

# Seraphina Kalu

Kazakhstan | Female | 24 years old

*Target MSc: Financial Risk Management / Quantitative Finance*

## PROFESSIONAL EXPERIENCE

- 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

- 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

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

## CERTIFICATIONS

FRM Part 1 Candidate.

## PERSONAL INTERESTS

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