Abel George

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SUMMARY

Financial Analyst with over 2+ years of experience in financial planning, data-driven analysis, and strategic decision-making. Leveraging advanced analytics tools (Excel, SQL, Python, Tableau), optimize financial performance, and drive cost-saving initiatives. Proven success in building robust financial models (DCF, NPV, IRR), conducting variance analysis, and enhancing reporting efficiency. Adept at collaborating with cross-functional teams to align financial strategies with business goals, mitigate risks, and maximize ROI.

SKILLS

- **Financial Analysis:** SAP, Hyperion, SAS, R, Bloomberg Terminal, S&P Capital IQ, FactSet
- **Data Analytics:** SQL, Python, Tableau, Power BI, Excel (VBA, PivotTables, VLOOKUP), Microsoft Access
- **Financial Modeling:** DCF, NPV, IRR, WACC, Monte Carlo Simulation, Sensitivity Analysis, LBO Analysis
- **Project Management:** MS Project, Jira, Agile, Waterfall, Asana
- **Risk Management:** Credit Risk Modeling, Market Risk Analysis, VaR (Value at Risk), Stress Testing
- **Reporting & Compliance:** GAAP, IFRS, SOX Compliance, SEC Reporting, FASB Standards
- **Investment Analysis:** Portfolio Optimization, Equity Valuation, Fixed Income Analysis, Derivatives Pricing
- **Industry Expertise:** Pharmaceuticals, Technology, Banking, Corporate Finance, Capital Markets

EXPERIENCE

Northern Trust   **NY, USA**
Financial Analyst   **Oct 2024 - Current**

- Spearhead comprehensive financial analysis using Excel, SAP, and Hyperion, identifying $1.2M in annual cost-saving opportunities through CAPEX optimization, boosting profitability by 15%.
- Design and optimize SQL queries and Tableau dashboards, reducing data retrieval time by 25% and enhancing liquidity forecasting and strategic capital allocation decisions.
- Lead project management efforts using MS Project and Jira, delivering 10+ critical financial projects on time, improving working capital efficiency by 20%.
- Ensure compliance with GAAP, IFRS, and SEC regulations in financial reporting, reducing compliance errors by 40% and maintaining 100% audit readiness for quarterly filings.
- Conduct market risk assessments using SAS and R, improving risk-adjusted return forecasts by 18% and implementing hedging strategies to minimize financial exposure.
- Develop advanced financial models (DCF, NPV, IRR, WACC) to evaluate investment opportunities, achieving a 95% accuracy rate in ROI projections and supporting $5M in M&A decisions.
- Perform credit risk analysis and refine credit scoring models, reducing default rates by 8% and strengthening portfolio diversification and debt covenant compliance.
- Maintain data integrity across financial systems, ensuring adherence to SOX standards and delivering error-free balance sheets, income statements, and cash flow reports.

Envestnet, Inc.   **NY, USA**
Financial Analyst   **Dec 2022 - Dec 2023**

- Executed in-depth financial modeling and scenario analysis, uncovering trends and risks that drove a 10% increase in EBITDA through informed expansion strategies.
- Built and refined forecasting and budgeting models using Monte Carlo simulations, providing insights that reduced budget variances by 12% and optimized P&L performance.
- Created interactive Tableau visualizations for cash flow analysis, shortening financial reporting cycles by 30% and enabling real-time leverage ratio monitoring.
- Collaborated with cross-functional teams to align financial plans with corporate objectives, delivering recommendations that improved ROIC by 15% through cost of capital adjustments.
- Conducted variance analysis on $10M+ budgets, identifying $500K in cost-saving opportunities and presenting NPV-based solutions to enhance shareholder value.
- Monitored KPIs, financial ratios (e.g., DSO, DPO), and covenant thresholds, reducing operational costs by 8% through targeted expense management.
- Contributed to annual budget planning and quarterly rolling forecasts, aligning projections with market volatility and achieving 98% accuracy in revenue and expense projections.

EDUCATION

Master of Business Administration in Corporate Finance   **Jan 2023 - Jan 2025**
Pace University, New York, NY
Bachelor of Business Administration in Operations Management   **Jan 2020 - Dec 2022**
Baruch College/CUNY, Zicklin School of Business New York, NY