21 May 2017

Attention: To Whom It May Concern

Dear Sir/Madam,

With the capability of handling full set of accounts, assessing and preparing financial reports, sales analysis reports, cash flow reports, co-ordinate Company’s working capital requirement, bank reconciliations and internal reports to head office, I believe that I am able to pick up the job quickly and reduce the resources for training.

Aside from specializing in accounting, I have well knowledge of International Trade Finance. This has given me an insight to understand various workflows and maintain well coordination between different departments. My good communication skills are further enhanced liaising with external parties such as bankers, auditors and Monetary Authority of Singapore throughout my tenure in my present and past companies.

My experience in the Banking Industry has enhanced my ability to meet tight schedules and has provided me with more knowledge to ensure all procedures and documentations are in compliance to company and regulatory requirement. Furthermore, with the many years of work experience, I have become meticulous in my work and I am fully aware that attentiveness to small details is crucial especially in the accounting field.

With the experience that I possess, I am confident that I am able to add value and become an asset to your dynamic organization in the near future. I have enclosed my resume, which will furnish you with additional information regarding my qualifications and experiences. I hope you will consider my application and allow me to have the chance to have an interview with you.

Thank you for your kind attention.

Yours faithfully,

*Adeline Goh*

**Personal Particulars**

|  |  |  |
| --- | --- | --- |
| Name | : | Goh Kia |
| Alias | : | Adeline |
| Address | : | 353 Ang Mo Kio Street 32 #15-137 Singapore 560353 |
| Contact No | : | 8157 4555 |
| e mail | : | adelinegohkia@gmail.com |
| Birth Date | : | 08 September 1978 |
| Race | : | Chinese |
| Gender | : | Female |
| Citizenship | : | Singaporean |

**Working Experience**

**Bank Julius Baer & Co Ltd**, Project Finance Officer (Contract Position)

Year 2017 Apr till current

Job scope includes:

* Preparing monthly project Profit and Loss costing.
* Monitor and listing vendor invoices for payment.
* Updating monthly Accruals schedule.
* Monitoring Man hours for project costing
* Reporting actual cost to forecast and budgeted figures.

*Achievements:*

* *Ensuring each project line stays within budgeted figures.*

**Working Experience** *(continued)*

**State Street Bank and Trust Company**, Senior Associate

Year 2015 May till Year 2016 Feb

Job scope includes:

* Preparing monthly and quarterly Offshore Bank reports for Monetary Authority of Singapore (MAS).
* Monitor daily MAS limits reports to ensure all compliance requirements are met.
* Preparing full sets of accounts for 2 offices, Singapore and Malaysia, handling from account receivable, account payable to general ledger. Presenting monthly management financial report and schedules.
* Arranging for payments, including foreign exchange remittances, Goods and Services Tax submission, bank reconciliation.
* Preparing staff reimbursement for local and overseas claim.
* Preparation of yearend audit schedules.
* Liaising with tax officers for tax matters and submission of Form C.

*Achievements:*

* *Independently handle full sets of account upon take over. Liaison with various departments to obtain approval and process for payments and claim.*
* *Setting up new formula using excel in MAS reporting from manual input data.*

**Working Experience** *(continued)*

**Mitsubishi UFJ Trust And Banking Corporation**, Senior Officer

Year 2013 May till Year 2015 May

Job scope includes:

* Preparing monthly and quarterly Offshore Bank reports for Monetary Authority of Singapore (MAS).
* Monitor daily MAS limits reports to ensure all compliance requirements are met.
* Reconciling Nostro statement to reflect cash position. Matching and analyzing items to ensure no significant or overdue amounts outstanding.
* Preparation of Goods and Services Tax submission
* Handling mainframe accounting system for daily operations and term end closing.

*Achievements:*

* *Able to handle work load and mainframe accounting system independently within a short period of time*

**Working Experience** *(continued)*

**DNB Asia Ltd,** Assistant Treasurer (Temp Position)

Year 2012 June till Year 2013 January

Job scope includes:

* Preparing monthly and quarterly Merchant Bank reports for Monetary Authority of Singapore.
* Reconciling Nostro statement to reflect cash position. Matching and analyzing items to ensure no significant or overdue amounts outstanding.
* Processing company corporate card expenses and related journal entries.
* Arranging audit confirmation fee on each client for payment.

*Achievements:*

* *Gain better insights on bank procedures and workflow*
* *Build an cohesive communication line between different departments*

**Working Experience** *(continued)*

**Ecquaria Technologies Pte Ltd,** Senior Finance Executive

Year 2011 April till Year 2012 May

Job scope includes:

* Handling and presenting consolidated financial reports for Holding Company including Singapore and China subsidiary to management and shareholders.
* Overseeing project financial progress, closely tracking revenue and expenses, producing project profit and loss report for monthly presentation.
* Coordinating financial information between internal departments to ensure information are consolidated and communicated at require stages during build up till completion of projects.
* Monitoring and forecasting cash flow, ensuring sufficient working capital available for monthly and future turnovers. Liaising with Banks for interest rates and foreign currencies exchange.
* Preparing variances report and assessing material differences.
* Supervising overall department’s matters such as daily workflows, monthly expenses, internal reports, Finance’s SOP, ensuring proper records and require regulatory reporting to government are completed in due time.
* Preparation of yearend audit schedules, liaising with auditors for audited reports, arranging director’s resolution for submission to authorities.
* Liaising with tax officers for tax matters and submission of Form C.

*Achievements:*

* *Managing whole operations of finance department well and in order*
* *Successfully complied profit and loss on each project*
* *Effectively gather information from respective departments and consolidate into summary for management and required personnel*
* *Stabilizing new accounting system for retrieving, generating monthly, adhoc reports and enhancing department’s SOP*

**Working Experience** *(continued)*

**Toronto Dominion (South East Asia) Limited,** Accounting Officer

Year 2008 August till Year 2011 April

Job scope includes:

* Preparing monthly, quarterly and annual reports for head office and regulatory authority such as Monetary Authority of Singapore.
* Daily updates on bank reconciliation to reflect cash position. Matching and analyzing reconciliation items to ensure no significant or overdue amounts outstanding.
* Monitor daily limits reports to ensure all compliance requirements are met.
* Processing company expenses and related journal entries. Ensuring expenses are allocated correctly to various business lines.
* Preparation of Goods and Services Tax submission.
* Handling projects such as automation of MAS reports and generating Representative Office Policy and Procedures.

*Achievements:*

* *Successfully transited MAS reports into fully automated process*
* *Ensuring all MAS regulations applicable to are fully comply*
* *Ability to meet tight deadlines for both Government and internal bodies*
* *Build an cohesive communication line between different departments*

**Working Experience** *(continued)*

**Sing Chye Heng Investment Holdings Pte Ltd,** Accountant

Year 1999 till Year 2008 April

Job scope includes:

* Preparing full sets of accounts for 3 local offices handling from account receivable, account payable to general ledger. Presenting monthly management financial report, sales analysis and debtors schedules.
* Arranging for payments, including foreign exchange remittances, petty cash reimbursement, Goods and Services Tax submission, bank reconciliation and keeping close updates on debtor ageing.
* Preparing working capital schedules, making arrangements with banks for short term Invoice Financing and reviewing timing of these requirements.
* Making preparation of yearend audit schedules.
* Overlooking full sets of account and internal audit for regional office. Reviewing its financial accounts and ensuring proper documentation. Collect, analyze evidence and review third party documents thru site visits. Check stocks and valuation are in order and accurate.
* Supervising closely on logistics matters such as importation and exportation of goods from overseas countries via sea and air shipments. Coordinate work between different locations for allocation of goods.
* Arranging letter of credit, trust receipts and shipping guarantees.
* Supervising subordinate's day to day duties.

*Achievements:*

* *Completing full sets of accounts*
* *Capable in handle international trade terms and meeting logistic schedules*

**Academic Qualification**

**The Financial Training Company,** ACCA, 2007

**Ngee Ann Polytechnic,** Diploma in Accountancy, 1996 – 1999

* Awarded with 3rd most outstanding performance in level 1.2

**SKILLS**

Proficient in Microsoft Office, Accpac Windows, Peoplesoft GL, Autocount, AS400, Sun and Oracle

**LANGUAGES**

Proficient in English, Chinese and Japanese, currently at level JLPT 3

**AVAILABILITY**

One month notice