

# Midina Vallido

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## SKILLS SUMMARY

- ❖ Strong oral and written communication skills developed from academic writing experience in university, and working in the service industry.
- ❖ Highly reliable with passion to succeed in completing tasks at hand.
- ❖ Skilled in prioritizing and completing duties in a timely manner with accuracy and attention to details.
- ❖ Ability to lead and motivate team members while demonstrating integrity, enthusiasm, and professionalism
- ❖ Excellent multi-tasking skills; ability to work under pressure in fast-paced environment

## EDUCATION

### **Bachelor of Commerce in Organizational Management, June 2008**

University of Alberta, Edmonton, Alberta  
Minor: Small Business

### **TESOL/TEFL, June 2014**

Global Leadership College, Red Deer, Alberta

### **Mortgage Brokerage Courses, January 2012 updated 2017**

Real Estate Council of Alberta Education, Red Deer, Alberta

### **Investment Funds in Canada, May 2008**

Edmonton, Alberta

## WORK EXPERIENCE

### **General Management / National Consultant**

Applied Methodology Pte. Ltd, Vientiane Capital, Laos  
January 2022 – Present

- ❖ Support planning process of the company's projects
- ❖ Supervise and manage team in carrying out Monitoring & Evaluation projects
- ❖ Support organizational strategic planning and management
- ❖ Provide general support to CEO and other staff

### **Credit Marketing Officer (Credit Lending Officer)**

Bangkok Bank Public Company Limited, Vientiane Capital, Laos  
November 2019 – December 2021

- ❖ Monitor and manage credit portfolio.
- ❖ Prepare credit applications for new and existing customers which include analysis of financial data, industry information, risks, collateral, etc.
- ❖ Visit new and existing customers to maintain and grow the credit portfolio.
- ❖ Prepare reports relating to credit issues to the Bangkok Bank Head Office and the Bank of Lao PDR.

### **Mortgage Associate**

Compass Mortgage Group  
January 2017 – Dec 2019

- ❖ Offered mortgage loans to self-sourced clients by utilizing a lender credit
- ❖ Completed mortgage loan applications in accordance to Canadian credit guidelines, as well as guidelines set by each lender
- ❖ Provided financial advice regarding mortgages, home equity and budgeting
- ❖ Filed and organized documents for submission to lenders for approval through electronic application

### **Manager/Owner**

Ricky's All Day Grill  
October 2016 – September 2019

- ❖ Managed day to day operations
- ❖ Handled guest complaints and inquiries
- ❖ Processed payroll and other administrative tasks, accounts payable and receivable
- ❖ Performed Bookkeeping tasks for business related transactions

### **Compliance Officer**

Bangkok Bank Public Company Limited, Vientiane Laos  
June 2015 – October 2016

- ❖ Reviewed and assessed operational risks, consumer risks, and overall risks to be in compliance with laws and regulations.
- ❖ Performed regulation, policy and procedure review to align with Lao, Thai, and Bangkok Bank's rules and regulations.
- ❖ Performed FATCA initialization project as part of Bangkok Bank's company wide compliance restructuring.
- ❖ Assisted branch manager with annual business plan.

### **Mortgage Broker**

Dominion Lending Regional Mortgage Group, Red Deer AB  
January 2012 – July 2014

- ❖ Offered mortgage loans to self-sourced clients by utilizing a lender credit
- ❖ Completed mortgage loan applications in accordance to Canadian credit guidelines, as well as guidelines set by each lender
- ❖ Provided financial advice regarding mortgages, home equity and budgeting
- ❖ Filed and organized documents for submission to lenders for approval through electronic application

### **Mortgage Associate**

Alberta Treasury Branch Bank, Red Deer AB  
May 2011 – December 2011

- ❖ Offered Alberta Treasury Branch Bank loan products to clients
- ❖ Networked with real estate agents and several businesses for client leads
- ❖ Manually completed loan applications, then transferred to online loan application system
- ❖ Reviewed and assessed client's eligibility to obtain loans

### **Senior Account Manager**

Royal Bank of Canada – Spruce Grove Branch  
July 2009 – May 2011

- ❖ Provided financial advice (lending, investments, accounts, day to day banking, and budgeting) to high value clients
- ❖ Personally built strong client relationships by maintaining constant communication
- ❖ Reviewed and assessed a client portfolio to maximize returns
- ❖ Performed administrative duties that meet compliance standards

### **Account Manager**

Royal Bank of Canada – Main Branch  
April 2007 – July 2009

- ❖ Provided clients with banking advice, opened accounts, completed applications for loans, visas, and overdraft, and referred clients to business partners
- ❖ Assisted customer service assistants to help clients with banking transactions
- ❖ Developed and retained client relationships

### **VOLUNTEER EXPERIENCE**

- ❖ Lead and organized multiple fundraising to raise funds for different causes: Prostate Cancer Canada, Food Bank Canada, Kids Cancer Care Foundation, Donation for Flood Victims (Laos).
- ❖ Sat as a board member for Regional Mortgage Group Kid's Cancer Care Foundation. Duties include seeking sponsors to provide meals to home builders to build homes to raise money for Kid's Cancer Foundation.

### **LANGUAGE FLUENCY/SKILLS**

- ❖ Fluent in English (written and verbal), Lao (written and verbal), and Thai (verbal)
- ❖ Technically proficient in Microsoft Word, Excel, PowerPoint and banking platforms.

### **REFERENCES**

Available upon request