

Raymond Gerald E. Pandy
Flat 506 K6 Bldg., Muraqqabat St.
Deira, Dubai, U.A.E.
Phone: 0971-50-7849928
raymond_pandy@yahoo.com



QUALIFICATION PROFILE

Accounting set-up from Beginning up to finalization as per GAAP.	Project Take-off/Annual Budget Preparation for proper planning
Streamline & Control Accounting Procedures for accurate reports generation.	Letter of Credit/Bank Facilities/Import/Export
Cash Flow Monitoring, Planning & Analysis	Microsoft Office
Accounts Payable/Accounts Receivable Planning, Control & Monitoring	Eureka Software
Procurement/Purchase monitoring for proper Cost Savings	SAP Software
Bank Recon/Account Recon to avoid Probable Loss	Quickbooks Software
WPS Payroll/Final Settlement implementation as per UAE Law	Hinawi Software
Cost Analysis/Cost Reduction for better margin	Tally ERP 9 Software
MIS Reports/Variance Accurate Reporting/Finance Statement for proper planning & projection.	PACT Software

Extensive combined working experience in the Philippines and United Arab Emirates.

1. Presently on Visit Visa and have more than Ten Years U.A.E. working experience:
 - A. As an Accounting Manager of Group of Industrial and Trading Companies in Ajman and Sharjah Hamriya Freezone from latest employment in U.A.E..
 - B. More than Three years as a Chief Accountant of Prime Automatic Laundry (Industrial Laundry Company) Group of Companies of NFPC National Food Products Company and owned by Bin Hamooda in Abu Dhabi.
 - C. Five Years as a Chief Accountant of SAT Gulf Electromechanical LLC, a MEP Contracting Company in Dubai, United Arab Emirates.
2. Eighteen years of Banking Experience in one of the Top Five Universal Banks in the Philippines. Last designated position handled was as a Branch Operations Manager.

EMPLOYMENT HISTORY

SN	NAME OF EMPLOYER	DESIGNATION	EMPLOYMENT PERIOD
1	Nordic Industries FZE/Global Point Plastic Industries LLC/Arab Chem Raw Materials Trading LLC	Accounting Manager	June 25, 2015 to September 30, 2017
2	Prime Automatic Laundry LLC- Bin Hamooda Group of Companies, Abu Dhabi, U.A.E.	Chief Accountant	March 3, 2012 to June 18, 2015
3	Sat Gulf Electromechanical LLC-Sat Group of Companies- Dubai, U.A.E.	Chief Accountant	February 12, 2007 to January 8, 2012
4	Rizal Commercial Banking Corporation-Cavite City Business Center	Branch Operations Manager	Oct. 16, 2000 to July 15, 2006
5	Rizal Commercial Banking Corporation-Cavite City Business Center	Sr. Personal Banker/Branch Cashier	April 24, 1998 to October 15, 2000
6	Rizal Commercial Banking Corporation-Naga City Branch	Branch Accountant	April 1, 1997 to April 23, 1998
<p style="text-align: center;">MANAGEMENT TRAINING PROGRAM</p> <p style="text-align: center;">One Year RCBC Management Training Program conducted by HRTD (Human Resources Training Department of Rizal Commercial Banking Corporation March 18, 1996 up to March 31, 1997</p>			
7	Rizal Commercial Banking Corporation-Sucat, Paranaque Business Center	Bank Teller	October 1, 1994 to Mar. 17, 1996
8	Rizal Commercial Banking Corporation-Sucat, Paranaque Business Center	Gen. Bookkeeper/CASA/Distributing Clerk	August 1, 1991 to Sept. 30, 1994
9	Security Bank & Trust Company-1758 Ayala Avenue, Makati City, Philippines	Jr. Auditor	June 30, 1988 to June 30, 1991

DETAILED DUTIES AND RESPONSIBILITIES

PROFESSIONAL EXPERIENCE (U.A.E.) – DUTIES AND RESPONSIBILITIES

I	Nordic Industries FZE/Global Point Plastic Industries L.L.C./Arab Chem Raw Materials Trading L.L.C.	Accounting Manager	June 25, 2015 to September 30, 2017
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- Over-all in charge of the Finance Department of the Three Companies.

- Provides management with detail reports for use in decision making and controlling expenditures
- Handles the Cash Flow Analysis/Planning & Monitoring to streamline company operation as per receivables and payables schedule.
- Prepares monthly and yearly reports such as Profit & Loss Statement, Balance Sheet, Variance Reports, Budget Reports, Sales Invoice Reports, Cost Analysis Reports, Sales Performance Reports, Sales Commission Reports, Inventory Reports, Ageing of A/P & A/R Reports and some reports that are being requested from time to time.
- Adhere to all accounting standards procedures as per Generally Accepted Accounting Principles.
- Check and closely monitors the accounting book of the company from A to Z
- Plan and handles Accounts Payables and Monitor Accounts Receivables and spearhead collections from customers.
- Prepares Annual Budget and Sales Forecast with variance report of the company.
- Continuously conduct analysis study for the company obtained through evaluation to determine the cost of the finished products.
- Coordinates product cost process including calculating, reviewing and analyzing machine and labor hours, overhead costs and allocations, production rates, raw material costs and manufacturing process changes.
- Produce product costing calculations as per from Sales.
- Review all manufacturing item cost on a weekly basis, for large variations between lowest purchased price and highest purchased price(with landed cost) and obtain explanation.
- Closely monitor and check inventory of all trading materials, finished goods and fixed assets as per Actual Inventory Count & Fixed Assets count against system (Balance Sheet) figures.
- Analyzes actual manufacturing expenses and prepares periodic reports comparing standard costs to actual production costs.
- Device a procedure on how to save cost from Free Zone Charges.
- Set up Cost Reduction Procedures to increase Profit and reduce expenses of the company.
- Check and monitor Local and Foreign Purchase Order prepared by Procurement Division.
- Post the purchases of all the materials, equipment, tools and other services delivered in favor of the company.
- Liaise with banks for acquiring company Loans, Import/Export Letter of Credit, Cash Against Documents, Credit Facilities and all other bank matters.
- Check the accuracy of WPS and Cash Payroll of the company.
- Prepares and update the Lapsing, Fixed Asset and Prepaid Payment schedule of the company and post all necessary accruals, provisions all journal entries.
- Verify all posting of all posting transactions of all accounting, procurements, Sales Invoice and logistic personnel such as Journal Voucher, Local and Foreign Purchase Order, Stock Journal, Sales Invoice and all other posting transaction of the companies.
- Software used – Tally ERP 9

II	Prime Automatic Laundry LLC – One of the biggest Industrial Laundry in Abu Dhabi, U.A.E. owned by Bin Hamooda Group and NFPC Lacnor	Chief Accountant	March 3, 2012 to June 2015
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- Over all in charge of the Finance Department of the company.

- Set-up accounting procedures of the company to ease/streamline operation and properly control and monitor transactions.
- Close monitor the work of all data encoders, storekeepers, checkers and accountant of the company.
- Prepares Budget and Sales Forecast of the company for better planning of company operation.
- Continuously conduct analysis study for the company in order to make profit and reduce expenses for the company.
- Prepares monthly and yearly reports such as Profit & Loss Statement, Balance Sheet, Variance Reports, Budget Reports, Sales Invoice Reports, Cost Analysis Reports, Sales Performance Reports, Sales Commission Reports, Inventory Reports, Ageing of A/P & A/R Reports and some reports that are being requested from time to time.
- Adhere to all accounting standards procedures as per Generally Accepted Accounting Principles.
- Check and closely monitors the accounting book of the company from A to Z.
- Set up Cost Reduction Procedures to increase Profit and reduce expenses of the company.
- Check and monitor Local and Foreign Purchase Order prepared by Procurement Division.
- Ensures that all Sales Invoices are properly checked before submission to the customers.
- Prepares bank reconciliation, Payables to suppliers reconciliation, Receivables reconciliation and all reconciliation concerning to accounts.
- Post the purchases of all the materials, equipment, tools and other services delivered in favor of the company as accounts payable in the system.
- Liaise with the bank concerning facility request and prepare LC on case to case basis.
- Prepares check payments to all suppliers with outstanding due and present checks for signature of authorize signatories.
- Closely monitor and make follow-ups on all outstanding receivables and send Statement of Account as reminder to Customers.
- Check and monitor Petty Cash Fund for replenishment.
- Liaise with Housekeeping Managers and individual costumers and answers to all queries regarding our monthly invoice.
- Monitor all the Sales Orders, Delivery Notes being process by processors and prepares Laundry Sales Invoice for our suppliers.
- Check accuracy of WPS and Cash Payroll of the company.
- Prepares and update the lapsing schedule of the company and post all necessary accruals, provisions all journal entries.
- Prepares Vacation Leave Settlement, Gratuity Pay and Final Settlement of company personnel.
- Prepares MIS reports for our Project Manager.
- Check and closely verify all accounts payables before approving for check preparation.
- Purchasing/Procurement functions from time to time.
- Software used – Quickbooks, Hinawi Software.

III	Sat Gulf Electromechanical LLC-SAT Group of Companies Deira, Dubai, U.A.E.- MEP Contracting Co.	Chief Accountant	February 12, 2007 to Jan. 8, 2012
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- Over all in charge of the Finance Department of the company.
- Set-up the Accounting Procedures of the company as per Generally Accepted Accounting Principles.
- Prepare the accounting book from the Beginning up to Finalization as per project.

- Prepares the detailed Monthly and yearly Financial Reports that depicts each Project's Performance comparing Budget VS Actual Expenses incurred.
- Prepares unit rates of each personnel for Budget Preparation and Project Take-OFF.
- Over-all control and close monitoring of company's fixed assets such as Vehicles, Equipment, Construction and Maintenance Supplies, consumable materials and tools.
- Prepares LPO, Purchases, and Payment Request and Issue checks to suppliers.
- Handle petty cash fund and prepare petty cash replenishments.
- Accurately checks all reimbursements of personnel before final approval and settlement.
- Maintain Inventory checking of all materials and construction supplies in the Main Store and in Project Sites.
- Monitor controllable operating expenses and see to it that liquidation of expenses is within the company's approved budget.
- Accurately prepares WPS Payroll of all administrative personnel and laborers on time to execute payroll settlement.
- Knowledgeable on U.A.E. Ministry of Labor Law.
- Review and check invoices of sub-contractors when effecting payment for proper booking and monitoring of transactions.
- Manages the cash flow planning and handles the fund of the company.
- Prepares Payment Certificates for sub-contractors.
- Proper monitoring of accounting book especially accounts receivables and payables and make necessary reminders for follow up payments regarding outstanding accounts of clients.
- Maintains lapsing schedule of Accruals, Prepaid Expenses and depreciation expenses to proportionate the income and expense on a monthly basis.
- Prepares Letter of Credit application or bank guarantee application if needed.
- Reports directly to the General Manager and the Owner of the company and make sure that all accounting procedures adapted by the company are in accordance with the International Accounting Standards.
- Software used- SAP, Eureka Software.

IV	Rizal Commercial Banking Corporation Cavite City Business Center, Philippines	(Branch Operation Manager)	Oct. 16, 2000 to July 15, 2006
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- Responsible for over-all operation of the Business Center and that includes the Cash Department, Accounting Department, Security Section and the Business Center premises.
- Review and check all vital reports, significant activities reports, and DAIF/DAUD summary, schedule of outstanding balances of Savings Accounts, Current Accounts, Time Deposits, Special Savings Accounts and Treasury Deposits.
- Review Debit /Credit Transaction tickets advices and other posting journals.
- Monitor book balances against computer reports, recaps, and schedules and ensure correctness of the figures.
- In charge of the accruals, amortization and lapsing schedule of the business center.
- Approve and authorize over the counter withdrawal and encashment transactions beyond teller's limit.
- Closely monitor figures off all subsidiary accounts to ensure accuracy and correctness of the figures in the Daily Trial Balance.
- Review and approve on loan documents, bank instruments and other important legal transactions of the Business Center.
- As Secondary Key Custodian, code and decode all documents such as fund transfer, draft, inward and outward remittances and Letter of Credit that need Test Code for internal control purposes.

- Ensure that all procedures are in accordance with the bank's policies.
- Prepare Annual Budget of the Business Center to control expenses to help increase income of the Business Center.
- Answers to all audit exceptions and defend the Business Center during Spot and Regular audit.
- Conduct monthly inventory of all unused accounted forms and certificates maintained in the Business Center.
- Market and promotes different bank products to prospects and answers to client's queries.
- Ensure that the Business Center Officers and Staff projects professionalism at all times and gives exceptional service to clients.
- Software used – Olivetti.

V	Rizal Commercial Banking Corporation Cavite City Business Center	Branch Cashier (Sr. Personal Banker)	April 24, 1998 to October 15, 2000
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- Directly supervise New Accounts, Cash Clerk, Bank Tellers and Loans Clerk.
- Manages cash position of the business center including its security and reports cash position to Regional Office.
- Approve and authorize over the counter withdrawals and encashment transactions beyond Teller's limit.
- Responsible for transfer of excess cash in vault to Head Office and nearby Business Centers for internal control purposes.
- Custodian of all signature cards, accounted forms such as passbooks, checkbooks, Time Deposits Certificates, Special Savings Certificates, and Manager's Checks and other loan documents.
- Master key custodian of bank's safety deposit box.
- Approving officer of all accounts opening including Time Deposits and Special Placements.
- Primary custodian of Test Key codes and check writer of the Business Center.
- Signature verify over the counter withdrawal, encashment, request for payments forms, inward clearing checks, loan documents and inter-branch advises.
- Perform encoding and decoding of transactions such as fund Transfers, Demand Drafts and Letter of Credit.
- Manages Petty Cash Fund of the business center.
- Examine and authenticate and stamped Original Seen of all documents presented by client.
- Check and approve transaction tickets, documents and memorandum.
- Sign and approve on checks, drafts and other bank instruments.
- Pick-up deposits of Valued Clients as part of the personal service of a bank officer.
- Inform bank clients regarding their DAIF/DAUD checks or any discrepancies or technicalities on the face of client's issued checks as to honor or dishonor said checks.
- As bank officer, we are required to promote and market fresh funds, investments and deposits.
- Custodian and in charge of the bank' ATM machine. Ensures that ATM is always functional at all times.
- Reconcile ATM Transactions against computer-generated reports from Head Office.
- Cash vault custodian and ensure that Cash-in-Vault is properly maintained and within the required limit set by the bank.

VI	Rizal Commercial Banking Corporation Naga City Business Center	Branch Accountant Branch Operations Officer	April 1, 1997 to April 23, 1998
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- Directly supervise Clearing Clerk, General Bookkeeper, CASA Bookkeeper and Distributing Clerk.
- Perform outward and inward clearing checks for the day.
- Supervise encoding and batching of checks for transmittal to PCHC.
- Monitor fund transfer transactions and safe keep notarized client's agreement forms.
- Checks computer posting and verify correctness of entries and codes used in the trial balance.
- Reconcile head office transactions against due to and due from transactions of the business center.
- Reconcile Savings and Current Accounts Balances against computer-generated printouts.
- Audit Teller's, New Accounts, Loans Clerk and Bookkeeper's transactions for the day.
- Prepare proof sheets, trial balance in PESO and FCDU books.
- Submit recaps and daily reports to head office.
- Generate supplementary Statement of Condition for the day.
- Compute and release payments for rent, power and water, telephone services and other operations related expenses of the Business Center.
- Check and validate payroll of staff, janitorial services and security personnel.
- Process payments of monthly tax due, quarterly and yearly including its reports and collections.
- Submit required monthly schedule of selected accounts to Regional Office for monitoring.
- Submit quarterly Statement of Condition and Statement of Income and Expenses required by the Central Bank of the Philippines.
- Check, review and approve on the authorize signatory of all DR/CR transactions tickets of the Business Center.
- Perform any task that will be assigned to me by my superior from time to time.

PROFESSIONAL TRAINING

Management Training Program (Batch 1996)

Rizal Commercial Banking Corporation, Makati City. Philippines

ONE YEAR TRAINING CONDUCTED BY RCBC-HRTD

Scope of Training

Module I	New Accounts / Remittance / Cashiering
Module II	Distributing / Bookkeeping/Branches Accounting/General Accounting.
Module III	Loans / Consumer Banking /Remedial and Asset Management/Legal Documentation
Module IV	Foreign (Import and Export Transactions)
Module V	Credit Card Operation.
Module VI	Trust Investment / Trust Operations/Money Market/Foreign Exchange.
Module VII	Credit Investigation (CI) / Credit Appraisal (CA)/Account Profitability (APA).
Module IX	Management Information System (MIS) Business Unit Financial (BUF).
Module X	Forgery Detection.

***Each Module includes Lecture, On the Job Training, Written Examinations and Departmental Revalida**

VI	Rizal Commercial Banking Corporation Sucat , Parañaque City Business Center	On-Line Bank Teller	October 1, 1994 to March 17, 1996
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- Accepts, accurately count and post over the counter cash deposits, check deposits, bills payments, BIR Tax Payments and other deposits transactions of the bank.
- Approve and payout over the counter withdrawals and encashment within the teller's approval limit set by the bank.
- Seek approval from the Branch Cashier or Branch Officers for encashment and withdrawals that are beyond Teller's approval limit.
- Sort bills according to texture and separate mutilated bills from, good bills before turn-over to the Branch Cashier.
- Check and accurately verify over the counter check deposits if it's for the same account or if second endorse, seek approval from the Branch Cashier or Branch Manager.
- Sort checks for clearing according to its classification if it's for Local Clearing, Regional Clearing, or for Out-of-Town Collections.
- Ensures that bank endorsement and other important details are properly stamped and properly stated at the back of the checks for clearing.
- Accurately encode to **ON-LINE PHILIPPINE CLEARING HOUSE COMMISSION (PCHC)** all outward clearing checks for the day and prepare abstract with matching batch control slip for Central Bank.
- Post all **DEBIT /CREDIT** advices and Remittance Transaction of the bank.
- Always secure Teller's Workstation and cage at all times for internal control purposes.
- At the end of the day, check and balance transactions against computer generated print outs and reconcile with the Distributing Clerk before cash surrender to the Branch Cashier.
- Prepare Teller's Tickets for the day for Teller's transaction for posting to the Branch Cashier's Workstation (3270 TSSO).

VII	Rizal Commercial Banking Corporation Sucat , Parañaque City Business Center	Gen. Bookkeeper CASA Bookkeeper Distributing Clerk	August 1, 1991 to September 30, 1994
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- Handles and monitor all outstanding the Dollar Time Deposits; Peso Time Deposit and Special Savings Account. Makes sure that total amount is tally with the outstanding running balance in the branch's Statement of Condition.
- Prepare accruals of all placements and booked necessary tax under designated GL accounts for payment.
- Prepare distributing blotter to reconcile all daily transactions from Loans Department, Accounts Department, Remittance Section, Cash Department and Accounts Department.
- Makes sure that all daily transactions are balance as per Bank Posting Media.
- Makes sure that all posting media are verified and all Credit Memos that require two signatories are being done accordingly for audit purposes.
- Makes sure that all rejected transactions from host are check properly to avoid double posting of transactions.
- Makes sure that all accounting reports that are needed by different accounting channels in Head Office are prepared immediately and send before the deadline date.
- Makes sure that all checks for clearing are send the PCHC Clearing on time and without any discrepancy to avoid charges from Central Bank of the Philippines.
- Make sure that all checks for clearing are all dated checks and no postdated checks included and that all check bear the Bank endorsement at the back of the check to avoid any penalty from other banks and Central Bank of the Philippines.

VIII	Security Bank & Trust Company-1758 Ayala Avenue, Makati City, Philippines	Jr. Auditor	June 30, 1988 to June 30, 1991
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- Conduct surprise audit on the branch that is scheduled for audit. Visit the branch before opening of the business center.
- The main vault is on time lock and when the Branch Cashier started opening the cash vault's combination then there will be another 15 minutes waiting as part of Insurance requirements. Before the tellers can retrieve their loose cash box, I have to make an actual count on each cash box and list down all the data that I have gathered. After the cash box count,
- Random counting of bills from the main cash vault. 10 bundles for each bill.
- Check all the Assignment of Deeds being held in the main vault and make sure that it is tally with the Bank Statement of Condition.
- Review and check the lapsing schedule of the branch, makes sure that it is tally with the Statement of Condition.
- Random checking of all posting media such as Cash Deposit Slip, Check Deposit Slip, Withdrawal Slip, Check Encashment, Signature Cards of clients, SSA withdrawal slip, Unused Manager's and Demand Draft and Debit and Credit Memos and makes sure that all signatures by authorized person are being followed and credit memo that requires two signatories, it should be signed by authorized bank officer.
- Check the procedure of all transactions if Bank Policy and Procedure are being practice.
- Check Bills Purchase Ledgers if all approved Bills Purchased are within the approval of authorized officer.
- Prepare exception reports and submitted to Branch Operation Manager for answer and discussed all exception that were gathered and remove from the list all exceptions that were regularized.
- Prepared final report to Audit Manager regarding all Minor and Major exceptions and present it the Regional Operations Head for their review.

CERTIFICATIONS

- a. Certificate of Customer Service Head – Rizal Commercial Banking Corporation - December 2, 2002
- b. Certificate of Participation-Supervisory Development –Rizal Commercial Banking Corporation –October 22 to 23, 1996.
- c. Certificate of Participation-Customer Service-Rizal Commercial Banking Corporation-July 23, 1996.
- d. Certificate of Participation-Seminar Workshop on Branch Transaction Simulation Workshop-Rizal Commercial Banking Corporation- October 13 to 18, 1996.
- e. Certificate of Completion-Interaction Management Program-Rizal Commercial Banking Corporation-October 29 to 30, 1996.

Educational Credentials

Primary	Don Bosco Technical Institute, Makati City, Philippines	1972-1979
High School	Saint Rita College, Parañaque City, Philippines	1979-1983
College	San Juan de Letran College- Intramuros Manila, Philippines Bachelor of Science Major in Accounting	1983-1988