|  |  |
| --- | --- |
| **BARRO**  **[BARRO.358484@2freemail.com](mailto:BARRO.358484@2freemail.com)** | |
| **SKILLS**  **Administrative and Financial Management :**   * Financial Risk Analysis * Cost (Analytical) Accounting. * [General accounting](http://www.linguee.fr/anglais-francais/traduction/general+accounting.html) * Forward planning of employment and skills * [Business, Commercial and Labor Law](http://www.linguee.fr/anglais-francais/traduction/business+law.html) * Tax * [banking regulation](http://www.linguee.fr/anglais-francais/traduction/banking+regulation.html) * Characteristics of banking products and insurance * Legal specificities of the Professionals   **Commercial skills :**   * Commercial, Sales and Marketing technique   **IT :**   * Windows operation system * Office software applications * Software CIEL Compta (Software of Account management) * Software « CIEL gestion commercial » * Software SAGE * MS Project, * SAP   **Languages**   * English: up intermediate * Spanish : intermediate * French : Fluent (mother tongue) | **WORK EXPERIENCE** Since April 2014: As branch manager’s deputy at Western Union International Bank, Paris 20éme agency in France. I was in charge of:  * Customer relationship management * Team management * Money transfer transactions, * Foreign-exchange transactions * Propecting and management of professionals * Accounting Management * ….  August 2011 to January 2012: Work at “Caisse d’épargne de Bourgogne Franche Comté” BANK (Pontarlier Europe Agency) in France: *In charge of reception bank:*   * Make the telephone reception and the reception of the customers, inform them or direct them, * Inform the customers about products and basic services(departments) * Register(Record) and check(control) the essential rooms(parts,plays) of administrative files(cases) (identity, income, place of residence) * Realize current transactions of counter(ticket office) (retreat(withdrawal), transfer, foreign-exchange transactions, free(deliver) checkbooks and/or bank cards, command(order) currencies)   *As responsible for business professionals* :   * Perform consulting operations and account management to professionals and private individual customers. * Conduct an assessment of the client's financial situation and make business proposals tailored to the client's situation * Making decisions on credit applications based on the analysis of the customer file and the amount of delegation * Target a panel of customers, a range of products (credit, financing ...) and define a business strategy (phoning, prospecting ...) * Stop with the customer, contract terms (installments, interest rates, guarantees ...) depending on the products and services, * Perform the eve of accounts receivable, analyze the causes (indebtedness, loss of employment ...) and seek amicable solutions.  April to May 2011: Internship at « Caisse d’Epargne de Bourgogne Franche-Comté », Besancon Saint Pierre agency in France as Deputy of responsible for business professionals. I was in charge of:  * balance sheet analysis, financing origination, balance sheet entry, phoning, prospecting, interview in pairs, in charge of reception bank, various administrative tasks  April to May 2010: Internship at « Caisse d’épargne de Bourgogne Franche Comté », Besancon Saint Pierre agency in France. I was in charge of:  * Various administrative tasks * Perform quit account (withdrawal, transfer, exchange transactions, issue checkbooks and / or bank cards, coins commands ...), and Proposition of insurance products   **O.S** **April to May 2009 : Internship at «  Action 90 immobilier », Belfort in France**  During this internship, as Realtor, my tasks were to take mandate, make property estimation and sign compromise and/or sale at notary.  **July 2008 to July 2009 (1 year) : Téléperformance, Belfort in France  as Responsible for Customer Relations**  As responsible of Customer relation, I was in charge of phoning, prospecting, Listen and call processing subscribers of SFR. I was also in charge of proposal and sale of packages tailored to the client's situation.  **EDUCATION**  **2011 : MBA in Management and Marketing of banking and insurance at IAE of DIJON, France**  **2010 : Master’s degree in Administrative and financial Management at IAE of BESANCON, France**  **2009: Bachelor of science in Economic and Social Administration at Franche-Comté University, France** |