

## **Declan Brown**

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### **Summary:**

Commercial Product Analyst with 6+ years in Fintech and Banking (NewDay, ANZ). Specialist in revenue modelling, pricing strategy, and customer retention. Combines technical expertise (SQL, Python) with a track record of shaping £100m+ product propositions and delivering double-digit retention uplifts. Experienced in bridging the gap between technical data teams and commercial leadership to drive profitable growth.

### **Employment:**

**Glent Holdings Ltd** Dec 2024 - May 2025

#### **Finance Analyst (Fixed Term)**

London, United Kingdom

- Data Transformation Lead: Spearheaded the enterprise data migration to Sage Intacct, validating 10,000+ data points and establishing integrity protocols to support automated reporting.
- Developed forecasting models for £1.6m+ in capital projects, aligning cashflow logic with operational roadmaps to mitigate deployment risk.
- Overhauled the labour costing model by auditing cross-territory variables (tax, logistics), directly improving pricing accuracy for commercial tenders.
- Designed a scalable Lifecycle Management System for field operations, introducing unique identifiers to improve resource traceability and planning.

**NewDay** Aug 2022 - Jul 2024

#### **Product Specialist - Commercial Strategy & Analytics**

London, United Kingdom

- Developed Go-to-Market financial models for a proposed BNPL product, projecting £50m-£100m in receivables and collaborating with Risk/Tech teams to influence the strategic go/no-go decision.
- Architected a lifecycle analysis of 750k+ accounts (using SQL & Python), identifying churn signals that drove a 15% uplift in reactivation for late-stage cohorts.
- Built and visualised dynamic dashboards (Power BI) to track £84m in annual revenue, directly informing the quarterly strategic pricing roadmap.
- Led a fee review across 10+ products, aligning pricing structures with cost-to-serve logic to safeguard £25m in revenue against regulatory changes.
- Represented Commercial Strategy on the Initiative Assessment forum. Evaluated commercial risk and strategic fit across customer, pricing, and marketing domains.
- Optimized the Overlimit Recommended Extra Payment (REP) customer journey and comms cadence across 100k+ active accounts, ensuring process integrity and regulatory compliance with FCA persistent debt mitigation guidelines.

**ANZ Bank - Retail Banking - Auckland, New Zealand - 2016-2022**

**Senior Product Analyst - Home Lending Jul 2021 - May 2022**

- Optimised home-loan pricing and acquisition campaigns, meeting portfolio growth and margin targets in a competitive rate environment.
- Led a vendor cloud-migration project, coordinating IT, risk and product teams to deliver a compliant transition on schedule.
- Managed the end-to-end rate-change process, securing stakeholder approvals and executing complex pricing adjustments across internal and external channels.
- Delivered detailed financial and portfolio performance reports and analyses to senior leadership, informing rate-setting decisions.
- Trained lenders and oversaw product initiatives and remediation projects, enhancing front-line understanding of new features and fixes.

**Product Analyst - Term Investments & Savings Jul 2019 - Jun 2021**

- Regularly priced term deposits, including deals over NZD 100 m, by monitoring daily margin targets and swap-rate movements
- Drove the COVID-19 rate-change response for the term deposit portfolio, executing urgent system updates and coordinating communications under volatile market conditions.
- Developed pricing models and forecasts to guide margin management and interest-rate strategy across savings products during periods of market turbulence.
- Managed remediation projects to resolve legacy pricing errors and system issues across term investment products.
- Served as the primary lead for complex escalations, translating technical product changes into clear commercial messaging for Sales and Communications channels.

**Customer Service Consultant (Part-time) - Retail Banking - 2016 - 2019**

- Gained foundational retail banking experience and customer insights while completing university studies.

### **Skills:**

- **Product Strategy & Analytics:**  
Pricing & Revenue Optimisation | Customer Segmentation & Cohort Analysis | Lifecycle Management | Financial & Portfolio Modelling | Regulatory & Risk Alignment
- **Delivery & Stakeholder Management:**  
Cross-functional Project Leadership | Strategic Communication & Alignment | Compliance-led Initiatives | Data Transformation & Migration | Product Backlog Management (Jira/Confluence)
- **Technical Tools & Platforms:**  
SQL | Python | Power BI | Tableau | Excel | Snowflake | JupyterHub | DataGrip

### **Education:**

Bachelor of Science - Analytics, 2019

Auckland University of Technology

Studied experimental design and A/B testing logic via statistical inference and hypothesis testing. Coursework included predictive forecasting, stochastic modeling, and data mining for extracting insights from large-scale datasets.