

INFO :

Contact No.: +639563507422 Email add: mitchmanibog@yahoo.com



Michelle T. Manibog, CPA, MBA

Highly organized and diligent professional with more than 10 years of corporate accounting and management experience. Hands-on manager with expertise in accounting systems development, fiscal management, financial management, and treasury. Proven record of developing and implementing financial and operational controls that improve the Profit and Loss scenario and competitively position the firm.

- WORK EXPERIENCE -

Philippine Cashtrout Lending Corporation (MOCASA BNPL)

March 2022 – November 2023

Finance Director/ Chief Finance Officer

- In charge of leading and managing all finance functions within the organization in the Philippines. Directly reports to the Head of Finance in Headquarters located in China.
- Responsible in overseeing the overall financial structure of the Philippine business including Financial Reporting and Analysis, Taxation, Cash management, Treasury, Accounting General Ledger, Asset Management, Accounts Payable, Billing, and Disbursements
- Collaborates with the President and CEO of the local team and Board of Directors in formulating and implementing annual financial strategies to support with company's operations and strategic plan
- Create usable budgets for the business, including evaluating the needs of each department in the long term
- Directs and monitors the daily operations of the Finance and Accounting Department and maintains the systems of internal accounting controls
- Monitors and enforces compliance with all government-related financial reporting of the company and adherence to the financial regulatory framework
- Hire and oversee leaders in the finance and accounting department, including giving directions and delivering periodical evaluations
- Creates, improves, and implements policies and processes attributable to efficient and effective internal controls of the company

Bank of Tokyo (BOT) Lease and Finance Philippines, Inc.

October 2020 — February 2022

Head of Finance and Accounting

- Manages accounting records, evaluates and manages risk, analyses financial data, coordinates auditing processes and ensures accuracy of financial information
- Formulates sound financial strategies, implementing proper internal controls, achieving organizational targets and developing financial plans that support organizational strategy
- Lead and manage a team of professionals, including selection/hiring, objective setting, performance management, coaching/development, and training
- Ensures the implementation of and compliance with appropriate and applicable accounting policies and internal and external financial controls, procedures and reporting systems
- Leads and participates in all financial operations of the organization including reporting, forecasting, invoicing and cash management, accounts payable/receivable, loan borrowing, fixed assets and preparation of monthly account reports ensuring timeliness, accuracy, completeness, and compliance with prevailing accounting policies
- Implements Firm's Accounting Policies, interpret guidance regarding accounting transactions and initiates updates, if any, on the organizations accounting policies and manual
- Handles and ensures compliance with regulations for BIR and BSP and reports it to the management for accountability and good governance
- Ensures that business cash flow adequately supports company work activities and produces optimal results

- Interfaces and builds effective lines of communication with Top Management, Managers providing them timely explanations of variances between actual results and forecasts/budgets
- Work with internal and external auditors during reviews and audits to ensure full cooperation from accounting staff and compliance with all qualified requests.
- Coordinates and maintains business relationship with the banks for companies funding requirements and business continuity
- Acts as one of the approving authority for business process improvement

AEON Credit Service (Philippines), Inc.

August 2015 — February 2017

Corporate Treasurer/ Chief Finance Officer

- Overall in-charge of corporate liquidity, investments, and risk management related to the company's financial activities.
- Develops finance organizational strategies by contributing financial and accounting information, analysis, and recommendations to strategic thinking and direction; establishing functional objectives in line with organizational objectives.
- Maintains relationships with the banks and handles the smooth flow of cash flow management for business operations.
- Establishes finance operational strategies by forecasting capital, facilities, and staff requirements; identifying monetary resources; developing action plans, evaluating trends; establishing critical measurements; determining production, productivity, quality, and customer-service strategies; designing systems; accumulating resources; resolving problems; implementing change.
- Develops organization prospects by studying economic trends and revenue opportunities; projecting acquisition and expansion prospects; analyzing organization operations; identifying opportunities for improvement, cost reduction, and systems enhancement; accumulating capital to fund expansion
- Monitors financial performance by measuring and analyzing results; initiating corrective actions; minimizing the impact of variances.
- Reports financial status by developing forecasts, reporting results; analyzing variances; developing improvements
- Updates job knowledge by remaining aware of new regulations; participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations
- Prepares and signs the Financial Statement of the Company and any other comprehensive financial reports required by the management.

Finance and Accounting Manager

- Lead and manage a team of professionals, including selection/hiring, objective setting, performance management, coaching/development, and training
- Ensures the implementation of and compliance with appropriate and applicable accounting policies and internal and external financial controls, procedures and reporting systems
- Leads and participates in all financial operations of the organization including reporting, forecasting, invoicing and cash management, accounts payable/receivable, loan borrowing, fixed assets and preparation of monthly account reports ensuring timeliness, accuracy, completeness, and compliance with prevailing accounting policies
- Implements Firm's Accounting Policies, interpret guidance regarding accounting transactions and initiates updates, if any, on the organizations accounting policies and manual
- Analyzes business performance/results, providing feedback to Top Management during Management Committee Meeting
- Ensures that revenue is allocated correctly, taking corrective action when inconsistencies arise and those monthly accruals are also adjusted to meet demands of the business
- Administer all accounting activities in compliance with government statutory requirements
- Ensures that business cash flow adequately supports company work activities and produces optimal results
- Interfaces and builds effective lines of communication with Top Management, Managers providing them timely explanations of variances between actual results and forecasts/budgets
- Work with internal and external auditors during reviews and audits to ensure full cooperation from accounting staff and compliance with all qualified requests.

Landbank of the Philippines

December 2004 — May 2014

Bookkeeper (4 years)

- Handles and updates Subsidiary Ledger on Asset, Liabilities, Income, and Expense General Ledger of the Branch.
- Facilitates handling, processing, and monitoring of Interbranch originating and responding of transactions which includes resolution of long outstanding float items
- Monitors Bills Purchased Line Availment
- Reconcile variances of General Ledger as against the Subsidiary Ledger
- Handles Salary Loan updating and collection of Past Due Accounts
- Administers fund transfers, balancing of Over the Counter (OTC) transactions, posting of both private and government agencies payroll, monitoring of Incoming Return Checks (IRC) and Report on Mishandled Accounts on all Peso and Dollar Transactions
- Handles preparation and consolidation of Daily, Monthly, Quarterly, Semi-annual and Annual Financial Reports of the branch
- Facilitates consolidated systems reports such as Reports on New Accounts, Closed Accounts, Mishandled/Dormant Accounts, ATM/PIN Request, Significant Increase/Decrease in Balances, Loan Reports and all branch's transactions for all periods.
- Answers bank confirmation from COA and various auditing firms.
- Prepares and Coordinates bank balances to authorized signatories of Head Office and branches.
- Conducts monthly piece count of Accountable Forms handled by Operations Supervisor/Cashier and prepares a report on it.
- Handles all government agencies' related transactions such as Advise of Check Issued and Cancelled (ACIC), Modified Disbursement System (MDS) Authority to Debit Accounts and Notice of Transfer of Cash Allocation (NTA)
- Ensures that all disbursement Orders and Vouchers were complete before facilitating check payments to suppliers and vendors
- Handles balancing, processing, and reconciliation of ATM Shortages and Overages

New Accounts Clerk (3 years)

- Attends to the opening of accounts of all kinds of deposits, interviews prospective customers, assists them in completing applications forms, witness and verify the authenticity of signatures and answers queries related to opening and closing of accounts.
- Facilitates requisition and issuance of check booklet/s to clients' government agencies for their High Yield Savings Accounts (HYSA) Placements.
- Facilitates requisition and issuance of check booklet/s to clients
- Receives and processes the application for Managers Checks/Gift Checks/Electronic Money Transfers/Outgoing Telegraphic Transfer/Real Time Gross Settlement both on Peso and Foreign Denominated Transaction
- Process, computes and release of bond application payment of individual clients
- Monitors Out of Town Checks/OBCs. Assists in the release of Bank Statements
- Assists/facilitates clients on accomplishing ATM complaints, card/pin requests/account queries
- Balances new accounts daily transactions, blotter, journal tickets, IOAs, debit/credit advice. Responds incoming Interoffice Advice on incoming telegraphic transfer.
- Prepares month-end reports on Documentary Stamps, Schedule of Accounts Payable, Schedule of Perforated ATM and Covered Transaction Reports daily.
- Encodes and uploads rejected BIR transactions. Process remittance of documentary stamps tax to BIR
- Facilitates the processing of clients' applications on bank products such as online banking, phone banking, etc.
- Prepares Bank Certificate, Snapshots, Interbranch confirmations and Bureau of Treasury (BTR) Reports

Executive Assistant (2 -1/2 years)

- Performs simple specialized work to assist the executive in reaching and implementing substantive decisions.
- Prepares/draft branch correspondence/memoranda.
- Answers queries and request and refers them to such area under the administrative and functional supervision of the executive
- Receives, examines documents referred to the office and records all incoming/outgoing documents

- Maintains confidential files and records of the branch and keep it updated. Takedown notes during a staff meeting and transcribes the same
- Acts as the timekeeper of the unit
- Performs other duties as may be assigned from time to time

Clearing Assistant (1 year)

- Performs Clearing Functions such as but not limited to handling and transmission of local, regional and continuous form check to Philippine Clearing House Corp. thru Electronic Clearing Check System
- Executes balancing of Tellers Transactions at the end of banking day. Ensures completeness of teller tellers documents such as deposit slips, withdrawal slips, visa payments, BIR validated forms, SBR, etc., scan it and prepare Consolidated Proof Sheets/Transmittal Sheet for Accounting Center
- Process Incoming Clearing Checks.
- Performs ATM Balancing and Accounting Procedures of eight (8) Onsite and Offsite ATM machines handled by the branch which includes ATM overages/shortages reconciliation and settlement
- Acts as an alternate Salary Loan Bookkeeper and assists in various functions of the branch as it deemed necessary
- Performs monthly Cash Piece Count

Bank Teller (1/2 year)

- Receives/counts cash and check deposits; accomplishes cash transfer (CTS) for initial operating funds and Picos; issues Landbank Official Receipts and other receipts; receives payments/remittances on Land amortization, SSS, Philhealth, BIR collections and for the sale of telegraphic transfers, cashier's checks, demand drafts, gift check, and other check accommodations
- Pays CA/SA withdrawals, disbursement orders, Cashier Checks, Demand Drafts, on-us checks, MDS accommodations, encashment, tax refunds;
- Handles cash/deposit pick up deliveries, balances daily tellers transactions
- Prepare collection report of various government agencies
- Acts as an alternate/reliever of personnel in any banking operations functions and does other work that may be assigned from time to time.

Promo Dimensions, Inc.

Supervisor

December 2003 — March 2004

- Headed a team of four for an end to end process of business operations to meet consumers demand and requests
- Displayed company's core values to our customers, partners, and teammates
- Maintain, monitor and manage optimal stock levels to ensure timely availability of products for distribution to consumers
- Perform nationwide consumer-related functions
- Administered Prepares weekly progressive report to the main unit
- Works in collaboration with the senior project manager to define project goals and establish a timeline and plan to achieve them.

Trans-Asia (Phils), Inc., Makati City

Cost Controller and Collection Officer

July 2003 — September 2003

- Performs, analyze and recommend approval of cost incurred for every project of five departments for liquidation or reimbursement
- Regularly update the cost of every projects and department before forwarding to disbursement officer any liquidation or reimbursement made by the employees
- Carefully managed projects so that milestones were met during the agreed time and within budget confines.
- Audit and examine the Office Supplies summary made by the Admin Assistant with reference to the Material Issuance Slip (MIS)
- Administer a summary of project and department cost schedule
- Updates the billing and collection schedule for every collection made, including the update on Official Receipt (O.R.) booklets.
- Functioned with flexibility and agility.
- Organized and prioritized work to complete assignments in a timely, efficient manner.

- Utilized superior data visualization and data management skills.

- ACCOMPLISHMENTS -

December 2004 — Present

- Streamline process of finance and accounting department in terms of budgeting, disbursement, procurement, financial reporting and approval of transactions. Initiated cost optimization plan for company's efficient use of company's resources (2022)
- Initiates process improvements in the company for effectivity and efficiency leaning to innovative adaptability especially this time of pandemic (2020-2021)
- Promoted to Managerial level then to Corporate Treasurer/CFO within the span of One and a half (1&1/2) year in previous Employment
- Initiated and enhanced cost control measures in AEON which resulted in 25% savings on expenses. Thus, resulted in a positive impact on the bottom line Statement of firm's Financial condition
- Organized project on new Accounting Software (SAP) and Employees Retirement Fund for AEON
- Consistent top Performer in the Performance Appraisal Report
- Garnered an OUTSTANDING rating in the Performance Target Worksheet Appraisal for the year 2013 and 2008
- Recipient of commendation letter for exhibiting exemplary dedication for work signed by the President and CEO of Landbank dated October 3, 2011
- No major audit exceptions in any functions handled in the bank from 2004 – 2013
- Reconciliation of significant variance on Due from/to Head Office both in Peso and Dollar was zeroed out on September 2006
- Resolution of Long Outstanding Float Items in the branch was drastically decreased by 99% on August 2004

- SKILLS -

Asset/Fund Management	Collaboration and Teamwork	Financial Statement Preparation
Banking	Communication and Negotiation	Flexibility and Adaptability
Budgeting and Finance	Creativity and Innovation	Internal Controls
Business Development	Effective Time Management	Leadership and Management
Cash Management	Financial Management	People Management
Collaboration and Teamwork	Financial Planning	Strategic Management
Computer Literate	Financial Reporting and Analysis	Technical Writing

- EDUCATION -

- 2019, December : MBA – Financial Management at Polytechnic University of the Philippines - Manila
- 2002, April : BS Accountancy at Philippines School of Business Administration - Manila
- 1998, April : Tertiary Education at Manuel L. Quezon University

- CERTIFICATES -

- Since 2015 : Certified Public Accountant – Philippine Regulation Commission
- Since 2003 : Professional Civil Service Eligibility – Civil Service Commission
- Since 2002 : Sub – Professional Civil Service Eligibility – Civil Service Commission

- REFERENCES -

Available upon requests