

# Nishad Waghmare

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## **Career Objective:**

Self-driven, detail and team-oriented financial analyst with over 2 years of experience in business valuations, financial data trend analysis, financial modelling, budgeting, accounting, and forecasting. Leveraging strong analytical skills to support operations through robust modelling to facilitate executive-level decisions. Quickly adapt to new technologies.

## **Professional Experience:**

**Ki Finance (Kioti Tractor),** Raleigh, NC  
*Financial/Credit Analyst*

**December 2022 – March 2023**

- Managed over \$5m in credit lines for the Southeast United States territory of 30+ tractor retailers as the first point of contact for all issues relating to credit lines and financing
- Performed annual financial statement reviews on 10+ accounts to ensure maintenance of creditworthiness and assess risk of credit line increases and overline requests

**Capitol Broadcasting Company,** Durham, NC  
*Real Estate Financial Analyst*

**November 2021 – June 2022**

- Achieved a high degree of competency in a variety of advanced real estate financial modeling techniques within 2 months including waterfall structures, lifecycle analysis, cost curve analysis, government incentive usage, project financing, etc., regularly building models and presenting key concepts for use by upper management
- Completed a CCIM course on federal and state historic tax credit incentives, and later applied concepts to a \$50 million multi-family project resulting in a \$16 million reduction of required equity investment
- Prepared and presented risk & return data and strategy recommendations on a mixed-use deal's promote structure to upper management for use in negotiations, resulting in a 20% (\$3.2 million) increase in company's share of promote
- Spearheaded implementation of ARGUS Enterprise, an industry standard real estate investment analysis tool, in 4 projects while obtaining certification within 1 month

**Guidehouse,** Remote  
*Healthcare Revenue Analyst*

**July 2021 – November 2021**

- Supported the University of Alabama Health Services Foundation (UABHSF) in backlogged claim denials and rejections, serving as a liaison between healthcare providers and insurance companies in ensuring insurance payouts
- Exceeded third quarter productivity goals by 15%, with an average of 25 resolved claims per day
- Personally recovered a total of over \$200,000 in unresolved claims for UABHSF hospitals and providers since start date on the project
- Utilized day-to-day claim resolution knowledge to assist management in continuous process improvement for streamlining standard operating procedures

**Loan Analyst – Paycheck Protection Program**

**January 2021 – July 2021**

- Supported PayPal in lending project for the Small Business Administration's (SBA) Paycheck Protection Program as a loan analyst, specializing in Know Your Customer checks and NAICS code reviews
- Regularly exceeded loan processing targets of 20 contracts per day by 20-30%, procuring funding of over \$30 million for mostly small and medium sized businesses
- Maintained over 95% accuracy according to processing audits amidst frequently changing guidelines and operating procedures from the SBA
- Gained competency with Salesforce loan processing software within 3 weeks, later training 4 new hires on use of the system

## **Education:**

**East Carolina University, Greenville, NC**

*Bachelor of Science in Business Administration, Finance, December 2020, Magna Cum Laude (GPA: 3.75)*

## **Technical Summary:**

- MS Excel Advanced (vlookups, pivot tables, macros, VBA) – MyITLabs Certified
- SAS Certified Specialist: Base Programming Using SAS 9.4
- ARGUS Enterprise – ARGUS Software Certification (ASC)
- Tableau (visualizations, dashboards, data analysis) – currently pursuing Desktop Specialist certification
- PowerApps (Canvas App, Power Automate), PowerBI
- Python
- Salesforce