

# MANVIR SINGH

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## EDUCATION

### University of Massachusetts Boston

Bachelor of Science, Finance

• **GPA:** 3.6

• **Coursework:** Financial Accounting, Corporate Finance, Investments, Tax Accounting, Operations Management

Sep 2023 - Dec 2027

Boston, MA

## EXPERIENCE

### Cambridge Health Alliance Finance Department

Member Services Representative

Process daily member transactions including deposits, withdrawals, and loan payments, reconciling activity with consistent accuracy within the credit union's finance department

Post daily ACH transmissions via Eascorp/Vertifi and process, close, and disburse member loans in compliance with credit union procedures

Open and service deposit accounts (savings, CDs, share draft/checking, club accounts) and onboard new members, setting up payroll deductions and direct deposits

Cross-sell credit union products based on member financial needs and support insurance renewal tracking and account file management

Apr 2026 - Present

Somerville, Massachusetts

### UMass Boston Capital Management Group (UMBCMG)

Energy Sector Analyst

• Conduct fundamental research on a \$50K–\$200K student-managed equity portfolio covering 5+ energy sector companies through earnings analysis, industry reports, and macro developments, providing insights that guide the team's investment selections

• Build valuation models using EV/EBITDA, P/E, and FCF yield comps with peer benchmarking and run sensitivity analyses to quantify upside/downside scenarios, delivering analyses that support the investment committee's decision-making

• Author research notes and present buy/hold/sell recommendations to a team of 15+ analysts and portfolio managers, helping the group adjust holdings and improve portfolio risk-adjusted returns

2024 - Present

Boston, MA

### NVRALONE

Chief Financial Officer

• Direct financial strategy for a mental health-focused apparel brand, managing a \$10K–\$50K annual budget for product launches, marketing, and operations, which enabled timely product rollouts and kept expenses within 5% of forecast

• Build Excel-based forecasting and cash-flow models with scenario analyses in Python, allowing the marketing, design, and operations teams to allocate resources more efficiently and meet project deadlines

• Maintain financial reporting and regulatory compliance; identified cost-saving opportunities that improved margins by streamlining vendor contracts

Mar 2023 - Present

Boston, MA

### BEST Boston (UMass Boston College of Management)

Summer Consulting Intern

Selected for a competitive 10-week paid consulting program pairing student teams with Greater Boston businesses to deliver strategic and operational recommendations under faculty advisement

Partner with The Inkwell, a Boston-based promotional marketing agency, to assess business operations and identify opportunities in pricing, margin optimization, and vendor cost management

Conduct market research and competitive analysis to develop data-driven growth strategies, translating findings into actionable recommendations for ownership

Collaborate cross-functionally with a project teammate and faculty advisor, presenting deliverables at a program-wide capstone showcase

May 2026 - Aug 2026

Boston, Massachusetts

### Dunkin'

Shift Leader

• Lead a team of 5–10 crew members during high-volume shifts serving 300+ daily customers, managing daily cash reconciliation and deposit reporting with consistent accuracy

• Build Excel-based shift schedules optimizing labor allocation across peak hours, reducing overtime costs while maintaining full floor coverage

• Track inventory levels and coordinate supply orders to minimize waste and control cost of goods; streamline opening/closing procedures for shift-to-shift consistency

Jul 2021 - Jun 2026

Malden, MA

## PROJECTS

### DCF Valuation Engine [dcf-pink.vercel.app](#)

• Built an interactive 5-year DCF model with 12 pre-loaded public companies (AAPL, MSFT, NVDA, etc.), WACC estimation via CAPM, sensitivity analysis, and implied upside/downside vs. market price

### Tax Scenario Calculator [tax-scenario-calculator.vercel.app](#)

• Built a real-time federal tax estimator using 2025 IRC brackets with support for 4 filing statuses, 7 income types, standard vs. itemized deductions, LTCG/qualified dividend preferential rates, self-employment tax, and progressive bracket visualization

## CERTIFICATIONS

• Wall Street Prep: Financial & Valuation Modeling Certification

• Bloomberg Terminal Certified: ESG, Finance Fundamentals, Market Concepts, Spreadsheet Analysis

## SKILLS

• **Technical:** Excel (Advanced), Bloomberg Terminal, Python, Financial Modeling, DCF/LBO, Pine Script, TaxAct, Cash Handling, Accounts Payable, Salesforce, B2B Sales, Loan Processing, Data Import/Export, ACH Processing, Transaction Processing

• **Knowledge:** Equity Research, Futures Trading (ES/NQ), Options Analysis, Corporate Valuation, Tax Preparation, Customer Service & Support

• **Languages:** English (Native), Punjabi (Native)