AGNIESZKA JUSZCZUK

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address: Maassluisstraat 41, 1062GA, Amsterdam **date and place of birth:** 12.03.1986, Poland

- *extremely energetic, enthusiastic* and *challenge-driven* with *quantitative reasoning* and *analytical skills*, academic background in *financial mathematics* and experience working in *various international environments;*

- *strong work ethic* together with *excellent interpersonal, planning and organizing skills* gained during my active involvement in the student organization and professional experience;

- I am looking for new experience that would give me a chance for *development* and *continuous learning* among *passionate* and *creative* professionals.

Education

2009-2010 Master Program in Financial Mathematics
Halmstad University, Sweden

2005-2010 Master Program in Mathematics, Major: Financial Mathematics
Master of Science, Engineer
Gdansk University of Technology, Poland

Professional Experience

10.2014- present   **Triodos Investment Management**
Risk Analyst

- Initiated a project for a new analytical tool in the company;
- Supporting the Head of Risk with further developing of the risk management framework and risk management policies of Triodos Investment Management and its funds under management;
- Building models and calculations for Risk Profile of the AIF (DV01, CV01, Net Equity Delta, Net FX Delta, VaR and leverage);
- Successfully finished the online course 'Certified Expert in Risk Management' in Frankfurt School of Finance and Management (Frankfurt School Certified Expert in Risk Management)

01.2014- 09.2014   **Traveling & Volunteering**

I have been traveling around Asia and Europe as I love meeting new people and experiencing different cultures. I did two months volunteering in Nepal that shaped my heart and mind completely.

11.2011- 12.2013 **Laser Nederland (subsidiary of BNP Paribas, Den Bosch, Netherlands)**
Credit Risk Analyst

- Daily usage of statistical package SAS (PROC SQL, DATA step, PROC step, macro language);
- Regular credit and risk analysis of current portfolio. Identification of issues and corrective actions implementation;
- Successful development and implementation of:
  - ➢ *Provision Model:* predict the final losses of the company;
  - ➢ *Credit Scoring Model:* measure the probability if the client will default;
  - ➢ *Behavioral Scoring Model:* monitor a customer repayment behavior;
  - ➢ *Customer Value Model:* innovative solution that improved customer selection process for marketing campaigns; model extended by expected credit lost (*EL*) defined as the product of the three components: probability of default (*PD*), exposure at default (*EAD*) and the loss given default (*LGD*)
- Design and development of collections KPI- build in order to ensure stability and increase risk control.

*Skills developed: **taking initiative to suggest possible improvements and their implementation, ability to think analytically and strategically with a hands-on mentality***

11.2010- 07.2011	**APG Asset Management (Amsterdam, Netherlands)**

Junior Investment Risk Analyst- AIESEC trainee

- Implemented overview of approximately 150 illiquid investments of a minimum amount of €40mln each to weigh the potential risk factors;
- Prepared several risk management control reports containing information about key global factors in investment markets;
- Monitored internal rate of return from the existing portfolios to evaluate the effectiveness of the investments and restructure the strategy of investment placements;
- Prepared and distributed risk analysis reports to management team.

*Skills developed: **team work as well as a strong ability to work independently, able to tackle issues from multiple points of view and ask critical questions***

Additional Work Experience

10.2005- 06.2009	**Management Board of Academic Sports Union at Gdansk University of Technology**

10.2007- 06.2009 Vice-Head for the sponsorship

10.2005- 10.2007 Member

- Organized around 15 sport events for up to 400 people each;
- Prepared and negotiated conditions of sponsorship offers with companies to collect funds for sport events;

*Skills developed: **leadership, persuasiveness, team management, negotiation, excellent communication and interpersonal skills with a high degree of initiative***

2004-2009	**Private Teaching**

Teacher of Mathematics

- Worked with around 20 students;
- Prepared lessons and training activities to improved their performance for at least 20%.

*Skills developed: **organizing, interpersonal***

Computer Skills

SAS (SAS Certified Base Programmer for SAS 9), SQL, Microsoft Word, Excel, Power Point, LaTeX, Stata, basics of Mathematica, VBA and Matlab

Languages

Polish – native

English – fluent: speaker/writer/reader

Dutch – intermediate (Staatsexamen Nederlands als tweede taal, programma II)

Interest

Sports: Gaelic football, tennis, swimming, skiing

Traveling: exploring new places and cultures by meeting people from all over the world

Logic games: mathematical games, Japanese logic puzzles, IQ tests

References

Christophe Lejart, Chief Risk Officer, Laser Nederland

Bart de Boer, Credit Risk Manager, Laser Nederland

Willem Huson, Senior Risk Controller, APG