

Nicholas Minor

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(443) 994-8659

Work Experience

Sr. Financial Analyst

Applied Composites-San Diego, CA

June 2020 to Present

- Oversees the Financial and Accounting Department and manages the business financial reporting, forecasting/budgeting for quarterly, annually, 3-year, and 5- year outlooks, and internal Percentage of Completion (POC) Revenue Recognition processes.
- Performs financial analysis on product costs, margins, cash flows, working capital, on a monthly.
- Creating from scratch linear and seasonality financial models/what-if analysis on a monthly, semi-annual/annually, and 3-5 year basis (using historical data), to be presented to the partners/senior management for the strategic plan(s).
- Ensures financial business processes comply with Generally Accepted Accounting Principles (GAAP) and/or International Financial Reporting Standards (IFRS), including GAAP accounting, financial reporting, budgeting, and forecast preparation/presentation.
- Accurately reports the financial results and financial statements of the organization's operations per Generally Accepted Principles (GAAP) and/or International Financial Reporting Standards (IFRS).
- Directs and gathers the monthly preparation of the budget, financial forecasts, and report variances to present to upper level management on a monthly/annual basis.
- Prepares reports that summarize and forecast business activity and financial position in income, expenses, and earnings based on past, present, and future operations.
- Provides financial analyses for capital investments, pricing decisions, and contract negotiations.
- Responsible for the company audit and provision of information to external auditors.
- Maintain effective internal controls, accounting procedures, and processes.
- Advises management in interpreting and utilizing managerial accounting information.
- Manage staff selection, interviewing, selecting qualified candidates, training, and staff development to ensure team competencies and capabilities to reach the business goals and expectations.

Senior Financial Analyst

Providien Medical-San Diego, CA

February 2018 to April 2020

- Primary responsibilities included solely managing two operational manufacturing plants from a financial perspective.
- Nicholas L. Minor
- Preparation of analysis of all monthly/weekly financial results compared to annual budget and quarterly forecasts, treasury, support in R&D analysis, and maintenance of standard costs, department variance analysis, pricing analysis, and the assembly of monthly sales analysis reporting.
 - Develop analysis and financial models to support both division in tracking of labor and overhead spending variances and trends. Interpret monthly plant variance reports prepared by cost accounting and develop action plans with management to address areas of concern.
 - Evaluate need for procurement of capital funds. Advise management on effective use of resources and methods for short- and long-range financial and R&D projects.

- Coordinate the completion of business plans and forecasts, budgetary comparisons, profit analyses, operations reviews, appropriate requests, and other financially related documents
- Finalizing and presenting all monthly financial results via power point decks results to upper level for monthly meetings.

Senior Financial Analyst

Cetera Financial Group-San Diego, CA

April 2014 to December 2017

- Develops/maintains complex financial models as part of the company's forecasting, budgeting, treasury and long-term planning processes (weekly flashes, monthly reporting, annual planning / budgeting).
- Determine the best approach to analyzing and synthesizing data and work independently to solve complex problems.
- Analyze and track reporting of all 7 Broker-Dealers assets, recruiting and attrition GDC on a monthly/quarterly/annually basis.
- Assesses the financial and economic performance of various businesses through detailed understanding of revenue and cost drivers, identifying ways to increase growth and profitability.
- Work with specific units in the context of regular financial monitoring, evaluation of new initiatives, budgeting, forecasting, and performance improvement.
- Monitors performance of various business units and departments (including variance analyses), preparing periodic reports to senior management.
- Maintains forecasting, budget, and key operating metrics databases within applicable systems; assist with implementation of new tool Bi360 and system.
- Assists in the production of analysis and recommendations for Executive Management with respect to strategic business decisions.
- Helps to improve current finance processes through simplification and/or automation.
- Develops and maintains excellent relationships with colleagues across business units / departments to foster an effective cross functional working environment.

Senior Financial Analyst

FDIC-(Contractor)-Washington, DC

June 2011 to December 2013

- Analyzed and managed 10 of 28 transactions associated with the FDIC's structured transaction portfolio. These transactions consisted of both single family and commercial assets totaling over \$30B in total exposure.
- Created and maintained asset loss reserve valuation models for both equity and purchase money note retained assets for FDIC structured transactions utilizing the Standard Asset Valuation Estimation ("SAVE") methodology.
- Utilized ARGUS and Intex software to model, analyze and develop assumptions on cash flows for CMBS and RMBS securitization transactions.
- Calculate the value of FDIC's equity position in the structured transactions by discounting projected cash flows to present value and net present value; these were then compared to managing member projections and financial advisor projections to determine equity distributions that should be disbursed to the managing member and the FDIC.
- Conducted market research on single family and non-single family real estate assets at the loan pool level to determine the state of the economy the portfolio's loans were in on a quarterly basis.
- Created and presented specific asset report to including; geographic and product type stratification, deal summaries, status reports, and performance graphs to Sr. directors of the FDIC and managing member executives of the structured transactions.

Investment Analyst

JP Morgan (Investment Bank)-Wilmington, DE

May 2007 to March 2011

- Work closely with the Equities, Derivatives Fixed Income securities transactions/product controllers, middle/back office and operations areas on a daily basis to understand the operational impact of trading strategies and settlement practices for the businesses both domestic and internationally.
- Work with the middle office to ensure trade bookings agree between front and back office systems and ultimately the general ledger.
- Perform heavy reconciliations from the Sub-Ledger to the General Ledger on FI securities and trade settlements
- Completion of monthly General Ledger Reconciliation & Substantiation process between legal entities, business and organizational units.
- Liaising with business and risk managers in the middle and front office (New York and London) to forecast P&L on trial balance sheets within the business
- Quickly understand workings of a complex processing system and general ledger systems across the infrastructure and their interrelationships and dependencies
- Consult with various international counter-parties to research, escalate, clear cash and settlement discrepancies are resolved in a timely manner.

Fund Accountant

PNC Global Investment Services-Wilmington, DE
March 2006 to May 2007

- Under direct supervision perform investment accounting functions for investment companies both domestic and internationally.
- Provide daily investable cash balances to portfolio manager; reconcile investment company cash and portfolio balances and communicate portfolio trade activity to custodian.
- Responsible for the daily NAV calculation for over 40 Mutual funds and Bonds.
- Review market quotes for acceptable fluctuation, reasonableness and accuracy, upon being submitted to NASDAQ/Morningstar for distributions to all major providers of financial news and analysis on markets, Bonds, and Mutual funds for individual investors.
- Performed daily investment accounting functions on fixed income portfolios (i.e.-bonds, T-bonds, FI, futures contracts, and money market instruments)
- Verify accuracy of trade tickets relating to portfolio transactions and daily FX rates.
- Prepare monthly financial statements for assigned fund(s); maintain audit analysis schedules during the year and finalize at year-end.

Education

Masters of Business Administration in Finance

Wilmington University
January 2006 to December 2008

Bachelor of Science in Business Administration - Management

Wesley College
January 2002 to December 2006

Skills

- Outlook
- Tableau.
- ARGUS and Intex
- FactSet

- financial/performance reporting
- Access
- Advent APX Hyperion
- Skills Functional experience includes mutual fund accounting
- fixed income
- Eagle
- Microsoft Dynamics
- and investment researching/modeling. Basic understanding of equity
- MRI
- trade processing from brokers/traders
- Word
- Longview
- Bi360
- Sports include Wesley Men's basketball Team 2002-2006, captain of Wesley College's Men's Basketball team 2004-2006.
- SAP
- Education Honors include 3.54 overall GPA for Master's Degree, Academic Honor Roll, Athletic Scholarship (Undergrad)
- Reuters
- Oracle
- and derivative securities/products types. Extremely proficient in several computer applications; such as Microsoft PowerPoint
- Bloomberg
- Excel