Budijono Untung

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**Staff | Property Accountant Profile**

Analytical and results-oriented professional with comprehensive experience in overseeing and managing all finance and accounting functions to drive sustainable business growth. Proven success in streamlining financial processes, improving operational efficiency, and implementing technology solutions. Adept at building and maintaining productive relationships with management, clients, and stakeholders. Highly skilled in supervising and completing various projects within specified timelines and under budget. Experienced in financial analysis for commercial real estate lending as well as possess an in-depth understanding of the lending process and requirements. Exhibit excellent communication, organizational, and interpersonal skills at all levels.

***Proven expertise in:***

|  |  |
| --- | --- |
| * Financial Analysis & Reporting * Financial Record Management * Due Diligence * Variance Analysis * Underwriting | * Accounting & Finance * Operational Excellence * Process Optimization * Budget Analysis * Business Planning & Execution |

**Professional Experience**

Madison Capital Group, Los Angeles, CA

**Accountant and Financial Analyst,** 2014 – 2020

*Collected required information to prepare accurate and complete monthly and annual financial statements for all properties.* *Conducted detailed analysis to review leases and bill tenants, prepared tenant adjustments as per requirements, and efficiently responded to tenant disputes related to CAM billings.*

Evaluated and assessed general ledgers to ensure accuracy of A/R and A/P entries as well as posting journal entries. Created supporting schedules while preparing monthly financials and reconciled balance sheets to avoid any inconsistencies. Designed, presented, and negotiated loan programs for borrowers and consistently followed up with borrowers and lenders on loan inquiries. Delivered active functional support to the lender in completing due diligence as well as analyzed investment return calculation for investors.

***Key Contributions:***

* Significantly enhanced company revenue up to six times by designing and implementing a project tracking system.
* Examined financial statements, credit reports, tax returns, and bank statements to underwrite real estate loans ranging from $225,000 to $25,000,000 loans.
* Met lender annual review requirements by adeptly producing financial statements, rent roll, and other required financial documents.
* Leveraged key skills and knowledge while preparing monthly bank and credit card reconciliations to confirm the processing of payments and deposit of cash collections into the bank.
* Liaised and functioned closely with property managers to develop an annual budget for each property and calculate tenant’s CAM.

WorldHarvest, Arcadia, CA

**Director of Operations,** 2011 – 2014

*Ensured smooth running of functions by developing and executing an annual budget ($500,000 annual budget).*

Implemented best practices and procedures to assure effective management of company operation to meet annual budget and program that approved by the CEO and Board of Directors. Established and strengthened productive relationships with donors and supporters. Monitored overall operations, produced a detailed report on activities, and submitted to the Board of Directors and stakeholders. Executed and managed humanitarian projects in foreign countries such as DR Congo, South Sudan, Uganda, Kenya, and Indonesia.

***Key Contributions:***

* Led, directed, and managed marketing and fundraising projects by organizing events, updating the website and social media, and delivering presentations.
* Strengthened donor relations and significantly increased program outreach to a different country.
* Introduced an improved donor relations system that optimized reporting efficiency & donor engagement.
* Administered and controlled a team of five employees to guarantee seamless execution of functions.

Madison Capital Group, Los Angeles, CA

**Sr. Credit Analyst,** 2001- 2009

*Rendered expert services as a senior credit analyst; expertly prepared loan write-up and application package.*

Coordinated with clients to discuss and evaluate loan program in detail. Utilized excellent communication skills while negotiating loan pricing with Lenders’ Loan Officers. Conducted detailed analysis to identify the best loan programs in the lending market.

***Key Contribution:***

* Monitored completed loan progress with appraisal, lenders, third party reporting agencies, Escrow, and Title Officers until the release funding.
* Boosted company revenue sixfold by employing a new loan tracking system and augmenting the follow-up process effectively.
* Leveraged key skills and industry knowledge while underwriting commercial real estate loan requests ranging from $500,000 to $25,000,000.

*Additional experience as* ***Financial Analyst*** *at First Bank of Beverly Hills, Woodland Hills, CA*

**Education and PROFESSIONAL DEVELOPMENT**

**Master of Business Administration,** Concentration Finance

University of Oregon

**Civil Engineer,** Concentration Structural Engineering

Petra Christian University, Surabaya-Indonesia

**External Courses**: Real Estate Developer Financial Analysis I (8 credit hours RMA courses) | Real Estate Fundamental in Commercial Lending (8 credit hours RMA courses)

**TECHNICAL PROFICIENCIES**

Accounting, GAAP, Analytical Problem Solving, Business Planning and Execution, Computer Software: Microsoft Word, Excel, Access, PowerPoint, QuickBooks, Peach Tree, Encompass