**DONALD**

**Email address:** **Donald.366851@2freemail.com**

**PERSONAL SUMMARY**

A well presented, efficient and trustworthy individual morethan16 fruitful years of experience in a busy environment. Possesses valuable experience of working with customers, able to focus in their needs and finding the best plan available, keeping up to date with development. With excellent communication skills, both written and oral. Able to gain the trust of customer by interacting with people from all backgrounds. Also having a proven record of contributing to the profitability of previous employers by generating income and revenue growth.

**KEY SKILLS AND EXPERTISE**

* Excellent skills in selling and customer service, communication and negotiation skills
* Strong presentation skills confidence in abilities and a degree of self - motivation
* Excellent supervision and leadership skills, analytical and problem solving skills
* Experience in customer service care, interacting with all customers and colleagues as well
* Target and result oriented able to work productively instinctively with good initiative
* Reliable, trustworthy and an excellent understanding of information and confidentiality
* Prioritizing, time management and organizational skills.

**WORK EXPERIENCE**

**SALES EXCECUTIVE / Manager**   **April 2014 – February 2017**

**AutoZone Automobile and Accessories; Philippines**

* Responsible for the day to day operation of the business
* Responsible for presenting and selling products and services using solid arguments to existing and prospective customers
* Makes quotation and estimation on accessories and tint for client for proper budgeting of their desired accessories to be installed in their car.
* Establish, develop and maintain positive business and customer relationship
* Explain performance of the chosen automobile parts and accessory its benefits
* Expedite resolution of customer problems and complaints to maximize satisfaction
* Keep abreast of new and latest automobile products and accessories for inventory purchases
* Reached out customer leads through telephone call for new products arrived.
* Supply personnel / co-worker updates regarding, problem, interests, competitive activities, and potential for new products and services to improved day to day operation of the business
* Provide follow – up services to customers inspire repeat and referral business

**SALES EXECUTIVE / Manager Automobile February 2013 - March 2015**

**AutoZone Automobile (Second Hand Quality Used Cars.)**

* Selling used cars as well as finance and related products to client.
* Responsible for buying second hand quality car at the right appraised value price
* Responsible for the repair and maintenance such as; regular engine repair ,identifying auto parts that needs replacement, electrical job, paint job, restoration and modification if necessary, accessories replacement, cleaning and detailing prior for after sales period.
* Marketing and promoting vehicle add-ons such as Finance and Insurance Protection.
* Demonstrating vehicle to clients, explaining their features and going for test drives
* Meeting customer face to face and holding sales discussion about car with them.
* Negotiating the terms and conditions of a sale agreement with prospective clients.
* Preparing sold vehicles for customer delivery by having them to serviced & cleaned up.
* Obtaining proper identification from customers prior to attest drive.
* Explaining car finance options to customers in a clear and understandable manner.
* Follow up existing clients for possible repeat sales transaction and referrals to new and prospective clients.

**AREA SUPERVISOR -Credit September 2010 – January 2013**

**First Isabela Cooperative Bank Inc. (FICOBank)., Philippines**

* Responsible for the product implementation and attainment of targets of products such as; Real Estate & Chattel Mortgage Loan, Commercial Loan, Personal Loan, SME Loan, Secured & unsecured loans
* Supervise and monitor the performance of all Credit Officers within scope operation
* Analyze portfolio quality per Credit Officers within the area of assignment
* Prepare weekly program progress monitoring report
* Provide management with the regular status updates on portfolio quality analysis
* Check completeness of loan folders and conduct loan release validation to loans approved by branches in conformity with loan term and condition.
* Conduct post loan release validation of all disbursed loan and submit loan monitoring report.

**CREDIT OFFICER September 2009– August 2010**

**First Isabela Cooperative Bank. (FicoBank), Philippines**

* Responsible for the review of loans folder submitted to Corporate Office for final validation and final recommendation to Credit Department.
* Makes routine investigation from bank’s and other financial institutions to check client current and past credit dealings.
* Conduct thorough Credit and Background Investigation for a qualified borrower where focus on evaluation is Basic credit factors
* Reviews and examines the collateral to determine its acceptability and genuineness
* Verify from the Office of Registry of Deeds to check existing mortgages, liens and encumbrances of the Real Estate or Chattel offered as collateral.
* Visit the property offered as collateral and make location pinpointing as to where exact property lines boundaries.
* Prepare Credit report writing and Credit Approval Memorandum, Cash-flow Analysis and Financial Statement for prospective client.
* Makes account presentation to the Credit Supervisor and Head credit committee and discuss the proposal made
* Ensure extension of credit are supported by appropriate sufficient and enforceable documents substantially in form substance and acceptable to the bank’s legal and credit standard

**LOANS OFFICER March 2009– August 2009**

**First Isabela Cooperative Bank. (FICOBank), Phipippines**

* Prepare market segmentation and call plan for each identified prospective client
* Conduct interview with prospective client in attending the needs and queries to obtain initial evaluation of prospective client
* Responsible for presentation and orientation of products and services such; Real Estate Mortgage and Chattel Mortgage.
* Conduct thorough Credit and Background Investigation to qualified borrower where focus on evaluation is Basic credit factors
* Reviews and examines the collateral to determine its acceptability and genuineness
* Prepare and process customer loan application
* Makes account presentation to the branch credit committee and discuss the proposal made Loan Client Information, Terms and Condition, Amount of financing, Loan Term, Collateral Appraisal Report, Cash flow Analysis.
* Ensure extension of credit are supported by appropriate sufficient and enforceable documents

**AREA SUPERVISOR - Microfinance January 2007 – February 2009**

**Mallig Plains Rural Bank Inc.., (MPRBI)., Philippines**

* Responsible for the implementation and attainment of targets of Group and Individual Lending
* Supervise and monitor the performance of all Microfinance Development Officers
* Review of loan application recommended by the Microfinance Development Officer
* Conduct pre loan validation and post loan released validation to mitigate risk
* Review MIS report on a regular basis
* Perform actual verification of accounts for control purposes and provide technical assistance
* substantially in form substance and acceptable to the bank’s legal and credit standard

**MICROFINANCE DEVELOPMENT OFFICER January 2003 – December 2006**

**Mallig Plains Rural Bank Inc.,(MPRBI)., Philippines**

* Conduct in/outdoor sales and orientation of products and services to a prospective client
* Responsible for marketing and soliciting of new accounts
* Conduct interview and evaluation of credit and background investigation of a client
* Prepare and process customer client application
* Prepare loan recommendation sheet and other pertinent documents
* Responsible for daily, weekly and monthly zero tolerance collection efficiency rate
* Provide recommendation to improve day to day operation of the program

**WAREHOUSE CHECKER – Cosmos Bottling Corporation** **F&B** **Co.**   **July 2000 – December 2002**

* Performs task relative to proper checking, recording and accounting of all shipments, materials,

supplies and receipts and other items to and company premises.

* Receives and inspects all incoming materials and reconciles with purchase orders, processes and distributes documentation with purchases orders, reports, documents and tracks damages and discrepancies on orders received.
* Encodes product information data for computer processing, and prepares the daily stocks inventory reports.
* Take and maintain monthly inventories and preparing stock variance report, including opening balance, movement and ending.
* Prepare and maintain a variety of records and logs and prepare reports, maintain inventory of the items in the warehouse and file record as required
* Control and report damage items and coordinate with Controllership Department.
* Report, review and control spoilage and breakage.
* Ensure and work together with the items’ supplier in order to guarantee a stock of fast moving items.
* Communicating with Supervisor and co-workers and by telephone, written form, e-mail

**MARKETING ASSISTANT May 1999 – June 2000**

**Motortrade Nationwide Corporation., Philippine**

* Offering face to face advise on the stores products and services to ascertain their needs
* Maximizing store revenue by suggesting upgrades and add-ons to customers
* Approach all customers seeking assistance to understand if can offer support and answer question
* Communicate to the customer the information on special offer/sales promotion event
* Handle customer complaints professionally and efficiently and to build customer relationship

**AWARD AND RECOGNITION**

* **MALLIG PLAINS RURAL BANK INC., PHILIPPINES**
* **MICROFINANCE DEVELOPMENT OFFICER OF THE YEAR December 2006**
* **JOB WELL DONE December 2004**

**OTHER QUALIFICATIONS:**

* Managed and Supervised a team of 28 Microfinance Development Officers Bank wide and able to increased 25% sales of Target over the years.
* Supervised a Department - Unit of Credit Department of Bank Corporate Office as a Validating independent Unit serves as validating teams for Operating Branches.
* Proficient in English and Tagalog
* Passionate in selling products and services and able to sell and cross sells
* Computer literate (Microsoft Office applications and internet)
* Self-starter and self-motivated individual with emphasis in production oriented result
* Reliable, adaptable and flexible, can easily cope in a fast-pace situation
* Honest, hardworking and willing to learn.

**PERSONAL DETAILS**

DATE OF BIRTH December 16, 1978

HEIGHT 5’8”

NATIONALITY Filipino

RELIGION Christian

CIVIL STATUS Married

LANGUAGE SPOKEN English and Tagalog

VISA STATUS Visit Visa (3 months visa)

**EDUCATIONAL BACKGROUND**

Bachelor of Science in Business Administration Major in MARKETING SY 1994 - 1999

University of La Salette, Santiago City, Isabela Province Philippines

**REFERENCES:** *Available upon request*