

PERSONAL INFORMATION

Voislav Pangov



 Adress : str.Luka Gerov 44/2-14, Skopje , Macedonia

 02/2035-054  +389(0)75/47-69-74

 v.pangov@yahoo.com

Gender Male | Date of birth 03/03/1979 | Nationality Macedonian

CAREER SUMMARY

- B. Of Science - Financial Management with over 7 years experience in banking (loan and retail departments)
- Over 5 Years experience as senior banking executive.

WORK EXPERIENCE

May 2015 - Present

Finance Controller

Plati BrzoDooel - Paynet

- Analysis of everyday transactions through the paynet system
- Preparing reports for profitability of terminals by location
- Control of all operating expenses, as well as liabilities towards providers
- Preparation of monthly budget and expenses for the semester

Business or sector Private sector - finance

October 2014 – May 2015

Finance Assistant

SWG Head Office / Secretariat

- Preparation of financial files and records
- Preparation of Financial reports and statements
- Preparation of budgets of different activities according to projects
- Preparation of travel expenses claims and refunds
- Preparation of VAT Refund and EXCISE Refund documents

Business or sector International non-profit

November 2013 – October 2014

Finance Officer

Kvazar Inzenering Skopje

- Analysis of the financial needs of the company
- Analysis of the profitability of individual projects for the company and the clients
- Preparation of all financial documents

Business or sector Private sector

August 2013 – November 2013 **Loan Officer – Corporate Sector**

Uni Banka Skopje

- Presented , explained and promoted retail bank products to customers
- Preparation of all loan contracts and documents
- Analyzed financial data from financial statements, pre-approved loans and prepared documents for credit committee
- Archiving and completing loan files

Business or sector Banking SectorMarch 2013 – August 2013 **Finance Specialist**

Kvazar Inzenering Skopje

- Analysis of energy efficient projects ,
- Analysis of solar power plants projects ,
- Preparation of invoices,
- Preparation of all financial documents

Business or sector Private sector - EnergyAugust 2007 – March 2013 **Senior Client Advisor (Senior Front Operator)**

Pro Credit Bank Macedonia

- Providing banking solutions to the rising needs of the customers
- Validating daily transactions
- Opened and closed the branch
- Maintained the ATM (in-branch and off site)
- Identified and rectified balancing errors, approving overrides in the bank system
- Conducted interviews, provided on the job training for new employees, observed performance and encouraged improvements for peak team performance
- Coordinated and directed the activities in the branch to meet and exceed sales targets
- Helped the customers with their problems which could not be solved by other team members
- Keeping inventory and place orders for office materials.

Business or sector Banking SectorMay 2006 – August 2007 **Client Advisor**

Pro Credit Bank Macedonia

- Executed and performed customer requests and transactions: national and international transfers, deposits, activating cards, loan applications etc.
- Opened new accounts and handled account maintenance
- Processed banking transactions in an accurate and timely manner
- Presented , explained and promoted retail bank products to customers
- Enhanced customer relationship by cross-selling retail and loan products
- Build and managed a Consumer Credit Portfolio (over 250 Consumer Loan products)
- Performed credit evaluations and reviewed consumer loan applications.

Business or sector Banking Sector

July 2005 - May 2006 **Loan Officer – small loans**

Pro Credit Bank Macedonia

- Prospected new customers and developed a portfolio of over 200 loans
- Presented different loan products to potential customers to ensure the best product match
- Made follow up calls and appointment to generate sales
- Ensured full data collection and application completion
- Analyzed financial data from financial statements, pre-approved loans and prepared documents for credit committee
- Prepared all necessary documents for loan disbursement
- Provided excellent client service throughout the full lifecycle of the loan and followed up after closing to ensure complete client satisfaction.
- Organized daily phone calls to clients in order to collect debts on due dates
- Identified and solved problem loans (arrears under 2% of overall portfolio)

Business or sector Banking Sector

EDUCATION AND TRAINING

December 2004 **B. Sc Financial Management**

University of St. Cyril and Methodius – Faculty of Economics

- Banking
- Insurance
- Management
- Marketing
- Analysis of Financial Statements
- Statistics, Accounting, Math

PERSONAL SKILLS

Mother tongue(s) Macedonian, Serbian

Other language(s)	UNDERSTANDING		SPEAKING		WRITING
	Listening	Reading	Spoken interaction	Spoken production	
English	C1	C1	C1	C1	C1
Russian	B2	B2	B1	B1	B1

Levels: A1/2: Basic user - B1/2: Independent user - C1/2 Proficient user
Common European Framework of Reference for Languages

- Social Skills**
- Positive attitude
 - Presentation skills
 - Listen and show interest in what the other person has to say
 - Showing appropriate affection and appreciation
 - Ability to establish and maintain effective working relationships
 - Supportive / showing concern
 - Able to discuss a conflict calmly and rationally and come to an agreement about a solution

Banking skills	<ul style="list-style-type: none">- Checking and Savings Account Management- Financial Principles and practices- Small Business Banking- Ability to research details of the whereabouts of the debtors- Advanced Math and Analytical Skills- Demonstrated abilities to sell and negotiate financial products- Ability to interact with all sorts of people from different walks of life and varied cultural origins in a courteous manner- Demonstrated ability to handle highly confidential personal and financial information in a sensitive manner- Proven track record for providing superb client satisfaction- High degree of accuracy in applying bank policies and procedures
Organisational / managerial skills	<ul style="list-style-type: none">- Time Management, meeting deadlines on time- Efficient results under pressure- Ability to prioritize multiple demands and respond flexibility to changing priorities- Regarded for commitment and the ability to manage multiple tasks- Analyzing alternative possibilities- Excellent decision-making skills according to the situation
Job-related skills	<ul style="list-style-type: none">▪ Multi – tasking▪ Flexibility▪ Work well with others▪ Openly share ideas▪ Punctual▪ Willingness to learn and adapt
Computer skills	Proficiency in using Windows and MS office Applications , internet and other office equipment
Personal Characteristics	Enthusiastic, internally driven, emotionally tough, polite, intelligent, reliable, assertive, persuasive, challenging,
Other skills	<ul style="list-style-type: none">▪ Self-confident▪ Creative▪ Manages Conflict▪ Keeps control over budget
Driving licence	<ul style="list-style-type: none">▪ B Category