



Career stories from employees at Standard Chartered Jersey

Toyin Akinlolu
Senior Relationship Manager, Africa
Standard Chartered Jersey

My name is Toyin and I am from Lagos, Nigeria. I started my banking career with Standard Chartered in 2006, as a Customer Service Officer. While working in customer services, I realised that I had passion for listening to clients' needs and referring them to the Relationship Managers. I won multiple awards and recognitions for business referrals and decided to become a Relationship Manager, with a touch of excellence.

Shortly after becoming a Relationship Manager, I had the privilege of travelling to our Zambia office on a short-term assignment to share best practices with the Relationship Managers. I returned to Nigeria and was promoted to Senior Relationship Manager due to my dedication and results achieved on the job.

When the opportunity to be a Senior Relationship Manager on the Africa desk in Jersey arose, I applied and was selected. Joining the team gave me the chance to meet and interact with clients from different cultures and backgrounds in an offshore jurisdiction. I am proud to say that my achievements at Standard Chartered continue!

Alex Clifford
Portfolio Relationship Manager, Africa
Standard Chartered Jersey

Having been brought up on the small island of Jersey surrounded by the sea, I started my career as a Luxury Yacht Technician for a local Yachting Company. After three years of working in the harsh conditions, I decided I needed to take on a new challenge and joined RBSI as an Investment Administrator, having had no banking experience. The role gave me an insight into the world of investments and I became fascinated with the aspects of how investments worked.

In 2016, after having worked at the bank for eight years, I applied for a temporary contract as a Tax Administrator at Standard Chartered Bank Jersey and was successful in securing the position. Within three months, I was asked whether I would be keen to start full time employment as a Client Service Manager in the Asia Team. I remained with the team for two years and then relocated to the Middle East Team, where I remained for a further three years. I thoroughly enjoyed this role as it gave me the opportunity to work closely with clients in different jurisdictions and focus on providing top quality service, something which I pride myself on.

In 2021, I was promoted to Portfolio Manager in the Middle East Team and was responsible for managing a portfolio of 350 clients. This role was a step up from the Client Service Manager position, however, I embraced the challenge and looked forward to managing a portfolio of my own, ensuring the service my clients received was the best. In early 2022, I relocated to the Africa team to undertake the role of Portfolio Manager for clients residing across all counties of the continent. The role itself is very rewarding because I have the opportunity to speak to a variety of clients from different counties on a daily basis and work closely with the key stakeholders of the business.

Nigel Hawkins,
Relationship Manager, Africa
Standard Chartered Jersey

I joined Midland Bank (later to be part of HSBC) in 1990 in Sheffield, England. I was encouraged by my Bank Manager to take my financial planning qualifications and mortgage qualifications as he felt this was a good career move. And in 1991, I was appointed Financial Planning Manager. A year later, I was fully qualified and established in the role. Within three years, I became an Area Manager and in 1997, I was appointed Regional Manager for Eastern Counties – at the time, the youngest person to have reached this level.

In 2000, I secured my first overseas appointment and moved to Dubai, before moving to the Channel Islands. After, I went on to Vancouver, then settling back in the UK with my now ever-growing family. With my children now all grown up, I applied to move overseas with Standard Chartered and returned to Jersey, some 18yrs after leaving. It is still a fabulous place to live and work.

It has been a long and successful career where hard work has paid off and I have travelled the world. It is something I had always wanted to do as a young boy, listening to stories from my aunt and uncle, who travelled internationally in the 1970s with their respective companies in textiles and insurance.

The key for longevity and fulfilment is doing a job I am passionate about. The key to success is hard work and never being afraid to make decisions nor take risks.

Andrew Honey
Head of Country Finance
Standard Chartered Jersey

Upon returning to the Island from university, I joined an audit team at a local accounting firm, where I received a wide range of experience covering many areas of business and the finance industry.

I then moved into the banking world, joining Standard Chartered as a Systems Accountant. This role played to my strengths and interests, giving me exposure to the ever-changing systems and technology environment, without losing touch with the business side of the banking industry. I have since taken on a financial controller role within the Bank, widening my skills to include regulatory reporting, controls, risk and project management. Although I have routine tasks, I am often engaged on projects working with an international team to develop and deliver solutions. I find the challenges here to be very rewarding and I am still learning.

The Jersey finance industry is a great place to start a career in accountancy. Although businesses may be smaller than their UK counterparties, you get to see the whole picture resulting in greater learning opportunities and wider experiences. In turn, accountancy opens doors to many businesses on and off Jersey, such as banking, fund houses, trust companies, insurance businesses and non-financial businesses. I was initially drawn to Standard Chartered due to its operational footprint, diverse range of cultures within the Bank and opportunities for secondments to offices around the world.

Ranit Jain
Head of Africa team
Standard Chartered Jersey

My name is Ranit and I've been in banking all through my 19 year career. I am an Indian national and hold a Master of Business Administration in Marketing from India. I started my banking career in 2003 at a local bank in India as an Executive. I moved to India's top private bank and, then finally moved to Standard Chartered Bank in September 2007.



My journey with Standard Chartered has been excellent and I love to work in such a company where we have a diverse team, employees are respected and valued irrespective of ethnicity and background. Plus, there is a good work life balance.

I got the opportunity to work for Standard Chartered India as a Centre Head in the Non-Resident India business in 2007 and then moved to the Kenya office in 2011 to start as a Relationship Manager. Over those eight years, I moved up in my career several times from Relationship Manager to Team Leader to Head of Priority Banking. The journey in Kenya was unforgettable. Based on my Africa experience, I received the opportunity to head the Africa region in Jersey and lead a team to provide those offshore clients with offshore banking, wealth, and mortgage solutions. I moved to Jersey in 2019 and since then I have not only managed business, but the Bank also supported me to pass my investment Advice Diploma and Regulatory Exams.

During this time, I have worked with some amazing colleagues, team members and line managers, who really helped me to challenge myself, grow and lead the business. As part of the Bank's Consumer Private and Business Banking (CPBB) leadership team, I got an opportunity to participate in the Global Citizen Leadership and Talent Development Programme, improving my leadership skills.

I love to work for Standard Chartered and look forward to more opportunities to grow. The organisation's diverse culture brings different perspectives and encourages inclusion of everyone.

Here for good.

Abhymanu Watts
Associate Director, Client Acquisition,
Africa, Standard Chartered Jersey

I am originally from India and came over to Jersey exactly one year ago.

I joined Standard Chartered Bank in April 2013 in the Employee Banking department in India. It was a very different experience for me working in the banking sector, initially managing the top corporates for their payroll solutions.

Previously, I worked in the hospitality sector in India for the award-winning five star luxury resorts, Oberoi Hotels, for two and a half years. I studied as a hotelier and always loved working with the clients and providing solutions for them. This encouraged me to look beyond and grow professionally, and develop new skills, leading me to join the financial sector and completely change my career.

I joined Standard Chartered as an Assistant Manager in India. I have developed over the years to become a Manager, Relationship Manager, Senior Relationship Manager and Acquisition Manager across two different markets – India and United Arab Emirates (Dubai). Now, I'm an Associate Director managing welcoming new clients from the Africa region in Jersey.

I have found Jersey a very good place to work, being one of the top international financial centres.



Johann Liffey
Senior Relationship Manager, Africa
Standard Chartered Jersey

I am originally from Jersey, with parents from Austria and Ireland.

After getting a scholarship for Victoria College Grammar School, Jersey, I took a year out working in a ski resort in Austria. Then, I went to study a BA Honours in European Business Studies in Leeds and Germany.

I had a few years in conference sales, followed by European business development and marketing in the tourism sector, setting up tour operators and working on flights links. Next, I decided to travel the world with just me and my rucksack for 12 months.

I worked in offshore banking for Cater Allen Bank / Abbey National and client advisory with Inscape's Wealth Management arm.

I am a Chartered Wealth Manager and also studying Co and Trust exams for Private Bankers / Wealth Managers. I spent three years with HSBC International as Premier Manager and then four years with Barclays Wealth as a Relationship, before starting with Standard Chartered in the same role in 2011.

I have spent the last 11 years looking after African clients across East and South Africa. I ran the East African team during 2016 to 2018. I've always enjoyed travel in my roles; to stay globally connected due to living on a small island. I get job fulfilment adding value to clients' wealth planning and journeys.

Sadia Saeed
Client Service Manager, Africa
Standard Chartered Jersey

My name is Sadia and I am from Pakistan. I graduated with a Bachelor of Arts degree and had no economics background.

My first banking opportunity was in Pakistan, in 2007. It was a challenging but good experience. In 2011, my career and life completely changed when I received an offer from Standard Chartered in Dubai to work in its Small and Medium-sized Enterprises (SME) business.

What a tremendous company Standard Chartered is, it truly allows employees to grow and reach their potential. I've worked at the Bank for more than 11 years now and it's been a wonderful journey. Learning has been rewarding thanks to my exposure in different areas such as retail, SME and private banking. I gained lots of experience and, of course, lots more to go – learning is never-ending!

At Standard Chartered, I have achieved a number of certifications and diplomas. For example, the ICA International Diploma in Governance, Risk and Compliance, an Advanced Certificate in Managing Sanctions Risk, a Specialist Certificate in Money Laundering Risk in Private Banking, a Certification course in Internal Audit, a Certification course in Financial Statement Analysis Prime and, finally, a Certification course in Identifying Red flags from Financial Statements. Currently, I am doing a Master of Science in Fraud and Risk Management.

My growth at the Bank is something I can't put into words. After 10 successful years in Dubai, I got the opportunity to work in the London office. In 2022, after gaining experience in AML, Risk and Compliance, I was keen to use and develop my skills in a sales and relationship management role. This brought me a new and my current role in Jersey as a Client Service Manager.

I'm grateful to Standard Chartered for the opportunity to work and live in Jersey – it is very family friendly here and, I think, the land of peace! Last but not the least, I am proud to be part of the Standard Chartered family.