

ZOYA S. WILLIAMS

79-10 Solberg
St. Thomas VI, 00802
212.602.1346

zoyaswilliams@gmail.com

Hiring Manager,

Dear Hiring Manager,

I am writing to express my interest in the Financial Analyst position. My attached resume highlights my broad range of experience, qualifications and skill-set closely aligned with the position. My accumulated experiences focus on my ability to gather data from a range of sources and apply that information to developing plans for both the short and long term in a variety of business segments. I am a highly organized and self-driven individual, passionate about developing my career in the field of Accounting and Finance. My work has included interacting with all levels in an organization, providing timely updates on key trending data, anticipating changes that may be needed to accomplish goals and utilization of a variety of software tools that have included advanced use of Excel and other software.

In my current position as a Financial Analyst at FirstBank, I am responsible for the development and use of financial model used to analyze “what if” scenarios, financial management reporting and accounting responsibilities for both FirstBank and First Express. Additionally, this work took advantage of my data analysis skills, overseeing operating budget, my ability to interact with the senior managers, my ability to think strategically and anticipate the future needs of the institution, my ability to work with very detailed data while keeping an eye on the bigger picture and having the skill to develop and give concise, informational and actionable presentations.

My commitment can be gauged from the fact that I am an accredited holder of a MAFM Master of Science degree in Accounting and Financial Management with Finance as specialization, a MBA – Master of Business Administration with General Management Specification, a Graduation Certificate in Financial Analysis from Keller Graduate School of Management and a Bachelors of Arts degree in Business Administration with a Management Specialization from the University of the Virgin Islands.

Possessing more than Five (5) years of experience of working in accounting and financial management. My key accounting and financial competencies include, but are not limited to, accounting functions, budgeting and consistent in providing value by detailing business performance through scorecards and financial management reports.

These highlights and the additional information enclosed in the attached résumé present my case for this position in your organization. I am looking forward to hearing from you soon. I am currently residing in the US Virgin Islands – St. Thomas and will be relocating to Maryland/Washington, District of Columbia area shortly. I am currently requesting phone interview per relocating status. Thank you so much for your time and consideration. I can be reached at 212.602.1346 or zoyaswilliams@gmail.com.

Sincerely,

Zoya Williams

Zoya S. Williams

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CAREER OBJECTIVE

A proven-team player, result-oriented finance professional seeking work in an environment that provides opportunity to utilize my business development management skills, accounting support, along with knowledge of developing financial performance and metric and have demonstrated ability to analyze results, monitor variances, identify trends, and recommend necessary actions.

WORK EXPERIENCE

FIRSTBANK VIRGIN ISLANDS, St. Thomas, USVI

Financial Analyst, Sep 2014 - Present

- Gather and analyze financial and operating data from management and financial accounts such as sensitivity analysis, maturity of balance sheets and other financial information to generate weekly, monthly and quarterly reports;
- Compile and prepare data and reports for planning exercise. Such as Financial Reporting and Analysis; Generating reports, recording data specific details, and maintaining portfolio administration
- Generates reports to comply with regulatory requirements, Reporting & Analyzing of Daily Deposits & Loan Balances, Branches Deposit Analysis and CDARS Accounts, Bank Reconciliations of Bank's accounts and Bank Subsidiaries Cash Accounts, Bank's Profitability Reports (Branches and/or ATMs) (expenditures and income & efficiency ratios), creating monthly expense reports/ P&Ls and provide variance analysis for management review, tracking financial status by monitoring variances from plan and historically;
- Provide timely, relevant and accurate reporting & analysis of the results of the division's performance against historical, budgeted, forecast and strategic planning results to facilitate decision-making toward the achievement of the budget and strategic plan. Identifies financial status by comparing and analyzing actual results with plans and forecasts;
- Prepares and maintains accounting records for the company, including but not limited to accounts receivables, accounts payable, cash disbursements, journal entries for transactions not involving cash receipts or disbursements, etc.
- Assess invoice documentation for proper determination and allocation of prepaid expense, specific project, department, location, subsidiary coding, etc.
- Prepare cash reconciliations, payment date accounting;
- Understand and facilitate the integration of business processes, people, and relevant technology, in order to identify, configure, and communicate useful information, and to provide practical business leadership to drive business decision making across the company;
- Responsible for performing special projects to improve process efficiency and performance Projects as assigned by Management;
- Investigate and report inconsistencies or improprieties;
- Determines financial status by comparing and analyzing plans and forecasts with actual results. In addition, improves financial status by analyzing results and variances; identifying trends; and assisting in recommending actions;
- Prepare, examine, or analyze accounting records, financial statements, or other financial reports to assess accuracy, completeness, and conformance to reporting and procedural standards.

- Compute taxes owed and prepare tax returns, ensuring compliance with payment, reporting or other tax requirements.
- Develop, maintain, and analyze budgets, preparing periodic reports that compare budgeted costs to actual costs;
- Assess data retrieved from archive or data warehouse for data integrity for analytical purposes; sort, partition or segment data for further analysis by self or others.
- Analyze business operations, trends, costs, revenues, financial commitments, and obligations, to project future revenues and expenses or to provide advice;
- Facilitate account reconciliation meetings with managers and department heads;
- Conduct daily activities to include revenue recognition, reconciliations and journal entries
- Discuss with business units management to obtain operating or financial data for analysis for ad hoc analyses
- Validate transactions for accuracy & integrity of data entered into specific databases or applications.
- Administers the accounts payable functions

Finance Administrative Assistant, Jan 2011 - Aug 2014

- Prepared invoices, reports, memos, letters, financial statements and other documents, using word processing, spreadsheet, database, or presentation software.
- Conducted research, compile data, and prepare papers for consideration and presentation by executives, committees and boards of directors.
- Greeted visitors and determine whether they should be given access to specific individuals.
- Read and analyze incoming memos, submissions, and reports to determine their significance and plan their distribution.
- Performed general office duties, such as ordering supplies, maintaining records management database systems, and performing basic bookkeeping work.
- Filed and retrieve corporate documents, records, and reports.
- Responsible for travel arrangements for top management.
- Prepared responses to correspondence containing routine inquiries.
- Prepared agendas and make arrangements, such as coordinating catering for luncheons, for committee, board, and other meetings.
- Coordinated and directed office services, such as records, departmental finances, budget preparation, personnel issues, and housekeeping, to aid executives.
- Provided clerical support to other departments.
- Managed and maintained executives' schedules.
- Compiled, transcribed, and distributed minutes of meetings.
- Production of monthly management and financial accounts for all investment activities. Compile and Generate production of monthly and quarterly reports including, sensitivity analysis, maturity of balance sheet and other financial information
- Prepared General Ledger entries- accounting transactions; First Bank's gains and sundry losses (Charge Offs) and or Reconciliation Purposes
- Assisted in the preparation of quarterly and annual board of director's reports/senior management
- Administered the process related to generating financial reports, balance sheet, Income Statement – Interest income and the notes to the financial statements
- Maintained quality service by following organization standards. - Completes yearly all required Regulatory Trainings
- Gather and analyze financial and operating data from management and financial accounts such as sensitivity analysis, maturity of balance sheets and other financial information to generate weekly, monthly and quarterly reports;

CET BUSINESS SERVICES INC., St. Thomas, USVI

Human Resource Associate Intern & Billing Analyst, Jan 2010 - Mar 2010

- Processed Billing documents and shipping labels, and credit forms;
- Compiled, sorted and verified the accuracy of data before it is entered;
- Stored completed documents in appropriate locations. Processed, verified, and maintained personnel related documentation, including staffing, recruitment, training, grievances, performance evaluations, classifications, and employee leaves of absence;
- Keep updated records of accounts receivable;
- Processed, verified, and maintained personnel related documentation, including staffing, recruitment, training, grievances, performance evaluations, classifications, and employee leaves of absence;
- Explained company personnel policies, benefits, and procedures to employees or job applicants;
- Recorded data for each employee, including such information as addresses, weekly earnings, absences, amount of sales or production, supervisory reports on performance, and dates of and reasons for terminations;
- Gathered personnel records from other departments or employees;
- Examined employee files to answer inquiries and provide information for personnel actions.
- Compiled and prepare reports and documents pertaining to personnel activities;
- Arranged for advertising or posting of job vacancies, and notify eligible workers of position availability;
- Interviewed job applicants to obtain and verify information used to screen and evaluate them;
- Informed job applicants of their acceptance or rejection of employment;
- Payroll Administration: provided payroll information by collecting time and attendance records
- Perform company's bank account reconciliations;
- Selected applicants meeting specified job requirements and refer them to hiring personnel: recruited staff - this includes developing job descriptions and person specifications, preparing job adverts, checking application forms, short listing, interviewing and selecting candidates;

CET BUSINESS SERVICES INC., St. Thomas, USVI

Administrative Assistant & Billing Analyst, May 2008 - Dec 2009

- Prepared invoices, reports, memos, letters, financial statements and other documents, using word processing, spreadsheet, database, or presentation software.
- Answered phone calls and direct calls to appropriate parties or take messages.
- Prepared agendas and make arrangements, such as coordinating catering for luncheons, for committee, board, and other meetings.
- Opened, sort, and distribute incoming correspondence, including faxes and email.
- Processed payroll information.
- Keep updated records of accounts receivable
- Coordinated and direct office services, such as records, departmental finances, budget preparation, personnel issues, and housekeeping, to aid executives.
- Performed general office duties, such as ordering supplies, maintaining records management database systems, and performing basic bookkeeping work.
- Filed and retrieve corporate documents, records, and reports.
- Prepared responses to correspondence containing routine inquiries.
- Read and analyze incoming memos, submissions, and reports to determine their significance and plan their distribution.

- Provided secretarial support by entering, formatting, and printing information; organizing work; answering the telephone; relaying messages; maintaining equipment and supplies
- Updated the bulletin board by posting and removal of outdated materials
- Prepared, issues, and sends out receipts, bills, policies, invoices, statements, and checks
- Processed Billing documents and shipping labels, and credit forms.
- Compiled, sorted and verified the accuracy of data before it is entered.
- Stored completed documents in appropriate locations. Processed, verified, and maintained personnel related documentation, including staffing, recruitment, training, grievances, performance evaluations, classifications, and employee leaves of absence.

WESLEYAN ACADEMY SCHOOL, St. Thomas, USVI

Office Assistant: Secretary/Treasurer, Mar 2006 - Jun 2006

- Operated office machines, such as photocopiers and scanners, facsimile machines, voice mail systems, and personal computers.
- Answered telephones, direct calls, and take messages.
- Maintained and update filing, inventory, mailing, and database systems, either manually or using a computer.
- Communicated with customers, employees, and other individuals to answer questions, disseminate or explain information, take orders, and address complaints.
- Opened, sorted, and routed incoming mail, answer correspondence, and prepare outgoing mail.
- Compiled copied, sorted, and filed records of office activities, business transactions, and other activities.
- Computed, recorded, and proofread data and other information, such as records or reports.
- Type, format, proofread, and edit correspondence and other documents, from notes or dictating machines, using computers or typewriters.
- Reviewed files, records, and other documents to obtain information to respond to requests.
- Inventory and order materials, supplies, and services.
- Performed basic bookkeeping, and completed banking transactions.
- Prepared meeting agendas, attend meetings, and record and transcribe minutes.
- Ensured operation of equipment by completing preventive maintenance requirements; calling for repairs; maintaining equipment inventories; evaluating new equipment and techniques
- Developed business letters, reports or office memorandum
- Performed basic bookkeeping duties.

EDUCATION

KELLER GRADUATE SCHOOL OF MANAGEMENT, Downers Grove, IL

Master of Business Administration, Apr 2017

- Major: Business Administration
Emphasis: General Management Studies

KELLER GRADUATE SCHOOL OF MANAGEMENT, Downers Grove, IL

Master of Science - Accounting & Financial Management, Dec 2015

- Major: Accounting and Financial Management
Emphasis: Finance

KELLER GRADUATE SCHOOL OF MANAGEMENT, Downers Grove, IL

Graduate Certificate, Financial Analysis, July 2015

- Major: Accounting and Financial Management
Emphasis: Finance

UNIVERSITY OF THE VIRGIN ISLANDS, St. Thomas, USVI

Bachelor of Arts - Business Administration, May 2010

- Major: Business Administration
Emphasis: Management

JENNINGS SECONDARY SCHOOL, St. John's, Antigua

High School Diploma, Sep 2005

- Business

ADDITIONAL SKILLS

- Microsoft Office Suite, SAP Business Objects, ORACLE and Quick Books
- Reporting Skills, Administrative, Writing Skills Verbal communication skills, Microsoft Office Skills, Managing Processes, Organization, Analyzing Information, Professionalism, Problem Solving, Verbal Communication, General Ledger Entries
- Proficient in various accounting applications such as Mainframe, Account Mate, etc.
- Strong work ethic, quick learner with a positive can-do attitude

AFFILIATIONS

- NABA Member – Atlanta Chapter, National Association of Black Accountants, 2007 – Present
- Secretary, UVI Accounting Association, 2009 - 2010
- Member, FBLA-PBL UVI Chapter, 2009 – Present

AWARDS AND HONORS

- Top Performer Service and Support, FirstBank 2016 - Corporate Level
- Top Performer Service and Support, FirstBank 2015 - Regional Level

References available upon request