**Career Summary**

Accomplished Financial Analyst with an exceptional aptitude for analyzing businesses and developing processes and tools to support financial objectives. Effective communicator who possesses the ability to build strong relationships with coworkers, clients and senior management. Ability to utilize data from complex information and financial systems. Highly organized and detail-orientated individual.

**Areas of Expertise**; Banking, Underwriting, Risk Management, Financial Analysis, Industry Research, Microsoft Office Expertise, Development of Processes and Tools, Variance Analysis, Policy Analysis and Compliance, Multi-Family Housing, Databases and SQL.

**Education**

**◦ SUNY Cortland, B.S. Business Economics concentrating in Financial Management with a minor in Computer Applications.  
◦ Moody’s Analytics Omega Performance Credit Training.**

**Experience**

**Berkshire Bank, Commercial Credit Analyst June 2018 – Present *Albany, NY*****◦** Perform financial analysis and prepare underwriting documents to make recommendations for complex multimillion-dollar commercial credit requests.   
**◦** Offer support for the deal in terms of analysis, underwriting, structuring and documentation.   
**◦** Within two months, I identified an environmental issue on an outstanding credit and led the bank in making corrective action in order to minimalize risk.   
**◦** Review financial statements, projection models and all other relevant financial and non-financial data to develop a concise, focused analytical foundation for a credit decision.   
**◦** Prepare thorough underwriting identifying industry concerns, market share trends, financial trends and other pertinent underwriting issues to present.   
**◦** Analyze and assess the adequacy of collateral, trends, ratios and cash flows. Spread financial statements and tax returns to assess the financial condition.

**CGI Federal, Financial Analyst August 2015 – June 2018  *Albany, NY***◦ Daily activities included financial reporting, analyzing financial statements, reviewing vouchers, rent adjustments, and budgets.   
**◦** Created reports and data summaries relaying key performance indicators to Area Managers.   
**◦** Along with finance team, led and initiated over housing project in which sites were sent letters notifying them of over housed and under housed units which resulted in heightened efficiencies at sites and saved HUD a great amount of money, estimated to be in excess of one hundred thousand dollars annually.   
◦ While under my responsibility for a time period of over a year, there was not a single late payment release to any of the contracts in our portfolio.   
◦ Revealed findings from reviews to operations in clear and accurate manor.

**ConRel Realty, ConRel and Carman Wine & Liquor, Business Analyst 2010 - Present *Albany, NY***◦ Gain exposure to owner operated wholesale, manufacturing and retail business structures.   
**◦** Create and maintain website and monitor analytics to enhance responses to advertisements and ensure SEO.   
**◦** Implementation of monthly mail merge using in house database in which sales increased 15% over a period of 2 years.   
**◦** Create job postings and assisted in hiring process using multiple platforms.   
**◦** Create a yearly price sheet template that was sent to parts distributors throughout the Northeast US.