

# Malick M Reza

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## Summary

Accomplished Financial and FP&A Analyst with superior math, stats, finance, accounting, critical reasoning, problem solving, team playing & leadership skills with strong data analytics skills. Proficient in budgeting, forecasting, reporting, modeling, strategic planning & analysis, revenue & pricing analysis, cost analysis using advanced Excel, Access, SQL, Tableau, Power BI and Python. Seasoned exposure in presenting insights and findings to diverse audiences.

## Skills

Financial Planning & Analysis (FP&A), Strategic Planning & Analysis, Financial Reporting, Budgeting & Forecasting, Fund Transfer Pricing (FTP), Lines of Business (LOB), Cost Center, Product & Customer level KPI & Metrics, ALCO Reporting, Variance Analysis, Complex Financial Modeling, Cost Allocations, Full-Cycle Accounting, Chart of Accounts, GL Mapping, IFRS & US GAAP, Supporting Audits, Workflow/Process Analysis & Improvement, Microsoft Access, Visual Basic, Hyperion Essbase Smart View, Oracle & Other ERP. Data Wrangling, Exploratory Data Analysis, Data Visualization, Storytelling, Machine Learning and Presentation of findings using Advanced Excel (Pivot Tables & Charts, Lookups, Sumifs, Nested Ifs, Other advanced formulas & functions), SQL, Python (numpy, matplotlib, pandas, scikit-learn, seaborn), Tableau, Power BI, PowerPoint.

## Work Experience

**Data Analytics Career Track Certification**, 08/2020 to 03/2021  
Springboard, California, US

400+ hours of hands-on course material, with 1:1 industry expert mentor oversight, and completion of 2 in-depth capstone projects. Mastered skills in analyzing business problems, data analysis, presenting business insights to different stakeholders, SQL, Python and data visualization.

**Controller – Finance**, 09/2014 to 10/2019  
National Finance, Dhaka, Bangladesh

Initiate and execute company-wide strategic plans, budgets & forecasts and long-term plans in consultation with all business and support divisions by discussing, debating, negotiating and advocating across all spectrum of income statement, balance sheet and cash flow metrics and KPIs. Led all FP&A and internal and external reporting in addition to providing LOB, ALCO, executive management, board and shareholder reporting packs. Successfully set up a US\$ 4M equivalent core banking system as finance project lead and member of the steering committee and integrated all finance legacy systems. Extensive use of advanced Excel and Access in complex financial modeling, developing stand-alone applications and reporting systems.

**Controller – Finance**, 04/2012 to 07/2014  
NRB Bank, Dhaka, Bangladesh

Responsible for all FP&A including strategic planning, budgeting & rolling forecasts and long-term planning in addition to all LOB, executive management, board and shareholder reporting packs. Developed the entire internal and external reporting infrastructure and assisted IT in setting up the core banking system (US\$4M) and card system (US\$5M) for this newly licensed bank. Extensive use of advanced Excel and Access in complex financial modeling, developing stand-alone applications and reporting systems.

**Head of Finance**, 09/2006 to 04/2012  
**Senior Manager, Financial Planning & Analysis**, 12/2005 to 09/2006  
Eastern Bank, Dhaka, Bangladesh

Responsible to formulate strategic plans and their executions across the division in addition to imparting full cycle accounting, management & statutory reporting, public reporting, financial & general ledger control, accounts payable, reconciliations, payroll and tax of finance division. Completed the bank's system migration from Oracle Flexcube Corporate 4.5 and Retail 6.8 to Oracle Flexcube UBS 10.5 as a member of the steering committee. Framed FTP, GL Control and other policies and

implemented them to transform the management reporting system, which in turn strengthened the decision-making system of the bank. Cleared huge backlog in GL reconciliations which translated into US\$ 5 + million equivalent in savings. Extensive use of advanced Excel and Access in complex financial modeling, developing stand-alone applications and reporting systems.

**Manager, Financial Planning & Analysis**, 07/2002 to 10/2005

**American Express Bank (an American Express, USA company)**, Dhaka, Bangladesh

New York (NY) flash reports and other HQ (NY) reporting after adjusting all relevant accounting issues from IFRS to US GAAP. Provide critical MIS to Country Controller, Heads of LOBs and New York (HQ) on profitability, trends, developments, metrics and strategic planning support. Help LOBs long-term planning, budgeting and rolling forecasts, consolidate AXP Bangladesh assumptions and numbers and negotiate with LOBs in narrowing the gap between HQ expectations and LOBs capabilities by identifying key issues impacting business results. Analyzes, monitors and negotiate administration of fund transfer pricing (FTP). Develop and implement various financial models and systems. Extensive use of advanced Excel and Access in complex financial modeling, developing stand-alone applications and reporting systems and Hyperion Enterprise to consolidate financials and extracting reports.

**Financial Analyst and Sr. Financial Analyst**, 12/1998 to 07/2001

**American Life Insurance Company (an AIG, Inc., USA company)**, Dhaka, Bangladesh

Financial planning & analysis, budgeting & forecasting, regulatory reporting including reports prepared for US regulatory filings, local and US tax filings, fund management including collections and investments, preparing industry and economic outlook reports and management reports and various analytical reports.

## Education & Certification

**Data Analytics Certification**, Springboard, California, USA, Mar 2021

**Master of Science in Management of Technology**, NUS Business School, National University of Singapore, Singapore

**Master of Business Administration in Finance**, Institute of Business Administration, University of Dhaka, Bangladesh

**Bachelor of Science in Mechanical Engineering**, Khulna University of Engineering & Technology, Bangladesh

## Projects (please see my github)

### Heart Failure Prediction

This dataset is meant to predict death/survival of patients with heart failure where patients' critical demographic and medical information have been given. Data cleaning and exploratory analysis using Tableau, numpy, pandas, matplotlib and seaborn and iterative multiple linear regression analysis using Excel eliminating one independent variable having highest P-value at a time until all remaining dependent variables get a P-value less than 0.05. The final regression leads to an apparently weak 21% R-squared despite having strong P-Value and residual scatter. Some of the more obvious independent variables showing no correlation leads to a conclusion that a logistic regression would have given a much better predictive model since the dependent variable is a binary one.

### Telco Customer Churn

This dataset is meant to predict customer churn from critical demographic, account and additional service subscription information. Data cleaning and exploratory analysis has been done using numpy, pandas, matplotlib, seaborn, scikit-learn, statsmodels.api and Tableau to observe churn and build a logistic regression model to predict churn. The logistic regression gives an excellent accuracy of about 81% in predicting churn.

### American Energy Market Regulator Case Study in SQL

The case required analyzing the power outage data by type of outage of all the participants and help AEMR achieve market stability and reliability using SQL. SQL queries and sub-queries have been deployed to analyze the data and summarized in 3 different PowerPoint presentations prepared for executive, technical and non-technical audiences.

### Southern Water Corp Case Study: Financial, Economic and Statistical Analysis

This case was meant to help Southern Water Corp understand its' revenues, expenses and EBIT, market demand and supply of water and the anomalies of their pumping operations by carrying out financial, econometric and descriptive and inferential statistical analysis in Excel and summarizing the finding and insights into 3 different PowerPoint presentations prepared for executive, technical and non-technical audiences.