# Charles "Chip" Hubbard

## Financial & Data Analyst

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**I am interested in financial and data analytics as a tool to build risk analysis systems for portfolio management.**

## Skills

**Languages:** SQL (postgreSQL), Python (Pandas), Git/GitHub, Jupyter Labs, HTML/CSS
**Softwares:** Excel (Pivot Tables, Vlookups, Data Cleaning), Tableau, Power BI, PG Admin
**Soft Skills:** Presenting, Public Speaking, Storytelling, Critical Thinking, Perceptiveness, Adaptability, Relationship Development

## Experience

**Nashville Software School | Data Analysis Apprentice**                                          **January 2021 - Current**
Full time data analytics bootcamp, learning how to learn and problem solve, polishing social skills in a day in age where we lack constant social interactions. We also learned many other skills, some of which are listed below.
- Building risk analysis systems for portfolio management (Python, Jupyter Notebooks)
  - Capstone - building a system to analyze a portfolio of stocks, in a way that alerts the user when taking too much risk.
- Exploring trends in money issuance (Power BI, HTML/CSS)
  - Analyzing where money really comes from and how it influences the economy & inflation.
- The benefits of proper risk management (Tableau, Google Sheets Data Stream)
  - This is a tangible analysis on why losing money is worse than you probably realize.
- Nashville's Scooter Solution (Python, Jupyter Notebooks, PowerPoint)
  - Nashville has a lot of scooters, but how do we find the proper amount considering weekday, weekend, and holidays?
- Elderly and low income tax return insights (Excel)
  - Analyzing states by income tax returns and taking a look at what a beautiful dashboard can look like in Excel.

**Adia Made | Financial Analyst + Account Manager**                                          **February 2016 - Current**
Adia Made manufactures, wholesales, and retails home decor products as a means of helping fundraise for people making a real change in the world.
- Forecasting seasonal costs in order to maintain a healthy cost structure using Excel.
- Creating analytical insights in order to achieve a CAGR of 269% of revenue by focusing on vertical integration in order to increase revenue every step of the way, which resulted in an operating margin increase of 9.4%.
- Developing products with a goal of maintaining a Keystone Markup strategy, and exceeding the goal reaching an average Retail Gross Margin of 73.2% and a Wholesale Gross Margin of 55.7% landed, by streamlining the production process.
- Using lean manufacturing principles allows for a Retail Operating Margin of 64.5%, and Wholesale Operating Margin of 48.1%. This is surpassing the expectation of a 35% Wholesale Operating Margin by 13.1%

## Education

**Nashville Software School Data Analytics Bootcamp: Data Analytics Certification**                         **2021**

**SIE - Passed**                                                                                                            **2020**
- Currently studying for the Series 7

**Belmont University - BFA**                                                                                            **2015**
- Design Communications with an emphasis in Design Administration

## Additional Information

**Recent Awards**
- Belmont University's Top 10 (of 100) Up & Coming Founders 2019
  - Belmont University's Center for Entrepreneurship