


Carolina Rhoden

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🌐  Brazilian and Italian Citizen

Professional Profile

Talented analytical professional with experience in finance and data analysis. More than 8 years of experience in the banking sector analysing data quality and operational risk in Brazil and Ireland. I am an experienced professional in risk and security of financial market regulations in the banking sector. I started my career with customer service and have always worked with a team focus, combining all types of stakeholders.

Multicultural individual, residing in Spain, native in Brazilian Portuguese and fluent in English, actively learning Spanish, with vast knowledge in Finance and Business Analysis. Graduated in business administration, MBA in Finance. I am results-oriented and cultivate and develop positive working relationships.

Expertise: Business Analysis, Anti-Money Laundering, Financial Crimes, Financial Reports, Bank Reconciliations, Risk Analysis, Internal Audits, Regulatory Compliance and Reports, Data Processing/Analysis, Business Solutions, Data Quality, Data Visualization, Customer Service, Stakeholder Engagement (internal, external, and IT teams), Requirements Elicitation, Process Improvement, Change Management, and Project Management.

Career Summary

 **Business Analyst**, Contractor – Worldwide

May 2023 – Jan 2024

Client: American company with clients including banks and investment companies

Description: Contributed to the migration of an outdated SQL Database to a new SQL Database as part of the client's system implementation project.

Responsibilities:

- Analyzed data to be migrated, identifying potential risks to information integrity and security.
- Collaborated with the project team to develop a comprehensive migration plan, including risk mitigation strategies.
- Implemented data cleansing and validation procedures to ensure accuracy and consistency post-migration.
- Conducted thorough testing to verify the functionality and performance of the new database.
- Utilized Excel to analyze and visualize data, track migration progress, and generate detailed reports.
- Developed interactive dashboards in Power BI to monitor key migration metrics and performance indicators.
- Provided ongoing support and troubleshooting during the migration process to address any issues that arose.

Project Title: Machine Learning for Insights from Brazilian Official Databases

Description: Contributed to the development of a machine learning model, with Python, to extract actionable insights from Brazilian official databases, contributing to data-driven decision-making processes.

Responsibilities:

- Contributed to the Project manager, planning, executing, and monitoring the project.
- Identified relevant datasets from Brazilian official sources, including governmental agencies and public databases.
- Pre-processed and cleaned raw data to ensure quality and consistency for analysis.

- Contributed to the design and implementation of machine learning algorithms tailored to the specific characteristics of the Brazilian datasets, including feature engineering and model selection, aligning with Product Development Life Cycle (PDLC) concepts.
- Developed and utilized Business Process Modeling and Notation (BPMN) to document and analyze business processes for optimizing data workflows.
- Created interactive dashboards in Power BI to visualize data trends and model predictions, facilitating stakeholder understanding and decision-making.
- Prepared and delivered detailed presentations using PowerPoint to communicate project milestones, findings, and strategic recommendations to stakeholders.
- Collaborated with stakeholders to interpret model outputs and translate insights into actionable recommendations.

Achievements:

- Demonstrated expertise in data preprocessing, model development, and evaluation, resulting in robust and reliable predictive models.
Successfully communicated complex machine learning concepts and insights to non-technical stakeholders via clear and effective PowerPoint presentations

 **Financial Business Analyst**, Dublin/Ireland

Nov 2020 – March 2023

Allied Irish Banks (AIB)


(One of the BIG Four Commercial banks in the Republic of Ireland) <https://aib.ie>

Responsibilities:

- Investigating and analysing loans to comply with liquidity assets required by prudential frameworks, standards and quality.
- Utilized Excel for detailed data analysis, creating pivot tables, and generating reports to ensure compliance with liquidity requirements.
- Supported continuous monitoring, analysis and reporting in anticipation of possible crime risk.
- Developed interactive Power BI dashboards to monitor and visualize key metrics, enhancing the ability to identify potential risks and trends.
- Conduct the continuous improvement of guidance and expertise on security finance best practices and regulatory compliance.
- Created and delivered PowerPoint presentations to communicate regulatory changes, analysis results, and recommendations to management and stakeholders.
- Applied Business Process Modeling and Notation (BPMN) to document and analyze business processes, facilitating process improvements.
- Keeping my knowledge up to date on key features on specific banking products and associated processes.
- Delivering high quality projects within the agreed timeline and scope.
- Performing assigned tasks within the allocated timeframe and reporting any potential deviations to agreed timelines to management.
- Work with commercial and technical SMEs (Subject Matter expert) to document business rules and adapt them for regulatory purposes.

Achievements:

- Suggested and utilized a money laundering report that streamlined the analysis process, eliminating unnecessary accounts from review and significantly saving time at the end of the cycle.
- Demonstrated expertise in data preprocessing, model development, and evaluation, resulting in robust and reliable predictive models.

 **Assistant Accountant**, Ralkore Core Drilling – Dublin/Ireland
Construction Services

May 2019 - March 2020

Responsibilities:

- Planned and coordinated administrative procedures within Sage system.
- Prepared bank reconciliation.
- Ensured all revenue requirements are met, including (VAT/PAYE returns).
- Collected and enter data for various financial spreadsheets.
- Assisted with the preparation of monthly financial reports.

- 🚩 **Mar/2017 – Apr/2019** - Career Break – Intercultural Exchange Program – Ireland – English Studies
- 🚩 **Jan/2016 – Feb/2017** - Career Break – Intercultural Exchange Program - France

🏢 **Account Specialist**, Itaú Bank – Porto Alegre/Brazil Feb 2010 – Dec 2015
(Biggest Latin American bank by assets and market capitalization) www.itaubank.com.br

Responsibilities:

- Acted as a point of contact for all matters related to assigned accounts.
- Built a strong relationship with customers and promoted top products and services.
- Renegotiated debts as it refers to mortgage, insurance, and loans.
- Managed and balanced cash books daily.
- Conducted review and or analyses of higher risk clients & investors.
- Performed daily reconciliation and internal controls on identified Key Risk Indicators between the front and back-office systems and in the preparation of monthly internal checks for Compliance.
- Carry out Anti Money Laundering due diligence checks.

Education

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- 🏢 **Master of Science – MS Data Analytics** - CCT College Dublin – Sep 2021 (35 credits of 90)
 - 🏢 **MBA in Finance** – (DBS) Dublin Business School | Dublin/ Ireland - Jan 2019 – Aug 2020 (completed)
 - 🏢 **Bachelor's Degree in Business Administration** – (Uniritter) | Porto Alegre/Brazil | 2005– 2010 (completed)

Certification

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| 🏢 Certified Business Analysis Professional™ (CBAP®) | 2024 |
| 🏢 New York Institute of Finance: Market Risk Management: Frameworks and Strategies | 2023 |
| 🏢 New York Institute of Finance: Credit Risk Management: Frameworks and Strategies | 2023 |
| 🏢 365 Data Science: SQL | 2023 |
| 🏢 IBM: Data Analysis with Python | 2023 |
| 🏢 IBM: Python for Data Science, AI & Development | 2023 |
| 🏢 Microsoft Certified: Azure AI Fundamentals | 2022 |

Language and Computer Skills

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- 🚩 **Portuguese:** Native; **English:** Fluent; **Spanish:** Intermediate.
 - 🚩 **Microsoft Office Package (advanced user):** Word, Excel, PowerPoint
 - 🚩 **SQL Server**
 - 🚩 **Python**
 - 🚩 **Power BI**
 - 🚩 **Azure**