**CHARITY RIMOROSA OBERES**

**PERSONAL DATA:**

Nickname : **“Cha”**

Date of Birth : **January 28, 1994**

Religion : **Christian**

Civil Status : **Single**

Nationality : **Filipino**

Sex : **Female**

**EDUCATIONAL ATTAINMENT:**

* **Tertiary**

[2009 - 2013] Isabela State University – Cauayan Campus

 **Bachelor of Science in Business Administration Major in Banking and Finance**

 **Dean’s Lister [2009-2010]**

* **Secondary**

[2005-2009] San Rafael National and Vocational High School

Cab. # 17-21 San Rafael, Ilagan City, Isabela

**First Honourable**

* **Primary**

[2000-2005] Cab. # 23 Elementary School

Cab #23 San Antonio Ilagan City, Isabela

**Valedictorian**

**TRAINING/WORK EXPERIENCE**

* **[October 2014- UP TO DATE] New Accounts Representatives**

 **Rural Bank of Cauayan Inc.**

 **Don Jose Canciller Ave. Cauayan City, Isabela**

* New Accounts(Savings Account, Checking Accounts.)
* Time Certificate Deposit
* Accepts interbranch transactions(Interbranch deposits and withdrawals)

• Prepares and balance interbranch cash and cheque deposits.
• Handles customer calls, query and complaints.
• Prepares daily reports and monthly reports.
• Resolve customer complaints, guide them and provide relevant information
• Deal directly with customers either by telephone, electronically or face to face.

* **[June 2014- October 2014] Account Receivable Officer**

 **Aileen Paul Sales Marketing**

 **Minante II, Cauayan City, Isabela**

* Maintain up-to-date billing system
* Generate and send out invoices
* Follow up on, collect and allocate payments
* Carry out billing, collection and reporting activities according to specific deadlines
* Perform account reconciliations
* Monitor customer account details for non-payments, delayed payments and other irregularities
* Research and resolve payment discrepancies
* Generate age analysis
* Review AR aging to ensure compliance
* Maintain accounts receivable customer files and records
* Follow established procedures for processing receipts, cash etc
* **[December 2013- May 2014] Secretary**

**La Verna Hotel and Restobar**

**Lasam, Cagayan**

* Responsible for monitoring and controlling the consumption of operating supplies in the food and beverage and sales department.
* Capable of handling guest complains promptly and professionally.
* Prepares documents and report required by the management.
* Prepares draft of supplies needed in food and beverage department.
* **[April 2013- October 2013] Loan Processor**

**Pr Savings Bank**

**Calamba Branch,Calamba Laguna**

* Analyze loan application
* Entertain, Interview and examine loan applicants
* Explaine and compute for interest rates, loanable amounts and term to clients
* Book and process loan applications
* Pick up/ Receive payments from customers
* Market loans and services to nearby cities to avail product
* Arranging promotional events
* Communicating with client
* Assisting the manager in writing reports and analysing data
* **[November 2012 – January 2013] On-the-Job Training**

 **Golden Rural Bank of the Philippines**

 **Cabaroan Cauayan City, Isabela**

 **During the training;**

* Assigned to do weekly reports
* Assisted the Loan Bookkeeper to do Journal Entry
* Assigned to do Ticketing
* **[June 2009 - March 2010] Math Tutor**

**Isabela State University- Cauayan Campus**

**Cauayan City, Isabela**

**SEMINARS/WORKSHOP ATTENDED**

* [February 2012] **JFINEX (Junior Financial Executives)**

**“Banking Soundness and Monetary Policy: Issues and Experiences”**

Isabela State University – Cauayan Campus

San Fermin, Cauayan City, Isabela

* [JULY 2015] **AMLA (ANTI MONEY LAUNDERING ACT)**

RURAL BANK OF CAUAYAN INC.

DON JOSE CANCILLER AVE. CAUAYAN CITY ISABELA

**QUALIFICATIONS AND SKILLS:**

* Interpersonal and Communicating Skills – can easily relate multicultural setting, able to speak in English.
* Willing to undergo Trainings and Seminars.
* Willing to be trained for positions not relevant to degree.
* Can work under pressure.
* Knowledgeable in Microsoft Word, PowerPoint, Excel, and Internet.
* Strong understanding about the basic concept of Accounting
* Goal-driven leader who maintains high performance standards.
* Highly analytical thinking with demonstrated talent for identifying, scrutinizing and improving
* Exceptional listener and communicator who effectively conveys information verbally and in writing
* Highly adaptable, mobile, positive, resilient, patient risk-taker who is open to new ideas.
* Confident, hard-working employee who is committed to achieving excellent.
* Highly motivated self-starter who takes initiative with minimal supervision.
* Eager to meet challenges and quickly assimilate new concepts.

**Job Seeker First Name / CV No: 1838958**

[Click to send CV No & get contact details of candidate](http://www.gulfjobseeker.com/feedback/submit_fb_em.php)

