
Finance Work Experience – Corporate Credit Risk/ Project Finance (3.5+ years)

Relationship Manager, Global Corporates Asia Desk – Client Coverage

July 2014 – June 2016

Corporate and Investment Banking, Barclays Kenya (now Absa Bank Kenya), Nairobi

- **Strong knowledge in public finance and hands-on knowledge of infrastructure planning and budget processes. Excellent stakeholder management skills** - Championed project finance deals to support 10,000km Road Annuity Program of Kenyan government. Collaborated with multinational clients, Kenyan Government, transaction advisors, internal senior stakeholders and product teams to deliver tailored credit and treasury solutions.
- **Advanced MS Excel modeling and complex financial modeling skills** - Financial modeled for debt finance of infrastructural and power projects valued USD 100m+, USD 30m ceramic factory construction with credit and product team.
- **Strong oral and written communication skills** – Wrote credit papers for complex transactions and attended credit committees to get approvals for various debt finance deals of infrastructure and power projects.
- **Organized and developed client pitch books and presentation materials supporting clients' debt finance and M&A needs.** Grew revenue 150% in less than 2 years to USD 830,000.
- Coached and mentored 3 junior analysts on financial modeling, research and client servicing. On-boarded 20+ large corporate accounts through impeccable and efficient services.
- **Excellent communication and organizational skills** - Project managed internal teams and external vendor to deliver a successful client acquisition event (USD 20,000 budget) engaging 200 guests within 5 months in the role, resulting in significant portfolio growth and client retention.

Corporate Credit Risk Analyst (Headquarter approval)

Aug 2013 – July 2014

Barclays Africa Wholesale Corporate Credit Risk, Barclays, London (UK)

- **Solid credit and analytical skills** – Supported the approval of cross-border credit risk and financing strategies across 9 African countries, approving solutions like, complex debt, trade finance, and working capital, FX hedging limits etc.
- **Power user and financial modeling with Excel** – Analysed 3-statement and DCF financial models and assessed credit risks of corporate credit applications ranging from real estate, farms, hotels, factory construction.

Work Experience – Economics Research/ Public Finance

Client Payment Administrator

Dec 2024 – Present

Family Service Toronto, Toronto

- **Canada public finance knowledge** - Processed and reimbursed invoices for Passport Program, an Ontario government initiative funding adults with developmental disability, under strict guidelines.
- **Advanced MS Excel modeling and data visualization tools** - Used Excel pivot tables and Power BI dashboards to track metrics and streamline workflow efficiency.
- Due to excellent productivity and accuracy, management expanded my authority to approve high-value and more complex claims.

Research Assistant

Apr – Aug 2024

York University, Toronto, Canada

- **R, Python, STATA working knowledge** - Developed algorithm in STATA/ Python/ R to replicate the application of Local Projections on Impulse Responses estimation.
- **Quantitative skills for trend and policy analysis** - Applied method to quantify macroeconomic impacts of monetary policy.
- Identified key limitations of the framework and offered insights for future research directions.

Graduate Teaching Assistant

Sep 2023 – Apr 2024

York University, Toronto, Canada

- Graded examinations for Use of Economic Data and International Trade and hosted office hours to answer questions on grading.

Strategy & Project Management Director

Mar 2021 – May 2023

Y-LOT Foundation Ltd., Hong Kong

- Core member of the founding team, establishing a greenfield charity/family office focused on funding scientific research, deep-tech startups, and promoting technology equity for underprivileged children.
- **Financial modeled** to make assessments on investment opportunities of commercialization proposals and deep tech startups.
- **Demonstrated problem-solving mindset, collaborative approach and great team spirit** - Formulated innovative business models, laying the groundwork for the organization's strategic direction.
- Strong interpersonal skills with the ability to fundraise, build strategic relationships, engage key stakeholders in the ecosystem and expand the advisory board from 0 to 17 industry experts. Mapped funders and fundraised USD 300,000, leveraging my innovative and executable project concepts.

Finance Work Experience – Retail Credit Risk (2 years)

Future Leaders Development Program, Credit Risk

Sept 2011 – Aug 2013

Barclays, London/ Northampton (UK)

Portfolio Management Analyst, Group Credit Risk, London, Mar – Aug 2013

- **Used analytical, economic, statistical methods to create technical reports and develop recommendations for management** - Assessed macroeconomic risk factors of the UK and South Africa Real Estate markets for Group Retail CRO.
- Reviewed the credit risk policies and compliance level of Barclays Africa mortgage portfolio

Model Risk Analyst, Group Credit Risk, London, Sept 2012 – Mar 2013

- **Synthesized complex information into clear and succinct reports for senior management** - Prepared and summarized meeting materials for credit committee of Group Chief Risk Officer.
- Conducted annual reviews to assess the suitability of Basel capital models.

UK Credit Cards Collections Strategy Analyst, Barclaycard, Northampton/ London, Mar – Aug 2012

- **Extremely competent in SQL for data analysis** - Revised late-cycle strategy through data-mining.
- Proposed strategies which successfully saved over £200k in costs and enhanced collections performance.

UK Credit Cards Credit Limit Increase Strategy Analyst, Barclaycard, Northampton, Sept 2011 – Mar 2012

- **Extremely competent in SQL for data analysis** - Monitor the performance of various strategies.
- **Excellent data visualization skills** - Built dashboard to strategize and monitor reactive credit limit increase campaign.

Other Work Experience

Economics/ English/ Maths Private Tutor

Mar 2017 – Present

The Scholars, Hong Kong/ Virtual

- Delivered private tuition to IB and GCE A-Level students with class sizes over 20 students.

Founder/ Teacher

Nov 2017 – Present

Art Around !, Hong Kong/ Japan (www.artaround.co)

- Ran a non-profit proof-of-concept YogArt wellness studio as a certified yoga and mindfulness teacher
- Ran 2 cultural art tours to Japan. Delivered 27 workshops in 3 countries. Reached 170 clients including HK elderly, 30 artists at an artist-run Dust Depo Studio and over 20 kids from Baba Dogo Slum as part of World Friend's Banjuka project in Nairobi.

Incubator Intern

July – Aug 2017

The Mills Fabrica, Nan Fung Group, Hong Kong

- Financial modeled for a HK-based startup incubator focusing on textile/ fashion technology.

Skills

Languages - Fluent English, Cantonese, Mandarin and Chinese

Accounting - Distinction in Level 2 Book-keeping and Accounts, LCCI

IT - Proficient in SAS, SQL, Excel (VBA, pivot table/ nested formulae), Word, PowerPoint. HTML, CSS, Python, R, STATA

Psychotherapy - Somatic Experiencing Beginning I/ II Training with Pedro Prado, Somatic Experiencing Trauma Institute

Mindfulness - Mindfulness-Based Stress Reduction (MBSR) Foundations, Brown University Mindfulness Centre

Yoga Teacher - The Foundation Training for Yoga Teachers, 200-hr with Patrick Creelman & Rinat Perlman, Pure Yoga Hong Kong

Education and Certifications

York University with Full Funding, MA Economics, A+ all 8 courses, Toronto, Canada, 2023 - 2024

University College London with Full Overseas University Scholarship, BSc(Econ) Economics 2:1, London, UK, 2008 - 2011

Corporate Credit Risks - Moody's Analytics' (Omega performance) Credit Skills Development – commercial lending & financial analysis

Financial Modeling – Financial Statement Modeling Certification, Wall Street Prep