Michael Lyons

22 Fordlea Way, Liverpool, L12 5HA
0756 3500 299
michael.lyons1112@gmail.com
https://portfolio-lyonsxiis-projects.vercel.app/

PERSONAL STATEMENT

A confident and analytical mathematics graduate with proven expertise in evaluating irresponsible lending assessments, delivering decisions based on regulation, and managing relations with external regulatory bodies.

I've strengthened my judgement through high-volume, complex casework, and refined it further by analysing regulatory outcomes and incorporating those insights into my approach.

Having developed a passion for data analysis and programming through courses, independent learning, and personal projects, I am eager to apply and expand these skills by contributing to data-driven decision making in a fast-paced and collaborative environment.

WORK EXPERIENCE

FROM FEBRUARY 2019

Hazell Carr / The Very Group
Senior Complaints Handler

Worked on a variety of processes spanning irresponsible lending and PPI complaints, subject access requests, and ombudsman cases, maintaining consistently high quality and productivity metrics throughout, meeting and exceeding provided targets.

Initially working as a contractor through Hazell Carr, after two years I joined Very as a permanent employee as the contract was downsized and eventually brought in-house.

Key Responsibilities

• Delivered high-quality investigations of PPI and irresponsible lending complaints, analysed financial data and customer records to ensure regulatory compliance and provide fair outcomes.

• Interfaced with the Financial Ombudsman Service and claims management companies, resolved queries and clarified outcomes.

• Adapted to evolving regulatory processes and collaborated across departments to resolve high-priority cases efficiently.

• Managed internal exception reports, identified and resolved flagged systemic and or process issues within the complaints platform.

PERSONAL INFORMATION

Over the past two years, I've studied programming through a mixture of structured online courses and hands-on projects, covering subjects ranging from full stack web development to machine learning. I also enjoy following the latest developments in AI, downloading and experimenting with newly released local models, observing how the technology develops over time.

Outside of the technical sphere, I'm an avid reader, having recently completed The Wheel of Time book series, and enjoy drawing, mainly focusing on graphic design and linework.

EDUCATION

2017 – 2018	**Mathematics and its Applications MSc (Hons)** DISTINCTION *University of Kent*
2014 – 2017	**Mathematics and its Applications BSc (Hons)** UPPER SECOND CLASS HONOURS (2:1) *University of Kent*

A-levels: Mathematics (B), Physics (C), Biology (C)
GCSEs: 12 A*–C including Maths and English

TECHNOLOGIES

LANGUAGES	Python, JavaScript, SQL
DATA ANALYSIS	Pandas, Microsoft Excel (Pivot Tables, VLOOKUPs, etc.)
OTHER	PERN Webdev Stack, Git

PROJECTS

Several projects I've worked on whilst studying programming can be found on my online portfolio linked above. Source code and further documentation is available at:

https://github.com/LyonsXII/Portfolio

Faraday Cage Model

An implementation of a mathematical model capable of calculating the strength of a Faraday Cage in two dimensions, with varying parameters, to within five decimal places of precision.

• Model logic translated from Matlab into Javascript.
• Interactive plot created using Plotly.

Author Analysis Dashboard

A dashboard for analysing user-submitted text using NLP and machine learning, classifying based on the closest matching author from the dataset.

• Classification performed via a fine-tuning of BERT.
• Also includes sentiment analysis, and topic modelling through the use of the LDA approach.
• Implemented via a Flask backend, using WSL2 with GPU-accelerated TensorFlow.

REFERENCES

References are available upon request.