

NISHIDHI THULKAR

Long Beach, California

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Education

California State University, Long Beach

Dec 2026 (Expected)

Bachelor of Science in Economics; GPA: 3.7

Long Beach, California

- Relevant Coursework: Econometrics, Financial Economics, Business Statistics, Managerial Economics
- Previously: Associate of Arts in Economics, Foothill College (2021–2025)

Experience

Atlantic Consulting Group

Jun 2025 – Sep 2025

Business Analyst Intern

Tampa, FL

- **Conducted** bottom-up market sizing analysis (TAM/SAM/SOM) for a B2B SaaS vertical, synthesizing competitor financials and pricing data to model a **\$50M** addressable market and support a go-to-market strategy that generated **\$1M** in its first 6 months.
- **Built** a multi-scenario driver-based revenue model in Excel (base/bull/bear) with sensitivity analysis on 4 key assumptions, improving forecast accuracy by **20%** and cutting re-forecasting from 2 weeks to 3 days.
- **Conducted** financial due diligence and unit economics analysis (LTV, CAC, payback period) for 3 enterprise targets, contributing valuation frameworks that supported deals totaling **\$750K** ARR.
- **Designed** a KPI tracking system monitoring pipeline conversion, revenue run-rate, and delivery velocity across 4 teams — cutting cycle time **15%** and lifting retention scores **12%**.

RNR Marine Consultants & Engineers

Jun 2024 – Sep 2024

Business Consultant Intern

Singapore

- **Built** an automated financial tracking system in Excel (VBA) for 5 concurrent marine projects totaling **\$2M+**, reducing invoice cycle time by **30%** and improving cash flow visibility.
- **Developed** project P&L dashboards consolidating cost, revenue, and margin data via SQL queries; delivered weekly budget variance reports enabling **\$200K** reallocation across projects.
- **Managed** financial deliverables across engineering, legal, and procurement — all 5 projects delivered on-time and within **5%** of budget targets.

Teach For India

Sep 2022 – Nov 2022

Mathematics & Business Instructor

Mumbai, India

- **Designed** data-driven curriculum assessments for 40+ students, tracking score progression weekly to drive **25%** improvement in average assessment scores.
- **Analyzed** engagement patterns to identify drop-offs; implemented targeted interventions increasing class participation from **55%** to **85%**.

Sephora

Jul 2022 – Jan 2023

Sales Representative

Singapore

- **Analyzed** point-of-sale data and customer purchasing patterns across skincare and cosmetics categories to develop segment-specific recommendation strategies; contributed to **23%** category sales increase over 6-month tenure.

Projects

e.l.f. Beauty Equity Research | *Excel, Python, SEC EDGAR* 🔒

2026

- **Initiated** coverage on e.l.f. Beauty (NYSE: ELF) with Outperform rating and **\$95** price target; built DCF model and comparable company analysis using SEC 10-K filings.
- **Identified** ELF trading at discount to growth-adjusted peers despite **~30%** 3-year revenue CAGR; modeled international expansion as **60%** untapped revenue upside.

Fed Policy Transmission — A VAR Analysis | *Python, statsmodels, FRED API* 🔒

2026

- **Built** a Vector Autoregression model analyzing Fed policy transmission across 6 macro indicators (FRED data); found rate hikes transmit to consumer spending in **2–3 quarters** with **89%** directional accuracy.
- **Tested** for structural breaks around COVID using Chow tests; found housing starts respond **40%** faster to rate changes post-2020 vs. pre-pandemic.

Consumer Credit Default Prediction | *Python, scikit-learn, XGBoost, SQL* 🔒

2026

- **Trained** credit default models (logistic regression, XGBoost) on 2M+ Lending Club records; achieved **0.87 AUC** with SHAP analysis identifying debt-to-income as the top default predictor.
- **Engineered** 15+ features from raw financial data with SMOTE resampling for class imbalance; XGBoost outperformed logistic regression by **12 pp** in recall on minority class.

Skincare & Beauty Trends Dashboard | *SQL, Tableau, Python* 🔒

2025

- **Designed** a beauty trends dashboard (SQL + Tableau) tracking 25+ skincare ingredients across 10K+ data points; flagged ceramide demand surging **140%** YoY, 3 months ahead of launches.
- **Built** ETL pipeline processing Google Trends, Reddit, and Sephora data into cohort trend curves and seasonal demand heatmaps for ingredient-level analysis.

Skills & Leadership

Technical: Python, SQL, Tableau, Excel (Advanced), VBA, Git, PowerPoint, scikit-learn, statsmodels

Analysis: Financial Modeling, Econometrics, Machine Learning, DCF Valuation, Statistical Analysis, Data Visualization

Domain: Consumer Analytics, Beauty & Cosmetics, Credit Risk, Macro Economics

Leadership: BEC — Business Economics & Entrepreneurship (Club Secretary); Women in STEM (Financial Advisor)