

"If you actually learn to like being a beginner, the whole world opens up to you." – Barbara Sher

Ready to Apply Persuasion, Leadership, and Strategic Skills + Recent Columbia MBA to Role in CORPORATE BANKING ■ GLOBAL TRANSACTIONS ■ FINTECH

Banking and business leader who has over-delivered on every goal throughout 13-year career. Offer rare combination of deep experience with an ability to quickly learn and embody new corporate culture, products, and operations.

Combine spot-on business instincts with careful research and insightful analysis. Possess resourcefulness born from a powerful worth ethic and an entrepreneurial heart that yields consistent wins, whether launching new markets, spurring growth during recession, or learning a new field.

Provide above-and-beyond B2B account management that leaves no room for unhappy clients, especially with complex products and nuanced scenarios. Entrepreneurial and education background ensures creative, high-ROI strategies clearly and persuasively communicated.

Diversity champion and global citizen who has lived and worked on 2 continents, speaks 5 languages (English, French, Persian, Spanish, and German), and has built business portfolios that cross cultural barriers.

CONSISTENTLY DELIVER:

- 150% to 300% of revenue goals
- 95%+ retention
- 100% client satisfaction
- 60+ new B2B accounts annually

CAREER LEADER ASSESSMENT:

96th Percentile for
Influencing Others
Enterprise Control (Strategy)
98th Percentile for **Entrepreneurship**

INSIGHTS DISCOVERY:

"Seen as a 'natural' leader... Munar strives to make things better rather than simply accepting them as they are."

STRENGTHSFINDER:

"Instinctively, you are the person people turn to for insights... You make discoveries and make sense of things for yourself and others."

Financial Operations

Networking

Strategic Planning

Client Acquisition & Retention

Research & Analysis

Referral Programs

Consultative Sales

Needs Assessments

Business Development

Account Penetration

Marketing

Pricing Strategies

Relationship Building

White Glove Service

Staff Development

Global Transactions

ACADEMIC QUALIFICATIONS & PROFESSIONAL DEVELOPMENT

Master of Business Administration, Columbia School of Business, New York, NY, 2014

Master of Arts (Honors), Tehran University, Tehran, Iran, 1999

Bachelor of Arts (Honors), Tehran University, Tehran, Iran, 1997

Personal Financial Planner (PFP) Certification, 2007

Coursework at Outlandia University, 2003: Statistics, Micro Economy, Macro Economy, Management, Accounting

PROFESSIONAL EXPERIENCE & BUSINESS RESULTS

Modernbank, Montréal, Vancouver, & Toronto, Canada; 2004 to Present

Most international bank in Canada with unparalleled presence in Latin America.

Relationship Manager, Business Banking (Toronto, 2013 to present)—Requested transfer to Toronto to complete MBA and gain exposure to commercial side of banking. Manage and grow ~\$100M portfolio of 200+ commercial customers. Partner with businesses to align their finance strategy with short- and long-term goals, including growth, succession planning, operations efficiency, corporate citizenship, etc.

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Relationship Manager, Business Banking (Toronto, 2013 to present), continued

Expanded personal and organizational portfolio by meeting the needs of every commercial customer.

- **Retained nearly 100% of clients** through consummate relationship management and client communications.
- **Acquired 50+ new business clients** annually and increased penetration with existing accounts with an integrated marketing campaign that relied heavily on networking and referral program.
- **Grew overall Modernbank business** by initiating cross-department business with 70% of client portfolio.
- **Closed 80% of new business** while maximizing profit by performing competitive research to find the right balance of value and pricing, winning approval from corporate, and negotiating win/win terms with clients.
- **Expanded partner product sales 40%**, working with Merchant Payment, Global Transactions, Trade Finance, Global Risk, Franchising, and others to build relationships with portfolio clients.
- **Promoted excellent client care across organization** by proactively sharing strategies with colleagues who adopted many of them as best practice.

Relationship Manager, Investment Focus (Vancouver, 2007 to 2012)—Defined new role as first investment team member at a high-potential location. Accountable for \$12M to \$14M annual sales target, attracting new investment clients. Earned early promotion—6 months instead of usual 2 years. Completed investment courses more than 18 months ahead of schedule and rapidly internalized learning into real-world wins for the organization. Gained intimate familiarity with a variety of investment vehicles.

Built \$100M AUM business, earning top sales honors against more experienced colleagues despite recession.

- **Garnered 300+ medium-/high-net-worth clients, a 400% improvement over existing business.** Portfolio has been easily sustainable by successor because clients are well educated about investment options.
- **Grew account through 2008 financial crisis when many clients wanted to cash out.** Helped clients and company minimize risks and maximize opportunities by educating account holders about how to take advantage of the downturn and act from logic, not panic.
- **Retained 95% of clients throughout tenure and generated \$15M in sales referrals.** Built strong relationships with client base as well as internal partners, including capital, trust and estate, and wealth advisors.
- **Mentored 8 teammates,** leading daily financial center huddles that included goal setting and training.

Relationship Manager, Lending Focus (Montréal, 2004 to 2007)—Realized rapid promotions and over-delivered on every business goal.

Consistently performed in top 1%, frequently placing #1 of 500 colleagues, for key performance metrics.

- **Hit the ground running, coming in #1 for 3 district campaigns in first 3 months of tenure.** Overall, won 12 major awards for sales leadership and portfolio management including 4 “Best Employee” honors.
- **Increased cross-sell ratio 50%+** by acquiring in-depth product knowledge and uncovering client needs.
- **Delivered 200%+ of target metrics each year and increased customer satisfaction 15%** by taking a consultative approach to sales and account management and employing second-to-none work ethic.
- **Promoted diversity, earning Modernbank Multicultural Volunteer recognition** for building bridges between the organization and Canada’s Iranian community.

Banc de Canada, Montréal, Canada; 2002 to 2004

Pan-Canadian financial institution recognized for excellence, simplicity, and proximity to clientele.

Sales and Service Customer Relations—Gained exposure to banking and discovered passion for helping customers by participating as an advisor on their financial journey. Frontline experience informed strategy as career progressed to larger institutions and roles.

Surpassed all expectations of personal performance and contributed strategies that up-leveled branch results.

- **Improved client satisfaction 25%** by initiating monthly customer satisfaction surveys, weekly employee service improvement discussions, and first-contact problem resolution approach.
- **Delivered 220% of personal referral goals and increased referral closing ratios 100%** by identifying appropriate services and ensuring referral was made with customer needs communicated to colleagues.
- **Expanded team referrals 50%** by initiating skill-building sessions in the areas of client service and identification of needs/business opportunities.
- **Achieved 400% of annual sales targets**, earning Exceeding Service performance standard award.

EARLY CAREER

Built communications, marketing, and global business skills that inform banking and business strategy today.

French Language Teacher/Cultural Business Coach, Language School in Montréal, Canada (2001 to 2002): Helped executives of Alcan acquire the language and cultural skills to succeed in Québec.

Founder and Director of French Language Program, Foreign Languages School in Tehran, Iran (1999 to 2001): Built program from scratch, performing all marketing, hiring, and program design in less than 2 months with a budget of \$300. Innovative program enabled students to pass the language proficiency test (D.E.L.F./D.A.L.F.) in just 8 months. Grew student body to 100 within 2 years.

Marketing Manager of 3M Products Representative, Hafiz in Tehran, Iran (1997 to 1999): Used marketing knowledge to develop and execute marketing plans and program. Increased visibility 40%, landed 7 major clients, and reduced customer quality claims 50%. Doubled sales force, leading 9-member team.

COMMUNITY AND BUSINESS LEADERSHIP

Volunteer, Modernbank Community Services: Lead fundraising activities for Rick Hanson Foundation, Children's Hospital, AIDS Society of Vancouver, Heart and Stroke Foundation, United Way, Bay Crest, etc. (2004 to Present)

Member, Modernbank Iranian Focus Group: Develop and execute strategy to connect Modernbank to Vancouver's Iranian community by sponsoring Society of Iranian Canadian Professionals of British Columbia and Canadian Iranian Foundation activities as well as scholarships for Iranian students (2009 to present)

Justification

Munar, an Iranian expat in Canada, had gone through several career transformations. From her early years as a successful entrepreneur, teacher, and salesperson in her home country, she had evolved into a rock-star retail and then business banker.

Her next goal was to move into corporate banking and global transactions, a role that normally required a specialized degree and related internships. People applying for the types of roles she wanted were usually younger and perceived by the institutions hiring them as malleable, without “bad habits” gained in other banking disciplines. The feedback Munar was getting from recruiters and hiring managers was that, in fact, her success in seemingly parallel environments was more of a hindrance than an asset.

My goal in creating Munar’s resume was to emphasize that she was an adaptable quick learner. A quote about having a beginner’s mind paired with relevant transferable assets from her diverse professional background makes this point immediately.

Her experience in B2B environments and with corporate clients is highlighted in her profile as well as in the adjacent accomplishment arrows. Quotes from her personality assessments give objective evidence that she really does possess the strategic, business orientation (entrepreneurship), and leadership qualities required.

Profile mentions of her history of international citizenship and championing of diversity were given prominence as many of the transactions in corporate banking happen across borders.