

# Seraphina Kalu

Kazakhstan | Female | 24 years old

*Target MSc: Financial Risk Management / Quantitative Finance*

## PROFESSIONAL EXPERIENCE

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Risk Analyst Intern - Standard Chartered Bank, Lagos July 2024 - Present.  
Built a stress-testing framework using Monte Carlo simulations to assess portfolio vulnerability to FX volatility.  
Operational Risk Intern - KPMG Jan 2024 - June 2024.  
Identified and mitigated control gaps in the internal audit process for 2 major Nigerian fintechs, reducing potential fraud risk by 12%.

## EDUCATION

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BSc in Actuarial Science, University of Lagos 2020 - 2023.  
GPA: 4.9/5.0.  
Research project: "Stochastic Modeling of Credit Default Swaps in Emerging Markets."

## SKILLS

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Technical: R (Advanced), Python (NumPy, SciPy), SQL, Excel VBA.

## CERTIFICATIONS

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FRM Part 1 Candidate.

## PERSONAL INTERESTS

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African Macro-economics, Long-distance Running, Coding Mentorship.