

# Florencia Messidoro Saavedra

## Credit Risk Business Analytics Senior Analyst

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London, UK • [fmessidorosaavedra@gmail.com](mailto:fmessidorosaavedra@gmail.com) • [LinkedIn](#)

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I'm a Credit Risk Analyst with over 3 years of experience across unsecured lending, now working at Monzo on all borrowing products, from personal loans and overdrafts to credit cards and business lending. My background blends credit strategy (underwriting and portfolio management) with strong analytics expertise (SQL, Python, data visualization), helping me turn complex datasets into actionable insights.

I enjoy working cross-functionally, bringing together credit fundamentals and data to design strategies that balance growth, risk, and customer value. Passionate about using analytics to shape smarter and fairer lending decisions.

### AREAS OF EXPERTISE

- Business Analytics
- Collaboration
- Portfolio Management
- Problem-solving
- Statistical Analysis
- SQL & Python
- Credit Strategy Development
- Data Visualization
- Adaptability

### PROFESSIONAL EXPERIENCE

#### **MONZO BANK**

Credit Risk Analyst

**London, United Kingdom**

*August 2025 - Present*

- Executed credit risk oversight and analytics across all borrowing products (personal loans, overdrafts, credit cards, and business lending).

#### **MERCADO LIBRE**

Business Analytics Sr Analyst - Credit Risk

**Buenos Aires, Argentina**

*September 2023 - January 2025*

- Implemented a new income-based credit scheme which accounted for 20% of the credit portfolio within the first year.
- Boosted monthly revenue from 265M USD to 385M USD (45%) in 2024 by executing personal loan activations, repricing, and modifying Buy Now Pay Later and personal loan conditions for over 4.5M users.
- Executed credit line activations for over 750k+ users using both internal and external data, conducting A/B tests, backtests, and iterations to optimize underwriting for unsecured loans and BNPL products.
- Developed an automated dashboard to track over 30 KPIs and metrics, streamlining data monitoring and providing real-time insights through daily Slack alerts.

#### **ITAÚ BANK**

CRM Analyst Ssr - Activation Squad

**Buenos Aires, Argentina**

*July 2022 – September 2023*

- Developed and executed campaigns targeting dormant customers, resulting in a 5% reduction in dormant customer base within the first 30 days.
- Launched targeted campaigns for active customers, achieving a 40% adoption rate within the first 30 days. Monitored performance and iterated campaigns to improve effectiveness.
- Tracked and monitored over 20 key metrics and KPIs, ensuring effective performance measurement of activation efforts.

Data Analytics - Young Professionals Program

*July 2021 – July 2022*

- Rotated through the following areas: Segments (2 months), Projects and PMO (2 months), Digital Platforms (2 months) and Customer Activation Squad (6 months).

**NIELSEN**

Modeling Analyst

- Marketing modeling for US team.

**Buenos Aires, Argentina***May 2021 – June 2021***EY**

Engagement Management Services Analyst

- Payroll for US team.

**Buenos Aires, Argentina***July 2020 – April 2021***EDUCATION**

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**IMPERIAL COLLEGE LONDON**

Master in Management &amp; Analytics - Exchange Semester

*February 2025 – June 2025***TORCUATO DI TELLA UNIVERSITY**

Master in Management &amp; Analytics - GPA: 9/10

*March 2023 – December 2024***TORCUATO DI TELLA UNIVERSITY**

BA Economics - GPA: 8.58/10

*March 2016 – July 2020***ADDITIONAL SKILLS**

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- Advanced Microsoft Office, Advanced Python (certified), Big Data (certified), Advanced BigQuery SQL (certified), Spanish (native).