

BUSINESS ADVOCATE BANKER

Cruz Navarro

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Professional Summary

Highly ambitious professional with background in Financial Services Procurement and Management. Expertise in market analysis, forecasting and client needs assessments.

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Skills

account management, Business Development, business operations, CISCO, International Business, logistics, Oracle, purchasing, Sales, spreadsheets, tax law

Skills

- Budgeting and finance
- Strong verbal communication
- Conflict resolution
- Client assessment and analysis

Proficient level Microsoft Office

- Budgeting and finance
- Strong verbal communication Oracle
- Conflict resolution
- Client assessment and analysis CRM

Strong verbal communication

Proficient level Microsoft Office

Client assessment and analysis

Oracle

Conflict resolution

Strong verbal communication

Proficient level Microsoft Office

Client assessment and analysis

Oracle

Conflict resolution

Work History

07/2016 to Current

Business Advocate Banker Company Name " City , State

- Target and identify affluent clients, analyze their needs, provide financial solutions based on their relationship with the bank and refer then to the appropriate business line when required.
- Company's advisor for the Small Business Development, provide financial wellness solutions for new and existing clients.
- Consultation of credit products and state regulations for business origination and ownership.
- Plan, develop and execute out of office visits and venues to small business owners to develop stronger relationships and increase profitability.
- Participate on a weekly basis on conference calls with the Small Business Segment leader and Wells Fargo at Work Program director for better understanding and direction.
- Create performance and efficiency report, direct morning huddles with team members to provide feedback of previous activities.
- Assist management with operational activities: team member's schedules, cash shipments, random vault audits, dual control assignments, approvals, challenging situations with customers, etc.

07/2016 to Current

Personal Banker Safe Company Name " City , State

- Target and identify affluent clients, analyze their needs, provide financial solutions based on their relationship and refer then to the appropriate business department when required.
- Partner up with Financial advisors, Mortgage consultants and additional team member to develop client acquisition plans.
- Consultation to business owners of banking and credit solutions throughout Wells Fargo tools and services for business owners.
- Assist Wells Fargo international clients providing tailored recommendations suiting their needs.
- Out of office visits and venues to business owners to develop stronger relationships and increase bank profitability.
- Assist management with operational activities: team member's schedules, cash shipments, random vault audits, dual control assignments, approvals, challenging situations with clients, etc.
- Created strategies to develop and expand sales of services to existing customer which resulted in a 24 % increase in annual revenue.

- Advised clients on mortgage, educational and personal loans.
- Maintained friendly and professional customer interactions.

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12/2015 to 07/2016

Licensed Service Advisor Company Name " City , State

- Meet business goals by proactively reaching out to existing and new clients, cross-sell and increase insurance coverage.
- Review profit metrics, analyze areas of opportunity and develop an action plan for a successful goal achievement.
- Client outreach for retention, insurance review, renewal and leads for new business and high value account management.
- Create policy orders based under the Texas Insurance Law for Homeowners, Renters, Flood (FEMA), Auto and Commercial.
- Partnership with Real Estate agents, Mortgage Consultants for business acquisition and referral program.
- Supported Chief Operating Officer with daily operational functions.

12/2015 to 07/2016

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12/2015 to 07/2016

Licensed Service Advisor - Insurance Broker Company Name " City , State

- Meet business goals by proactively reaching out to existing and new clients, cross-sell and increase insurance coverage.
- Review profit metrics, analyze areas of opportunity and develop an action plan for a successful goal achievement.
- Client outreach for retention, insurance review, renewal and leads for new business and high value account management.
- Create policy orders based under the Texas Insurance Law for Homeowners, Renters, Flood (FEMA), Wind and Hale, Auto and Commercial.
- Contact financial institutions for assistance with Escrow Accounts, payments, amendments and requirements.
- Assist to network events, develop partnership with Real Estate, Mortgage and other insurance companies.

02/2013 to 12/2015

Office Manager II Company Name " City , State

- Generate spreadsheets, reports and correspondence to use internally and externally.
- Perform monthly financial estimations to support financial transactions related to business activities.
- Match invoices to statements and purchase orders for optimum accuracy.
- Support calculating taxes of purchasing activities, acquired services and the deductions they might have.
- Revision of lawful permits and commercial invoices as result of transnational operations.
- Assist generating report of past Import and export transactions as requested by the Federal Government tax law enforcement.
- Gather necessary data to cross-reference and generate the required reports.
- Submit data entries as required by management into the company's system.
- Requisition of information (invoices, forms, permits, etc.) as requested by management.
- Organize and update the cloud data files required by Audit department.
- Record payments history, manage the cashbox when needed, deposit of checks or payments when requested.
- Generate reports of monthly operational expenses, revenue and break-even point when requested.
- Build rapport with the suppliers and manage the logistics process to ensure business operations.

02/2013 to 12/2015

Office Manager Company Name " City , State

- Established and developed highly-efficient and dependable administrative team by delivering ongoing coaching and motivation while providing opportunities for career acceleration through achievements.
- Monitored and evaluated personnel performance to complete quarterly reviews, recommend advancement or address productivity concerns.
- Held oversight of office inventory activities, including ordering and requisitions, stocking and shipment receiving.
- Established efficient workflow processes, monitored productivity and implemented modifications to improve overall effectiveness of office personnel and activities.
- Match invoices to statements and purchase orders for optimum accuracy.
- Revision of lawful permits and commercial invoices as result of transnational operations.
- Record payments history, manage the cashbox when needed, deposit of checks or payments when requested.
- Build rapport with the suppliers and manage the logistics process to ensure business operations.
- Administered to CRM and company database, maintenance and updates.

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07/2010 to 01/2013

Buyer Company Name " City , State

- Research of requested product, review supplier's location, price, quality and efficiency for a well rounded decision.
- Negotiate price, term of payments, product specifications, shipment details, warranty policies and further assistance required.
- Quote the inquired products and services and present at least three ideal options for business.
- Place requisition of products into the ERP & MRP
- Discuss budget specifications with management when required and review reduction of costs options.
- Weekly phone conferences with management regarding financial or market updates.
- Facilitated a fast-paced and dynamic entrepreneurial environment.
- Served as executive staff liaison to several committees.
- Reconciled business and creative needs.
- Observed all laws, regulations and other applicable obligations.

07/2010 to 01/2013

Order processing agent Company Name " City , State

- Research of requested product, review supplier's location, price, quality and efficiency for a well rounded decision.
- Negotiate price, term of payments, product specifications, shipment details, warranty policies and further assistance required.
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07/2010 to 01/2013

Order processing agent Company Name " City , State

- In this position I was hired by Infosys LTD MÃ©xico but would work under CISCO SYSTEMS direction,.
- providing internal support to the San JosÃ©, CA office and LATAM countries.
- Research requested product information, review supplier's location, reputation, prices, quality, efficiency for a well rounded decision.
- Negotiate price, term of payments, product specifications, shipment details, warranty policies and further assistance when required.
- Quote the inquired products and services and present at least three ideal options for business.

- Place requisition of products into the ERP & MRP systems, usually working with CISCO systems and Oracle.
- Review performance indicators as monthly, quarterly and annually purchases.
- Discuss budget specifications with upper management when required and review reduction of costs options.
- Weekly phone conferences with Internal upper management regarding financial or market updates.
- Internal customer interaction with the Sales department.
- Weekly and monthly spreadsheets report of purchased materials costs.

Education

2017

Houston Community College Leadership, account management, business Project Management Certification (on-going), development. :

2018 - On going

Project Management Certification : Management

Houston Community College - City , State

2012

Bachelor : International Business Management

Universidad Aut noma de Nuevo Le n - City , State

- Emphasis in Business development and Management

2012

. Universidad Autonoma de Nuevo Leon Oracle, ERP and MRP systems, Salesforce.com, Bachelor's degree in International Business CRM (Customer Relationship Management). Administration, :

. Proficient in Microsoft Office. :

Affiliations

Chair member of the Wells Fargo Latin Connection Houston Chapter