



MICHELLE LITAN CARIÑO

OBJECTIVE

To start a career where I can cultivate my skills and develop my personal being in order to be more productive, efficient and of good use to the field of my choice and to the Society.

SKILLS

- Strategic Thinker
- Computer literate (Word, Excel, power point and Internet)
- Comprehensive and concise written and communication skills
- Resourceful
- Consistent & Details Oriented
- Capacity to carry higher responsibility
- Can work under pressure
- Flexible and Fast Learner

EXPERIENCES:

INTERNATIONAL PROPERTY SPECIALIST • SM DEVELOPMENT CORPORATION • JANUARY 01, 2019 – JANUARY 31, 2022 • Handling international sales in different parts of the world and helping all the investors to complete their lists of needs to avail property investments back home • Intermediate negotiation processes, consult clients on market conditions, prices, mortgages, legal requirements and related matters, ensuring a fair and honest dealing. • Provide guidance and assist sellers and buyers in marketing and purchasing property for the right price under the best terms. • Determine clients' needs and financial abilities to propose solutions that suit them. • Maintain and update listings of available properties. • Prepare necessary paperwork (contracts, leases, deeds, closing statements etc.). • Promote sales through advertisements, open houses and listing services. • Remain knowledgeable about real estate markets and best practices. • Promote Marketing strategies. • Helping all investors to gather their needs and information.

FINANCE OFFICER / CREDIT AND COLLECTION STAFF • TOYOTA MANILA BAY CORPORATION • SEPTEMBER 2017 – JUNE 2018. • Documenting daily collections activity. • Supporting the collection efforts/calls for accounts receivable portfolio and continues contact with all banks • Assist customers to resolve account problems emanating from incorrect billing, inaccurate information, improper delivery, slow payments, etc. • Report on collection activity and accounts receivable status. • Process payments and refunds and resolving clients credit issues.

SALES ASSOCIATES/ PRODUCT DISTRIBUTOR • FIRST VITA PLUS MARKETING CORPORATION • MAY 2014 – AUGUST 2017. • Performing regular inventory checks and maintaining stock levels. • Arranging



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Dubai, UAE



<https://www.linkedin.com/in/michelle-cariño-b193b6230/>

PERSONAL INFORMATION

Michelle Litan Cariño, born on June 04, 1994 in Sto. Niño, Marikina City, Philippines, Holding Philippine Passport no: P4614826B
VISA Status: Own Visa

HONORS AND AWARDS

- Top 3 Property specialist 2021 - SM Development Corporation
- Top 1 Property specialist 2020 - SM Development Corporation
- Top5 Network Builder 2016 - First Vita Plus
- Top7 Network Builder 2015 - First Vita Plus
- Top Performer Sponsorship Category 2015 - First Vita Plus

LANGUAGE

- English (Fluent)
- Tagalog (Native)

meetings with suppliers and developing more effective marketing strategies. •Sourcing stock and negotiating the best deals with suppliers and vendors. •Conducting stock inspections in a timely manner and reporting any issues to the relevant parties

NEW ACCOUNTS BANK OFFICER/ ACCOUNT OFFICER• CHINA BANKING CORPORATION • JUNE, 2013 - MAY 2014 •Helps customers set up new checking, savings, and investment accounts. •Handling different types of accounts, fee structures, customer benefits, interest rates on savings and investment accounts and account restrictions. •helps customers sign up for debit cards, order checks and deposit slips and instruct them on how to use online banking systems. •Preparing the documents required to request for bank credit, following up on the credit activation after issuance and reviewing its balances (for letters of credit & letters of guarantee/ loans). •Following-up of bank deposits in the various banks that the company deals with, follow-up notifications of linkage and maturity, match accrued interest with banks, and prepare accounting journal entries for deposits.

EDUCATION

BACHELOR'S DEGREE MAJOR IN BANKING AND FINANCE • 2010-2014
• POLYTECHNIC UNIVERSITY OF THE PHILIPPINES

SEMINARS ATTENDED

- THE DISCIPLINE OF THE STRONG START- JANUARY 11, 2022
- PERSONAL BRANDING IN THE DIGITAL ERA- NOVEMBER 19, 2021
- PROFESSIONAL IMAGE MANAGEMENT PROGRAM- MAY 11, 2021



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