HARSHIL JARIWALA

Financial Analyst | MBA

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Summary

Financial Analyst with 5 years of global experience in FP&A, business intelligence, and process automation. Proven ability to turn complex financial data into actionable insights using Power BI, Jet Reports, and Microsoft Dynamics Business Central. Skilled in variance analysis, forecasting, and budgeting, with a strong track record of driving profitability, improving reporting accuracy, and enabling data-driven decisions across corporate finance and e-commerce organizations. Adept at partnering with cross-functional teams and leadership to optimize performance, control costs, and support strategic growth.

Experience

Spiral Binding LLC
Totowa, United States

Financial Analyst
04/2025 - Present

- Automated Jet Reports from Microsoft Dynamics Business Central across 3 brands, cutting reporting time by 25%
- Designed and published Power BI dashboards for sales, cost centers, and customer insights, improving executive decision-making speed.
- Delivered monthly financial reports consolidating sales, expenses, and profitability, enabling leadership to make faster strategic decisions that improved EBITDA margins by 5%
- Performed customer segmentation (AOV, LTV, order frequency, cross-brand purchases), enabling targeted marketing strategies that drove a 12% increase in repeat orders
- Developed sales matrix reports to analyze customer and product-level profitability, giving leadership visibility into margin drivers that increased profitability by 7%
- Created commission reports to calculate and track sales rep incentives, ensuring 100% accuracy in payouts and improving sales team satisfaction
- Produced sales rep business review reports, benchmarking rep performance vs. quotas, helping identify underperformers and boost average quota attainment by 12%
- Generated deferred revenue reports, ensuring GAAP compliance and aligning revenue recognition, which reduced audit discrepancies by 10%

Citigroup
New York, United States

Financial Analyst
01/2023 - 04/2025

- Conducted detailed financial analysis using Excel, SAP, and Hyperion, identifying savings that enhanced profitability
- Built SQL queries and Tableau dashboards to improve reporting efficiency and strengthen decision-making for senior leadership
- Developed and refined SQL queries and created data visualizations in Tableau, improving data retrieval efficiency and strengthening the strategic decision-making process.
- Led project management initiatives utilizing MS Project and Jira, ensuring the timely delivery of critical project milestones.
- Implemented GAAP and IFRS standards in financial reporting, resulting in a substantial reduction in compliance-related errors and ensuring the accuracy of financial documentation.
- Evaluated market risks using SAS and R, improving the accuracy of risk assessments and mitigating potential financial exposure.
- Constructed sophisticated financial models, including DCF, NPV, and IRR, which contributed to improved predictions of investment returns through accurate forecasting.
- Performed credit analysis and developed credit risk models, reducing credit default rates by 8% and improving credit risk management.

Boost FinCrop Group
India

Financial Analyst
01/2019 - 07/2021

- Executed detailed financial analysis and modeling to support strategic initiatives, identifying key trends, risks, and growth opportunities that informed business expansion plans.
- Developed and refined financial models for forecasting, budgeting, and variance analysis, delivering insights that informed executive decision-making at the highest levels.
- Created interactive and visually appealing data visualizations using Tableau, enabling management to make data-driven decisions and contributing to a 30% improvement in financial reporting efficiency.
- Partnered with cross-functional teams to ensure financial strategies were fully aligned with organizational goals, providing actionable recommendations to optimize business performance.
- Performed variance analysis to identify discrepancies between actual and projected results, offering strategic recommendations to improve financial outcomes.
- Contributed to the development of annual budgets and quarterly forecasts, ensuring they were in line with corporate objectives and market conditions.

Education

Stevens Institute of Technology
Hoboken, NJ

MBA in Business Analytics

Sarvajanik College of Engineering & Technology
Gujarat, India

B.E. Information Technology

Skills

Financial Analysis · Financial Modeling · Variance Analysis · Data Analysis · Data Visualization · E-Commerce · ERP · Google Project Management · GAAP · IFRS · JIRA · Microsoft Access · Microsoft Dynamics · Microsoft Power BI · Microsoft Project · S&P Capital IQ · SAP · SQL · Tableau · Bloomberg · Microsoft Excel · Jet Reports