

AMOGH H H

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[LinkedIn](#) | [Portfolio](#) | [GitHub](#)

Full UK Right to Work (Graduate Visa) · No sponsorship required · Available immediately

PROFESSIONAL SUMMARY

Finance and accounting graduate with a Bachelor of Commerce, an MBA in Finance and an MSc in Business Analytics. Strong grounding in financial accounting, reconciliations and financial reporting, with practical experience handling cash, billing and high-volume financial data to strict accuracy standards. Confident preparing management accounts and three-statement models in Excel (profit and loss, balance sheet and cash flow) and assessing credit and financial risk. Numerate, detail-oriented and commercially aware, now seeking a finance, accounting or credit analyst role in London.

CORE SKILLS

Accounting & Reporting: Xero (L1 + L2 Certified), Bank Reconciliation, Month-End Close Support, Financial Reporting, Variance Analysis, Cash Flow Monitoring, P&L Management, Balance Sheet Reconciliation, UK GAAP, IFRS 9, FRS 102, Internal Controls, ERISA, HIPAA Compliance

Finance & Analysis: Financial Modelling (FAST), DCF Valuation, WACC, Scenario Analysis, Forecasting, Budgeting, Credit Risk Modelling, PD/LGD/EAD Scorecards, Expected Credit Loss (ECL), Working Capital

Programming & Tools: Advanced Microsoft Excel (INDEX/MATCH, SUMIFS, Power Query, dynamic arrays, pivot tables), R, Streamlit, Plotly, Git/GitHub

Soft Skills: Attention to detail, Stakeholder communication, Decision-making under pressure, Team leadership, Compliance discipline

EXPERIENCE

STAR AMUSEMENTS LIMITED

Southend-on-Sea, UK

Team Lead, Finance Operations and Customer Service Assistant

April 2025 – Present

- Signed-off authority for site-level finance operations, end-of-shift cash reconciliations, and UK compliance oversight following promotion from Customer Service & Finance Assistant.
- Sign off daily end-of-shift cash reconciliations and reviewing variance against internal control benchmarks and escalating discrepancies per audit procedure.
- Lead and coordinate a shift team of six, allocating tasks, managing finance process adherence, and reporting performance against site KPIs.
- Prepare and submit daily operational finance reports to site management, supporting same-day financial oversight and decision-making.
- Coach and mentor junior team members on reconciliation processes, cash protocols, and daily reporting standards.

REVA UNIVERSITY

Bengaluru, India

Student Coordinator

June 2022 – August 2023

- Coordinated academic events, workshops, and student engagement initiatives, acting as liaison between students, faculty, and administration.
- Head of Women Empowerment Club: led initiatives engaging 200+ students, demonstrating leadership and stakeholder management skills.

SELECTED PROJECTS

IFRS 9 Expected Credit Loss Model — UK SME Portfolio

R · Excel · Python · IFRS 9 · PRA SS3/17 | github.com/Amogh21hh/uk-sme-credit-risk-ifs9-ecl

- Designed end-to-end PD/LGD/EAD pipeline on a 10,000-loan UK SME portfolio with £973m exposure at default, producing £204m weighted ECL (20.9% coverage) aligned with PRA SS3/17 and IFRS 9 paragraph 5.5.
- Developed logistic regression PD scorecard using WoE binning and Information Value screening — AUC 0.77, Gini 0.54, KS 0.42 on the stratified hold-out, with PSI monitoring for deployment readiness.
- Implemented Stage 1/2/3 allocation with SICR triggers and a 3-scenario probability-weighted macro overlay (20/55/25), delivered in a 5-tab Excel workbook with 7,076 live formulas plus an interactive dashboard.

Rolls-Royce Holdings plc — DCF Valuation (Live Dashboard)

Python · Streamlit · Excel · DCF · WACC | rolls-royce-valuation-model.streamlit.app

- Built institutional-style DCF on Rolls-Royce Holdings (LSE: RR.) following FY2025 results: 5-year FCF forecast, UK-anchored WACC 9.5%, terminal growth 2.25%, implied 898p vs spot 1,208p — HOLD with 26% downside.
- Delivered 2-page IC memo, 3-slide pitch deck, and live Streamlit sandbox reading from the Excel model so end-users stress-test WACC and terminal growth directly.

FP&A Commercial Variance Engine — UK Multi-Site Leisure

Excel (FAST) · Python · R · ARIMA · Variance Analysis | github.com/Amogh21hh/FPA-Commercial-Variance-Engine

- Built end-to-end FP&A engine: ingested 6,860-row Xero-style ledger, mapped against FAST-standard FY25 budget, decomposed £393k EBITDA miss across Revenue/COGS/Wages/OPEX via 5-driver waterfall.
- Trained ARIMA and Holt-Winters daily-footfall demand model with 28-day holdout validation — group MAPE 10.95%, outperforming seasonal-naive baseline by 19%.

UK Credit Restructuring — Ascent Retail Case Study

Excel · Python · DCF · Covenant Analysis | github.com/Amogh21hh/uk-credit-restructuring-ascent

- 4,518-formula three-statement model with scenario engine (Base / Management / Downside), four-tier covenant step-up logic, and DCF at WACC 11.72% producing -£123m equity in the downside case.
- Recommended Scheme of Arrangement debt-for-equity recap: senior 47% haircut, lifting recovery from 50-60% (administration) to ~76%. IC memo and 3-slide tear sheet included.

EDUCATION

University of Essex — UK

January 2025 – January 2026

MSc Business Analytics — Distinction

Modules: Predictive Analytics, Risk Modelling, Financial Analytics, Optimisation, Machine Learning, Time-Series Forecasting.

REVA University — India

February 2022 – September 2023

MBA, Finance & Marketing

Modules: Corporate Finance, Financial Management, Investment Analysis. Leadership: Head of Women Empowerment Club, Student Coordinator.

Sapient College of Commerce & Management — India

2018 – 2021

BCom — [Taxation & Accounting]

Modules: Financial Accounting, Corporate Tax, Auditing, Cost Accounting.

LICENSES & CERTIFICATIONS

- Xero L2 Certified Professional — Xero (Jan 2026, ID 14731626)
- Xero L1 Certified Associate — Xero (Jan 2026, ID 14676565)
- Investment Banking Job Simulation — Citi / Forage (Nov 2025)
- Data Analytics Job Simulation — KPMG AU / Forage (Nov 2023)
- Financial Modeling and Forecasting — LinkedIn Learning (Nov 2023)

- Learning Excel: Data Analysis & Management — LinkedIn Learning (Jul 2025)
- Accounting Foundations — LinkedIn Learning (Aug 2023)
- Learning Data Analytics: Foundations — LinkedIn Learning (Aug 2023)

REFERENCES

Available on request.