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| **BARRO** **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%2Baccounting.html)
* Forward planning of employment and skills
* [Business, Commercial and Labor Law](http://www.linguee.fr/anglais-francais/traduction/business%2Blaw.html)
* Tax
* [banking regulation](http://www.linguee.fr/anglais-francais/traduction/banking%2Bregulation.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** |