



Mari France Aloguin

Electra St. Abu Dhabi
0589595788 | mfbaloguein@gmail.com

Professional Summary

Highly driven professional with 8 years of experience as Credit Review Officer, has strong attention to detail and problem-solving skills. More than a year as Data Entry Clerk in a medical field handling VIPs, dignitary and royal family clients. More than 3 years as Branch Cashier and Admin Assistant in a retail and marketing company. Hardworking, able to work under pressure and handle day to day operations proactively and with initiative. Good team player and with multi-tasking abilities. Fast learner, has positive attitude, dedicated and committed in delivering team success and excellent service. Strongly adheres to company policies and standards.

Experience

- Yas Clinic Group (Abu Dhabi, UAE)** January 2022 - May 2023
Data Entry Clerk
 - Precisely enter patient registration in the system and perform PCR tests for clients such as private employees, government employees, palace staffs, VIPs, VVIPs which include royal families, government officials, UAE's guests, visitors and delegates from other countries like presidents, prime ministers, etc.
 - Accurately and efficiently input data into systems including client information other relevant data.
 - Review and cross-check data for errors, discrepancies and inconsistencies, ensuring data accuracy and completeness.
 - Perform data quality control checks to identify and rectify errors or inconsistencies in data.
 - Adhere to data security and confidentiality protocols to protect sensitive information.
 - Ensure fast completion of data entry patient registration, submit swab samples to the laboratory and finish mission tasks on time.
 - Respond to queries and access relevant information.
 - Perform high-volume data entry using company software in a fast paced environment catering VIP and VVIP customers.
 - Protect confidential patient information and interact with customers with high respect and professionalism.
 - Coordinate with mission in charge and follow instructions strictly.
 - Collect card payment and issue receipt to patients required of payment. Submit all card receipt copy to finance after end of shift and make sure receipts are complete and tally with card transactions.
 - Arrange travel and coordinate with drivers the pick up, drop locations and time of the work mission.
 - Perform basic computer hardware troubleshooting.
 - Was deployed to Serbia (South East Europe) with UAE's Ministry of Presidential Affairs (MOPA) team to conduct PCR test mission for their outside country state visit and business deal.
- Unlimited Opportunities Gen. Trading LLC (Abu Dhabi, UAE)** March 2015 - November 2018
Branch Cashier / Admin Assistant
Branch Cashier
 - Perform functions of cash register, process and collect cash or card payments and give appropriate change.
 - Prepare, print and ensure that the information in the invoice is correct according to the clients purchase written in the order form and release the items accurately.
 - Ensure sales balance of the register at the end of the shift or working period.
 - Prepare daily and monthly sales report and submit to accounting.
 - Inform customers in person or via online about discounts and promos being offered.
 - Resolve customer inquiries, concerns or complaints.
 - Cross-sell and upsell products aside from purchased items.
Admin Assistant
 - Ensure the smooth running of the office on a day-to-day basis.
 - Professionally handle and respond to incoming and outgoing communications including phone calls, chats and e-mails.
 - Managing office supplies, equipments and facilities. Coordinate with personnels for office repairs, maintenance, and other office-related needs.

- Handle petty cash and cheques, purchase office supplies, make payment for other office related services and utility bills. Deposit daily sales to company bank account.
- Prepare petty cash report summary, submit daily bank deposit slips to accounting.
- Organizing company records, permits and files.

Inventory Assistant

- Monitoring stock, conducting daily inventory checks and updating stock records. Prepare daily inventory report
- Ensure the actual product count is tally with the numbers in the inventory system.
- Keep an eye on the expiry dates and make sure the products near expiry are the ones released first.
- Prepare requisition forms and request for products insufficient in the store. Receive requested products and make sure the products are complete and in good condition.

• **Global Dominion Financing Inc. (Philippines)**

July 2010 - January 2015

Credit Review Supervisor

- Conduct Know Your Customer functions, customer due diligence process, credit investigation, sanction screening and fraud prevention using third party and internal system and database.
- Conducting credit verification and information gathering on all loan applications received to ensure that all relevant information is provided to Credit Officers to be able to make a good and sound credit decision.
- Evaluate client creditworthiness and assess potential risk requirements.
- Analyze and assess credit applications and examine the authenticity of client documents such as identification, proof of income, bank statements, financial and security documents to ensure compliance with regulatory requirements.
- Ensure that the borrower's documents are complete and updated. Update borrower, co-maker, co-borrower's information in the system if necessary.
- Check credit history of existing and potential clients. Make sure the statement of account of existing client with default payment is attached and proper Accounting and Collection Department's notes and comment (unpaid penalty, interest, collection history, etc.) are written and checked.
- Escalate due diligence findings, suspicious activity, irregularities or discrepancies to credit committee to fully assess applications and to identify next possible steps in the investigation or give final decision in loan review process. Give recommendation to decline, lower the amount approval, shorten or lengthen the terms, or decline the loan application.
- Collaborate and ensure adequate operational support with cross functional departments to resolve KYC related issues, follow up on needed documents and ensure a smooth client onboarding process.
- Prepare quality and comprehensive credit report and make sure the documents are complete and in compliance with internal policy. Maintain accurate, complete and organized records of client information and due diligence documentation.
- Manage to multi task in handling multiple applications of different loan types while maintaining quick turn around time with quality review process.
- Provide day-to-day supervision to team such as mentoring, coaching on performance, improvement on work process and over all quality of credit review and analysis, and task coordination.
- Raise questions on in depth analysis of client's requirements and make sure notes of Credit Committee on verification and requirements are all met by Credit Review Assistants.
- Interview and confirm account restructuring of delinquent borrowers forwarded by Collection and Accounting department. Obtain necessary information such as residential addresses and existing source of income for skip tracing.
- Assist the Department Head with work assignments and special tasks. Act and perform tasks of Credit Review Department Head in his absence.

• **Asialink Finance Corporation (Philippines)**

December 2009 - June 2010

Credit Review Supervisor

- Provide day-to-day supervision to team such as mentoring, coaching on performance, improvement on work process and over all quality of credit review and analysis, and task coordination.
- Prepare reports of processed, declined and pending accounts daily and monthly.

• Assistant Credit Review Supervisor

January 2009 - November 2009

Pioneered a new credit review department in handling special accounts with 1 day processing while protecting company from higher risk.

• Credit Review Assistant

May 2006 - December 2008

- Conduct background check of clients for further assessment of loan application.
- Make phone verification efforts via outbound calls, data checking, credit information checking in compliance with company policy.
- Perform data checking via different systems and external resources to minimize the fraud rate.

- Recommend reduction or increase on loan amount approval or loan application disapproval based on gathered information and verification.
- Awarded Credit Review Assistant of Year, 2008.

Education

- **Polytechnic University of the Philippines** 2006
Bachelor of Science in Information Technology

Skills

- KYC / Due diligence / credit investigation skills
- Front office / middle office / back office operations
- Problem solving and analytical skills
- Customer service & satisfaction / Sales
- Microsoft Office applications (Word & Excel)
- Communication, office administration and coordination