

# Hervé Lao



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## Personal Statement

I am a university graduate with a strong financial background, and I am currently learning to code, which is extremely important in the fast-paced environment of finance.

With my experience, I'm able to analyse and answer complex problems. I am well-suited to positions that will demand continuous learning and imagining new and different ways of doing things.

I would now like to develop my skills in a global business environment, where I can progress my career within finance.

## Languages

French (Native)

English (TOEIC: 960)

## Certificates

### Passed all three levels of the CFA Program

*Eligible for the CFA charter upon completion of the required work experience*

### AMF (Autorité des marchés Financiers) certificate

## Skills Summary

### Financial Modelling & Valuation

*Built several large model in Excel*

### Credit Analysis

*Prepared and presented credit reports*

### Web development

*Ruby on Rails, ES6, Django*

### Data Science

*Python, SQL, Machine Learning, Data Engineering, Deep Learning*

## Project

### Biblio

2019 – present

- One mission: enrich people's lives and to promote equal opportunities to knowledge.
- Biblio is a tracking platform for immaterial activities (e.g. reading, practicing a musical instrument, and other cultural outings and activities) and a social network focused on culture. Fueled by the data collected, Biblio will be able to guide people to a healthier and enriching life.

## Employment history

### EBI SA - Ecobank Group,

*Structured Trade & Commodity Finance Analyst*

2018 | France

- Pioneered the creation of the STCF desk, providing SMEs dealing with SSA with tailored solutions.
- Performed analysis on Structured trade transactions to support analytical outreach and presentations – including reviewing legal documentations and analysing data and financial statements, building and updating financial models and forecasts, identifying key factors, writing analytical commentary – under supervision of the global head of STCF of Ecobank.

### Trading Central, Financial Market Analyst

2016 – 2017 | France

- Consolidated information into morning meetings, reports and research papers in French and English.
- Updated equity, forex and commodity charts using Trading Central's technical analysis trading methodology.

## Education

### Le Wagon, FullStack Program & Data Program

2019 – present | Spain, France

- FullStack: HTML, CSS, Bootstrap, JavaScript ES2015, SQL, git, GitHub, Heroku and Ruby on Rails.
- Data Science: learning how to collect, store, clean, explore, transform and predict Data in production environments.

### Panthéon-Sorbonne University,

*MSc Banking and Finance*

2017 – 2019 | France

- Member of the supervisory board of the Master's association.
- Achieved top three France in the CFA Institute Research Challenge.
- Ethics, Financial analysis, Credit analysis, Fixed income, Banking supervision, Corporate finance, Structured finance, Private Equity, Options & derivatives, Excel VBA programming.