

# **XXXXXXXX XXXXXXXX, MBA**

CITY, STATE | PHONE # | EMAIL HERE | LinkedIn URL HERE

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## **Corporate Finance | V.P. of Finance | Finance Director | Division Controller**

Proven financial services executive with 25+ years of progressive and diverse finance and accounting accomplishments reporting directly to the CEO and CFO. Self-directed and driven team leader experienced in long-term decision making through balance sheet forecasting, asset and liability modeling and financial analysis for public and private corporations. Strategic partner who collaborates with senior management and is skilled in developing and managing budgeting process, evaluation of productivity and profitability drivers, project management, and executive presentations. Known as a leader who can evaluate, develop, organize and implement an organization's fiscal function and performance. Strong communicator and results focused problem solver with managerial level business acumen in sync with the company's vision.

### **CORE COMPETENCIES**

- Extensive Budgeting, Long Term Forecasting
- Asset-Liability Management
- Board of Directors & Regulatory Reporting
- Strategic Financial Analysis & Recommendations
- Cash Flow Analysis, Financial Metrics
- Month End Closings
- Generally Accepted Accounting Principles (GAAP)
- Profitability Analysis, Revenue Enhancement
- Project Management Methodologies
- Team Building & Collaborative Skill
- Cross Functional Responsibilities
- Staff Training & Development

### **PROFESSIONAL EXPERIENCE**

#### **Consultant**

**2012 – Present**

**Xxxx xxxxx xxxxx xxxxxx, Miami, FL., Consultant & Assistant CFO**

2014 - 2016

Provided strategic consultancy to CEO and CFO of the Credit Union. Functioned to ensure integrity of financial reporting; provided strategic recommendations positioning the credit union for market growth.

- Responsible for planning and performance of asset/ liability process, treasury management including financial and reputational risk.
- Facilitated internal and external auditing process as well as general ledger accounting and reconciliations.

**Xxx xxxx xxxxxxxxx, Miami, FL., Finance & Accounting Division, Assistant Vice President**

**2009 – 2012**

Reported directly to the CFO to steer the division's success through identification of revenue growth, cost saving opportunities and profit improvement. Provided management reporting to the Board of Directors. Increased departmental efficiency and productivity by 10% through process enhancement and technology improvements. Assisted with improving unit revenue by 5% and achieved additional 5.5% fee income from pricing opportunities. Provided in-depth analysis of operational initiatives and recommendations to senior management.

- Oversaw asset and liability management, budgeting process, rolling forecast, balance sheet and interest rate risk modeling, fair value analysis, cash position, month-end closing and financial analysis with a focus on KPI'S.
- Key team member in identifying the bank's state-of-the-art Core platform and management reporting systems; assisted in conversion process, (Fiserv, Management Planning & Control-MPC, Prologue-A/P system).
- Developed internal financial analytics at the business unit level focused on bank's profitability drivers.
- Staff Training and Development: Budgeting, rolling forecasts, financial analysis.
- Collaborated on transition of key management reporting from third-party to in-house, resulting in 11% cost savings.
- Analyzed and forecasted branch feasibility and profitability models for branch expansion project.

- xxxxxxxxxx, Miami, FL., Finance Division, Assistant Vice President** **2005 – 2009**
- Charged with the management of the annual operating and capital budgets (\$11B asset size). Utilized comprehensive methodologies for integrating business line production targets into the bank's operational budget and long term models. Provided regulatory reporting and month end closing analysis.
- Directed the asset and liability optimization model; performed interest rate sensitivity and risk exposure analysis helping organization achieve interest margins at top tier of peer group.
  - Additional Responsibilities: Financial analysis, budgeting, liquidity analysis and long term forecasting.
  - Regulatory reporting (10-K, 10-Q), month-end closing & variance analyses.
  - Unit Planning: Implemented standardized segment reporting; developed unit profitability analysis resulting in enhanced management decision-making.

- Xxxxxx xxxxxxxxxxxx, Miami, FL., Loan Officer Consultant** **2003 – 2005**
- Evaluated loan originations within mid-market businesses, individual consumers as well as the sourcing of residential and commercial loan programs geared to residential and commercial market. Successfully increased loan production by 11%; identified and provided strategic insight into growth and opportunities.

- Xxx xxxxxx, Miami, FL., Finance & Marketing Division, Finance Manager** **1996 – 2003**
- Drove the airline's profitability through utilization of in-depth market analysis and capacity optimization model during a turbulent period in a highly competitive market. Results were improved customer loyalty and cost reduction by 7%. Developed feasibility studies of potential new routes to maximize asset utilization and profitability; launched customer retention program and redesigned passenger connection strategy.

- Norwegian Cruise Lines, Miami, FL., Finance & Marketing Division, Finance Manager** **1992 – 1996**
- Served as key contact providing itinerary pricing recommendations to senior management. Created yield optimization model for various cruise itineraries; implemented promotional pricing, sales and policies.

#### **EDUCATION**

Master's in Business Administration (MBA), Florida International University  
Bachelor of Arts (BA), Economics, University of Western Ontario, Canada  
Treasury Management Certificate, Florida International University

#### **TECHNOLOGY/TECHNICAL SKILLS**

Excel, Sendero, FISERV, MPC, Prologue, Wisdom Software, Business Intelligence Software

#### **MEMBERSHIPS/ORGANIZATIONS**

The Commonwealth Institute-Miami Chapter (TCI)  
Former xxxxxx, Women's Chamber of Commerce-Miami