DHARA VADERA

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SUMMARY

Financial Analyst with 5+ years of experience driving budgeting, forecasting, and margin optimization across healthcare, manufacturing, and capital markets. Known for building P&L models, DCF analysis, and rolling forecasts to support strategic planning and cost control. Hands-on in Excel, SQL, and Power BI with a consistent track record of reducing financial variances and improving working capital visibility.

WORK EXPERIENCE

Perfuroma | Senior Financial Analyst   **Feb 2025 - Current**
Project: Margin Monitoring & Forecast Optimization

- Built an **Excel-based cost model** using **standard costing principles** to calculate SKU-wise production cost breakdowns; identified hidden **input cost variances** across alcohol blends and aromatic compounds used in top-selling fragrances.
- Created a dynamic **margin bridge analysis** in **Excel + Power Pivot**, reconciling **COGS fluctuations** with sales price changes across 3 product lines, helping finance isolate the impact of volatile raw material pricing.
- Developed a **12-month rolling forecast** using **historical sales trends** and **seasonal demand uplift factors**, enabling proactive procurement planning and reducing the risk of overproduction.
- Consolidated data from ERP and warehouse reports into a **Power BI inventory aging dashboard**, providing visibility into **slow-moving raw materials** and optimizing **working capital utilization**.

Humana | Financial Planning & Analyst   **Jan 2024 – Jan 2025**
Project: Cost Forecasting & Budget Planning

- Prepared quarterly **operating budgets** for Medicare Advantage plans by consolidating claims projections, provider contract escalators, and enrollment growth assumptions; enabled better tracking of **medical loss ratio (MLR)** targets.
- Built a **monthly P&L variance analysis** model in **Excel** using actual vs forecasted medical spend across service categories, helping identify $2.1M in controllable variance within outpatient care costs.
- Supported long-range planning by running **discounted cash flow (DCF)** models on provider network expansion scenarios, incorporating capex assumptions, PMPM revenue forecasts, and utilization sensitivity.
- Designed a **Power BI dashboard** connected to SQL-based claims data, enabling real-time visibility into **budget vs actual** trends and simplifying financial reviews across actuarial, product, and compliance teams.

Infinite Infolab | Senior Financial Analyst   **Jun 2021 – Jul 2022**

- Led the development of a **3-year rolling forecast model** incorporating revenue pipeline, churn, pricing elasticity, and opex run-rate trends; enabled leadership to assess EBITDA trajectory under multiple scenarios.
- Partnered with business heads during quarterly planning cycles to define **department-level budgets**, enforced **top-down vs bottom-up alignment**, and resolved allocation conflicts through what-if modeling.
- Conducted **margin bridge analysis** at product level, reconciling YoY movement in gross and contribution margins, and flagged underperforming verticals for restructuring.
- Built a dynamic **working capital tracker** in Power BI, integrating AR/AP aging data and inventory turnover ratios to support treasury in cash flow planning.

Infinite Infolab | Financial Analyst   **Sep 2017 – May 2021**

- Prepared monthly **budget vs actual variance reports** for 5 business units using **Excel and SQL**, highlighting key deltas in variable opex, staff cost, and discretionary spend.
- Built and maintained **P&L models** segmented by geography and product line, integrating direct/indirect costs, revenue drivers, and headcount-based allocations.
- Supported finance leads in evaluating new project proposals using **discounted cash flow (DCF)** and **payback period analysis**, improving capital allocation discipline.

TECHNICAL SKILLS

Financial Modeling: Forecasting, Budgeting, Variance Analysis, Scenario Planning, Margin Analysis, Cost Modeling, Sensitivity Analysis, Financial Planning, Discounted Cash Flow (DCF), Pro Forma Statements
Financial Analysis & FP&A: Expense Tracking, Headcount & Compensation Planning, Cost Control, Profitability Analysis, ROI Analysis, Pricing Strategy, Strategic Planning, Financial Reporting, Earnings Call Support
Pricing & Revenue Analytics: CAC-to-LTV Analysis, Pricing Impact Simulation, Revenue Modeling, Elasticity Analysis, What-If Analysis, Unit Economics, Deal Desk Support
Data Analysis & Visualization: SQL, Python (pandas, matplotlib), Tableau, Power BI, Regression Analysis, Time Series Analysis, KPI Dashboards, Data Storytelling, Trend Analysis
Tools & Platforms: Excel (Power Query, VBA), Google Sheets, Anaplan, Oracle EPM, Hyperion

EDUCATION

New York Institute of Technology   **May – 2024**
Masters in Business Administration, MBA, Finance, General   Manhattan, NY

Saurashtra University   **May – 2015**
Masters of Commerce, Business/Commerce, General   Rajkot, India