

Summary

I have thoroughly enjoyed the 41 years that I've spent in the banking/finance industries acquiring a lot of business knowledge while developing many long lasting relationships. My career began in 1977 as a management trainee and was promoted upwards to senior vice president. As the Oahu Regional Manager and Training Department Manager, I supervised 13 branch offices overseeing up to 96 employees.

I am proud and fortunate to have been a successful senior leader at Hawaii National Bank. My responsibilities and achievements include direct influence in establishing policies and procedures in branch operations and loan administration, setting and attaining goals, and was continuously recognized as a top performer. My expertise includes business development, experience with training and developing leaders, financial analysis, loan structuring and decision making, knowledge of cyclical changes, problem solving, and team building. After 36 years at Hawaii National Bank, I retired in July 2018.

Looking for other opportunities to use the knowledge and experience which I acquired, I accepted a job as senior business advisor for Hawaii Small Business Development Center in September 2018.

Skills

- Excels in team leadership
- Employee training
- Financial administration
- Financial analysis and planning
- Excellent time management skills
- Customer and vendor relations
- document flow coordination
- Strategic planning
- Staff supervision
- Energetic
- Multi-tasking ability
- Team Leadership
- Motivational leadership style
- Key performance indicators
- Strong interpersonal skills
- Excellent work ethic
- Dependable
- Deductive reasoning ability
- People-oriented
- Excellent communication skills
- Complex problem solving
- Basic mathematical aptitude

Experience

Senior Business Advisor

Sep 2018 to Current

Hawaii Small Business Advisor — Honolulu, HI

The advisory that I provide to business entrepreneurs include the following services:

- Business strategy & planning
- Capitalization/funding resources
- Financial and operational management
- Human resources management
- Marketing strategies
- Risk Management
- Feasibility studies
- Business skills training
- Business research
- Exit strategies
- Reposition the business
- Brainstorm business solutions
- Develop new products and services
- Enter new markets

- Reduce operational costs
- Business Plan development
- Cash flow projections
- Long term business development

Senior Vice President & Oahu Regional Manager

May 1982 to Jul 2018

Hawaii National Bank — Honolulu, HI

- Develop new business and continue to strengthen existing relationships
- Support relationship officers with their business development and mentor junior officers in their career development
- Participate in outside business related organizations like SBA, USDA, State of Hawaii GEMS, BIA, Retail Merchants Hawaii
- Branch administrator for 13 branch offices on Oahu overseeing up to 96 employees
- Manager of Training Department
- Work alongside of Marketing Department to employ branch marketing strategies and programs
- Voting member of Management Loan Committee of the bank
- Responsible for planning and achieving key performance goals for Oahu Region pertaining to loan & depository growth, loan fee income, service quality, profitability, and safety & soundness.
- Member of the Disaster Management Administration of the bank
- Quality and control of loan portfolio for Oahu Region
- Work directly with executive management and board of directors in managing all aspects of branch operations and performance
- Implement loan programs and train branch employees

Corporate Officer

Feb 1979 to Apr 1982

First Hawaiian Credit Corp. — Honolulu, HI

- Business, retail, and mortgage lending and depository operations

Branch Manager

Feb 1977 to Jan 1979

Associates Financial Services — Honolulu, HI

- Consumer lending and delinquency collections

Education and Training

Diploma, Finance and Banking

Pacific Coast Banking School — Seattle, WA

Diploma, Advanced Commercial Lending

Advanced Commercial Lenders School — Norman, OK

Some College (No Degree), Accounting and Finance

University of Hawaii — Honolulu, HI

Liberal Arts and General Studies

Chaminade University of Honolulu — Honolulu, HI