

JOY BARUA

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Career Objective :

Intend to work in challenging and competitive environment where strong sense of responsibility and commitment is required, where dignity of work provides job satisfaction and place of works provides potential avenues for learning and developing management and other skills to achieve top level in the hierarchy of career.

Professional Experience :

Designation : Community Development Officer (May, 2024 – December, 2025)

Organization : BRAC , **Department :** Microfinance .

Address : Sonagazi Pourashava Branch, Sonagazi, Feni.

Duties and Responsibilities:

- Evaluating loan applications from individuals or small businesses seeking financial assistance.
- Assessing the creditworthiness of loan applicants by reviewing their financial statements, credit history, and repayment capacity.
- Conducting on-site visits to verify information provided by loan applicants.
- Monitoring loan repayments and following up with delinquent borrowers.
- Providing financial education and guidance to borrowers on managing their finances and meeting repayment obligations.
- Collaborating with other team members to ensure loan portfolio quality and compliance with regulations.
- Generating reports on loan disbursements, repayments, and delinquencies.
- Building and maintaining relationships with clients and promoting financial products and services.
- Staying updated on industry trends and best practices in microfinance lending.

Designation : Assistant Instructor (July 2023 – December 2023)

Institute : UCEP Motijharna Technical School , **Department :** Education (Foundational Skills).

Address : Motijharna , Lalkhan Bazar, Chattogram.

Duties and Responsibilities:

- Planning and delivering lectures to students on a specific subject or topic.
- Guiding and supervising students in their academic and research work.
- Developing course materials such as syllabus, assignments, and exams.
- Assessing students work and providing feedback.

Professional Qualification :

Course Name : Social Compliance and Human Resource Management

Institute : Bangladesh Knitwear Manufacturers & Exporters Association (BKMEA) under *Skills For Employment Investment Program (SEIP)* financed by ADB.

Duration : 6 Months (Theoretical 4 months + Internship 2 months), Total : 500 Hours

Content Cover : Worker's rights based on BLL-2006, PC, WPF, PF, Trade Union, OHS, CSR, welfare related issues, Environmental issues, ETP, WTP, Waste management & disposal procedure, HR & Compliance related legal documentation.

Educational Qualification :

Exam Title	Subject/Group	Institute/Board	Result	Passing Year
MBA	Accounting	National University	3.19 Out of 4.00	2019
BBA	Accounting	National University	3.16 Out of 4.00	2018
HSC	Business Studies	Chittagong	4.20 Out of 5.00	2014
SSC	Business Studies	Chittagong	4.06 Out of 5.00	2012

Training and Certification :

Training Name : Computer Office Application
Institute Name : Bangladesh Technical Education Board (BTEB)
Duration : 6 Months
Passing Year : 2019

Training Name : English Language Training Course
Institute Name : Foreign Language Training Center (FLTC)
Duration : 6 Months
Passing Year : 2018

Extracurricular Activities :

Founding Member : Balark Organization.

Cultural Secretary : Child Smile Foundation Bangladesh.

Award : Position 3rd in Rabindra Sangeet Event in 2014, Professor Kamal Uddin Chowdhury College.

Interpersonal Skill :

Team work	Leadership
Public speaking	Communication
Decision making	Work Under Pressure
Problem Solving	Time Bound

Technical Skill :

Microsoft Office (Word, PowerPoint, Excel, Acces) .
E-mail and Internet Browsing

Language Skill :

Bengali : Mother Tongue

English : Able to communicate in both oral and written.

Hobbies :

Reading story books, Traveling & Gardening .

Reference :

Mita Rani Shaha
Upazila Accounts Manager (F&A)
BRAC
Hathazari, Chattogram .
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Michael Barua
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Khagrachari Govt. Women College
Khagrachari .
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Declaration :

I do hereby declare that the details mentioned above are correct to the best knowledge and belief. I bear the responsibility of any error or mistake in the data if occur in the future.



Joy Barua