**CAREER OBJECTIVE**

An experienced CPA in Financial Services Industry, with a proven track record in managing regulatory reporting functions and stakeholder management, is seeking to extend my passion in regulatory and operational compliance.

**Core Competencies**

* **Effective communicator** with the ability to interact with stakeholders, with excellent written and verbal communication skills.
* **Proficient in analyzing data** with comprehensive knowledge of insurance business.
* **Results oriented** to drive for achieving and surpassing targets.
* **Business process optimization** including analysis, redesign, implementing and managing projects to improve day to day activities, month end and year-end reporting process.
* **Resourceful team player** who excels at building up trusting relationships.
* **Strong initiative** with ability to work independently.
* **Coaching** of junior team members.

**Key Achievements**

* Awarded the ICA Advanced Certificate in Governance, Risk and Compliance with Merit in December 2016.
* One of the few staff selected in Wealth Management Finance to participate in a pilot Mentor Programme in CommInsure in 2009.
* Awarded Finance Services Certificate of Recognition for acquiring new skills, achieving greater workplace efficiencies and going out of my way to assist staff and stakeholders.
* Successfully implemented new prudential reporting processes and procedures, including internal controls with the introduction of the new regulatory requirements on 1 July 2002.

**Career History**

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| 1 | **Assistant Manager- Cash Management**  **AXA Insurance Singapore Pte Ltd, Singapore**  Aug 2016 – Nov 2016 | * Oversee day to day operations of Accounts Payable- Vendor and Staff Reimbursements. * Managing and coaching 4 direct reports. * Prepare reports for stakeholders and management. * Responsible for preparation of Management Expenses and provide commentary Actuals vs Forecast and Budget. * Review and sign off on payments, journals and reconciliations. * Provide inputs on proposed outsourcing arrangements and review service level agreements. * Preparation of budget. * Provide inputs for MAS reporting. * Review current processes and initiate process improvements. |  |
| 2 | **Finance Manager**  **Allianz Global Assistance Pte Ltd, Singapore**  Aug 2011 – Jul 2013 | * Oversee day to day operations of Accounts Payable, Accounts Receivable and Financial Reporting. * Managing and coaching 6 direct reports. * Manage all financial reporting to Head Office. * Review and sign off on invoices, journals, reconciliations, GST and statistical returns. * Provide inputs on financial process flows on new contracts and service level agreements. * Liaise with auditors on annual audit field work and responses on key findings. * Team lead for SAP system enhancements project. |  |
| 3 | **Manager- Reporting**  **Commonwealth Bank of Australia, Sydney**  Oct 2007 – Nov 2009 | * Oversee reporting functions of Commonwealth Insurance Limited (“CIL”), ensuring compliance with regulatory requirements, policies and procedures. * CIL is the general insurance arm of CommInsure. CommInsure is a leader of the Australian insurance industry and part of the Commonwealth Bank Group. * Managing and coaching 2 financial accountants and a financial analyst. * Work with Reinsurance specialists and actuaries to understand the coverage of reinsurance treaties. * Conduct presentations to management on monthly results. * Review audited annual financial reports and APRA regulatory returns, including solvency requirements and liability adequacy test. * Prepare board and audit committee papers. * Prepare papers for changes in regulatory and prudential requirements and impact for senior management. * Review and sign off on periodic returns – GST and fire service levies * Involve in process simplification processes. |  |
| 4 | **Team Leader- Financial Reporting**  **QBE Insurance Australia Limited, Sydney**  Aug 2006 – Aug 2007 | * Direct reports of 2 financial accountants, 3 assistant accountants and 2 bank reconciliation staff. * Prepare annual and quarterly APRA Statutory Accounts, including analytics for solvency position. * Compile and review quarterly audit files. * Provide inputs for completion of Annual Financial Report. * Addressed external and internal auditors’ queries, facilitating the year end process. * Review daily management of cash balances. |  |
| 5 | **Senior Financial Accountant- GI**  **Commonwealth Bank of Australia, Sydney**  Oct 2002 - Aug 2006 | * Supervise and train an assistant accountant. * Prepare APRA Statutory Accounts and Annual Financial Reports. * Perform solvency and dividends calculations. * Prepare half-yearly and annual accounts using Hyperion Financial Management. * Liaise with auditors and internal stakeholders facilitating year end audit process. * Perform tax calculations for review by the Group Tax manager. * Prepare quarterly and annual board papers including dividend recommendation papers. * Prepare monthly accounts using PeopleSoft and month end results pack for management. * Complete risk assessment process for balance sheet accounts and processes documentations. |  |
| 6 | **Senior Fund Accountant**  **Commonwealth Bank of Australia, Sydney**  Jan 2000 - Sep 2002 | * Prepare a full set of financials for year-end audit for Superannuation entities. * Liaise with auditors and internal stakeholders facilitating the year-end audit process. * Prepare monthly management reporting of Funds under Management. * Prepare monthly journals and reconciliations. * Perform members’ funds reconciliation to unit pricing reports. * Prepare quarterly APRA survey and GST returns. * Ensure product system interfaces are uploaded on a daily basis to the general ledger. * Involve in user acceptance software upgrade testing. * Involve in the transition from QSP Financials to PeopleSoft. |  |
| 7 | **Reconciliation Accountant (Contract)**  **Colonial Ltd, Sydney**  Sep 1999- Dec 1999 | * Prepare reconciliations for life insurance products. * Investigate outstanding items and initiate action accordingly. * Train new contract staff on reconciliation procedures. * Colonial Ltd was taken over by Commonwealth Bank. Offered a permanent position in the Bank. |  |
| 8 | **Audit Senior**  **Lee & Raman, CPA , Brunei**  Nov 1997- Apr 1999 | * In charge of small to medium sized assignments, reporting to audit manager and/or partner. * Prepare annual financial reports, including cash flow statements. * Perform accountant work for a client. * Supervise and review working papers of junior staff. * Perform ad-hoc work like cash flow projections. |  |
| 9 | **Audit Semi Senior**  **(Contract)**  **Audit Assistant**  **Moores Iyer & Co, CPA, Singapore**  May 1999 – Aug 1999  Jul 1996 – Aug 1997 | * Perform audit fieldwork (substantive) of small to medium-sized firms. * Prepare trial balance and final set of financials of clients. * Prepare draft corporate tax returns for tax department to review. * Assist in review of internal controls of clients. |  |
| 10 | **Audit Assistant**  **Goh Ngiap Suan & Co**  Sep 1995 – Feb 1996 | * Perform audit fieldwork. * Prepare trial balance and draft corporate tax returns. |  |

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**EDUCATION & TRAINING**

**Educational and Professional Credentials:**

* Advanced Certificate in Governance, Risk and Compliance (IBF Level 1):

Institute of Compliance Training Academy, 2016

* Graduate Diploma in Applied Finance and Investment:

Securities Institute of Australia, Sydney, 2004

* CPA Australia, 1999
* Bachelor of Commerce in Accounting:

Curtin University of Technology, Perth, 1995

* GCE A’ Level:

Jurong Junior College, Singapore, 1991

* GCE O’ Level:

St. Thomas Secondary School, Singapore, 1989