

BENNIE CHU

E-mail: benniechu@yahoo.com

Personal Web: www.benniechu.com

CAREER SUMMARY

A focused and profit-driven executive with 20+ years' diversified knowledge and experience in accounting, finance, information technology, and sales and marketing, encompassed a steady progression of increasing accomplishments and responsibilities and active involvement in many major strategic decisions.

Strong analytical mind, excellent interpersonal intelligent and proven leadership skills also led me to both task-based completion and result-based achievement.

Areas of expertise include:

❖ Credit Evaluation	❖ Cash Flow Analysis
❖ Financial Analysis	❖ Loan Underwriting
❖ Client Need Analysis	❖ Customer Development
❖ Contract Negotiation	❖ Relationships Building/Maintaining
❖ New Operations Startup	❖ Strategic Planning
❖ Policy and Procedure Development	❖ Team Building and Staff Evaluation

PROFESSIONAL EXPERIENCE

CPA MARK WONG LEUNG & ASSOCIATES (USA) --- 1.2010 – 4.2010 / 1.2009 – 6.2009 [Temp] **Tax Consultant**

- Provided professional advice on tax matters to clients.
- Prepared individual and corporate income tax returns, sales tax returns and associated use sales returns for multiple states.
- Reviewed the corporate balance sheets and income statements for correctness and completeness.
- Resolved and responded to the federal, state and city audit inquiries.
- Helped to train new employees.

DODTECH CORPORATION (USA) --- 11.1999 – 2.2003 [Intern] / 8.2009 – 12.2009 [Temp] **Web Designer**

- Took part in the initial planning of a website, meeting and discussing ideas for the layout and organization of the site, the types of colors or images to use (photos, illustrations, videos, and so on).
- Designed websites and ensured that they are visually effective and easy to access.
- Liaised closely with the client at the design stage, which included giving advice to client on the categories and information needed to construct the site and designing a draft site for client approval and modification.
- Tested the web sites for functionality in different browsers and at different resolutions.
- Updated current information on web pages.

PROFESSIONAL EXPERIENCE (continued)

BEON TRADING & WHOLESALERS INC (USA) --- 5.2005 – 12.2007

Sales and Marketing Manager

As a partner of this fashion jewelry company, my major duties were to oversee the operation of a retail store in a shopping center and an online store and to organize wholesales activities in tradeshow.

- Developed the sales and marketing strategies to turn the new retail store to the profit territory in 3 months.
- Accelerated the inventory turnover rate from 14 weeks to 4 weeks by using an analyzed sales statistics and monitoring the fast-moving fashion trends.
- Designed and printed the promotional brochures, posters, and flyers to save thousands of outsourced artworks and printing costs.
- Recognized “Star of The Month” in Christmas 2006 to the top selling salesperson with an incentive bonus boosting the sales by 65% compared to the Thanksgiving Day sales.
- Maximized the profit by overseeing the profit margin and overhead costs incurred for the store and tradeshow operation.

PACIFIC GLOBAL BANK (USA) --- 2.2003 – 4.2005

Assistant Vice President (Loan) / Branch Manager

As a member of the executive management team, the functions I had to carry out in the branch were to supervise the day-to-day operations, audits, and compliance issues, to assure the branch customer service plan to achieve the customer satisfaction, to motivate the branch team to work towards the bank's goal, and to conduct hiring activities.

- Promoted from loan officer to Branch Manager in 6 months.
- Developed sales and revenue generating programs such as creating the branch sales plan, visiting neighborhood business, and developing branch staffs and sales activities, resulting in deposit increased by 220% in 2 months.
- Cultivated new business and maintained existing customers' relationships by providing a tailor-made financial advice to suit customers' special needs so as to promote cross-selling products and services.
- Served on the Marketing Committee to help developing the Bank's marketing strategy and sales programs.
- Enhanced the internet policy by instituting the Information Security Policy and Internet/E-mail Use Policy.
- Succeeded underwriting more than 50% of the commercial loan requests over US\$1 million, all my underwriting loans were free of bad debts.
- Expanded the customer based from local community to other states and cities.

INTERNATIONAL BANK OF CHICAGO (USA) --- 3.1993 – 4.1997

Internal Auditor

Promoted from loan trainee to assistant compliance officer in 3 months and then promoted to internal auditor in another 9 months, my duties were to conduct audits of the controls, to evaluate the adequacy procedures and the reliability and integrity of information, to review loan quality, to prepare reports of audit findings, and to recommend corrections and improvements.

- Conferred with staff and management of departments to foster their understanding and acceptance of audit findings and recommendations.
- Adopted the audit findings and the approved recommendations and corrections to prepare the annual and long-range audit plan.
- Coordinated with the external auditors in ensuring well-brief on areas of concern.

PROFESSIONAL EXPERIENCE (continued)

BONHAM HOTEL (HK) --- 1.1989 – 3.1992

Receivable and Credit Officer

As the department of the Credit department, my main duties were to supervise the A/R and Credit department, to prepare accounts receivable report/ledger and aging report monthly, and to collect past due and/or over limit accounts.

- Established policies and procedures for the brand-new A/R and Credit Department.
- Evaluated and analyzed the credit applications carefully and set a more conservative credit limit, resulting in less than 3% past due or over limit accounts and no bad debts.

EDUCATION & QUALIFICATION

University of Illinois at Chicago, USA --- 2002

Bachelor of Science in Finance, 1st Honor

Bachelor of Science in Information and Decision Science, 1st Honor

Community Bankers Association in Illinois, USA --- 2003 to 2005

Certificate of Branch Managers'/Supervisors' Skill Series

Certificate of Commercial Lending Institute

Certificate of Real Estate Construction Lending

SKILLS

Computer Applications: MS Office (Excel, Word, PowerPoint, Publisher, and Access)
Programming Languages: MS FrontPage and HTML
Special Applications: Hotel System (HK): IBM AS400 ACOM Operations and Accounting
Banking System (USA): IBM AS400 Jack Henry and Bancline
Loan Program (USA): Laser Pro Lending Software
Accounting and Tax System (USA): SAIL and ATX

ACTIVITIES (USA)

Chief Strategist, Chicago Dragons Pool Club, 2003 – 2008

Web Designer/Master, Hong Kong Club, 2003 – 2005

Vice President, Hong Kong Club, 2005

Volunteer Activities:

Volunteer Lecturer, Money Smart, FDIC, 2004

Volunteer Revenue Agent, Internal Revenue Service, 2001

Volunteer Translator, Bank at School, Illinois State Treasury Office, 1996