**Career Objective:** Accounting / Financial Analyst

**Technical Skills:**

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

**Work Experience:**

2014 – 2020 Madison Capital Group, Los Angeles, CA

**Accountant and Financial Analyst**

* Prepare timely and accurate monthly and annual financial statements for all properties and review general ledgers for accurate accounts receivable and accounts payable entries as well as posting journal entries
* Prepare and analyze any necessary supporting schedules in relation to the preparation of the monthly financials
* Balance sheet reconciliation
* Prepare monthly bank and credit card reconciliations
* Prepare and analyze annual CAM reconciliations
* Review leases and bill tenants as appropriate
* Review/analyze and respond/correspond to all tenant disputes related to CAM reconciliation/billings
* Record acquisition and sale of property entries
* Prepare tenant adjustments as necessary
* Work with property managers to prepare the annual budget for each property as well as calculate tenant’s CAM
* Prepare Financial Statements, Rent Roll, and other financial documents to meet lender annual review requirements
* Underwrite real estate loans ($225,000 - $25,000,000 loan) by reviewing financial statements, tax returns, credit reports, and bank statements
* Review, present, and negotiate loan programs for borrowers
* Process loan and assist lender in completing due diligence
* Follow up with borrowers and lenders on loan inquiries
* Underwrite real estate investments
* Prepare and analyze investment return calculation for investors
* Design and set up project tracking system to improve company revenue six times

2011 – 2014 WorldHarvest, Arcadia, CA 91006

**Director of Operations**

* Prepare and execute annual budget ($500,000 annual budget)
* Manage company operation to meet annual budget and annual program approved by the CEO and Board of Directors
* Plan and execute marketing and fundraising projects through events, website, social media, and presentations. Maintain strong relationships with donors and supporters.
* Present company overall operation report to the Board of Directors and stakeholders
* Supervise and lead five employees
* Coordinate, conduct, and plan humanitarian projects (micro finance and disaster relief efforts) in foreign countries such as DR Congo, South Sudan, Uganda, Kenya, and Indonesia

2001- 2009

Madison Capital Group, Los Angeles, CA

# Sr. Credit Analyst

* Underwrite commercial real estate loan requests ($500,000 - $25,000,000)
* Prepare Loan Write-Up and Application Package
* Present and Review loan programs with clients
* Present loan request to and negotiate loan pricing with Lenders’ Loan Officers
* Research the best loan programs in lending market
* Process loan and coordinate loan progress with Appraisal, Lenders, Third Party Reporting Agencies, Escrow and Title Officers until funding

2000-2001 First Bank of Beverly Hills, Woodland Hills, CA

# Financial Analyst

* Underwrite initial commercial real estate loan requests ($500,000 to $10,000,000 loan amount) by reviewing Property’s Financial Statements & Tax Returns, Property’s Market Information, and Borrower’s Personal Financial Statements & Tax Returns.
* Prepare Letter of Interest and review it together with Loan Officer
* Conduct due diligence on brokers and loan request procedure to ensure legal and regulatory compliance
* Conduct market analysis and execute various ad hoc projects

**Education:**

# Master of Business Administration, University of Oregon

* Concentration Finance

**Civil Engineer**, Petra Christian University, Surabaya-Indonesia

* Concentration Structural Engineering

**External Courses:**

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