



Sakshi Kumbhar

Finance
Business and
Technology

About Me

Solution-driven individual with around of professional experience in Fintech domain. Have demonstrated expertise in Accounting and finance, Risk Assessment for enhanced Security, Data Management and to provide data-driven critical insights for global SMSE to standardize workflow for increasing efficiency. Successfully pursued Masters in Business Analytics with high focus on business applications of Python/R, Tableau, Big Data (AWS) for Statistical Analysis. Seeking opportunities into Finance and analysis with strong interpersonal skills to leverage my knowledge of finance and data analysis and deliver strategic insights.

Education, Certification

MASTERS OF SCIENCE, BUSINESS ANALYTICS

National University Of Ireland Galway, 2022 - 2023

Modules:

Database Systems, Statistical Techniques for Business Analytics (SPSS), Business Modeling and Analytics (Excel), System Development and Project Management, Data Science and Big Data Analytics (AWS), Decision Theory and Analytics (Tableau), Advanced Programming for Business Analytics (Python).

BACHLORES OF MANAGEMENT STUDIES - FINANCE

University Of Mumbai - 2018 - 2021

(Key Modules - Corporate communication and Public Relation, Logistics and Supply Chain Management, Investment analysis, Wealth Management, Financial accounting and risk management, Direct and Indirect Tax)

MSCIT - PROFESSIONAL CERTIFICATION

UNIVERSITY OF MUMBAI

Advance MS Excel, MS Power Point, MS Word

OTHER PROFESSIONAL CERTIFICATIONS

- SQL for Database
- Agile foundation
- Advance Excel

Skills & Proficiencies

Programming Skills - Python, R, Hive Query

Python - Used pandas library, to read csv files, and analyze data and created data frames

R Studios - foreign exchange analysis - major project for statistical depiction

Hive Query

Databases - SQL/MY SQL, Hadoop, AWS, JIRA

SNOWFLAKES freelance project, academic inventories,

Accounting Skills - Accounts receivables, Payables, negotiations, Payrolls Tax returns/ Audit, Reconciliation, Transaction Handling

Business Writing - Documentation and reporting - Microsoft Office suits, Word, PowerPoint, JIRA

Tools - MS Power BI, Tableau , Jira software, SPSS.

MS Office Suits- MS Excel proficiency, MS Word, MS Power Point.

UNIVERSITY THEASES PROJECT - FOREGIN CURRENCY EXCHANGE ANALYSIS

- Conducted research on foreign exchange rates using Tableau, SPSS, Power BI, and Power Automate.
- Mapped process flows using tableau and analyzed the influence of events and social media on currency prices.
- Utilized flowcharts and critical thinking to quantify trade-related issues and assess economic impacts.
- Employed Python for innovative automated data analysis, enhancing efficiency and risk management.

FREELANCE PROJECTS

"Snowflake Project: Rare Burger – Snowsight Dashboard"

- *Created a Snowflake trial account and navigated the Snowflake web interface*
- *Obtained data from the Snowflake Marketplace, including competitor data*
- *Created a Snowflake database called "Rare Burger" and a schema called "public"*
- *Created a table called "Monthly_Revenue" with columns for location, region, postal code, total spend, number of customers, etc.*
- *Loaded data from a CSV file into the "Monthly_Revenue" table using Snowflake's internal stage and load wizard*
- *Wrote SQL queries to combine Rare Burger data with competitor data from the Marketplace*
- *Created a Benchmark Dashboard in Snowsight with charts showing:*
 1. *Customers spend by location vs competitors*
 2. *Number of customers by location*
 3. *Online spend by location*
 4. *Analyzed the dashboard to derive insights, such as why Rare Burger had more customers but less revenue than competitors in some locations*
- *Key results obtained:*
 - *Creating Snowflake databases, schemas, and tables*
 - *Loading data into Snowflake from CSV files*
 - *Writing SQL queries to combine data from multiple sources*
 - *Creating interactive dashboards in Snowsight*



OBJECTIVE

- Created profit and loss statement and Segregated data for carrying out the profit analysis.
- Calculate average weighted cost
- Calculated capital invested, finance charge NOPAT
- Use financial statement to calculate economic value added

TASK AND ACTION

Ø Calculate Weighted average cost

·GROSS PROFIT = (Sales value - COGS)

·EXPENSES = (SUM (SB, RO,DA)

·EBIT = (GP-Expenses), EBT = (EBIT- Interest)

Capital invested, Finance charged, NOPAT

we SUM UP "Equity and the long term debit in the end of the period"

NOPAT(Net Operating profit After Tax) - = (EBIT + non operating gains/ losses)*(1 - tax rate) for the particluar year

WACC - (cost of equity/ shareholder equity/ asset)+ debt*

liabilities/Asset*(1-Tax Rate Assumption)

· ACHIVEMENTS

Calculated Economic Profit of the company

\$, 000 000	Metals and Mining Co.			
PROFIT AND LOSS STATEMENT	2016	2017	2018	2019
Sales	8,000.00	8,800.00	9,000.00	12,000.00
Cost of Goods Sold	4,000.00	4,200.00	5,000.00	7,200.00
Gross Profit	4,000.00	4,600.00	4,000.00	4,800.00
Expenses	510.00	411.00	622.00	594.00
Salaries and Benefits	10.00	11.00	12.00	14.00
Rent and Overheads	200.00	250.00	230.00	180.00
Depreciation & Amortization	300.00	150.00	380.00	400.00
EBIT	3,490.00	4,189.00	3,378.00	4,206.00
Interest	1,000.00	1,000.00	1,000.00	800.00
Earnings before Tax	2,490.00	3,189.00	2,378.00	3,406.00
Tax	622.50	797.25	594.50	851.50
Net Profit	1,867.50	2,391.75	1,783.50	2,554.50
Tax Rate Assumption	0.25	0.25	0.25	0.25
BALANCE SHEET	2016	2017	2018	2019
Assets	54,000.00	55,000.00	59,800.00	70,200.00
Long-term liabilities	32,000.00	28,000.00	30,000.00	36,000.00
Short-term liabilities	2,000.00	2,000.00	1,800.00	2,200.00
Liabilities	34,000.00	30,000.00	31,800.00	38,200.00
Shareholders Equity	20,000.00	25,000.00	28,000.00	32,000.00
Risk-free rate (US, 2019)	3%			
Industry beta (unlevered)	1.02			
Market return (S&P)	10%			
Coupon rate of MM Co.	4%			
Beta (relevered)	1.22			
Cost of Equity	11.52%			
Cost of Debt	4.00%			
WACC	6.89%			
Capital invested		57,000.00	56,000.00	62,000.00
Finance charge		3,924.62	3,855.77	4,268.89
NOPAT		3,141.75	2,533.50	3,154.50
EVA		(782.87)	(1,322.27)	(1,114.39)
ROIC		4%	3%	4%
ROE	9%	10%	6%	8%
ROA	3%	4%	3%	4%

PRIMARK SALES ANALYSIS

- Data Analysis and Visualization Dashboard: Create an interactive dashboard using "Python's Dash" and "R's Shiny framework".**
- Involved analyzing and visualizing various datasets like sales data, website traffic data, social media trends analytics.**
- Used Python's libraries like "Pandas, Matplotlib, and Plotly" and R's "tidyverse" packages for data manipulation, analysis, and visualization.**

'SALES DATA ANALYSIS

- Uploaded CSV file through using one drive cloud to MS Office**
- Data Cleaning – Identifying repetitive values, rearranging in chromized ascending order as per requirement, calculating the sum by using the SUM formula for desired regions**
- Data Mining – As per the condition of discounting, "IF" function parenthesis to get a clear depiction on the products eligible for discount and viseversa.**
- As per the discount condition applying discounts using "IF" function parenthesis to calculate the final price.**
- Implied VLOOKUP function to analysis and relate data from multiple spreadsheets of relational data**
- Created PIVOT tables to visualize and study data in simplified manner.**

Connect with me

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CONNECT WITH ME

