



MAGDI MAHMOUD

RETAIL SALES & OPERATIONS -CORPORATE BUSINESS - BUSINESS DEVELOPMENT& STRATEGY

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OBJECTIVE

To pursue a challenging career in financial service and operation within a dynamic organization encouraging an individual's potential for growth, where I can improve my skills and use my full potential for organizational and personal growth objective.

AREAS OF EXPERTISE

- Customer Relationship Management
- Business Development, Key Account Management
- Product Management & Strategic Planning
- Team building & People Management
- Training & Development
- Vendor Management

PERSONALITY TRAITS

• Strategic Thinker:

Proven ability of developing insightful strategies, capitalizing on capabilities and converting potential into opportunities.

• Change Agent:

Utilizing result-driven approach and growth-centered mind-set to drive positive change in the organizational culture;believes in leading by example.

• Persuasive Communicator:

Effective articulation ability; can achieve clarity and persuasively secures

PROFILE HIGHLIGHTS

- Dynamic professional with experience in Business Development, Caproate business B2B-B2C, Product Management, Customer Service Management, Complaint Handling &Resolution, Operations Management, Strategic Planning and People Management.
- Instill a shared, enthusiastic commitment to customer service as a key driver of company goal attainment. Lead by example and ensure the execution of all safety, security, quality operational policies.
- Accountability for direction and strategic management, development of new services and operations, revenue performance and enhancement strategies.
- Expert in presentation, negotiation and communication skills with keen abilities in planning, goal setting, strategy implementation and follow-up.
- An effective communicator with astute leadership skills with ability to motivate and manage teams to meet desired results.
- Aggressively identify opportunities, develop focus and provide tactical business solutions.

WORK EXPERIENCE

AREA MANAGER & MANAGING CORPORATE BUSINESS B2B & B2C WALL STREET EXCHANGE

FEB 2024 - PRESENT

- Support Head of Retail Retail Business in formulating the overall Operations strategy and recommending annual and quarter operating plans for Retail Operations ensuring they are aligned to the overall business strategy.
- Report to Head of Retail - Retail Business on progress and issues related to assigned branches.
- Handling a portfolio of corporate customers whether B2B and B2C involves managing relationships, maximizing customer value, and ensuring high service standards
- Support in the development of the Retail operations market value proposition and sales strategy based on company overall strategy to retain and acquire customers and grow market share
- Ensure profitability of branches and achieve budgeted targets through Business Development, Cross Selling of Misc. Products and Customer Retentions.
- Analyze capital budget and expenses to find opportunities for cost-effectiveness and profitability.
- Record and research all financial information for analysis including budgets vs revenue and expenses
- Supervise and guide a team of Team Leaders to maximize revenue by formulating strategies on driving FX margins, corporate, TT, high value transaction and monitoring.
- Attends meetings and customer visits with Business Relationship Officers/Branch Managers whenever required to encourage excellent business relationships with customers.
- Optimize and oversee operations to ensure efficiency at the assigned Branches.
- Sharing the idea and attending meeting for new product and services
- Prepare the feasibility study for new branch opening

KEY COMPETENCIES AND SKILLS

- Customer retention
- International banking
- Management Information
- Portfolio management
- Change management
- Client relations
- Negotiating skills
- Business modelling
- Corporate Banking
- Investments
- Project management
- Marketing

COMMUNICATION SKILLS

- Written Communication
- Verbal Communication
- Active Listening

LEADERSHIP & MANAGEMENT

- Team Leadership
- Project Management
- Decision Making
- Strategic Planning

TIME MANAGEMENT & ORGANIZATION

- Strong ability to manage multiple tasks and prioritize based on deadlines and importance.
- Skilled in optimizing workflow to maximize productivity and efficiency.
- Careful attention to detail, ensuring accuracy in all aspects of work.

CLUSTER MANAGER

WALL STREET EXCHANGE CENTRE LLC

MAR 2023 - JAN 2024

- Develop the strategy for the Branch and guides the development of strategy for the reporting sections, in line with company priorities.
- Ensure all local and international laws and regulations are adhered to and complied with across the Retail branches by visiting and surprise checking at branch.
- Support in formulating the development of all operational policies, procedures and standards and ensures effective implementation and regular updating to meet changing conditions
- Supervise different processes/ operations of the Store to ensure compliance to regulatory guidelines and efficient customer service Assist the Retail and Corporate Sales team with the objective of resolving procedural and operational issues that may arise at any time pertaining to Consumer Protection Regulations.
- Promote a corporate culture of protecting the best interests of customers first.
- Ensure all services provided by the function are compliant with the Consumer Protection Regulation and their policies and procedures.
- Ensure Code of Fair Treatment of Customers are followed as per the Consumer Protection Regulation and Company's Policies and Procedures
- Maintain the quality of the branches and team members including the financial data and decision making authority frameworks.
- Monitor and maintains team member attendance including annual leave planning for the branches
- Conduct monthly branch level team meetings to update team members on latest requirements including policy changes
- Handle customer complaints and ensures quality customer service at the branches
- Resolve escalated queries and problems thus ensuring customer satisfaction at all times
- Facilitate internal audit and ensure compliance with the prudential and regulatory standards and adherence to internal and external policies
- Be aware within the team and wider organization of the employee responsibility in working in a risk free and compliant manner.

BRANCH MANAGER

Al Fardan Exchange Centre LLC, UAE

AUG 2021- FEB 2023

- Managing branch internal control, Preparing analysis report for branch business.
- Analyzed alerts and investigated transaction activity to detect any suspicions of money laundering or terrorist financing/Completed Suspicious Activity Reports.
- Ensured that the audit/compliance procedures of the branch were followed.
- Driving strategic business objectives and business performance through periodic campaigns, customer relationship enhancement initiatives and process linked initiatives.
- Monitoring foreign currency rate and margin.
- Updating staff daily roster and monthly PMS .
- Review all staff and communicated performance expectations to each team member.
- Coordinate the Accounts division, ensure that all accounts responsibilities are handled efficiently and effectively.
- Participated in monthly manager's meetings to share new and best practice ideas or strategies.

BRANCH MANAGER - 2 Branches

UAE Exchange Centre LLC, UAE

JUL 2012 - JUL 2021

- Managing branch internal control, Preparing analysis report for branch business.
- Analyzed alerts and investigated transaction activity to detect any suspicions of money laundering or terrorist financing/Completed Suspicious Activity Reports.

SALES & MARKETING SKILLS

- Market Research: Skilled in analyzing market trends and identifying potential areas for business growth.
- Sales Strategy: Proficient in developing and executing sales plans to increase revenue and market share.
- Brand Development: Ability to contribute to the development and promotion of brand identity.
- Digital Marketing: Experience in social media marketing, email campaigns, SEO, SEM, and Google Analytics.

LANGUAGES

- Arabic
- English

EDUCATION

Bachelors of Commerce,
Accounting & Audit

CAIRO UNIVERSITY

REFERENCES

Available Upon Request.

- I train cashiers and branch teams of high value corporate customer on FC
- Coordinate the Accounts division, ensure that all accounts responsibilities are handled efficiently and effectively.
- I train cashiers and account teams of high value corporate customers on FC.
- Presenting a true and fair view of the financial position of the branch by preparing financial statements viz, P&L Account, Balance Sheet and annual reports.
- Managed a staff , overseeing customer service, staffing, HR, and operational duties. Used service reports and sales results to predict future production and to motivate my team.
- Delegated responsibilities to employees with clear, concise instructions, resulting in efficient branch operations.
- Handled complex customer transactions, problems, or inquiries.
- Proactively sought and followed up on sales opportunities and prospects, including new business.
- Participated in sales, service, and product training meetings.
- Continuously exceeds quarterly revenue growth year over year.

ASSISTANT BRANCH HEAD
UAE Exchange Centre LLC, UAE

APR 2011 - JUL 2012

- Responsible of monitoring overall branch performance, like (target v/s achievement, staff allocation & productivity, Training staffs, MIS reports, Income & Expenses etc.)
- Give direction and leadership, strategist, look into the operational and managerial functions.
- Responsible for growing customer base, customers and business relationships through internal and external marketing programs.
- Responsible for Cash and Security Documents and also ensuring that the optimum cash balance is maintained at all times.
- Responding to inquiries from AML Unit in a timely manner.
- Responding to Internal / External Audit queries in a timely manner, ensuring that the discrepancies pointed out by them are corrected immediately.
- Reporting of any untoward incident to the related branch head.

SUPERVISOR FEB 2010- APR 2011
TELLER & CS MAR 2008 - FEB 2010
UAE Exchange Centre LLC, UAE

- Handling branch accounts and replaying all emails receive from accounts department.
- Maintaining and developing relationships with existing customers in person and via telephone calls and emails.
- Educating the staff in the branch on Accounts policy and procedures.
- Serving customer's need by offering various products and services in line with the organization's requirements and targets such as foreign currency exchange, bills payment, money remittance and cash/ cheque deposits.
- Maintaining exceptional customer relationship by personal and telephonic after - sales care.
- Understanding the customer's requirement, needs and wants, ensuring the best product and service is offered at the point of sale.
- Implementation of the regulations issued by the Central Bank of the UAE and our in-house anti - money laundering policy & procedures.
- Perfuming more extensive, due diligence for higher risk amounts/customers and include proactive monitoring for suspicious activities.