Alex Ler, ACCA

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About Me

Senior assurance associate with various Big-4 accounting firms experiences with exposures mainly in the financial services sector such as banking, capital markets and wealth asset management in Singapore and Malaysia. Being passionate in personal development, I attend pro bono valuation work as well as courses about financial modelling, project financing, valuations, and coding.

Work Experience

Senior Assurance Associate, Ernst & Young, Singapore *2020 - 2022*

- Clientele business: Digital Assets Capital Markets, Private Credit Fund Management, Private Equity Fund, Fund Management Company, Global Corporate & Institutional Bank, Wholesale Bank
- Portfolio included credit review, global shared service center, branch audit, compliance audit, regulatory returns review, providing internal control observations and recommendations, reviewing financial statements, drafting audit reports, and coaching junior staff members, leading team of ranging from 2 to 6 members with overseas collaboration across UK, AU, IN, PH
- Credit review included syndicate loan, operation loan, company structure, industry, product, regions, management profile, historical financial performance, liquidity and cashflow analysis, revenue composition, main customers & suppliers analysis, SWOT analysis, collateral, credit grading, KYC and customer due diligence
- Digital Assets Capital Markets being one of the start-ups in Asia that offers trading services in digital assets such as crypto currencies and asset-backed tokens

Assurance Associate, KPMG, Malaysia *2018 - 2020*

- Clientele business: Islamic Development Bank, Retail Fashion
- Portfolio included credit review, branch audit review, treasury, deposits, OPEX, liquidity risk, borrowings & payables etc.
- Led an agreed-upon procedure Perbadanan Insurans Deposit Malaysia (PIDM) validation project
- Credit review included bridging loan, term loan, company structure, industry, product, regions, management profile, historical financial performance, liquidity and cashflow analysis, collateral and credit grading
- Retail fashion company backed by PLC with revenue over MYR180m in trading and selling licensed branded products through departmental stores and boutiques

Mentee, Young Corporate Malaysia *2019*

- Participated in an off-the-job 2-months mentorship program in collaboration with a multinational food delivery company and pitched solutions focused on enhancing the supply chain and branding

Management Trainee, HSBC, Malaysia *2016 - 2018*

- Asset-Liability Management Rotation - In-charged of daily commentary of liquidity risk metrics, Asset-Liability Committee (ALCO) Pack and Internal Capital Adequacy and Assessment Process (ICAAP) by building multiple projections for capital ratios
- Finance COO Rotation - Aided in Business Risk Control Management (BRCM) team by conducting end-user computing testing and enhancing internal controls of Finance Department

Graduate Trainee, Securities Industry Development Corporation (SIDC) *2016*

- A 2-months Islamic capital market training program sponsored by SIDC, a L&D arm of Securities Commission Malaysia. Achieved Securities Commission Licensing Exam Module 6: Stock Market & Securities Law and Module 7: Financial Statement Analysis and Asset Valuation

Assurance Intern, PricewaterhouseCoopers, Malaysia *2016*

- Industry Involved: Oil and Gas, Construction and Property Development
- Improved analytical skills through casting, cross-casting, and consistency checks on financial data and financial statements

Ambassador, Warwick ASEAN Conference *2015*

- Participated in the organization and promotion of the first Warwick ASEAN conference to build network amongst the student communities in the UK for future ASEAN collaborations

Education Backgrounds

ACCA Affiliate, Sunway University *2012 - 2015*

- Completed 14 papers including P4 Advanced Corporate Finance and P7 Advanced Audit and Assurance

MSc Financial Analysis and Fund Management, University of Exeter *2014 - 2015*

- Distinction in Dissertation: An Event Study of the Inclusion Impact in FTSE4Good UK 50 on Shareholders Wealth
- Developed analytical skill through comprehensive financial analysis of companies by use of performance ratio, activity ratio, liquidity and solvency ratio as well as cash flow analysis
- Led a portfolio management team which involved top-down approach with active portfolio management style through FCF Model, Residual Income Model and Bloomberg Terminals

BSc in Applied Accounting, Honours, Oxford Brookes University *2012 - 2014*

- Honours Thesis: An Assessment of The Quality of The Corporate Governance Within an Organisation and The Impact on an Organisation's Key Stakeholders

Kolej Tuanku Ja'afar *2009 - 2010*

- IGCSE O-Level

Award and Achievement

- **Breaking into Wall Street: Financial Modelling Course** *2022 – Ongoing*
  Modules include 3-statements projection, merger model, leveraged buyout model, DCF analysis, equity value, enterprise value, and multiples
- **Udemy: VBA for Project Finance Models | Circular Debt Calculations** *2022 – Ongoing*
  An online course on eliminating circular references and enhancing model's calculation performance with the use of VBA in project finance models
- **New York Institute of Finance: Project Finance and Public Private Partnership Professional Course** *2021*
  An online course on Project Finance and PPP fundamentals, deal structures, process and risks with case studies and analysis. Cases include: LNG plant, airport, oil pipeline, Eurotunnel, toll road, school
- **Mazars: Financial Modelling for Renewable Energy Projects** *2021*
  A day course on building financial model for a solar energy project covering cashflow waterfall, construction phase, operation phase, debt ratios (i.e. DSCR, LLCR), project returns and equity returns with scenario management taking into account of multiple sensitivities of factors etc.
- **Mazars: Best Practice Project Finance Modelling** *2021*
  A 2-days course on building financial model for a wind energy project covering cashflow waterfall, construction phrase, operation phrase, project returns and equity returns etc.
- **Wiley: Investment Banking – Valuation** *2021*
  An online course on building financial model for target company with the use of valuation methodologies such as comparable companies analysis, precedent transaction analysis and DCF
- **Udemy: Alteryx Essentials** *2021*
- **Passed CFA Level I** *2017*
- **Bloomberg Essentials Training Program** *2015*
- **Exeter Award** *2015*

Skills

- Advance in Excel (e.g. pivot, vlookup, index match etc.)
- Proficient in research using S&P Capital IQ, Bloomberg Terminal, Acuris Mergermarkets
- Proficient in Word and Powerpoint
- Basic in VBA
- Basic in Alteryx
- Basic in Power BI