastructure (including Toll Roads, Seaports, and Cement industries), and Major Commodities Trading within the Sumatra Region.
3. At DBS Indonesia, tasked with maintaining and expanding the bank's corporate business in the Sumatra region. This role focused on State-Owned Companies in the Mainstream Palm Oil, Dealership, FMCG, Seaport, and Major Commodities Trading sectors.
4. During tenure at DBS Indonesia, received awards for 1st and 2nd Best Relationship Manager for Trade Finance Volume Achiever within the Institutional Banking Group 1&2 Division for the years 2016 and 2017, respectively. This recognition was based on achieving the highest trade transaction volumes.
5. At Maybank Indonesia, responsible for growing the bank's commercial and emerging corporate business in the Sumatra region, targeting Commodities Traders (such as those in Cocoa, Coffee, and Rubber), F&B, and Agro-Based Industries, especially in the Mainstream and Downstream sectors of Palm Oil.
6. Bank Mandiri recognized the efforts in 2013 by awarding the 2nd Best Account Manager for Lending Achiever within the Corporate Banking Agro-Based Division. This was after successfully meeting the 2012 net lending expansion target.

7. In the first quarter of 2012 at Bank Mandiri, honored as the 1st Best Account Manager for Funding Achiever in the Corporate Banking Agro-Based Division, achieving the highest net funding expansion for Q1 2011. Furthermore, the 2nd Best Account Manager for Funding Achiever was awarded in 2011 after successfully expanding net funding by Rp. 416 billion, which was 124% above the set target.
8. Contributed as a team member in the Strategy & Performance Division at Bank Mandiri in 2007. The task was to study and implement the Performance Measurement System for the subsidiary, Bank Syariah Mandiri.
9. In 1999, recognized as the best team member for BP's Headquarters Relocation Project at Pitney Bowes Management Service in Cleveland, Ohio, USA.

Key Competencies

- Corporate Financing
- Credit Analysis
- Agriculture Business Analysis
- FI Relationship Management
- Trade Financing
- Banking Risk Management
- Loan Workout
- Financing/Debt Restructuring
- Digital Marketing
- Banking Budgeting & Performance Review
- Regulatory (Including Sharia) Compliance & Administration
- Customer Service Management
- Islamic Finance

Professional Experience

Euro Exim Bank (EEB) and Trade Finance Company (TFC)
 Freelance Consultant (Trade Finance Specialist)

July 2022 – Present

- Accomplished enhanced corporate service management by developing and implementing customer strategies, leading to the identification and realization of new share of wallet opportunities.
- Expanded the network of corporate and commercial clients by targeting exporter/importer commodities, resulting in a deeper exploration of their trade finance solution needs.
- Strengthened collaborations with local banks by introducing special trade schemes, ensuring the financing of banks' eligible customers.
- Bridged potential clients with EEB or TFC product teams, ensuring the provision of apt non-collateral transaction/trade services.

PT. Bank Muamalat Indonesia (BMI), Wholesale Banking, Sumatra Region
 VP (Regional Commercial Banking Head)

August 2019 – May 2022

- Orchestrated the management of large corporate and commercial clients, ensuring a yearly net growth target achievement, leading to eq. USD36.0 million for both lending and funding.
- Improved the bank's credit quality by diligently managing bad-bank existing corporate clients, which encompassed a variety of activities, from overdue follow-ups to credit rearrangement dealings.
- Supervised and ensured the preparation of the financing proposal, collaborating closely with diverse business units providing pivotal trade finance products and credit proposals.

PT. Bank DBS Indonesia, Institutional Banking, West Region
AVP (Senior RM – Institutional Banking)

August 2014 – August 2019

- Managed extensive corporate clients by offering tailored corporate services, contributing to realizing a new share of wallet opportunities through structured loans.
- Initiated and solidified contracts with potential customers, resulting in the identification of targets and agreed-upon products, thereby expanding the client base.

PT. Bank Maybank Indonesia Tbk, Client Coverage Division, Global Banking Directorate
Team Leader (Commercial Coverage – Sumatra Region)

February 2013 – July 2014

- Explored and established a new network of commercial or emerging corporate clients, ensuring a deeper understanding of their financial solution needs and fostering robust relationships with existing clientele.
- Spearheaded the preparation of crucial documents, from pre-approval sheets to internal memos, ensuring timely and effective communication with business heads, directors, and committees.

PT. Bank Mandiri (Persero) Tbk, Corporate Banking, Corporate Agro Based Group, Corporate Banking Medan Department
Senior Account Manager (Corporate Banking)

May 2009 – February 2013

- Oversaw a wide array of corporate customers, ensuring tailored corporate services that exceeded customer expectations and led to the development and implementation of customer-centric strategies.
- Fostered contracts with new and existing customers, resulting in the identification of targets and a seamless marketing process with the Corporate Banking Head.

PT. Bank Mandiri (Persero) Tbk, Strategy & Performance Group
Senior Professional Staff (Commercial Banking Financial Controller)

June 2006 – April 2009

- Assisted in pivotal decision-making processes, ensuring timely and accurate submission of internal finance performance reports.
- Spearheaded the preparation of management reports, developed budgets, and conducted variance analysis in alignment with business plans and the bank's financial report.

PT. Bank Mandiri (Persero) Tbk, Bandung Siliwangi Branch & Bandung Asia Africa Branch
Assistant Manager (Customer Service Officer)

June 2003 – May 2006

- Supervised branch transactions and internal operations, stepping in as a branch manager during the absence of the primary manager.
- Played a pivotal role in the branch's customer service improvement, ensuring the retention and acquisition of clients through meticulous service and support.

PT. Bank Mandiri (Persero) Tbk, Medan Balaikota Branch & Training Center Division
Officer Development Program / Management Development Trainee

March 2000 – May 2003

- Underwent intensive training and practice in areas ranging from Macro Economics Analysis to Personality Improvement, preparing for future roles in the banking sector.

Pitney Bowes Management Services, Cleveland, Ohio - USA
Site Representative (Asst. Document Controller)

February 1999 – September 1999

- Managed service activities in records tracking, ensuring timely and accurate reporting for record administration.
- Played a vital role in the records migration project for the head office relocation of British Petroleum USA, ensuring a smooth transition with minimal disruptions.

Education

Cleveland State University, Cleveland, Ohio – USA
Master of Business Administration - 1997 – 1998

University of Indonesia, Jakarta, Indonesia
Majoring in Metallurgy Engineering - 1991 – 1996

Continuous Personal/Professional Development

- March 2023: Completed Training Virtual Assistant by SGB Singapore
- August 2022: Certified Digital Marketing Specialist by the Indonesian Professional Certification Authority.
- February 2022: Certified for Level III (AVP-VP) Syariah Banking Risk Management by the Indonesian Professional Certification Authority.
- March 2021: Completed Webinar Training Masterclass on Environment Sustainability Governance (ESG) by Navex Global.
- February 2021: Training of Audit for Islamic Bank by Muamalat Institute, Jakarta.
- January – August 2019: Professional Certification in Islamic Finance (PCIF) by INCEIF University, Kuala Lumpur, Malaysia.
- March – June 2017: Internal Training for Scrum & Big Data Management by DBS Training Group.
- January – April 2014: Credit Skills Assessment by Fitch - Omega Performance Corporation

Interests

- Trade Financing
- Local Commodity Trading
- Boutique coffee business/barista