

Amr Mohamed Naguib

Lead Relationship Manager - Corporate & SMEs finance at Qatar National Bank

Contact Information

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-Results-driven Lead Relationship Manager with extensive experience working for one of the top banks in the middle east QNB group guiding business strategies that enhance governance of Corporate & SMEs business banking, working capital portfolios, medium term loans as well as credit / risk control.

-Managing a team of relationship managers with portfolio of corporate facilities of USD 200 Million across various sectors such as: Steel Manufacturing, Food & Beverage, Pharmaceutical industries, contracting, renewable energy, chemicals & building materials industries.

-Handling financial planning & analysis for 100+ corporate clients ; assessing historical & forecasted cash flows .

-Engaged in in Merger and Acquisition deals in addition to green field and brown field project finance transactions.

-Expert in financial modelling, cash flow projections & Analysis, Risk assessment.

-Highly skilled in assessing credit quality of clients and prospects, high quality CPM writing, financial analysis and driving ongoing improvements in processes / systems to address business needs and growth plans. - Adept at identifying new opportunities in targeted sectors, facilitating accretive new client relationships, and working with risk department to achieve successful lending / risk outcomes.

- Proven successful track record of growing handled portfolio of Corporate & SMEs clients by 52% YOY over the last 10 years exceeding annual budget, while keeping NPL ratio below market average.

Awards:

-Excellent performance awards from QNB Group: 2012,2014,2017,2022.

-Innovation of Financial advisor App. Certificate of Merit 2023.

Work Experience

Lead Relationship Manager - Corporate & SMEs finance

Qatar National Bank

Oct 2018 - Present

- Role Description:
- Client Relationship Management and Financial Solutions: Develop and maintain strong relationships with corporate and SME clients, providing tailored financial solutions and conducting regular financial health assessments.
- Business Development and Portfolio Management: Identify new business opportunities, oversee client portfolios for optimal performance, and collaborate with marketing and sales teams to attract and retain clients.
- Customer Service and Market Analysis: Deliver exceptional service to ensure high client satisfaction, stay updated on market trends, and adapt strategies to changing conditions.
- Team Leadership and Reporting: Lead and train relationship managers, prepare reports on portfolio performance, and maintain accurate client records.
- Collaboration and Strategic Planning: Work with internal departments for seamless service delivery, network with industry professionals, and contribute to the company's strategic planning for corporate and SME finance.
- Achievements:
- Led a team of Relationship managers to grow portfolio of credit facilities from EGP 80 Mio in 2018 to reach EGP 457 Mio in 2023 with average annual growth rate of 94%.

- Engaged in several Energy saving sustainable finance with EBRD programs.
- Growing deposits portfolio by more than 1400% annually in YR 2022 and YR 2023.
- Minimizing NPL to 3% lower than market average.
- Innovation of financial advisor feature in banking mobile app.

Relationship Executive - Corporate & SMEs finance

Qatar National Bank

Mar 2014 - Oct 2018

- Role Discription:
- Client Acquisition and Relationship Management: Identify and onboard potential corporate and SME clients, building strong, long-term relationships to ensure satisfaction and loyalty, and acting as the primary point of contact.
- Financial Advisory and Customized Solutions: Provide expert financial advice, guiding clients in choosing appropriate banking products, and tailoring solutions to meet specific financial needs and goals.
- Risk Assessment and Portfolio Management: Conduct thorough credit risk assessments and manage a portfolio of clients, monitoring financial health to mitigate risks and ensure portfolio profitability and stability.
- Cross-Selling and Business Development: Identify cross-selling opportunities to enhance client engagement and develop business strategies to expand market share within corporate and SME sectors.
- Customer Service Excellence: Ensure high levels of customer satisfaction by delivering exceptional service and support, resolving issues efficiently, and staying updated on market trends to adapt strategies.
- **Achievements:**
- Attracting 30 new corporate clients on a yearly basis to start banking relationship.
- Engaged in brown field project finance study for EUR 16 million project.
- Selected as part of workshop to test & apply Moody's risk assessment module.
- Exceeding annual budget

Bank Teller - Operations

Société Générale Bank NSGB

May 2011 - Mar 2014

Junior Auditor

KPMG

Jan 2011 - May 2011

- Role Discription:
- Confirming that the company's record of its cash balances agrees with the bank.
- Sending out requests to customers to a certain that trade receivables exist.
- Checking that the company owns the fixed assets that it claims it has in its accounts e.g. buildings, machinery, computers and cars and that these are recorded at the correct value.
- Ensuring that the list of company 'suppliers is complete.
- Helping with the review of the statutory accounts.
- Attending a stock-take to observe the company's methods for recording stock and test-counting a sample.

Core Skills:

- Financial Statements Analysis.
- Financial Modeling & Budgeting.
- Cash Flow analysis.
- Credit Risk Assessment
- Portfolio Management
- Microsoft Office (Word,Excel,Outlook,PowerPoint).
- Achieving Personal victory (powered by Vodafone)-
- Kalimat Business writing skill
- Huthwaite SPIN selling skill
- Huthwaite Negotiation skills-
- I- communicate Communication skills
- Economic analysis course sponsored by Central bank of Egypt

- Fundamentals of Financing Agricultural projects by AFD & Central bank of Egypt
- Financial Statement Analysis for Agricultural projects AFD & Central bank of Egypt.
- Financial Crime & Data Protection Guidelines Finance & Banking Practices Data Analysis & Research
- Customer Relationship Management
- Stakeholder Engagement & Collaboration
- Logical Reasoning & Problem Resolution
- Commerce Finance & Accounting Acumen
- Credit Proposals Drafting & Review
- Negotiation Skills
- Quality Assurance
- AML Risks Fraud & Credit Analysis

Education:

Euromoney learning UK

Aug 2013 - Mar 2014

Corporate lending program: Corporate Finance

Alexandria University - Faculty of Commerce

Sep 2006 - May 2010

Bachelor's degree: Accounting & Audit -English Section

GPA Good (77%)

Languages

Arabic (*Native*) **English** (*fluent*)

Awards:

Lean Innovation Certificate of Merit

Mar 2024

Qatar National Bank

For Innovating a financial advisor feature in bank mobile app.

The 4 powers challenge

Dec 2023

Qatar National Bank

For Achieving 120% of annual budget

QNB SMEs Cup

Dec 2022

Qatar National Bank

For exceeding year 2022 annual budget

The Best challenge

Dec 2022

Qatar National Bank

For exceeding December 2022 monthly budget

The Benchmark legend

Qatar National Bank

For exceeding Year 2017 annual budget

CDs Sprint

National Societe Generale Bank (NSGB)

Best seller for certificate of deposits across the bank

Certificates

Academic IELTS

Oct 2019

British Council