

# Carl Fernandes

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## EDUCATION

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### University of Toronto

September 2020 - June 2024

HBA Major in Economics with a Focus in Data Analytics, Minor in Statistics and Political Science

- GPA: 2.90/4.0
- Relevant courses: Financial Economics | Money, Banking and Financial Markets | Managerial Economics

## EXPERIENCE

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### Cash Application Administrator,

September 2022 - March 2023

Orkin Canada | Toronto, Canada | Part-Time

Collaborated with the accounts receivable department to apply payments for all Orkin Canada branches

Key responsibilities:

- Processed wire, check, and ACH payments for clients across Canada, handling transactions totalling \$500k per month.
- Investigated and resolved misapplied payments to ensure proper allocation, correcting ~500 accounts monthly.
- Entered approved billing adjustments to client accounts, processing an average of 50 adjustments per week.
- Provided valuable information to 50 branches across Canada regarding refunds, payments, and other accounts receivable questions

### Accounts Receivable Collector,

May 2022 - August 2022

Orkin Canada | Mississauga, Canada

Worked closely with accounts receivable collectors and assigned branches to facilitate the collection of past due invoices.

Key responsibilities:

- Successfully contacted 30-35 customers per day to collect on overdue invoices
- Achieved a 90% success rate in collecting overdue invoices
- Reconciled customer accounts in case of any discrepancies
- Resolved 20-25 customer disputes per week related to invoicing or misapplication of payments

### Finance Intern,

June 2019 - August 2019

Dubai Golf LLC. | Dubai, United Arab Emirates

Worked under multiple departments to help facilitate day to day operations including income audit, accounts receivable, accounts payable.

Key responsibilities:

- Conducted daily income audits totalling CAD 20,000+ for restaurants at the club
- Assisted in the preparation of daily income statements for the financial controller's review.
- Managed monthly invoice postings for accounts payable, ensuring timely and accurate financial documentation.
- Maintained accounts receivable records

## PROJECTS

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### Regression Analysis

December 2022

Course: ECO375H1: Applied Econometrics I Grade: 85%

- <https://app.crowdmark.com/score/aa12a5c7-e0e1-49e6-a8e7-dde938c9c400>
- Accumulated and processed data to conduct regression analysis using Stata to gain a better understanding of the relationship between inequality and happiness of citizens across countries

## EXTRA CURRICULAR ACTIVITIES

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### Model United Nations

Model United Nations is an education simulation of the UN General Assembly and other multilateral bodies.

- Dubai Gem Pvt. School MUN 2020 (Chair)
  - Head of General Assembly 1
  - Responsible for conducting debate sessions

## SKILLS

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ARGUS ( Basic familiarity through self-guided learning) | Python | Stata | Data Analysis | Data Visualization | Word | Excel | Outlook | PowerPoint