Joan Mae Espardinez, MMA, MPA

Chartered Accountant (Provisional)

Cebu City, Philippines — working remotely with Australian businesses
joan@aussie-accountant.com

10+ years
accounting experience

5 years
professional experience in Australia

CA ANZ
Provisional Member since 2024

Xero L3
advanced Xero expertise

PROFILE

Detail-oriented and highly motivated accounting professional with over 10 years of experience across accounts payable, accounts receivable, payroll, financial reconciliation and end-to-end accounting processes, including 5 years of professional experience in Australia. Proven ability to manage accounting functions with a strong focus on accuracy, compliance, efficiency and timely reporting. Experienced in contractor payroll, client billing, reconciliations and stakeholder management in fast-paced environments. Holds a Master of Professional Accounting from Australia, complemented by strong analytical, problem-solving and communication skills. Committed to delivering high-quality financial outcomes and supporting business operations through effective accounting practices.

PROFESSIONAL EXPERIENCE

Freelance Accounting Consultant

Jul 2026 – Present

Coinport Pty Ltd Remote

Project-based accounting engagement focused on bookkeeping clean-up and financial record accuracy.

- Conducted historical bookkeeping clean-up, reviewing and correcting accounting transactions and financial records.
- Performed account reconciliations and investigated discrepancies to ensure accurate, up-to-date financial information.
- Prepared and assisted with BAS (Business Activity Statement) reporting, including GST reconciliations and supporting schedules.
- Assisted with IAS (Instalment Activity Statement) preparation and reporting requirements.
- Set up and configured Xero, including account settings, chart of accounts and accounting workflows.
- Reviewed and organised financial data to improve the accuracy and reliability of accounting records.
- Supported the transition to an organised cloud-based accounting system and improved bookkeeping processes.
- Prepared supporting documentation and financial schedules for ongoing accounting and compliance requirements.

CERTIFICATIONS

Provisional Member — Chartered Accountants Australia and New Zealand (CA ANZ)
2024 – present

Advanced Xero expertise (L3)

EDUCATION

Master of Professional Accounting
King's Own Institute, Sydney
2021 – 2023

Diploma in Accounting
Skyline International College, Sydney
2020 – 2021

Certificate IV in Accounting & Bookkeeping
Skyline International College, Sydney
2019 – 2020

Master's in Management Accounting
University of San Carlos, Philippines
2016 – 2018

Bachelor of Science in Accountancy
La Salle University, Philippines
2008 – 2012

Accountant

Mar 2024 – Jun 2026

Blue Tongue Skills Pty Ltd · WA Hybrid

- Managed end-to-end Accounts Payable and Receivable, processing high volumes of invoices with accuracy and compliance.
- Reviewed and validated supplier invoices, ensuring audit-ready documentation and correct cost allocation across projects and cost centres.
- Enforced Purchase Order (PO) controls, strengthening internal processes and reducing discrepancies.
- Prepared BAS (Business Activity Statements), including GST.
- Oversaw Accounts Receivable, including invoicing, collections and client trading terms to support cash flow.
- Managed the financial operations of Direct Hire projects, including billing, reporting and reimbursable tracking.
- Managed end-to-end weekly payroll for internal staff and site-based contractors, ensuring accuracy and compliance with statutory and client requirements.
- Coordinated contractor payroll for mine site operations, including weekly PO submissions, approval tracking and timesheet validation.
- Generated and issued approximately 120 invoices each week from approved POs and timesheets, ensuring accurate billing and timely revenue recognition.
- Oversaw international employee cost management, including advances and loan reconciliations.
- Maintained and reconciled General Ledger accounts, including month-end and year-end close.
- Prepared journals for accruals and prepayments, maintaining accurate schedules.
- Processed payroll in KeyPay and Workforce1 and coordinated ABA file approvals for payment release.
- Prepared and lodged payroll tax across multiple states and managed superannuation compliance.
- Led EOFY processes, including full GL reconciliation, payroll tax annual returns and WorkCover documentation.
- Supported audits by preparing and organising financial documentation for timely, accurate submissions.
- Approved staff expense claims and maintained the company asset register.
- Collaborated with Finance and Operations teams to improve processes and drive efficiency.

Assistant Accountant

Dec 2023 – Mar 2024

Blue Tongue Skills Pty Ltd · WA Onsite

- Managed end-to-end Accounts Payable processes.
- Supported Accounts Receivable, including collections and invoice follow-ups.
- Assisted with financial reporting and project accounting.
- Maintained the General Ledger and asset register.
- Provided cross-functional support across finance and operations.

SOFTWARE & SYSTEMS

ACCOUNTING & ERP

Xero · QuickBooks · MYOB · MYOB EXO · SAP · Microsoft Dynamics NAV · Business Central · Workforce1 · KeyPay

MICROSOFT OFFICE

Excel · Word · Outlook · Teams · SharePoint

GOOGLE WORKSPACE

Sheets · Docs · Drive · Slides · Meet

AI & AUTOMATION

ChatGPT · Claude · Gemini · Zapier

SKILLS

- ✓ Accounts Payable & Accounts Receivable
- ✓ Payroll Processing, Payroll Tax & Superannuation Compliance
- ✓ Bank & General Ledger Reconciliations
- ✓ Financial Reporting & Month-End Close
- ✓ Audit Support & Compliance
- ✓ Data Analysis & Problem Solving
- ✓ Documentation & Process Improvement
- ✓ Stakeholder Communication & Relationship Management

MULTI-COUNTRY ACCOUNTING

Australia · Canada · Philippines

INDUSTRY EXPERIENCE

Construction · Recruitment · Finance · Manufacturing · Technology · Retail · E-commerce (Shopify) · Mining · Cryptocurrency

REFERENCES

Available upon request.

Executive Assistant / Accounts & Admin Assistant

Jan 2022 – Jan 2024

Grange and Baker · NSW Onsite

- Processed bank payments and intercompany transactions in ERP systems.
- Managed AR/AP ageing reports and reconciliations.
- Performed monthly bank and balance sheet reconciliations.
- Assisted with month-end financial reporting.
- Liaised with clients and vendors to resolve discrepancies.

Assistant Tax Accountant

Apr 2020 – Aug 2021

Tax Tips Penrith · NSW Onsite

- Prepared individual tax returns for a diverse client base.
- Ensured compliance with Australian taxation regulations.

Portfolio Reconciliation Analyst

Oct 2016 – Oct 2019

Manulife Business Processing Services · Philippines Onsite

- Investigated and resolved cash and position reconciliation variances.
- Managed global portfolio reconciliations across multiple currencies.
- Produced variance reports for market value and NAV reconciliation.
- Collaborated with global teams to resolve aged discrepancies.

Staff Accountant

May 2014 – Oct 2016

Philippine Makoto Corporation · Philippines Onsite

- Managed AR/AP transactions and prepared ageing reports.
- Conducted inventory checks and audit reporting.
- Prepared and filed Bureau of Internal Revenue (BIR) tax returns on time.
- Ensured compliance with BIR tax regulations and updates.
- Prepared monthly, quarterly and annual tax reports.
- Reviewed monthly payroll before processing.
- Assisted the Accounting Manager with monthly forecasts and budgets.
- Completed ad hoc tasks as requested by management and the Accounting Manager.