

Rebecca Amaning-Kwarteng

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Built a gamified cashflow platform with founders on board, modelled credit risk across 75 SMEs, and dissected a £24m acquisition valuation. SQL, Power BI, Excel, Python. I want to use data to help UK SMEs survive and grow.

SKILLS:

Technical:

SQL (MySQL, joins, aggregations) | Advanced Excel (XLOOKUP, pivot tables, scenario modelling) | Power BI (dashboards, RAG status, KPIs) | Tableau | Python | Front End Development (HTML, CSS, JS)

Analytical:

Requirements Gathering | Process Documentation | Gap Analysis | Compliance Auditing

Transferable:

Communication | Agile | Adaptability | Attention to detail | Problem solving | Collaboration | Critical Thinking

PROJECTS (All Self- Directed Independent Work - not academic assignments)

- **Cashflow Survival Health-CHECK Platform(Solo Founder & Developer)** (June 2026-Present)
 - Designed, built, and deployed a full-stack-ready React/TypeScript cashflow survival dashboard for sole traders, featuring invoice management with UK-compliant statutory interest, direct debit tracking, tax/VAT forecasting, gamified education, and reactive localStorage-based state management; validated product-market fit with the Director of M&A at a national accounting firm and defined a monetisation roadmap around funder-eligibility scoring and accountant-client collaboration.
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- **Customer Credit Risk Scorecard (Financial Data Analyst, Thornfield Group)** (June 2026)
 - Built a 75-client SME credit scoring model in Excel and MySQL using dual-factor approval logic (ICR + income-to-loan); stress-tested at +200bps and +300bps, identifying 59% of clients required manual review, visualised expected losses £60,000 (concentrated in 2 of 10 sectors) in a 3 page Power BI dashboard.
- **M&A Due Diligence (Junior Due Diligence Analyst, Thornfield Group)** (June 2026)
 - Validated a £24m acquisition by dissecting ARR composition and capitalised development costs via isolating the amount in non-recurring professional service fees from the stated £8m ARR. Which reduced genuine recurring revenue. I also re-calculated adjusted EBITDA to remove improper capitalised R&D under UK GAAP. Ran sensitivity scenarios at different %s leading to growth deceleration in Tableau, revealing a £4m-£6m valuation overhang. As the recommendation was a revised negotiation range of £18m-£20m in a formal due diligence memo.

EDUCATION

BA (Hons) Accounting & Finance | [my uni name]

(Sep 2024 – May 2027)

Modules: Fraud Analytics, Audit & Assurance, Consultancy Project, Corporate Reporting & Governance.

- Member of the University's Banking and Finance Society, 2025 - Present

CERTIFICATIONS

- Xero Level 1 Certification Certificate (July 2026)
- **IEUK Finance, Professional Services & Consulting – Bright Network** (June 2026)
 - Evaluated financial impacts and risks of a client's AI-driven credit underwriting model, presenting a strategic recommendation.
- SQL (Gold), Hackerrank (May 2026)