



Angelito Arcangel Che

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Profile:

Results-driven Financial Manager/Credit Officer with 14+ years of experience leading teams and overseeing operations in the finance industry. Proven expertise in financial analysis, loan assessments, portfolio risk management, customer relationship management, and banking procedures. Adept at conducting thorough credit analysis to evaluate borrower creditworthiness and mitigate risks. Demonstrated success in processing loan applications efficiently while maintaining high standards.

- ✓ Skilled in financial modeling, credit adjudication, regulatory compliance, and team leadership
- ✓ Excellent communicator skilled at building/managing client relationships
- ✓ Strategic thinker able to optimize operations and make sound credit decisions under pressure
- ✓ Dedicated professional with entrepreneurial mindset and strong work ethic
- ✓ Effective manager experienced in training, mentoring, and motivating staff.

Employment History:

Development Finance Corporation (DFC)

Officer-in-Charge (January, 2021 – March, 2024)

Acting Officer-in-Charge (March, 2018 – December, 2020)

Corozal Sub-Branch

Oversaw all operations, managed team of 6 employees, and optimized portfolio performance for the sub-branch. Achieved 25% portfolio growth and 10% reduction in non-performing loans through proactive monitoring and risk mitigation strategies.

Key Responsibilities:

Administration & Leadership

- Directed human resources, budget management, records administration and hurricane contingency planning
- Conducted performance reviews, coaching and training to develop/motivate staff
- Implemented innovative marketing initiatives to promote DFC's services and uphold corporate values

Accounting & Financial Management

- Authorized payments, managed cash accounts and ensured proper recording/allocation of transactions
- Prepared budgets, monitored expenses and oversaw timely transmission of documents to headquarters
- Analyzed and reported on cash positions, deposits and other financial data daily

Credit Delivery & Loan Administration

- Assessed borrower creditworthiness through interviews, field investigations and rigorous analysis
- Approved both loans and disbursements within delegated authority for the outlet
- Chaired Loans Committee Meetings to evaluate applications, approve/reject decisions within authority
- Monitored portfolio health through supervision of accounts from origination to payoff/liquidation
- Provided advisory services to clients on project financing, DFC policies and industry developments
- Recommended enhancements to credit policies/procedures to improve portfolio quality

Junior Credit Officer (August, 2014 – February, 2018) Corozal Sub-Branch

Conducted client interviews, financial analysis and due diligence to underwrite residential and education loans in compliance with lending policies. Actively participated in Loans Committee meetings to evaluate applications and advise clients. Managed full loan lifecycle from origination to disbursement and servicing.

Key Responsibilities:

- Prepared credit reports, letters of offer/rejection and disbursement authorizations
- Ensured adherence to loan requirements such as collateral pledging and insurance
- Provided advisory services to borrowers on financing, DFC policies and account management
- Collaborated with accounting/legal teams on documentation and loan administration
- Identified opportunities to enhance policies/procedures to improve portfolio quality
- Supported cashier operations by serving as a relief cashier during breaks/absences

Loans Monitoring Clerk (Apr 2011 - Jul 2014) Development Finance Corporation, Belize City Branch

Managed portfolio of delinquent loan accounts and executed recovery strategies. Conducted client interviews, issued correspondences, and maintained detailed reports on account status and recovery recommendations for management review. Analyzed loan data, issued payment demands, negotiated settlements and payment arrangements. Performed property valuations for foreclosure cases.

Bailiff Duties:

- Prepared and filed cases with Magistrate Court for delinquent clients for Belize City & San Pedro Ambergris Caye
- Coordinated with court bailiffs and police for delivery of summons
- Compiled documentation and evidence, represented DFC in court hearings
- Enforced court rulings through writs of execution, distress warrants, judgment summons

Temporary Junior Clerk (Dec 2010 - Mar 2011)

Development Finance Corporation, Orange Walk Branch

- Handled records management - creating files, updating databases, preparing reports
- Provided relief cashier/receptionist coverage during breaks/absences

Acting Senior Clerk (Aug 2010 - Dec 2010)

Development Finance Corporation, Orange Walk Branch

Loans Administration:

- Managed delinquent loan portfolio, conducted client interviews, negotiated payments
- Analyzed data, issued payment demands, prepared foreclosure documentation

Records Management:

- Maintained loan files, databases, generated reports on loans statistics

Legal Support:

- Coordinated document signing, certified legal paperwork, secured land title documents

Cashier/Receptionist Relief

Temporary Junior Clerk (Feb 2010 - Jul 2010)

Development Finance Corporation, Orange Walk Branch

Cashier Duties:

- Processed cash receipts, prepared daily deposits and cash book
- Managed petty cash, processed vouchers/checks, reconciled bank accounts

Receptionist Duties:

- Provided information to clients, scheduled appointments, managed correspondence

Las Vegas Hotel & Casino, Commercial Free Zone, Corozal District, Belize

Main Banker/Cashier Supervisor (Oct 2007 - Dec 2008)

- Supervised team of 8 cashiers, prepared daily operational reports for management
- Handled customer credit transactions and adjustments
- Generated reports and analytics as required

Floor Accountant (Oct 2006 - Sept 2007)

- Prepared daily table games reports detailing operations and cash movements
- Verified supervisor reports, reconciled accounts, compiled financial statements

Accounts Payable/Assistant Accountant (Oct 2005 - Sept 2006)

- Processed accounts payable, monitored expenditures and payments
- Reconciled accounts, maintained vendor files, reviewed invoices for accuracy
- Assisted with bank reconciliations and financial reporting

St. Francis Xavier Parish & Management of Catholic Public Schools, Corozal Town, Belize

Office Manager & Accounts Clerk (June, 1997- December, 2004)

Managed general office administration duties.

- Supervised a team of six employees.
- Prepared financial reports for management.
- Processed and monitored payments, expenditures, and receivables.
- Managed the preparation of weekly staff payroll and monthly payroll for all 200+ district Catholic primary school teachers.
- Prepared monthly liability payments to government entities.

Assistant Accounts Clerk/Secretary (June, 1996 -May, 1997)

- Provided administrative assistance to the Office Manager/Accounts Clerk.
- Assisted with general office tasks and clerical duties for the District Local Manager of Catholic Public Schools.
- Managed general correspondence.
- Provided customer care and service at the front desk.

Courses & Trainings:

- Green Finance in Eco-Micro Project (Econoler)
- Marketing & Sales Promotion (University of the West Indies Open Campus)
- Micro and Small Enterprises (MSEs) Lending (*Frankfurt School of Finance & Management*)
- Executive Team Building
- Management Skills
- Financial Analysis & Analysing Business Plan
- Financial Analysis
- Time Management
- Court Proceedings & Bailiff Duties
- The Administration and Loans Recovery Processes
- Planning, Organizing & Report Writing
- Credit Appraisal Techniques
- Property Appraisal Techniques
- Property Valuation
- Basic Lending Guidelines
- Caribbean Climate Online Risk and Adaptation Tool (CCORAL) Training
- Overview of Land Registration Systems, Legal Documentation and Relevant Legal Issues
- Transformational Customer Service

Education:

Bachelor's Degree in Business Administration

Atlantic International University, Honolulu Hawaii, USA

Tentative date of completion: October 2024

Associate Degree in Business Administration

Corozal Junior College, Corozal Town, Belize

Graduated: June 1996

High School Diploma in Business Studies

Escuela Secundaria Técnica México, San Román, Corozal District, Belize

Graduated: June 1994

Professional References:

Ms. Shanelle Reneau

Chief Lending Officer
Development Finance Corporation
City of Belmopan
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Mobile: (501) 615-2004

Mrs. Judith Leslie

Credit Manager
Development Finance Corporation
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Mrs. Estelia Castillo

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Orange Walk Town
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Mr. Derrick Cruz

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