

MANJU BUDHA MAGAR

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MSc Finance, Technology & Innovation graduate (First-Class BSc, 9 ACCA exam exemptions) who investigates operational problems with data rather than waiting to be assigned them: independently identified a 21.3% card-transaction failure rate and 53 reconciliation exceptions using SQL, built a Power BI dashboard surfacing an 80.5% SLA breach rate, and automated a manual payments-tracking workflow end-to-end with n8n. Applies the same approach to payments regulation (PSD2/EBA) and early-stage commercial decisions. Seeking entry-level roles across business operations, data analysis, process improvement and client services.

EDUCATION

MSc Finance, Technology & Innovation — Bayes Business School, City St George's, University of London *Sep 2025 – Sep 2026*

Relevant modules: Foundations of Data Science; Decentralised Finance & Blockchain Applications (84.5%); Innovation, Entrepreneurship & Financial Technology (72)

BSc (Hons) Accounting & Finance — University of East London

Jan 2023 – Sep 2025

First-Class Honours (77%); 9 ACCA exam exemptions. *Relevant modules:* Auditing (88%); Advanced Financial Reporting (84%); Business Statistics & Data Analysis (82%)

COMMERCIAL & ANALYTICAL EXPERIENCE

CFO — Mindofruba — EIA London Bootcamp

Jul 2026 – Aug 2026

- Analysed 111 customer survey responses to identify what attendees would actually pay for, using the findings to set pricing and shape commercial strategy for an early-stage startup rather than guessing at a price point.
- Tested that pricing through the team's first paid pilot workshop (~10-12 attendees), converting 3 attendees into paying customers to validate demand ahead of wider rollout.

Technology & Innovation Analyst — Bayes Shipping Club

Oct 2025 – Jul 2026

- Headed the Innovation & Developments research stream, producing 6 market-intelligence reports on AI and emerging-tech trends that passed Analyst Supervisor and Editorial review for publication to the club's LinkedIn page (4,000+ followers), hitting every deadline over a 10-month term.

Floor Connector — Venture Café London

Aug 2026 – Present

- Connect founders, investors and professionals at weekly innovation events, coordinating attendee flow and resolving on-the-day issues so sessions run smoothly.

Volunteer Student Counsellor — Kaps Education Consultancy, London

Jun 2024 – Sep 2024

- First point of contact for 20+ prospective clients weekly, clarifying questions, escalating non-standard cases and logging every interaction accurately for follow-up.

Receptionist — High Spirit Adventure, Nepal

Oct 2019 – Oct 2021

- Managed bookings and day-to-day financial records, cross-checking figures with operational teams and investigating discrepancies before they carried into later booking or payment cycles.

Commis Waitress / Food Runner — ROKA Restaurants

Oct 2023 – Present

- Maintained accuracy and pace in a high-volume, deadline-driven environment for three years, coordinating across teams while completing full-time postgraduate study.

PORTFOLIO & INDUSTRY PROJECTS

Operations Analytics with SQL — Independent Project ([View repo](#))

Aug 2026

- Analysed multi-table transaction and reconciliation data using SQL joins, CTEs, CASE statements, aggregations and window functions to investigate where payments were failing or going unreconciled, identifying a 21.3% card-transaction failure rate, 53 reconciliation exceptions and 13 customers with repeated failures.

Operations Performance & Client Insights Dashboard — Power BI ([View repo](#))

Aug 2026

- Built a three-page interactive Power BI dashboard using Power Query, DAX and relational data modelling, surfacing 42.3% overall SLA compliance and an 80.5% breach rate in Implementation Support, with a 1.84-point satisfaction decline when SLA was breached.

Operations Process Automation System — Google Sheets, n8n, Gmail ([View repo](#))

Jul 2026

- Built n8n workflows automating status-based communications across process stages and a five-tab Google Sheets system (XLOOKUP, SUMIFS, COUNTIFS) tracking applications, commission and partner payments, designed to remove the manual checking and email-drafting a fully manual version of this process would otherwise require.

TerraPay & EU Cross-Border Payments Compliance — Bayes Business School

Jun 2026 – Sep 2026

- Investigated how the place of provision of cross-border payment services should be determined under PSD2 and the EBA's 2022 opinion across four EU jurisdictions, designing a decision tree, RACI matrix and escalation rules as the governance framework's centrepiece.

SKILLS

Data & Automation: SQL (joins, CTEs, CASE, window functions), Power BI, Power Query, DAX, Excel (PivotTables, XLOOKUP, SUMIFS, COUNTIFS), Google Sheets, n8n workflow automation

Finance & Operations: Reconciliation & exception investigation, cross-border payments, PSD2/EBA regulatory research, process improvement, KPI/SLA reporting

Stakeholder & Client Support: High-volume enquiry handling, issue escalation, case logging, cross-team coordination

Languages: English, Nepali, Hindi