Zachary J. Smart | zachary.smart73@gmail.com | www.linkedin.com/in/zachary-smart-678579200

Finance analyst with 2+ years of experience in credit risk analysis, counterparty management, and FP&A. Proven ability to independently manage end-to-end credit workflows and automate complex forecasting processes, delivering actionable insights to senior leadership.

TECHNICAL AND PROFESSIONAL SKILLS

SAP | SQL | Power BI | Tableau | AI agents (Grok, Claude, ChatGPT) | Python | R | FactSet | GitHub | Docker | Java | Microsoft Office (Excel, PowerPoint, Word) | Google Suite | Spanish (Working Proficiency)

PROFESSIONAL EXPERIENCE

Credit Risk Analyst | Hilcorp Energy Company | Houston, TX | May 2026 – Present

- Independently manage onboarding and maintenance for Marketing customers and suppliers, including KYC document exchange, banking information updates, and credit documentation
- Perform financial and credit analysis on prospective and existing counterparties to establish credit limits and identify early signs of credit deterioration, leveraging AI to build a Power BI dashboard that monitors exposure and concentration risk
- Structure and negotiate credit support instruments, including parent guarantees and letters of credit, and execute NDAs to support new business relationships
- Serve as contract administrator for the Finance department, managing contract routing and record-keeping
- Present credit risk summaries and recommendations via slide decks to leadership for final counterparty approval, partnering across Marketing, Treasury, Legal, and Accounting to maintain policy compliance

Financial Analyst | Sysco | Houston, TX | Jun 2025 – Apr 2026

- Built and maintained monthly financial forecasts and margin analyses using SAP BPC, incorporating volume trends, cost drivers, and pricing dynamics across Sysco US Broadline
- Developed SQL and R-based automation solutions to transform a manual forecasting process into a scalable, multi-dimensional model, leveraging Claude to expand scope and reduce completion time from 3 days to 2 hours
- Delivered weekly and monthly insights to the executive leadership team, translating complex data into clear, actionable recommendations
- Partnered cross-functionally with Revenue Management and the Business Intelligence Center to coordinate pricing inputs and conducted weekly variance analysis to identify and explain rate fluctuations

Teaching Assistant | Texas A&M University | College Station, TX | Aug 2023 – Jan 2025

- Selected as one of few undergraduate TAs in the Statistics department to facilitate student learning across introductory and intermediate statistics courses
- Strengthened student grasp of concepts including hypothesis testing, simple and multiple linear regression, and nonparametric methods through tutorial and recitation sessions

Statistical Research Analyst | Texas A&M University | College Station, TX | Aug 2024 – Dec 2024

- Built predictive models for the United States Space Force (USSF) to support cybersecurity efforts
- Conducted exploratory data analysis (EDA) on network traffic and developed multiple Python-based machine learning models to predict the maliciousness of IP addresses
- Applied statistical techniques such as feature selection, hyperparameter tuning, and cross-validation to enhance predictive accuracy and support data-driven decision-making

Corporate Finance Intern | Hilcorp Energy Company | Houston, TX | May 2024 – Aug 2024

- Conducted in-depth competitor analysis using FactSet and assisted in developing predictive models for oil price analysis
- Leveraged Monte Carlo simulations to analyze insurance policies and optimize coverage strategies, safeguarding company assets
- Identified and quantified potential risks, collaborating with the finance and insurance departments to develop proactive mitigation plans and minimize financial exposure

EDUCATION

BS in Statistics | Texas A&M University | College Station, TX | Aug 2022 – May 2025

- Cumulative GPA: 4.0 out of 4.0

CERTIFICATIONS AND AWARDS

- Texas A&M National Hispanic Recognition Scholarship