Sample Resume

Sacramento, California 95814  sampleresume@gmail.com  916-555-5555

# Objective

# A financial analyst position to utilize and merge my analytical and qualitative experience gleaned both professionally and through my MBA program focused on entrepreneurship, strategy, and finance.

# Specialties

# Financial Analysis | Energy Markets & Policy | Relationship Building | Respected Leader and Team Player Strategy Development & Implementation | Strong Communication Skills | Market Research.

# Education | Certification

##### **Master of Business Administration,** Emphasis: **Entrepreneurship | Finance.** Expected 2012

University of California, Davis, Graduate School of Management, Working Professional Program

##### **Bachelor of Arts, Business Economics**, Minors: **Accounting | Public Policy,** 2007

University of California, Los Angeles

**Chartered Financial Analyst**, Level 1 Examination 2008

Cannon Financial Sales Training, 2010 | Commercial Lending Training Program, Money Bank, 2007-2009

# Notable MBA Projects

**Business Development Clinic** (Winter 2011) Participated in a 10 week clinic where I developed 12 business ventures to research in the marketplace by conducting due diligence and subsequently refined the ventures, resulting in 1 ideas being presented to a panel of venture capitalists/angel investors.

**New Ventures Project** (Fall 2010) Worked on an MBA team to develop a complete business plan for a revolutionary solar venture. Plan included a detailed business model, marketing strategy and full financial projections from initial funding through IPO, leading to an 18x+ ROI. Financial model/plan will be used as a benchmark for future courses, per the professor.

**Value Investing Project** (Summer 2010)Participated in a Portfolio Challenge utilizing value investing strategies such as discounted cash flow, earnings multiple valuation, Graham’s net current asset value, ROIC, financial ratio, and cash flow analysis to create a diversified portfolio of stocks.

# Finance Experience

**Money Bank**, 2007 - Present

##### **Senior Credit Analyst, Commercial (Middle Market) Lending,** Sacramento, California, June 2009 – Present

##### **Senior Credit Analyst, Small Business Banking,** Torrance, California, 2008 – 2009

##### **Credit Analyst, Commercial (Middle Market) Lending**, Los Angeles, California, 2007 – 2008

* Have overseen the underwriting of 100s of banking relationships valued at over $1 Billion dollars during Comerica tenure to maximize profitability and minimize bank exposure.
* Currently providing sales, underwriting analysis, and credit support for a $300+ million portfolio, teaming with lending officers to identify loan structure and terms ensuring both bank and customer needs are met.
* Assess operational and market trends of companies and real estate market; perform sensitivity and cash flow analysis to identify relationships that possess sufficient collateral and viable repayment/exit strategies.
* Participated in new approval, review and debt restructuring, presenting on large and high risk relationships.
* Trained five junior analysts and branch managers in bank policies, analysis, and risk profile protocols and led a training course on tax returns for 15 analysts.
* Build strong relationships with customers, internal colleagues, and finance professionals to achieve goals.
* Generated non-interest income by identifying and promoting cross-sell opportunities (swaps, corporate card, letters of credit) to relationship officers and clients.
* Recognized for consistent outstanding achievement and performance; selected to be on a promotion list to serve as an integral member of a high-performing team of lending officers.
* Drove growth by cultivating business partnerships via business calls and attending networking events.

##### **Accounting Clerk, Great Arts Museum**, Los Angeles, California, 2005 - 2007

* Prepared weekly financial reports utilizing the accounting program “MAS90” and Microsoft Excel; entered invoices and generated vendor checks
* Enhanced and compiled more comprehensive reports using Microsoft Access to detail attendance (adult, student, child, senior) and sales records by exhibit, used by management to gauge the success of exhibits and the types of exhibits its patrons desired