JOSIAH RINGELBERG

Quantitative analyst focused on developing reproducible analytical models using innovative data science tools. Interested in obtaining a manager of analytics position. Recent work prioritized incorporating automation, statistical rigor, and transparency to data analytics and corporate reporting. An eager learner who enjoys passing knowledge on to others. Please do not hesitate to reach out!

🎓 EDUCATION

2016 | 2014

M.S., Agricultural/Applied Economics (Finance Focus)
Purdue University 📍 West Lafayette, IN

- Thesis: Mergers and Acquisitions in Food and Agribusiness – Returns, Drivers, & Long Run Performance

2013 | 2011

B.S., Mathematics, Economics
Calvin College 📍 Grand Rapids, MI

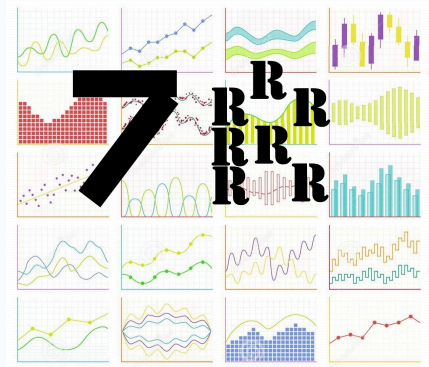- Collegiate Track and Field

💼 SELECTED POSITIONS

Present | 2021

Quantitative Analyst
GreenStone Farm Credit Services 📍 Lansing MI

- Led the development of the analytical portion of the association's current expected credit loss (CECL) process. This involved working across departments and with executive leadership to communicate the nuances, limits and interpretation of the model inputs and resulting output.
- Facilitated the validation of a credit scorecard by an external vendor. This involved acquiring bids and aiding management in vendor selection as well as organizing datasets, model documentation, and additional resources for vendor use.
- Led the development of a challenger stress test model for the association. This has involved the development of managerial reporting documentation as well as driving changes to the framework to align with emerging regulation and industry standards.
- Aided marketing initiatives by developing an ensemble model to cross reference external lists with internal CRM systems. Worked across departments to create a framework by which marketing campaign data can be tracked throughout the sale generation process.
- Identified and recommended training programs and conferences for analysts in the department. Provided training for analysts on coding best practices and version control tools such as git and azure devops.
- Produced periodic reports for executive and operational management.
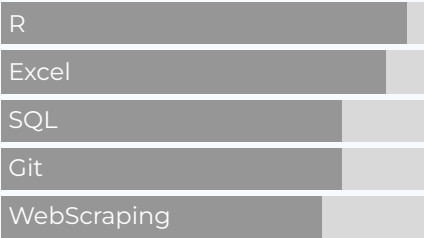
2021 | 2017

Business Intelligence Analyst I & II
GreenStone Farm Credit Services 📍 Lansing MI

- Developed a Model Risk Management (MRM) Framework including guides and templates to satisfy regulatory requirements.
- Implemented automation processes for multiple reporting needs. Resulting workflows have greatly reduced labor while increasing reproducibility.
- Managed multiple teams of graduate students through semester long analytics projects focused on customer segmentation analysis, probability of default rating, and text analysis.
- Built a predictive model to estimate collateral a customer is able to pledge. This avoided the need of utilizing appraisers for small loans representing a minor risk to the overall corporate portfolio.

CONTACT

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- 🔗 Personal Website
- 🔗 /github.com/Jringelb
- 📞 (989) 429-7916
- 🏠 113 Rivergate Lane
- 🌐 DeWitt, MI

SKILLS

- R
- Excel
- SQL
- Git
- WebScraping

INTERESTS

Model Risk Management
CECL
Portfolio Stress Testing
Statistics
Cross Association Collaboration

MORE INFO

Find a complete CV on my website. Please do not hesitate to reach out to me with questions or collaborative opportunities!

2016 | 2014

Research Associate
Center for Food and Agricultural Business

📍 West Lafayette, IN

- Conducted research on company growth strategies, dominant strategies in the agricultural producer industry, and the practices employed by firms to compensate their salesforce.
- Used OLS regressions and event study methodology to analyze public merger and acquisition transaction success according to population segments and deal attributes. Identified key drivers.
- Evaluated long run changes in operating performance of acquiring public North American firms.
- Lead the development of a case study on a new marketing strategy employed by BASF to establish itself in identified key customer segments. Aided in presentation of results at the Midwest Food and Agribusiness Executive Seminar.

2014

Merger and Acquisitions: Gruaduate Internship
Wilbur-Ellis Agribusiness Company

📍 Grand Rapids, MI

- Analyzed potential acquisitions, modeled projected growth, and estimated present value of companies using Excel spreadsheet forecasting.
- Developed postmortem acquisition reports and created future postmortem analysis procedures.
- Modeled and evaluated major aerial asset replacement schedules and identified cost efficient practices. Verified results with industry advisor and presented to upper management.

2014

Merger and Acquisitions: Gruaduate Internship
Wilbur-Ellis Agribusiness Company

📍 Grand Rapids, MI

- Analyzed potential acquisitions, modeled projected growth, and estimated present value of companies using Excel spreadsheet forecasting.
- Developed postmortem acquisition reports and created future postmortem analysis procedures.

2013

Financial Systems Software Developer
Auto-Owners Insurance

📍 Lansing MI

- Managed data relating to the financial accounting and materials management of the company and updated financial reporting programs and summaries.
- Interacted with DB2 database software and restructured Microsoft Access database.