
BENJAMIN BUSBY, FRM

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PERSONAL STATEMENT

Data-driven strategist with 7+ years' experience across fintech, consulting, and capital markets. Proven ability to bridge analytics and business strategy through strong cross-functional collaboration. Expertise in credit analytics, operating model design, and transformation delivery. Adept at solving ambiguous problems and developing commercial, data-led solutions. Seeking to transition into an embedded, enterprise strategy role to drive sustainable impact within a financial institution.

WORK EXPERIENCE

Monocle Solutions

Management Consultant

Oct 22 - present

- Delivered Basel 3.1 change at ICBC Standard Bank, advising on credit risk policy and automating regulatory reporting by integrating AWS-native tooling and enterprise data frameworks.
- Co-designed a resource optimisation model to enhance Monocle's bench utilisation by ~10% at zero cost - using behavioural incentives to align leave-taking with internal delivery demand.
- Led data validation root cause analysis for Aldermore Bank, identifying systemic misalignments across architecture layers and designing remediation strategies for improved accuracy.
- Defined business rules, transformation logic and architecture standards for regulatory data pipelines, streamlining submissions and reducing dependency on manual intervention.
- Collaborated cross-functionally across product, policy, and tech teams to align delivery with long-term strategic objectives and governance standards.
- Developed an AI-driven CV analytics tool using Python and ChatGPT to extract, structure, and score candidate profiles at scale - enabling automated shortlisting for internal consulting projects.

Starling Bank

Credit Investment Analyst

Sep 21 - Oct 22

- Built and maintained a mortgage RAROC model to support portfolio pricing and acquisition decisions in alignment with risk appetite and commercial return thresholds.
- Delivered monthly ALCO reporting packs, producing MI insights and deep dives that supported credit policy calibration and portfolio optimisation.
- Partnered with Fleet Mortgages on pricing strategy and competitive positioning, delivering insights that shaped product development and distribution design.
- Led IFRS9 cohort-level PD/LGD performance reviews to support credit expectation setting and strategy iteration.
- Collaborated with engineers to build loan tape reporting infrastructure for the Bank of England, ensuring data lineage and quality standards were met for regulatory and internal reporting.

Bloomberg LP

Equity Analyst

Dec 17 - Sep 21

- Led a data quality initiative that purged historically inaccurate financials from the Bloomberg Terminal, enhancing model reliability and client trust.
- Developed three-statement consensus models from fragmented sell-side forecasts, informing Bloomberg Intelligence's sector outlooks.
- Built a Python-based earnings analyser in BQNT to automate tracking of consensus revisions, improving internal efficiency and report turnaround.
- Published equity and macro insights to Bloomberg News, interpreting complex market and company data for a wide readership.
- Delivered internal tooling and data validation enhancements using SQL and Python, improving quality assurance across key equity datasets.

GfK Boutique Research

Research Analyst

Oct 16 - Dec 17

- Delivered quantitative equity research on the TMT sector, leveraging POS data to forecast smartphone demand by brand and SKU.
- Applied statistical models in R to interpret consumer behaviour and macroeconomic indicators.
- Produced daily sector updates and insight reports for institutional clients

EDUCATION

Corporate Finance Institute - Financial Modelling and Valuation Analyst (FMVA)

2024

Global Association of Risk Professionals - Financial Risk Manager (FRM)

2020-2022

University of Surrey - Master of Science - Business Analytics (Merit)

2015 - 2016

University of Portsmouth - Bachelor of Engineering - Electronic Engineering (First Class Honours)

2012 - 2015

SKILLS, INTERESTS AND TECHNICAL CAPABILITIES

Languages: Python, SQL, R, C/C++, MATLAB, PHP, Java, SAS

Analytics/BI Tools: Tableau, PowerBI, Looker, BQNT, EViews, STATA

Cloud/Infrastructure: AWS, GitHub

Web & Misc: HTML, CSS, personal site

- Hands-on tech projects, incl. a Raspberry Pi 4 bike computer with GPS tracking, LCD output, and real-time pacing features.
 - Member of the Law Society Rugby Club
 - HSK Level 2 standard Chinese
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