

Lim Zi Ying Adeline, CFA

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BUSINESS ANALYST | RISK PROFESSIONAL

TEN YEARS OF EXPERIENCE IN DATA ANALYSIS | DATA VISUALISATION |
DASHBOARD DESIGN | RISK MANAGEMENT

Collaborative team player with proven risk experience in publicly listed aircraft leasing companies. Well versed in data and market analysis. Created visual analytics summarising portfolio risks to senior stakeholders. Organised, possessing a passion for data automation, using technology to increase work efficiency, having successfully led and implemented a credit risk rating system. Graduate of Software Engineering Immersive Programme at General Assembly.

AREAS OF EXPERTISE

JavaScript | HTML/ CSS | Data Analysis | Visual Basic Application Coding | Credit Analysis | Financial Modelling | Portfolio Analysis | Market analysis | MS Office Suite | Default Risk Management | Customer relationship building |

PROFESSIONAL EXPERIENCE

BOC Aviation

Singapore

Senior Business Manager

Apr 2020 - Present

Drive business outcomes in the Company whilst working closely with the Chief Executive Officer (CEO) in the CEO office.

- Collaborated with internal stakeholders from multiple departments to ensure action plans are completed timely to achieve strong profits and operating cash flow in 1H2020.
- Designed gantt chart which was implemented as tracker of key priorities items (which drive business profits) at weekly management meeting to ensure business rhythm is maintained.
- Performed data visualisation and analysis of portfolio of US\$20bn of aircraft assets to determine assets to be sold in order to maximise profits and minimise losses.
- Improved existing business processes by refining and revamping presentation of data submitted by various departments to senior management.
- Performed forward looking analysis to aid in business decisions which are essential to drive Company's profit and loss: (1) marked to market forecast of the Company's hedging reserves relating to interest rate swaps which impacts the Company's leverage ratios (2) cash flow forecast which is required for funding plans

China Aircraft Leasing Group

Singapore

Head of Risk

Aug 2018 - Jan 2020

Manage risk function of the Company relating to leasing of aircraft to maximise profits. Support transactions through evaluating credit worthiness of potential clients and providing inputs for contractual terms. Ensure existing clients and portfolio are well performing through handling events of default and recovering receivables.

- Manage credit risk for US\$5.5bn of aircraft assets leased to over 30 global airlines.
- Established the Company's credit risk policy to set out the risk management framework, including risk appetite, governance and responsibilities which provides guidance to the business operations.
- Developed and implemented an in-house credit rating model which was previously outsourced, resulting in more than US\$45k of annual recurring cost savings.
- Implemented a "Know Your Customer" process to protect Company's interests and adherence to law and regulations. Through this new process, I successfully stopped the Company from conducting business with an entity with an imprisoned shareholder.
- Promote risk awareness and culture through organisation with risk trainings provided, in both Mandarin and English.
- Built good relationship with Independent directors by providing comprehensive updates and responses at the quarterly Audit Committee.
- Managed external relationship with auditors in relation to IFRS9 and with financiers in relation to bond issuance and aircraft financing.

BOC Aviation

Singapore, London

Risk Manager

May 2014 - Aug 2018

Risk deal team member for lease transactions. Performed financial analysis and credit assessment of potential and existing airline customers through calls and on-site due diligence visits and proposed mitigating risk terms in lease contracts. Managed lease receivables collections, lease covenants and lease restructurings.

- Spearheaded data automation projects, created tools to facilitate portfolio analysis and forecasting in timely manner.
- Piloted the implementation of dashboards and visual analytics which I designed and launched successfully to show key portfolio metrics succinctly to Senior Management and Board of Directors on monthly basis.
- Led a team of four risk managers to implement a scalable credit risk rating system within the Company's budget and to the agreed quality specifications which is able to extract business intelligence of all potential customers easily which was not possible before with the use of discrete and non-identical excel spreadsheets.
- Involved in several cross functional projects such as the automation of the Company's pricing model, review of aircraft purchase contracts, scenario testing to analyse impact on cash flow and profits.
- Handled more than 20 airline accounts annually, covering Asia and China market in first four years and Americas and Europe region in the last year. Achieved lease receivables collection rates at >99% consistently for all five years.
- Participated actively in Company's Enterprise Risk Management as the secretary of the monthly Risk Management Committee chaired by Chief Executive Officer and attended only by C-suite. Create meeting materials which provide a review of ongoing and forward-looking review of risk factors impacting balance sheet (asset, credit and liability risks).
- Collaborated with risk owners from multiple departments, including Procurement, Technical, Sales, Marketing and Portfolio Management to ensure data integrity and that enterprise risks are identified accurately.

BOC Aviation

Singapore

Technical Risk Analyst

May 2013 - May 2014

New risk function created to quantify the Company's credit exposure relating to maintenance status of aircraft assets.

- Set up a risk management policy for technical risks in the Company.
- Built multiple standardised financial models which are able to calculate the credit exposure relating to maintenance status of aircraft assets throughout their lease cycle.
- Automated process of updating financial models using Visual Basic for Applications on quarterly basis for Company's entire portfolio of more than 200 aircraft, reducing turnaround time from weeks to days.

DSO National Laboratories

Singapore

Aerodynamics Research and Development Engineer

Jul 2010 - Apr 2013

Member of the guide system division. Designed air vehicles to meet country's defence strategy and requirement.

- Honed analytical and problem solving skills through designing of air vehicles using software, performed computational fluid dynamics simulations of air vehicles and analysing large amounts of data and results to evaluate design, performance, stability and control of designs.
- Acquired ability to code with the frequent use of Ubuntu terminals and MATLAB software.
- Collaborated closely with overseas engineers to analyse results through conducting wind tunnel tests in both overseas and local wind tunnel facilities.

ST Aviation Services Co Pte Ltd (SASCO)

Singapore

Intern

Jul 2008 - Apr 2008

Member of the structural liaison engineers team working mainly on the B767 Boeing Converted Freighter Project.

- Developed strong communication skills through presenting structural issues and solutions directly with Boeing Engineers stationed on site.
- Built good rapport with colleagues in a male-dominated environment, including SASCO technicians and Licensed Aircraft Engineer.
- Honed time management skills and the ability to cope with high stress due to tight project schedule.
- Upon completion of the Boeing Converted Freighter Project, worked on maintenance repair issues found on commercial Boeing aircraft.

EDUCATION

Nanyang Technological University

Singapore

Bachelor of Engineering in Aerospace Engineering,
Minor in Business
First Class Honours

2010

AWARDS AND CERTIFICATIONS

Certificate of Completion of General Assembly's Software Engineering Immersive course for completing the course beginning 24 Aug 2019 and ending on 29 Feb 2020. Received 480 hours of training and completed three key projects.

2020

Chartered Financial Analyst

2017

European Aeronautic Defence and Space Company (EADS)
Techmaster Scholarship from EADS for excellence in academic performance and co-curricular activities and a strong commitment to a career in aerospace or defence industry

2010

Top Student Award from NTU for outstanding examination performance

2007

SKILLS

Competent with MS Office Suite, including Visual Basic for Applications (VBA), Excel, Words, Powerpoint

Ability to code and programme: C++, Javascript, HTML, CSS, JS,

Fluent in English and Mandarin (both written and spoken)

INTERESTS

I believe it is important to align my desire to contribute back to the society with my career. I enjoy creating artwork, food and hosting friends over for a good barbecue. My interests include hiking and wildlife watching. Some of the memorable hikes I have done in recent years include a 5-day 4-night hike in Kazakhstan, a 6-day 5-night climb to Mount Kilimanjaro and a 13-day 12-night walk to Everest base camp.

Reference available upon request