



Merushka Govender

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Overview

I am in possession of my Bachelor of Commerce Degree in Economics and Finance and have since completed my Honours Degree in Finance. I am able to work under pressure and I am passionate and committed to the work I do. With my excellent communication skills, I have that much needed ability to hold conversations with individuals, and in groups to build professional relationships. I work well in a team and alone. I am a person of integrity and will prove to be an asset to your team.

Work experience

Standard Bank of South Africa Limited

June 2021 — Present

Account Analyst

- My main function is risk and compliance and I work with a portfolio of clients which are businesses
- My core function is reviewing and analysing client financial information (Business Financials, Cash Flows, Ratios, etc.)
- Analyse and interpret business and credit risk information and financial accounting information
- I assist to ensure clients are able hold accounts based on their financial information
- I assist with client account management
- I am responsible for the administrative and credit management of the portfolio
- I work with and assist the Account Executive with the day to day operations and maintenance of the portfolio
- I assist the Account Executive with meeting sales and service targets by providing leads through financial analysis of client financial data
- I assist clients with their needs

Standard Bank of South Africa Limited

February 2020 — May 2021

Retail and Business Banking Graduate

- Spent two weeks upskilling in the lifestyle segment for personal and business clients
- Spent four months learning and upskilling in the Account Analyst role for Business Banking
- Moved into the position of an Acting Account Analyst
- My main function is risk and compliance and I work with a portfolio of clients which are businesses
- My core function is reviewing and analysing client financial information (Business Financials, Cash Flows, etc.)
- I assist to ensure clients are able hold accounts based on their financial information
- I assist with client account management
- I work with and assist the Account Executive
- Assist another department with process flows and generate reports
- I assist clients with their needs
- Salesforce beginner training
- Obtained RE5 qualification

Santova Logistics (Pty) Ltd.

May 2018 — December 2019

Finance and Operations (Quality Assurance)

- Supervised and co-ran the Quality Assurance Department
- Trained new entrants into the Quality Assurance Department
- Reconciling business disbursements and revenues of clients
- Final quality assurance for clients financial data
- Client invoicing
- Business revenue tariff management and maintenance nationally
- Resolving insurance claims
- Minimize business exposure and risk
- Cargowise implementation, testing and training

Qualifications

- Bachelor of Commerce Honours Degree, Majors in Business Finance
- Bachelor of Commerce Degree, Majors in Economics and Finance
- RE5 Qualification

Education

Bachelor of Commerce (Honours)

February 2017 — November 2017

University of KwaZulu-Natal

Finance Honours

Bachelor of Commerce Degree

February 2014 — November 2016

University of KwaZulu-Natal

Economics and Finance Degree

National Senior Certificate

January 2009 — December 2013

Queensburgh Girls'High School

Projects

Santova Logistics;

- **Cost analysis projects/presentations** for clients. Using excel to graph out client costs.
- **Savings project** for Santova's biggest client. Done on a month to month basis in order to show cost savings via Santova to the client.
- **Cargo wise Testing and Implementation.** Testing different client files and identifying issues and resolving problems of the system.
- **Claims monthly report** done through excel for insurance and container/cargo damages claims

Standard Bank of South Africa;

- **Transactions report.** Breakdown on transactions per business manager per transaction completed by the team.

Interests

- Travelling
- Fitness
- Reading

References

University of KwaZulu-Natal;
Dr Ailie Charteris
Lecturer 0832548424

Santova Logistics (Pty) Ltd.;
Muhammad Desai
Financial Director 073 888 0279
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