Darell Austin Jr.

26 Hilarity St., Apt. 3 ▪ Providence, RI 02909
(617) 909-3970 ▪ da1224@nyu.edu ▪ LinkedIn

Profile

Sr. Business Analyst ▪ Product Development ▪ Business Intelligence

Senior business and financial analyst who combines strong finance, technology, and business acumen with in-depth experience managing projects and client relationships across the product and pricing data stream. Successful in devising client strategies spanning operational, process, and system components. Assess opportunities, risks, market performance, and trends to develop meaningful insights into proposed acquisitions and company holdings. Backed by solid credentials that include Harvard graduate studies in information technology, finance MBA and Startup Institute Boston student.

Key Skills

- *Product Portfolio Management & Analysis*
- *Client Relations & Negotiations*
- *Financial Modeling & Analysis*
- *Business/Market/G&L Analysis*
- *Requirements Engineering*
- *Process Automation & Improvement*

- *Financial Reporting & Auditing*
- *Production Support Systems Analytics*
- *Data Analysis & Interpretation*
- *Forecasting &Valuations*
- *Project Management & Team Leadership*
- *Advanced Excel Modeling & UI Design*

Experience

ROYAL BANK OF SCOTLAND (RBS) — Cranston, RI
Business Systems Analyst IV(AVP), Operations Support Services, 10/12 to Present

Lead Business systems analyst for the AML Operations MI team for the AML CFG KYC project. Conducted meetings with senior management to gather business requirements in conjunction with developers to implement appropriate technology solutions to meet senior management's reporting/KPI requirements. Also Responsible for business process modeling for senior managers to improve efficiency and profitability goals. *Key Results:*

- Responsible for maintaining functional and non-functional specification in a portfolio of systems/applications designed to meet business requirements throughout project and program lifecycle for AML Operations group.

ROYAL BANK OF SCOTLAND (RBS) — Cranston, RI
Sr. Financial Analyst (Contractor), Finance Business Services, 3/12 to 10/12

Develop new macro applications utilizing Excel and VBA to support business needs, leading all phases of the development lifecycle (from requirements gathering through development, testing, debugging, and rollout). Also responsible for group's entire month-end financial reporting (tracking, tending, and forecasting for 35+ capital projects); ad-hoc analysis projects; and technology-based business process/workflow improvements

U.S. DEPT. OF HOUSING & URBAN DEVELOPMENT (HUD) — Providence, RI
Sr. Financial Analyst (Contractor), Multifamily, 5/10 to 12/11

Provided benchmarking analysis of comparative P&Ls and balance sheets for HUD's offices in RI and CT. Analyzed HUD FHA mortgage portfolio in both states and assess trends to derive mortgage performance and market valuation for financial statements. *Key Results:*

- Analyzed HUD loan portfolios totaling $60 billion.

- Helped turn around troubled housing projects with low income and high expenses, receivables, and vacancies. Reconciled accounts payable ledger and total income metrics and recommended action steps to resolve high vacancy rates.

- Led training on financial and performance reviews, portfolio assessment, discount cash flow methods, working capital analysis, and Excel modeling.

- Updated Excel model for internal annual financial statements that elevated efficiency and accuracy in comparing actuals/previous revenues/expenses, balancing current fiscal year, and assessing P&L statements and working capital.

Experience
(continued)

NY DEPT. OF HOUSING PRESERVATION & DEVELOPMENT (HPD) — New York, NY
Underwriter/Program Manager, Neighborhood Entrepreneurs Program, 6/08 to 9/09

Served as team lead for four project managers working on troubled properties within the Division of Alternative Management. Reviewed financial pro-forma statements to assess new affordable housing deals with city-owned buildings. *Key Results:*

- Analyzed, revised, and approved mortgage schedules and pro-forma financial statements submitted by developers and building owners to syndicate new loans and start the development of newly sold, city-owned commercial buildings.
- Completed underwriting of $10 billion in loans for affordable housing projects.
- Led underwriting/analysis of 8A loan programs, 420-a/J-51 tax incentives, 203(k) loans, and Preservation Participation loan programs.

MORTGAGE INDUSTRY ADVISORY CORP. (MIAC) — New York, NY
Financial Analyst, Capital Markets Group, 6/07 to 6/08

Provided FAS 157 compliant fair market value appraisals of mortgage servicing rights. Analyzed mortgage collateral behavior and asset price sensitivities, and completed complex modeling and quantitative analysis of fixed-income instruments. *Key Results:*

- Created and developed client support group and provided production support services to PM's/Traders to assist with software troubleshooting which increased the firm's income statement with annual renewal software subscriptions
- Priced and valued mortgage servicing rights portfolios (ranging from $500M to $20B).
- Conducted and analyzed economic research to assess current financial industry trends and determine portfolio valuation outcomes with respect to market conditions.

FRANKLIN CREDIT MANAGEMENT CORP. — Jersey City, NJ (Nasdaq: FCMC)
Portfolio Analyst, Operations/Servicing, 5/05 to 05/07

Protected company's best interests in assessing the merits/weaknesses of short-sale proposals designed to prevent foreclosure through HUD 1 agreements. Commended for rapid turnaround (analyzing 450 MBS monthly on average) without compromising quality within high-volume, deadline-driven environment.

GEICO INSURANCE COMPANY — Woodbury, NY
Claims Liability Examiner, 5/02 to 5/05

Maintained a superior quality rating of 90% in claims resolution throughout tenure, exceeding the 75% department goal.

Education

NEW YORK UNIVERSITY — New York, NY
MS, Management Systems, Strategy & Leadership Concentration, May 2014
Graduation Candidate

AMERICAN INTERCONTINENTAL UNIVERSITY — Atlanta, GA
MBA, Dual Emphasis in Finance/Marketing, 2006 *(Graduated with honors)*

LIVINGSTONE COLLEGE — Salisbury, NC
BA, Major in English, 2002

Technology Summary

Microsoft Excel, Word, Access, PowerPoint, Outlook, CRM; Excel Macros/VBA; Charts; Dashboards; Google Analytics Word press; Oracle; Visio; SPSS; Bloomberg; WinOAS; VAST; Data Raptor; SQL Server; Hyperion Essbase; SAS; Microsoft Project; Windows (all)