



MICHAELA JOY N. CABOS

PROFILE

Dedicated and results-driven Area Manager with over five years of experience in supervision, operational management. And ten years of experience in the pawnshop industry. Proven expertise in managing multiple pawnshop locations, optimizing operations, and driving revenue growth. Adept at implementing best practices to ensure compliance and enhance customer service. Strong leadership and interpersonal skills with a track record of building high-performing teams.

CONTACT

ADDRESS:

Al Satwa, Dubai United Arab Emirates

PHONE:

+971503689265

EMAIL:

mhicaelajoy2216@gmail.com

VISA STATUS:

Tourist Visa

PASSPORT NO.:

P5784685C

PERSONAL PROFILE

Date of Birth: March 22, 1991

Place of Birth: San Juan, Batangas

Religion: Roman Catholic

Nationality: Filipino

Civil Status: Married

EDUCATION

PAMANTASAN NG LUNGSOD NG MUNTINLUPA
BACHELOR IN ELEMENTARY EDUCATION (BEED)
2009-2013

WORK EXPERIENCE

SMJ PAWNSHOP/PALAWAN MONEY REMITTANCE

Area Manager

- July 11, 2022 – April 18, 2024

Area Supervisor

- July 10, 2018 – July 10, 2022

Appraiser

- June 30, 2014 – July 09, 2018

Cashier Vault Custodian

- September 16, 2013 - June 29, 2014

CERTIFICATION

- Area Supervisors Training 2018 – Level 1
- SMJ Pawnshop Area Supervisor Training , PPS Academy
- Anti-Money Laundering and Counter Terrorism Financing (AML/CTF)
- Target Financing Sanction (TFS) Course

SKILLS

- Pawnshop Operation
- Operational Auditing
- Compliance Management
- Appraisal Expertise
- Staff Scheduling
- Team Leadership
- Customer Relation Management
- Strategic Planning
- Communication