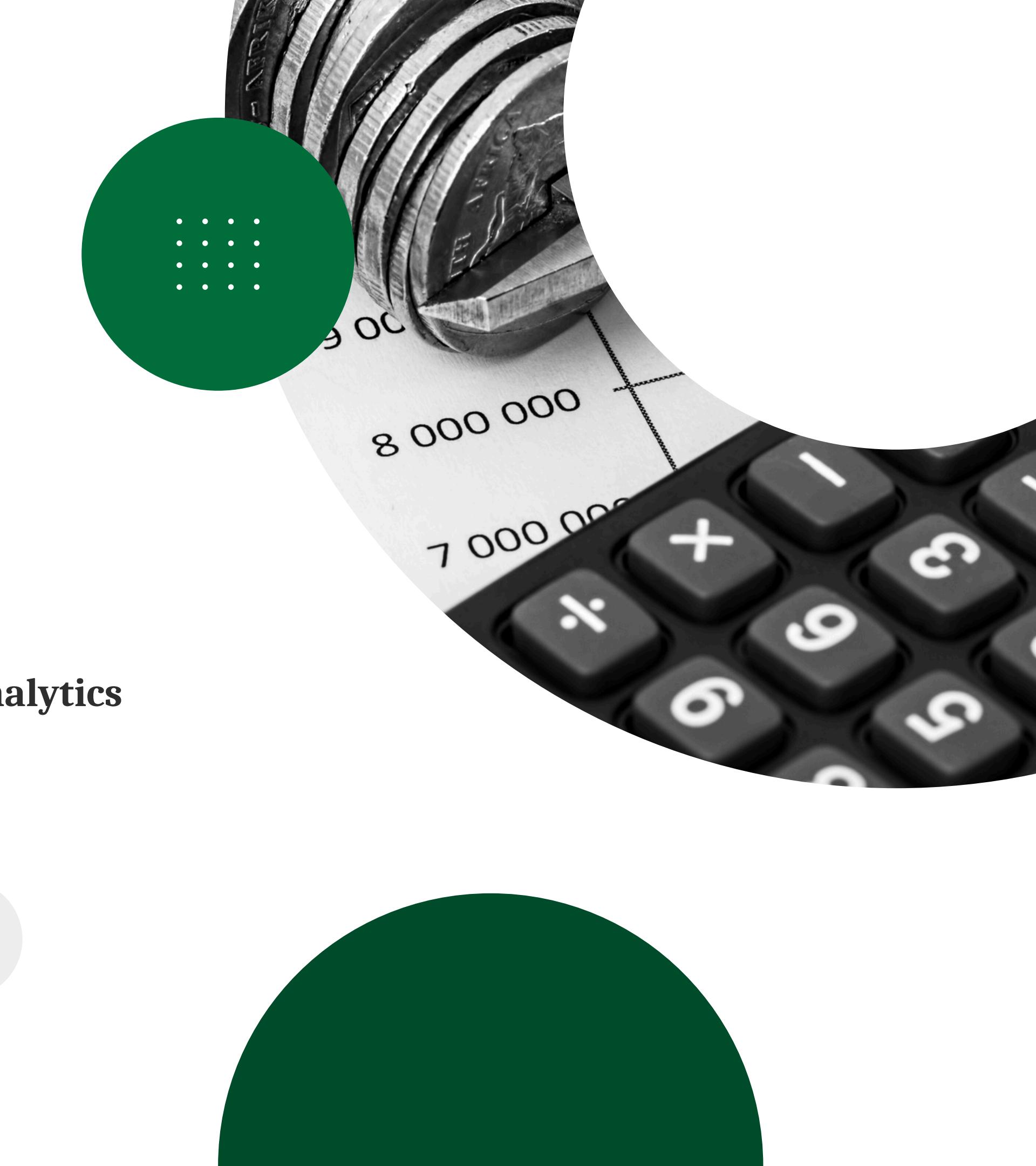


Finance Portfolio

Treasury | Financial Modeling | FP&A | Data Analytics

Created by Felicia Nata, CTP





Executive Summary

Treasury professional with 3+ years of banking experience in liquidity management, FX monitoring, and regulatory reporting.

Certified Treasury Professional (CTP) with an M.Sc. in Finance, combining operational treasury execution with financial modeling and data analytics to strengthen cash visibility and balance sheet performance.

Treasury Expertise

Liquidity & Cash Management

- Daily cash positioning and liquidity oversight
- RTGS and inter-branch settlement management
- Short-term liquidity forecasting
- Basel III reserve requirement monitoring
- Bank account administration and reconciliation
- FX transaction monitoring

Liquidity Management Framework:

- Consolidated multi-account opening liquidity positions
- Forecasted short-term cash flows using inflow/outflow mapping
- Monitored regulatory reserve thresholds (Basel III)
- Executed funding or surplus placement decisions
- Conducted end-of-day liquidity variance and gap analysis

Working Capital and Cash Conversion Analysis

- Modeled Accounts Receivable (DSO), Accounts Payable (DPO), and Inventory Days
- Calculated Cash Conversion Cycle (CCC) to assess operational liquidity efficiency

Model Assumptions

- DSO: 60 days
- DPO: 100 days
- Inventory Days: 75 days

Financial Impact Assessment

- Quantified cash tied up in operations and working capital funding needs
- Assessed liquidity sensitivity to revenue growth fluctuations
- Conducted margin compression stress testing to evaluate cash flow resilience

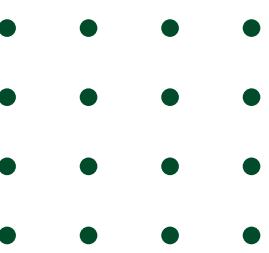
Integrated 3-Statement Financial Model

Developed a fully automated 5-year integrated financial model linking Income Statement, Balance Sheet, and Cash Flow Statement using key operational drivers.

Model designed for forecasting and scenario planning, including:

- Base Case
- Best Case
- Downside / Stress Case

All statements dynamically connected with circularity control and driver-based projections.



Integrated 3-Statement Financial Model

Income Statement

Revenue forecast driven by growth assumptions (6% base case)

- Gross margin sensitivity analysis (55% baseline)
- Operating expenses modeled as % of revenue
- Distribution: 7.5%
- R&D: 2.3%
- Depreciation: 3.2%

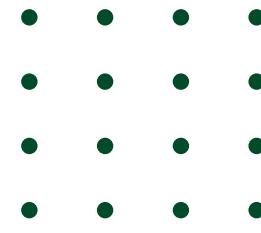
EBITDA and Net Profit dynamically calculated with scenario-based margin and profitability stress testing.

Balance Sheet

- Dynamic working capital modeling (AR, AP, Inventory) using turnover ratios
- Integrated debt schedule with amortization logic
- PP&E roll-forward linked to Capex and depreciation
- Automated retained earnings linkage
- Cash balancing mechanism to maintain statement integrity

Cash Flow Statement (Indirect Method)

- Net income reconciliation
- Non-cash adjustments (depreciation & working capital changes)
- Capex and financing activity integration
- Fully linked to balance sheet movements
- Circularity resolved through structured iterative calculation framework.



FP&A Scenario Analysis and Sensitivity Analysis

Designed forward-looking scenario models to evaluate profitability, liquidity resilience, and funding sustainability under varying market conditions.



Forecasting Framework

- Top-down revenue projection aligned with growth assumptions
- Margin stability baseline with cost inflation sensitivity
- Operating leverage assessment
- Liquidity stress testing under adverse conditions

Scenario Models Developed

Base Case:

Revenue growth at 6% with stable margin profile

Margin Compression Case:

Gross margin decline driven by raw material and cost pressure

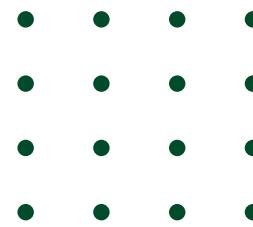
Revenue Slowdown Case:

Growth reduced to 3% with working capital expansion impact

Financial Impact Assessment

Each scenario quantified:

- EBITDA and profitability impact
- Cash runway and liquidity buffer effect
- Debt service capacity and sustainability metrics



Microsoft Certifications

- Data Modeling in Power BI
- ETL (Extract, Transform, Load) Processes
- Harnessing the Power of Data with Power BI
- Data Preparation & Analysis with Microsoft Excel

Data Analytic and Financial Visualization

Developed structured data models and automated reporting workflows to enhance financial transparency and KPI monitoring.

- Built relational data models in Power BI
- Implemented ETL processes for structured financial datasets
- Designed executive dashboards for profitability, liquidity, and working capital monitoring
- Integrated variance and trend analysis for performance evaluation



Professional Certifications

01 Treasury & Risk

Certified Treasury Professional (CTP)
Bank Risk Management Level 1

02 Capital Markets

Yale University, Financial Markets

03 Financial Modeling and FP&A

Corporate Finance Institute (CFI),
Advanced Integrated Financial Modeling & Forecasting

Professional Philosophy

Finance is **not merely about reporting numbers**, it is about managing liquidity, understanding risk, and enabling informed decision-making.

My approach integrates:

- structured treasury discipline
- analytical financial modeling
- data-driven visualization

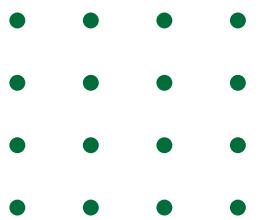
...to enhance financial clarity and resilience.

I believe well-designed financial systems create sustainable, risk-aware, and adaptable organizations.

Sincerely,

Felicia Nata, CTP





Felicia Nata, CTP
Treasury | Financial Modeling | FP&A | Data Analytics | CTP | M.Sc in Finance

Eligible to work in Sweden (No Visa Sponsorship Required)

Based in Sweden | Open to Relocation