



MOHAMMED FAROUK RAFFA

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OBJECTIVE

Seeking a challenging responsible position that will provide me with the opportunity to expand my knowledge and perform to the best of my abilities, as well as the opportunity to contribute to the growth of the company, however my experience is in sales, marketing, relationship management, real estate development, business development and training.

PROFESSIONAL EXPERIENCE

2018 – 2020

Head of Customers Care

Customers Care Department

United Cooperative Assurance

- Responsible for overall company satisfaction
- Improve customers services experience
- Create customers engagement and facilitate service growth
- Develop company services policy
- Implement and monitor SLAs with all departments and vendors
- Effectively handle all complaints received from different channels
- Receive, attend and follow up in customers inquiries
- Insure that all team members acquire the appropriate support and training
- Achieve positively to the business strategy and work
- Establish and develop call center and customer care system
- Insure that all staff are aware of the risk management and compliance requirements

2018

Customers Care Department

Customers Care Director

Aljazera Takaful

- Responsible for overall company satisfaction
- Improve customers services experience
- Create customers engagement and facilitate service growth
- Develop company services policy
- Implement and monitor SLAs with all departments and vendors
- Effectively handle all complaints received from different channels
- Receive, attend and follow up in customers inquiries
- Ensure that all team members acquire the appropriate support and training
- Achieve positively to the business strategy and work
- Establish and develop call center and customer care system
- Ensure that all staff are aware of the risk management and compliance requirements
- Following up on the collection of the monthly contributions

2017 – 2018

Ultimate Progress Training Center

Training Department

Certified Trainer

- Specialized in soft & administrations skills

2017

Sales Department

Branches Manager & Collection

Ejada United Company

- Same duties of Team Time Company + Collection

2014 – 2016

Sales & Operations Department

Branches Manager

Team Time Company

- Providing the branches with any opportunities.
- Ensure policies and procedures are communicated and followed.
- Building a favorable company image.
- Helping in resolve problems and complaints as they arise
- Guide branches teams to achieve better sales and penetrate properly their area
- Supervision of the direct sales program.

- Arranging for a merchandising and promotional activity.
- Daily manage branches via reports and follow ups
- Placing expenses, customer discounts, and pricing to maintain profit levels.
- Updating the branches with the products knowledge.
- Ensure that the branches understand the products applications.
- Assign and directs all work performed in the branches and supervises all areas of operation in accordance with established company.
- Creates a culture and a team that works together to meet customer needs and achieve desired results.
- Periodically evaluates the performance of branch personnel, develop goals and objectives.
- Promote an environment of empowerment, respect, and trust while holding team members accountable for their actions.
- Periodic branches managers’ meetings.
- Complete and submit in a timely manner all necessary paperwork regarding personnel, accounting, accounts payable, etc.
- Manages workflow to assist staff in balancing priorities.
- Ensuring that all work is accomplished with an appropriate sense of urgency.
- Coordinate annual inventory and manage branches inventory status
- Ensures facility is maintained
- Providing an emergency plan if needed.

2013 - 2014

Marketing & Sales Department

Head – Marketing & Sales

Dr. Erfan & Bagedo General Hospital

- Formulate, direct and coordinate Marketing activities and policies to promote services.
- Identify, develop or evaluate marketing strategy, based on knowledge of establishment objectives, Marketing characteristics, cost and markup factors
- Direct the hiring, training, performance evaluation of marketing and sales staff of their daily activities
- Evaluate the financial aspects of the services development
- Develop pricing strategies, balancing the hospital objectives and customers’ satisfactions

- Initiate marketing research studies
- Forecasting & strategic planning to ensure the sales and profitability of services
- Participating in hospital committee functions as assigned
- Effectively interacts with various levels of managements
- Recommend modifications to services processes
- Managing the promotional activities
- Interacting with media and press
- Organizing symposiums, conferences and medical lectures

2012 - 2013

Property Management

General Manager – Roshana Altahlia Center

Saqefat Al Safa

- Working on promoting the company services to offer its services to new customers and making deals for new projects
- Running the new business with the best experience
- Preparing the offers and the contracts
- Hiring the capable people
- Coordinating between the owners and the representatives
- Following up on business and payments
- Setting up the plans
- Following up with the marketing companies for the business use
- Getting the best price from the maintenance, cleanliness and security providers.
- Periodic visits for the existing projects
- Periodic reports
- Staff evaluation

2011 - 2012

Operations & Social Responsibility

Senior Department Manager

Homex Alesayi - KSA

- Following up on collections for housing in a timely manner
- Sharing best practices found in the most successful branches
- Negotiating with mortgage lenders and banks to get the best response times for the branches
- Generating a weekly cash flow program
- Pushing sales and housing areas so that they deliver the raw materials needed for clients and housing developments
- Following up on all processes and sub processes

- Establishing rules and procedures for promotion and publicity expenses in branches
- Complying with budgets in accordance to commitment to sales force
- Establishing rules, parameters, and sales policies to start the sales process.
- Looking after the community service in each project by applying the best solutions via the social responsibility
- Handled Marketing materials & Marketing research

2009 – 2011 Branches Network Department Small Business Department
(Long Guarantee Program – برنامج كفالة)

Senior Relationship Manager

National Commercial Bank

- Credit Facilities study regarding trade finance, letter of guarantee & letter of credit
- Customers (Small Establishments – 20 million SR sales per year) Acquisition
- Offer Financial advisory services
- Maintaining client's portfolio
- Clients Debts Collection

2005 – 2009 Branches Network Department Payroll Business Department

Relationship Manager

National Commercial Bank

- Manage a new banking service that will add several hundred thousand accounts and thereby increase the sales of bank's products and services.
- Maximize NCB market share and cross sell ratio from targeted segment employers' employees
- Meet ongoing customer service needs & requirements to ensuring full satisfaction
- Maintaining all client data regarding inquiries and complaints in the system for account planning and development
- Networking with other NCB customer support units
- Lead and manage clients' services delivery
- Set and agree quality standards in terms of processing times, response time and issue resolution.
- Prepare quality policies and procedures for the department and communicate to all relevant employees
- Champion understanding of our customer's base through reviewing feedback on service quality, take appropriate action and communicate to the concern individuals.
- Investigate and address all significant customer complaint and quality services issues

2004 – 2005 Marketing Department Category Marketing
Payroll Government Sector Manager National Commercial Bank

- Payroll customers' management & payroll customers' satisfaction.
- Communicate with customers, management, internal departments and vendors to coordinate overall marketing effort in accordance with corporate goals.
- Managed government sector payroll business.
- Participated in setting the payroll sales plan, in credit operation & legal matters
- Supported the payroll sales representatives by providing all tools needed.
- Managed the direct sales representatives to sell inside the employers' locations during any event.
- Conducted a regular branch visits to better understanding front office & customers' behavior toward the products' features & criteria.
- Business alignment with research department to focus on certain segments.
- Developed a salary transfer process to ease payroll accounts shifting to NCB from other banks.
- Developed below the line (BTL) sub-major promotions to different sectors.
- Specified & aligned business objectives for all above the line (ATL) campaigns in relation with the business customers.
- Running a special employer's activities

2003 – 2004 Marketing Department Al Wessam Program
Operations Manager/Program Manager Assistant National Commercial Bank

- Managed Al Wessam gifts program.
- Managed all Al Wessam customers' coding
- Managed Al Wessam internal process (checks Issuance, services quality at the branches, etc...)
- Recruited meetings with branch mangers to find out what are Al Wessam customers' problems & needs.
- Developed welcome back to Al Wessam customers, addressing products & services.
- Had continuous contact with some customers
- Ran a special employers' activities

2001 – 2003 Marketing Department Al Wessam Program

Upscale Marketing Officer National Commercial Bank

- Developed quarterly special offers for Al Wessam customers
 - ✓ Discounts
 - ✓ Gifts
- Worked and aligned with agency on media and Co-coordinating advertising campaigns.
- Organized and executed of internal exhibitions and some Al Wessam conferences.

1999 – 2001 Phone Banking Department Customers' Services

Supervisor National Commercial Bank

- Managed teamwork.
- Provided training courses for the team.
- Communicated with other departments and branches to ensure prompt and solved customer complaints.
- Developed and executed of various projects.

1998 – 1999 Phone Banking Department Customers' Services

Customers' Services Representative National Commercial Bank

- Solved all customer complaints by phone (Toll Free).

1997 – 1998 Commercial Business Banking Group CBBG

Credit Analyst National Commercial Bank

- Provided companies with credit facilities (Loans, Overdraft, Letter of guarantee & Letter of credit) by doing credit studies.

1996 – 1997 Maintenance Department

Electrical Engineer Arabia Electric Limited Company (SIEMENS)

- Conducted the maintenance of siemens equipments in all the Saudi hospitals.
- Installed Siemens equipments in hospitals.

2002 Studies Office

Studies Analyzer Saudi Football Development Committee

- Made studies and researched on football game by using different access such as an internet, magazines, news papers, etc...

TRAINING COURSES

26/02/2011 – 28/02/2011 Jeddah National Commercial Bank

- Problem Solving and Decision Making

04/12/2010 – 05/12/2010 Jeddah National Commercial Bank

- Communication Skills

30/11/2010 – 01/12/2010 Jeddah National Commercial Bank

- Negotiation Skills

12/06/2010 – 16/06/2010 Riyadh The Institute of Banking

- Recovery & Remedial Management

06/02/2010 – 10/02/2010 Riyadh The Institute of Banking

- Financial Accounting

13/12/2009 – 15/12/2009 Jeddah National Commercial Bank

- Coaching to Improve Performance

31/10/2009 – 12/11/2009 Jeddah Next up Training Center

- Trainers performance development including certificates from:
 - ✓ European College
 - ✓ European Training Institute
 - ✓ Global NLP Training & Consulting Community
 - ✓ The American Board of Neuro -Linguistic Programming
 - ✓ Professional Self Development
 - ✓ Trainers performance development

Approved by Technical and Vocational Training Corporation

8/6/2009 – 10/6/2009 Jeddah National Commercial Bank

- Emotional intelligence

17/5/2008 – 21/5/2008 Jeddah National Commercial Bank

- Project Management

- 18/6/2005 – 22/6/2005** **Dubai** **Institute for International Research**
- Successfully Using Data for Business Analysis.
- 27/9/2003 – 1/10/2003** **Dubai** **Institute for International Research**
- Essentials of Developing a Marketing Plan.
- 28/4/2003 – 29/4/2003** **Jeddah** **Traco Institute of Computer Training**
- Microsoft Excel 2000 Proficiency.
- 30/9/2002 – 2/10/2002** **Dubai** **Institute for International Research**
- Brand Positioning.
- 28/9/2002 – 29/9/2002** **Dubai** **Institute for International Research**
- Product Launching.
- 25/5/2002 – 27/5/2002** **Jeddah** **The Institute of Banking**
- Fundamental Concepts of Marketing.
- 16/05/2002** **Jeddah** **Brain Power**
- Improving Interpersonal & Business Relationships.
- 13/5/2000 – 14/5/2000** **Jeddah** **National Commercial Bank**
- Supervisory Skills.
- 17/5/2000 – 18/5/2000** **Jeddah** **National Commercial Bank**
- NCB Credit Cards' Products & Services.
- 26/7/1997 – 30/7/1997** **Riyadh** **The Institute of Banking**
- Introduction to Bank Lending.
- 29/4/1997 – 2/5/1997** **Jeddah** **National Commercial Bank**
- Relation between Credit & Trade Business.
- 22/3/1997 – 23/3/1997** **Jeddah** **National Commercial Bank**
- Participation in Corporate & Institutional Banking Division.
- 23/11/1996 – 8/1/1997** **Jeddah** **Jeddah Training Center**
- Computer for Business Application.

19/10/1996 – 23/1/1997

Jeddah

National Commercial Bank

- Introduction to Banking.

EDUCATION

1995 College of Engineering Jeddah, KSA King AbdulAziz University

- Bachelor of Electrical Engineering (Bio – Medical).

SPECIAL SKILLS

- Managed multiple projects at once in a team environment.
- Able to convey an atmosphere of support to my staff.
- Can manage and work with high level of responsibilities.
- Effective knowledge in marketing, sales & training
- Business application knowledge in software (Word, Excel & Power Point).
- Strong on follow-up and handling customers' complaints.

HOBBIES

- Traveling, Playing Football, Drums, Ping Pong & Chess.

OTHER PARTICIPATIONS

- Lecturer at National commercial bank training center – Banking induction program
- Volunteer at the National Commercial Bank community services program as a lecturer introducing Special programs to schools such as how to create your own company
- Volunteer at the National Commercial Bank Ambassador Program as a facilitator
- Head of Coaching committee in National Commercial bank (Coaching trainees how to decide effectively)

PERSONAL INFORMATION

- DOB 22/10/1970.
- Married.
- Have two kids.