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 Kunshan, Jiangsu Province, China

 April 02, 1985

 doraemonj.github.io

 @ChrisHowardaka

 github.com/doraemonj

 doraemonj

SKILLS

SAS SQL Python

HTML CSS JavaScript

Hugo Excel Git

LANGUAGES

English
Full Professional Proficiency

Chinese
Native or Bilingual Proficiency

Japanese
Elementary Proficiency

INTERESTS

Hiking Reading

Ice Hockey Basketball

Chris Howard

Data Analyst

Credit Card Risk Analyst Manager, SAS & Python programmer

WORK EXPERIENCE

Programmer Freelancer

01/2022 - Present

Kunshan, Jiangsu Province, China

Achievements/Tasks

- ◇ Built a website accumulating programming courses.
- ◇ Built an automatic translation book project which can translate an e-book in a hour.

Risk Analysis Manager / Strategic Manager / SAS & Python Mentor

Credit Audit Department, Risk Management Department, Bank of Communication Credit Card Center

10/2018 - 12/2021

Shanghai, China

Achievements/Tasks

- ◇ Created and operated Early Credit Risk Alert Models onto 3 million customers per month, enhance alert accuracy rate from 65% to 70%, and reduced M4 NPL 300M+ RMB over a two-year period.
- ◇ Made and updated Early Credit Risk Control Strategies, collaborated with other sections to execute onto 10,000+ customers per month, and reduced high-risk customers credit limit a specific amount every month.
- ◇ Build Internal Training Project. Trained 20+ colleagues skilled in SAS and Python, then coached them to build models and summary periodic reports automatically. Organize in-house knowledge into systematic, full-text searchable materials.

CEO

BeFrank Technology Limited Company

04/2018 - 09/2018

Kunshan, Jiangsu Province, China

A company founded by myself

Achievements/Tasks

- ◇ Wrote popular science articles on Public Website, and published a Chinese book named Simple Blockchain.

Anti-Fraud Team Manager / Excel Trainer

Credit Audit Department, Bank of Communication Credit Card Center

04/2015 - 03/2018

Shanghai, China

Achievements/Tasks

- ◇ Led a team of 100+ fellows to identify fraudulent applicants through online phone calls and offline investigations.
- ◇ Through data analysis and integrated planning, 24-hour audit completion rate was increased from 78% initially to 91%, and 3-month-fraud-rate was reduced 8%+, and stable for more than 1 year.
- ◇ Training team fellows to use Excel more proficiently.

WORK EXPERIENCE

Counter Service Officer / Personal Loan Manager

Bank of Nanchang

04/2011 - 03/2015

Suzhou, Jiangsu Province, China

Achievements/Tasks

- ◇ Established Personal Loan Center and led a team to complete 70+ mortgage loans, with a total of over 30 million RMB in loans issued and no non-performing loans.
- ◇ Established Counter Operation Department, developed operation manuals, responsible for counter authorization operations, and provided training courses to 20+ tellers.

Bank Teller

Bank of China

10/2007 - 03/2011

Kunshan, Jiangsu Province, China

Achievements/Tasks

- ◇ Integrated Operation Pioneer with an average daily processing 200+ transactions.

EDUCATION

Bachelor of Economics

Nanjing University of Finance and Economics

09/2003 - 06/2007

Nanjing, Jiangsu Province, China

CERTIFICATES

Certified Data Analyst (Level II Modeling Analyst) (01/2017 - Present)

Banking, Securities and Accounting qualification (05/2012 - Present)

CHINESE NAME

Tang Qiang