

RUDICARM V. GUSTILO

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PROFESSIONAL SUMMARY

Results-driven **General Accountant** with 4+ years of experience in full-cycle accounting, payroll, and compliance for Australian and Philippine entities. Certified in Xero (Advisor & Payroll), with advanced skills in QuickBooks, MYOB, SAP, and Excel. Recognized for delivering accurate financials, improving cash flow visibility, and contributing to cost-saving initiatives.

CORE COMPETENCIES

Financial Reporting & Analysis · Tax & Statutory Compliance (BAS / IAS / FBT / BIR) · Payroll (Deputy) & Superannuation (STP, SSS, PhilHealth, Pag-IBIG)
Multi-Currency Bank & Credit Card Reconciliations · Accounts Payable & Receivable · Month-End & Year-End Closing ·
Xero (Advisor & Payroll Certified) · QuickBooks Online/Desktop · MYOB · SAP
Xplan, Dext, Hubdoc, FYI Docs, Stripe, Airwallex, Wise
Excel (Pivot Tables, Lookups) · Google Sheets & Workspace · Microsoft 365
Client Communication & Remote Collaboration ·

CERTIFICATIONS & AWARDS

- **Xero Advisor Certification | Xero Payroll Certification**
 - **Client Service Award – 2023, Financial Fanatics**
 - **Global Accounting Career Certification- AB2 Institute of Accounting**
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PROFESSIONAL EXPERIENCE

AHOY CLUB YACHT & CHARTERS — General Accountant

March 2024 – Present | Sydney, Australia (remote from Cebu)

- Maintained multi-entity books across Australia, Europe, and US, ensuring 100% accuracy and timely month-end closings.
- Reduced month-end closing cycle from 7 to 4 days by implementing automated journal templates and standardized bank-feed rules.
- Processed fortnightly payroll for onshore/offshore staff with 100% compliance to Fair Work and Superannuation guidelines.
- Led preparation and timely lodgments of quarterly BAS and IAS reports, maintaining zero-penalty compliance.

- Assisted in preparing month-end reconciliations and financial reports, helping reduce closing time by 3 business days and improving report timeliness for executive review.
- Acted as a key problem-solver in the team—proactively resolved transaction discrepancies and documentation gaps, minimizing escalations to senior accountants.
- Communicated regularly with finance, operations, and crew teams to ensure clarity, resolve accounting issues quickly, and maintain strong working relationships across departments.

TOA GLOBAL – FORTUNITY — General Accountant

August 2023 – February 2024 | Cebu City, Philippines (AU Clients)

- Completed over 50 year-end financial packs and tax returns with zero review notes from senior accountants.
- Maintained accurate fixed asset registers and conducted depreciation roll-forward schedules with zero discrepancies.
- Filed monthly and quarterly BAS/FBT returns ahead of ATO deadlines; achieved 100% lodgement compliance rate.
- Prepared working papers and supporting documentation for year-end audits, streamlining audit completion timelines by 30%.
- Liaised with client-side finance managers and tax agents to clarify requirements, gather missing information, and align deliverables with expectations.
- Collaborated with a cross-functional remote team, maintaining clear communication and workflow alignment using FYI Docs, OneNote, and Xero Practice Manager (XPM).
- Trained two junior team members, improving department review-to-submission ratio by 30%.

FINANCIAL FANATICS (GO GLOBAL) — Junior Accountant / Bookkeeper

November 2022 – August 2023 | Remote

- Handled full-cycle bookkeeping for a portfolio of e-commerce and service-based Australian SMEs, ensuring up-to-date and audit-ready financials across all accounts.
- Reconciled multiple bank and credit card accounts weekly using Xero, reducing unreconciled items by 95% and maintaining clean ledgers month over month.
- Supported accurate and timely payroll processing via Xero and Deputy, including superannuation and STP submissions, maintaining a 100% on-time rate.
- Helped cut average debtor days by 12% through improved AR follow-up tracking systems.
- Managed BAS and IAS preparation, and supported quarterly tax lodgments, ensuring full compliance with ATO requirements.

- Processed invoices, bills, and receipts through Hubdoc and Dext, automating document capture and saving 10+ hours per month in manual data entry.

TOYOTA MABOLO — Service Accountant

January 2021 –February 2022 | Cebu City, Philippines

- Processed daily collections and monitored receivables from fleet and insurance accounts, improving AR turnover and reducing overdue balances by 20%.
- Maintained daily financial records for service department operations, ensuring timely posting of transactions and accurate reporting in SAP.
- Managed inventory and cost accounting for auto-service operations, reducing month-end variance issues by 35%.
- Reconciled inter-branch transactions and supplier accounts, resolving discrepancies that avoided PHP 150K in write-offs.
- Analyzed cost-of-sales and gross profit margins per service job order, providing insights that helped optimize labor pricing and material usage.
- Coordinated with service advisors and parts personnel to resolve billing and cost allocation issues, maintaining 100% compliance with internal controls.
- Reviewed and validated supplier invoices for accuracy and completeness before entry into the accounting system.
- Assisted in monthly and year-end closings by preparing journal entries, schedules, and financial reports submitted to the head office.

CONCENTRIX – QUICKBOOKS AUSTRALIA — Technical Support (SME)

June 2020 – December 2020 | Remote

- Provided front-line support to Australian small business owners and bookkeepers using QuickBooks Online, resolving over 400 cases with a 95% customer satisfaction (CSAT) rating.
- Assisted clients with setup and configuration of GST, BAS, payroll, and bank feeds—ensuring accurate compliance with ATO standards and local reporting needs.
- Guided users through payroll setup including Single Touch Payroll (STP), leave accruals, and employee onboarding within QuickBooks Payroll.
- Handled data migration queries from other accounting software (Xero, MYOB) into QuickBooks Online, ensuring smooth onboarding and minimal data loss.
- Escalated technical bugs and system outages to the engineering team with clear documentation, contributing to faster resolution and knowledge base updates.

- Supported resolution of subscription and billing issues, ensuring minimal disruption to clients' access and maintaining a high renewal rate.

RGA CPA & ASSOCIATES — Accounting Staff

February 2020 – May 2020 | Cebu City, Philippines

- Prepared BIR tax returns and payroll reports for multiple SME clients, ensuring 100% compliance with government deadlines.
- Assisted in month-end close and SSS/PhilHealth/Pag-IBIG report generation, reducing manual errors by 30%.
- Assisted in the preparation of general journals and ledgers for small business clients, maintaining accuracy and proper documentation.
- Reconciled bank statements with book balances, identifying and correcting discrepancies to ensure clean monthly closings.
- Supported senior accountants in audit engagements by gathering client data, verifying documentation, and summarizing key financial details.

EDUCATION

University of Cebu – Main Campus

Bachelor of Science in Business Administration – Management Accounting

Graduated: October 2019