Personal Information

**Address**  : Block 4B, St George Lane,

#03-169, S321004

**Email** : [joel.looi@hotmail.com](mailto:joel.looi@hotmail.com)

**IC number** : S8742197Z

**Mobile Phone** : +65 87511175

**Date of Birth** : 23 December 1987

**Driving License** : Class 3 (Manual)

**Availability** : Immediate

**Expected Salary** : $4,000.00

**Languages** : English – Spoken & Written

: Mandarin – Spoken & Written

Profile

Strong aptitude for numbers. Ability to operate independently when required.

Expertise in Finance, Real Estate and Investment functions. Specialized in skillsets for financial analysis, including power-point presentation, excel and report writing.

Open-minded to learn and take on new tasks.

Employment

**Company : Purvis Capital Pte Ltd (Subsidiary of Phillips Securities)**

**Position held : Trader**

**Duration : July 2017 till now**

* Understand fundamentals of company traded; working with Equity Research Team and other traders to identify equity prospects.
* Primary focus in Real Estate Investment Trusts.
* Assess impact of company news announced on SGX.
* Review and monitor global markets, staying up-to-date with latest news.
* Analyse technical tools: trends, volumes, correlations.
* Conduct trades with accuracy within designated risk parameters, accordingly to strategies in the changing market structure and challenges; evaluate for additional opportunities in Rights and Dividend payouts etc.
* Manage own book, ability to work independently.
* Knowledge on use of Bloomberg terminal.
* Passed assessment on CMFAS Module 1A.

**Company : Yardi Real Estate Systems (Singapore) Pte Ltd**

**Position held : Technical Account Manager**

**Duration : July 2016 till June 2017**

**Being well-versed in system, and advise client on Accounting issues.**

* Knowledge of Yardi’s Real Estate and Accounting system setup.
* Draft Standard Operating Procedures to users, on each tailored function.
* Hold discussions with clients and research into issues with to users or in-house teams. Ie, Programming, Report Template designs, Accounting and Tax treatments.
* Coordinate and manage projects with Technical Experts and Consultants in Asia Pacific region.
* Assist clients with Accounting month-end closure.
* Independent and self-learning environment.

**Participate in Project Implementation, Systems Upgrade & User Acceptance Testing (UAT).**

* Assist in checking clients’ lease data, finance data and tenancy agreement provided by client.
* Review clients’ lease options and clauses, rent treatments and definitions.
* Record minutes for the client engagement sessions and status update meetings.
* UAT Testing: Setup of Bank Accounts, GL Accounts, Charge Codes, Country info, Currency, Tax, Properties, Buildings, Floor, Unit, Area. Setup of Administrative rights, Review user types, menu, access and permission rights. Check to ensure functions are fully working.
* Assist in Yardi Conferences, Training Seminars and logistical supports.

**Company : Singapura Finance Limited**

**Position held : Senior Officer, Finance Risk.**

**Duration : March 2015 to August 2015**

**Reason for leaving : Dad was diagnosed with last stage cancer.**

**Assessing Business Risk in SFL.**

* Daily report of Investment Movements and Weekly Report of Bonds Basis Risk.
* Monitoring of top Borrowers and Depositors. (Number of large loans, by branch segments. Potential non-performing loans. Number of overseas Accounts.)
* Analyze trends and movements in Credit Applications, Loans Growth, Fixed Deposit Maturity Profile.
* Research on latest market trend for Business Strategy Papers on Loans and Deposits.
* Carry out Stress Testing Scenario Report.
* Prepare Competitor Comparison Report.

**Prepare and arrange reports for monthly Asset Liability Committee meeting (ALCO).**

* Analyze and prepare ALCO Reports, for presentation to management.
* Analyze and prepare memos and papers for management in the event of Breach in pre-assigned Management Trigger Action (MAT).
* Carry out and present findings on Business Impact Analysis (BIA) Report; test and evaluate if promotional events will result in liquidity risk to the entity.
* Record minutes of meeting for ALCO.

**Company : Rashid Hussain Banking Group (RHB Banking Group)**

**Position held : Finance Analyst**

**Duration : November 2013 to March 2015,**

Prepare financial reports for management to enhance decision-making process. Utilize database, develop reporting models and distribution tools to aid reporting process; identifying variances or issues quickly, to improve business line profitability.

**Analysis of Competitors and RHB’s performances.**

* Prepare monthly management reports and presentations, on bank’s performances.
* Consumer Banking Report; detailed analysis of consumer banking’s performance. Breakdown via product segments, movements, and performances. (Ie, ACU and DBU by Sectors, by Regions)
* Analysis of Overall Banking Industries’ performances verses RHB’s. (Ie, Financial Ratios / Productivity Ratios, Market News and Trends).

**Analysis of Loans and Deposits Operation in RHB.**

* Prepare monthly Branch Performance Statistics, Undrawn Commitment and Cashflow Report.
* Prepare Loans by Purpose by Sector Report.
* Generate comparison report for actual, previous year, budget and forecast by country (offshore segment) by site every month.
* Assist in Product Profitability Report, (analysis of Net Interest Margin by product, by cost centre, by yield verses costs, by period, daily average trend)

**Assist in monthly preparation of regulatory and risk reports for regions Management Team.**

* Interest Rate Risk in Banking Book (IRRBB) Report, for Kuala Lumpur Head Office (KLHO).
* Investigation of large variances on Profit & Loss Statement.
* Asset and Liability Management (ALCO) Reports for Assets Liability Committee.

**Contribution:**

* Developed various Macro script for various reconciliation reports; reduced report preparation time by more than 80%.
* Documentation of Report Procedures.

Certifications, Technical and Soft-skills

* Microsoft Word, Power-point, Excel Skills including Pivot Table and Macro.
* Springboard Singapore; Equity Analyst training program, Y2017.
* NAIOP; Real Estate Finance, Site Feasibility & Market Studies, Y2017.
* Udemy, Certificate of Completion; Financial Modelling & Real Estate Valuation, SAP Financial Accounting: Y2016.
* ACCA-ICPAS Student Society; Committee Member, Y2012.
* Temasek Polytechnic; Internship - Commendation, Y2007.

Course Interest Group; Class Representative. Y2005 & Y2006.

* Temasek Sec School; House Leader, Y2003.

Student conductor and Committee Member for Chinese Orchestra, led team to Silver award in SYF competition, Y2003.

Education

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| --- | --- | --- | --- | --- |
| **School/Institution**  Institute of Singapore Chartered Accountants (ISCA)  Chartered Institute of Securities and Investments. (CISI)  Association of Chartered Certified Accountants (ACCA) | **Year Join**  2017  2017  2010 | **Year**  **Left**  **-**  -  - | **Highest Standard Passed**  Applied to Membership.  Full Accreditation, Member.    Full Accreditation, Member. | |
| National Service records | 2007 | 2009 | | Rank: Corporal, CO runner.  Organization: 41 SAR, Armor. |
| Temasek Polytechnic | 2004 | 2007 | | Diploma in Business: Logistics and  Operations Management. |
| Temasek Secondary School | 2000 | 2003 | | GCE ‘O’ Levels. |
| Tao Nan Primary School | 1994 | 1999 | | Primary School Leaving Exams - PSLE. |

Referees

Available upon request.