



LOYD BRYAN DE HONOR BALLERAS

📍 Sharjah, United Arab Emirates

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OBJECTIVE

To work in an organization which provides me with ample opportunities to incorporate my knowledge and skills as an experienced graduate of financial management to help the company achieve its desired goals.

EDUCATIONAL ATTAINMENT

❖ Bachelor of Science in Business Administration major in Financial Management

- Batch 2016 – Cum Laude
- Data Center College of the Philippines – Baguio city

SKILLS AND CORE COMPETENCIES

- ✓ Effective interpersonal communication and active listening skills.
- ✓ Problem Solving and conflict resolution
- ✓ Exceptional customer service
- ✓ Constructive marketing and negotiation skills
- ✓ Work flexibility and multi-tasking abilities
- ✓ Rapid work adaptability and creativity
- ✓ High achiever and team player
- ✓ Proficiency in new technologies such as MS Word, Excel, PowerPoint and other applications related to work.

- ✓ Excellent Data entry and analysis
- ✓ Detail oriented and analytical thinking
- ✓ Create reliable sales reports and financial statements.
- ✓ Cash Handling Expertise
- ✓ Well versed language communication skills

Language	Reading	Writing	Speaking
English	✓	✓	✓
Tagalog	✓	✓	✓
Arabic			✓

PROFESSIONAL EXPERIENCES

🌟 AGMC BMW – LSC Service Center LLC | Sharjah, UAE

Service Cashier cum Accountant | January 2024 up to date

- In charge of daily sales activities such as preparing daily and monthly sales reports, reconciliation of invoices for both clients and suppliers, make ready of invoices for walk clients, payment collections, petty cash disbursement and encashments, account deposit and withdrawals. Provide support to the accounting department by maintaining a reliable record keeping of reports and statements.

🌟 Al Fardan Exchange LLC | Dubai, UAE

Remittance Clerk cum Branch Compliance Officer | June 2019 to December 2024

- Responsible in handling day to day transactions that includes processing customers remittances, foreign currency exchange, utility bill payments, salary wage enrollment as well as offering other product and services such as prepaid cards and investment schemes. Oversee branch operational risk by answering queries from compliance department for suspicious and high value transactions.

🌟 Sitel Baguio – First Data (Money Network) | Baguio City, Philippines

Customer Service Representative | October 2018 to March 2019

- Help along the clients with their queries related to their accounts through phone call something like balance inquiry, checking transaction history, updating client's information, filing transaction disputes, blocking and reporting lost or stolen cards, process shipment of newly issued cards. Conduct safe and secure transactions by proper verification of customers.

🌟 CARD Bank | San Fernando, La union, Philippines

Bank teller cum Accounts Officer | August 2017- July 2018

- Perform daily banking transactions such as cash deposit and withdrawals, disbursing payment of approved loan applications, and collection of loan payments. Assist existing and newly acquired clients in account opening and finance applications, answering queries related to our product and services, helping them out in identifying and selecting products and services that is best suitable for them and their needs.