**CHRISTINE CHARLES**

Brooklyn, New York, 11208

1-929-390-7334 krysteenna007@gmail.com

A conscientious individual with nearly two decades of combined experience in the banking and accounting industry.

Experienced in team and customer engagements, bookkeeping, data processing, trade finance, and accounting skills.

Eager to learn and expand on new and existing skills for self-development and achieving client satisfaction.

SUMMARY OF QUALIFICATIONS

* Possess 17+ years of strong work ethic, interpersonal, and communication skills in a professional environment.
* Build on acquired accounting knowledge as an independent contractor and staff accountant.
* Proactively monitored ledger accounts resulting in a 95% reduction in queries.
* Developed excellent eye/hand coordination to accurately process hundreds of cheque debits and payroll within service level agreements.
* Applied critical thinking and spare-headed group training on solving queries and performing tasks.
* Performed administrative banking duties such as cheque issuance and managing customer databases.
* Proficient in learning, applying, and sharing knowledge on new programs and applications.
* Provided dedicated and professional services to both internal and external customers.
* Computer literacy skills include typing, data entry, Microsoft Word and Excel.

# WORK EXPERIENCE

## Staff Accountant

03/2023 to 07/2023

Cardinal Advisory Services

Saint George, Grenada

* Performed bookkeeping duties in QuickBooks online and desktop for goods and service clients.
* Performed bank reconciliations.
* Input financial data to generate Income statements, Balance sheets, Cash flows, and Equity statements.
* Prepared templates, statements, and tax forms for submission of business and individual filing.
* Completed business income and expense forecast.
* Organized the client’s referenced files.

## Accountant

07/2022 to 03/2023

Portage Import, Export and Brokerage

Saint George, Grenada

* Self-taught in navigating and utilizing QuickBooks online.
* Created and followed a scheduled calendar for daily, weekly, and monthly tasks.
* Created an Excel template to handle and execute payroll.
* Liaison with the National Insurance Scheme (Social Security) to reconcile payments and avoid future late fees and surcharges.
* Liaison with the financial institution to set up online banking, correct bank &/or QuickBooks discrepancies, facilitate deposits, order cheque books, and process wire payments.
* Conducted investigation and clean-up of books prior to my employment date.
* Performed manual costing for inventory received and input in QuickBooks.
* Reconciled bank statements to QuickBooks.
* Generated cash flow and other financial reports for the owner.

## Bank Clerk

03/2005 to 07/2021

First Caribbean International Bank Saint George, Grenada

**Operations Clerk:**

* Processed an average of 700 cheques for daily debits and interbank settlement.
* Timely and accurately processed 98% of daily entries including wire transfers, pensions, loans, utility payments, standing orders, payrolls, general ledgers, bank’s official cheques, and foreign cheques.
* Responsible for classifying, recording, and filing hundreds of vouchers for retention.
* Monitored and reconciled ledger accounts.
* Used Microsoft Outlook to monitor the data entry mailbox to review, execute, or respond to daily communications.
* Assisted in creating backup storage of customer data on the company server.
* Custodian of keys and management of the department's bulk cheque supply.
* Attained FirstCaribbean’s ‘Exceed Expectations’ rating in Performance Management and measurement reviews.

**Acting Operations Support Officer:**

* Reviewed and submitted timely reports to the Treasury Department and regulatory bodies.
* Managed database and mailboxes to track and resolve loan security irregularities, wire transfers, and account queries.
* Specific handling of security documents for customers, lending officers, insurance, lawyers, and the registrar’s office.
* Facilitated transactions on behalf of the bank and its customers including bills for collections, clean collections, accounts payable, and dishonored cheques.
* Prepared packages for overseas shipment.
* Established professional relationships for liaisons within the finance sector.
* Prepared entries to collect commissions, rectify account discrepancies, and liquidate suspense accounts.

# EDUCATION

## University of the People

Bachelor’s

Business Administration

Pasadena, CA

04/2021 to Present

## T.A. Marryshow Community College - Saint George

Associate

Arts & Sciences

Saint George, Grenada

09/2000 to 07/2002

## St. Joseph s Convent

High school or equivalent

Arts & Sciences

Saint George, Grenada

09/1994 to 07/2000

## Other courses

* Bookkeeping basics

 Intuit non-credit course offered through Coursera - (Online) 2022 March

* Audited courses Association of Chartered Certified Accountants (Skills Level)

 T.A. Marryshow Community College - St. George, Grenada 2008

* Certified Accounting Technician

 T.A. Marryshow Community College - St. George, Grenada 2007

* QuickBooks

 JD Consulting & Accounting 2004

* Completed Microsoft Excel course New York, New York 2002

# SKILLS

Soft skills: Active listener, creative, flexible, team player, organized, time management.