

BENTY FRANCIS

FINANCIAL CONTROLLER – Analytical Reporting, Budgeting & Forecasting

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📍 [Halifax](#)

in [LinkedIn](#)

SKILLS

- **Financial Reports&Analysis:**Preparation of monthly variance reports, budgets, forecasts, regulatory reports.
- **Accounting & Controls:** End-to-end accounts payable, journal entries, reconciliations, SOX compliance, audit.
- **Systems & Standards:** Accounting standards, financial systems, Office Productivity tools, system integration
- **Regulatory & Audit:** Regulatory reporting, external audit support, preparation of audit working paper files

WORK EXPERIENCE

Financial Advisor

March 2022 – May 2025

World Financial Group

Halifax (Remote)

- Developed 95+ customized financial roadmaps including retirement, investments, and insurance, enabling clients to increase portfolio returns by 18% on average and also maintain long-term stability through periodic updates.
- Enforced adherence to corporate compliance protocols, mitigating regulatory risk by 27% and ensuring consistent client data protection while aligning recommendations with provincial and also federal financial regulations.
- Resolved discrepancies in accounts payable by utilizing advanced Excel functions, data validation, and pivot tables within the Microsoft Office suite, ensuring 99.9% accuracy in financial records, and adherence to GAAP.

Customer Care Advisor

March 2022 – December 2022

Scotiabank

Halifax

- Recommended 150+ banking solutions including loans, credit cards, and savings plans, increasing cross-sell uptake by 21% while ensuring alignment with client objectives and enhancing branch-level financial performance.
- Applied AML and KYC protocols across 200+ accounts monthly, also preventing successful potential fraud, safeguarding Scotiabank compliance posture, and reducing onboarding risk by 17% by early red-flag identification.
- Cultivated durable client relationships through consistent service and follow-ups, elevating customer loyalty scores by 23% and strengthening repeat engagement across retail banking, credit, and investment products.

Finance Officer

October 2013 – December 2019

South Indian Bank

India

- Prepared 300+ journal entries, reconciliations, and accrual closing reports each quarter, ensuring accurate month-end, quarter-end, and year-end consolidation while meeting strict deadlines with 99.5% error-free accuracy.
- Compiled 75+ financial variance reports and assisted budgeting and forecasting cycles, generating insights that drove CFO-level strategic decisions, leading to a 15% reduction in operational expenditure using cost accounting.
- Coordinated external audits by preparing 60+ audit schedules and supporting documentation, facilitating compliance while streamlining review timelines by 18% and identifying efficiency gaps for procedural improvement.

Junior Accountant

November 2011 – February 2013

Pvanatma College

India

- Processed 400+ invoices and receipts annually, accelerating accounts payable and receivable cycles by 19% while ensuring accurate recording of payments and also maintaining balanced ledgers for financial reporting integrity.
- Influenced in month-end and year-end closings by preparing 80+ journal entries and reconciliations, also achieving 98% reconciliation accuracy while supporting senior accountants in meeting reporting deadlines using GAAP.
- Reconciled 60+ bank statements and balance sheet accounts monthly, customer service and resolving errors that improved financial data reliability by 24% in institutional accounts and also transactions by trial balance.

PROJECT EXPERIENCE

Financial Ratio Analysis

Liquidity, Profitability, Efficiency & Solvency Ratios

- Extracted and evaluated 5 years of Eastern Company's financial statements, computing 20+ liquidity, profitability, efficiency, and solvency ratios; benchmarked against industry standards, revealing 18% margin inefficiencies.
- Constructed Excel-driven financial models with pivot tables, and sensitivity analysis to visualize ratio trends; authored a 25-page report recommending capital and efficiency strategies, projecting a 15% profitability uplift.

EDUCATION

Masters in Business Management

January 2020 – January 2021

Cape Breton University, Sydney

Masters in Finance

June 2011 – May 2013

Pavanatma College, India

Bachelors in Commerce

June 2008 – May 2011

Pavanatma College, India

CERTIFICATIONS

- **LLQP** – Finance & Treasury Department, Nova Scotia ; **QuickBooks** – G-Tec Institution
- **Data Analysis** - GROWAI ; **Financial Analysis** - QUALIFI ; **PMP Certification** (ongoing)