Kevin Toh

(626) 242-4442 | tohkev@gmail.com | https://www.linkedin.com/in/kevin-toh/ | https://tohkev.github.io

EXPERIENCE

Caltrans • Los Angeles, CA

May 2021 – Current

Contract Analyst

- Tracked and measured 10 different contractors' performance related to work progress, communication, and results to evaluate the performance of contractors for future development projects; recovered over \$15,000 in overbilled payments
- Developed and maintained the agency's database (Microsoft Access) containing data from over 100 contracts; adapted
 database for new contract types and expanded SOPs for special use cases, such as deferral payments, for new employees
- Drafted various cooperative agreements made to establish rules and guidelines between Caltrans and external agencies, such as City of Los Angeles and LA County Metro, when initiating new collaborative projects; communicated with internal and local executives to ensure that all functional unit conditions are incorporated

US Forest Service • *Albuquerque, NM*

Jan 2020 – Mar 2021

Financial Analyst, GS-0501-09

- Contacted agency employees and affiliates nationwide to obtain information, collected insight on current processes, provided technical assistance, and resolved over 2,000 travel cases within the service level agreement requirements
- Gathered, researched, and analyzed data from internal computer systems and databases to provide actionable insight to management and complete customer requests using proper corrective actions
- Monitored and tracked funding in over 1,500 travel documents for accounting codes and resource allocations to guarantee proper funding is used in the appropriate setting
- Assessed and processed over \$10MM in invoices; ensured all processed invoices were compliant with contract specifications and aligned with the agency's current policy

Open Bank • Los Angeles, CA

Aug 2018 - Nov 2019

SBA Loan Officer

- Underwrote different types of SBA loans including business transactions, real estate purchases, construction/set-up, refinance, and special purpose property; exceeded yearly targeted quota by approving 21 loans totaling \$15MM
- Collaborated with internal and external teams to ensure that customers meet SBA loan requirements and deadlines are met
- Generated reports on Excel, Word, and SAP CRM tools to analyze industry health, identify potential risks, and eligibility requirements while optimizing loan process through creation of standard templates
- Assessed applicants' management ability and loan repayment capability, identify potential risks and mitigating factors, to
 present financial summaries, business insights, and recommendation to the executive loan committee

EDUCATION

University of California, Riverside • Riverside, CA

Sept 2014 – Jun 2018

Bachelor of Science (B.S.) in Business Administration, Finance

LEADERSHIP & COURSEWORK

Kappa Sigma Fraternity • Riverside, CA

Sept 2016 – Jun 2018

Budget/Fundraising Chair

- Led a committee to gather 7 sponsorships from local businesses to support the growth and activities of the organization
- Raised over \$15,000 for the Military Heroes Campaign foundation through large scale campus events in partnership with external organizations and local businesses
- Balanced a budget of over \$60,000 for the chapter to be used in organizing school events, supporting other organization's philanthropy events, and creating events to build external and internal relations

Relevant Coursework • Udemy, Pasadena City College

Sept 2019 – Current

- The Web Developer Bootcamp 2021
- Result Oriented Web Development
- Introduction to Programming

- Introduction to Web Development
- Information and Communication Technology Essentials

SKILLS AND INTERESTS

- Computer: HTML, CSS (+ Bootstrap), JavaScript, Python, SQL, Microsoft Office (Access, Excel, PowerPoint, Word)
- **Hobbies:** Traveling, coding new ideas, and networking with others!