



Bill Stephens

Full Stack Web Developer / Finance Professional

Full Stack Web Developer with 25 year background in Finance/Accounting with Morgan Stanley and Credit Suisse. I am looking to leverage by finance background with my newly acquired programming skills. Strong problem solving and analytical skills with ability to multi-task in a high pressure environment.



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Toms River, NJ



[LinkedIn Profile](#)



[Portfolio/Projects](#)



[Github](#)

TECHNICAL SKILLS

Programming

- HTML/CSS/Bootstrap
- JavaScript / Node / React
- MongoDB / Mongoose / SQL

Finance/ Accounting/ Other

- Loan IQ
- Accounting
- Loans
- Credit Derivatives
- Microsoft Excel
- Microsoft Word

WORK EXPERIENCE

Morgan Stanley **New York, NY**

Vice President - Relationship Lending Controller

May 2014 - May 2022

- Managed a team of controllers across New York and Baltimore responsible for a roughly \$90 billion global corporate loan portfolio
- Accounted for products including Revolving Credit Lines, Term Loans, Letters of Credit, and Credit Default Swap hedges including plain vanilla CDS, CDX index, and CDX index options.
- For the various products supported, responsible for overseeing:
 - daily p&l production, analysis and commentary
 - month end reconciliation and signoff of General Ledger balances
 - daily reporting and reconciliation of loan portfolio's risk management activity
 - P&L splits across multiple product areas due to joint venture agreements
- Liaise with the Business Unit to implement new products - this involves infrastructure setup, implementations of new controls and procedures, and adherence to accounting standards.
- Collaborate with various internal teams to support the business - i.e. Business Unit, Operations, Accounting Policy, Legal Entity controllers, Credit Risk management, Technology, Legal, Tax
- Ensure operational risks are identified and that controls are designed and performed effectively

CREDIT SUISSE **New York, NY**

Director - Valuation Risk Group - Fair Value Control Team

Jan 2013 - Sep 2013

- Managed a team responsible for centrally controlling the Fair Value disclosure processes and consolidating global Fair Value Disclosures across all businesses/products
- Participated in Quarterly Meetings with Product Heads to discuss significant changes in Fair Value balances and changes in leveling
- Provided Fair Value disclosure training to product controllers globally
- Communicated Fair Value disclosure requirements changes to Product Control globally as they occur
- Assumed a key role on project team working on improving the fair value disclosure process across the various businesses

Director - Americas Head of Investment Banking Product Control

Oct 1996 - Dec 2012

- Managed a team responsible for controlling the Global Corporate Lending, Loan Capital Markets, and Private Banking Lending, Mergers & Acquisitions, and Equity Capital Markets businesses
- Received a "Credit Suisse Award" for leading the Fair Value Option project for the Hold to Maturity loan portfolio which included getting infrastructure built, coordinating across various groups affected, and ensuring accounting policies and various GAAP (Swiss, US, and IFRS) requirements were met
- Subject Matter Expert for the "Loans Remediation Program" which is a strategic firmwide change initiative to automate and streamline accounting, p&l reporting, and various disclosures for loans. As a result of this program, we eliminated several thousand manual adjustments within my team alone.
- Product Control representative on the New Business committee for implementing new business ideas
- Product Control representative on the "Inventory Valuation Review" committee for the Corporate Bank lending portfolio. This is a committee of various risk and quant groups which meets monthly to discuss and resolve valuation issues.
- For the various products supported, responsible for overseeing:
 - daily p&l production, analysis and commentary
 - month end reconciliation and signoff of General Ledger balances
 - daily reporting and reconciliation of loan portfolio's risk management activity
 - P&L splits across multiple product areas due to joint venture agreements
 - Sarbanes-Oxley testing
 - production of various analytics and metrics provided into the IVR process.
- Streamlined processes and established consistency globally around the reporting and accounting for various loan products
- Loan IQ accounting expert-led the migrations globally of Credit Suisse's loan accounting records to Loan IQ

EDUCATION

Graduate and Undergraduate Degrees

MBA, Professional Accounting
Rutgers University
1995-1996

B.S. Administration of Justice
Rutgers University
1990 - 1994

Coding Bootcamps

Rutgers Coding Bootcamp
Rutgers University
2022 - present

The Complete 2022 Web Development
Bootcamp
Udemy, Instructor: Dr Angela Yu
2022