

# Rayan Bashawri

Actuarial Science | Pricing Strategy | Commercial Analytics | Financial Outcome

Actuarial Methods	Pricing Engines	P&L Visibility	Governance & Automation
-------------------	-----------------	----------------	-------------------------

I hold a Bachelor's degree in **Actuarial Science** and have built my career at the intersection of finance, actuarial methods, commercial analytics, pricing strategy, data science, and business performance management. Across insurance, retail, and industrial sectors, I have applied quantitative methods to improve decision making, strengthen financial outcomes, and translate operational complexity into structured executive insight.

I work with Power BI, Power Query, SQL, Python, R, VBA, and advanced Excel to centralize data, develop analytical models, automate recurring workflows, and build **pricing engines** that identify pricing, margin, and profitability opportunities. My work focuses on commercial strategy, inventory risk and capital management, market responsiveness, and centralizing data across departments to improve visibility, collaboration, and financial decision making. I also support finance related analysis around financial statements, solvency, and capital adequacy by connecting operational activity, portfolio performance, cash flow considerations, and risk indicators into structured management insight. I also focus on **linking technical analysis to commercial execution** and **P&L performance**, while creating governance structures that support sustainable growth, reduce risk, and improve alignment across Finance, Sales, Supply Chain, and Commercial teams.

My ambition is to apply my actuarial, financial, and commercial experience at a broader institutional and economic scale. I aim to support leadership in understanding the true return, risk, ROI, and financial impact of business decisions across sectors, portfolios, and operating companies. Over time, I aspire to contribute to organizations that influence economic development, financial stability, capital allocation, and the performance of holding companies or large corporate groups. My goal is to bridge technical analysis with executive decision making through frameworks that improve **visibility, governance, investment discipline**, and **sustainable** value creation.

## CURRENT EXPERIENCE AND IMPACT

In my current role within the EMEA region at Valvoline Global, supporting Valvoline by Aramco, formerly Aramco Lubricants and Retail Company, I work on pricing strategy, financial performance monitoring, and commercial decision making across multiple markets. My responsibilities include developing pricing methodologies, forecasting margin outcomes, tracking pricing execution and market reactions, conducting market share analysis, identifying profitability opportunities, and building analytical frameworks that connect operational execution with financial objectives.

I collaborate closely with Finance, Sales, Supply Chain, and Commercial teams to ensure decisions remain aligned with sustainable value creation and long term performance. I have also used automation and analytics to improve operational responsiveness, including pricing submission tracking, customer and SKU tiering, and faster business reactions during market disruptions, including the Strait of Hormuz crisis.

After working closely with major functions across the business, I am focused on developing a **GMROI (Gross Margin Return On Investment)** tracker that helps senior management quantify the true return on inventory investment in day to day operations and understand its impact on the company's P&L. The tracker is designed to show how financial performance is shaped by the current portfolio, discounting, promotional activity, cash flow needs, market reactions, and product mix dynamics, helping management decide where to push, where to pull back, and where optimization can create **sustainable** and **healthy Growth**.

## RETAIL, INSURANCE, AND ANALYTICAL FOUNDATION

Prior to this, at Savola Panda Retail, I worked in commercial and financial analytics by building analytical platforms and decision support tools using Power BI, R, SQL connected data, Databricks, and automation solutions. My work involved performance monitoring, pricing optimization, promotional forecasting, and translating operational activity into measurable financial insight for executive decision making.

I supported governance frameworks that monitored execution across Sales, Marketing, Operations, and Supply Chain, enabling real time insights during executive meetings. One of my achievements was bridging a process gap in promotional execution and cross departmental alignment, helping the company protect and generate revenue through better execution. This contribution was recognized through a 4.3/5 annual performance rating.

I also helped provide commercial teams with visibility over markdown impact for finance identified aged stock, enabling liquidation plans to be monitored and executed without disrupting normal business behaviour, with a positive contribution to P&L from the commercial side.

Earlier in my career, I worked in insurance across actuarial and underwriting functions, where I developed a strong foundation in financial reporting, reserving methodologies, IBNR modelling, pricing analysis, loss ratio management, and risk evaluation. This experience shaped my approach to decision making by reinforcing the importance of balancing growth, capital efficiency, sustainability, and governance through structured analytical frameworks.

I believe my combination of actuarial education, financial perspective, commercial exposure, and analytical execution would allow me to contribute meaningfully to your organization’s objectives. I would welcome the opportunity to discuss how my experience and ambitions align with your institution’s vision, mandate, and long term value creation goals.

Sincerely,

**Rayan Bashawri**

## Impact Flow

A simple view of how I convert data, models, and governance into executive visibility and measurable financial impact.

### How I Work and Where I Create Impact

A structured path from business complexity to measurable financial value



**Impact created:**

Executive visibility

Pricing discipline

Margin protection

Risk balanced growth

Long term value

The objective is not only to report results, but to create a feedback loop that improves decisions while the month is still unfolding.