JOJO SEXTON

Location: Wellington, New Zealand
Phone: 021851113
Email: jojoLsexton@gmail.com
Web: https://simple-react-portfolio-2023.vercel.app
Linkedin: https://www.linkedin.com/in/jojo-sexton
Github: https://github.com/jojo-sexton

I am an experienced lender with over 10 years of expertise in banking and finance. While I take pride in my profession, I am also passionate about computer science and actively teaching myself coding. I am looking for an opportunity to begin my career in the tech industry and do what I really love.

I offer a blend of programming skills and extensive knowledge of finance and compliance, coupled with uncompromised hard work, dedication, problem-solving abilities, and excellent teamwork.

EDUCATION

Victoria, University of Wellington - NZ - Bachelor Degree - Majoring in Finance and Commercial Law - 2008
Enspiral Dev Academy Aotearoa - NZQA level 6 - Full Stack Developer - 2022
Strategi - NZQA Level 5 - New Zealand Certificate in Financial Services - 2023

SKILLS

TECH:
- HTML, CSS, Javascript, Python
- React, Next.js, API Client
- Node.js, Express, API
- SQLite3 and Mongo DB
- Git and Git hub, Agile methodologies
- Microsoft 356 (Word, Excel and PowerPoint, Teams, Outlook, PowerBI)
- Adobe Photoshop and Illustrator, Procreate
- Cloud computing: Azure (basic)

BANKING & ANALYTICS:
- 10 years experience in banking and finance
- Fraud or Risk Analytics
- Proficiency in Microsoft Excel/ Python, to automate reporting processes.
- Mathematical modelling.
- Written and verbal communication skills
- Analytical skills with a data-driven approach and openness to incorporating new technologies.

PROFESSIONAL EXPERIENCE

BROKER MANAGER/ LENDING ADVISER, TSB - 2022 TO CURRENT

- Timely and accurately assessing mortgage applications submitted by financial advisers, including complex lending scenarios such as construction, business, and bridging loans.
- Volunteer to test and refine assessment systems used by mortgage advisers.
- Conducting research and analysing databases, regulations, procedures, and lending systems. Communicate with the product owners, credit managers and other lenders to identify the root causes of issues and recommend solutions.
- Streamline the process by creating custom spreadsheets and Excel macros/Python to automate repetitive tasks, thereby enhancing efficiency and accuracy.
- Building strong relationships with mortgage advisers, fostering effective communication, and ensuring successful outcomes for all parties involved such as branch, payment supports, credit risk managers, product owners, financial advisers and solicitors.

Achievement:
- 30% reduction in processing time while maintaining high-quality standards.
- Maintain a consistent 24-hour SLA in communicating with financial advisers.
- Achieve 10/10 feedback ratings from advisors, along with a 100% pass rate in credit review audits.
- I receive positive feedback from my team lead and other stakeholders for adding value, asking clarifying questions when in doubt, and demonstrating excellent active listening skills.

PROFESSIONAL EXPERIENCE (CONTINUED)

FULL STACK DEVELOPER/ STUDENT, ENSPIRAL, DEV ACADEMY - 2021

Completed between 700 and 800 hours coding on multiple projects in a team environment. Competencies achieved:

TECHNICAL

- Deep understanding of programming fundamentals:
- Functions and high order functions
- Data types (objects, arrays, etc.)
- Data structures and algorithms
- Functional programming and Object Orientation Control flow with conditionals and iterators
- Asynchronous programming (file system, database, and network)
  Testing and Test Driven Development

- GitHub and Git
    Pull requests
    Code reviews
- Debugging techniques in the browser and on the server
- Command line interface
- Editor - Visual Studio Code
- Building a web server from scratch with Node and Express

- HTTP protocol
- Designing RESTful routes for resources
- Server side rendering using templating engines
- Creation and migrations on relational databases
- Creating and testing web APIs
- Consuming third party web APIs
- Client side JavaScript frameworks (e.g. React and Redux)
- Cookies, sessions and authentication
- Social login and JSON Web Tokens (JWT)

PRACTICAL

- Giving and receiving feedback
- Understanding client needs through deep listening
- Awareness and appreciation of diversity
- Experience with playing different roles in teams (Developer, Product Owner, Scrum Master, customer)
  Managing conflict in teams, conflict prevention and resolution

Agile techniques
- Standups
- Kanban boards
- Task estimation
- Sprints and sprint planning
- Backlog prioritisation

Presentation techniques
- Elevator pitches
- Presenting technical topics to technical and non technical audiences

Achievement:

- Writing software to bring it to life. Gathering and listening to feedback and provide constructive feedback. Work collaboratively to communicate and plan things, for example pair programming. Work closely with senior developer to learn fast.
- Develop my own protocol, spreadsheets, and Macros/Python scripts that have significantly reduced the processing time of lending applications by over 30%. This has been achieved with great precision, minimising errors and human mistakes effectively.
- Continuously grown my skills by teaching myself other languages such as Python, SQL, and NoSQL MongoDB.

PROFESSIONAL EXPERIENCE (CONTINUED)

BANKING SPECIALIST/ BROKER MANAGER, WESTPAC NZ - 2016 TO 2021

- I bring a wealth of banking expertise and a strong commitment to helping people get into their first home or looking at purchasing their first investment property.
- Proficient in Banking, Technical Support, Credit Analysis, and Consumer Lending, I managed a diverse portfolio of mortgage brokers, overseeing complex customer inquiries across various lending domains, including Home, Construction, Business, and Personal Lending, as well as investment and insurance.
- Collaborate with solicitors for settlement processes and maintain a deep understanding of bank policies, compliance standards, RBNZ legislations, and housing market dynamics.

Achievements:

- Implemented strategic training initiatives and process enhancements that led to a substantial increase in mortgage approval rates, resulting in a significant uptick in clients successfully acquiring their first home or investment property. Demonstrated a consistent track record of delivering the desired outcomes.
- Received excellent customer feedback, with a rating of 9.2 out of 10, reflecting high satisfaction levels.

PROFESSIONAL EXPERIENCE (CONTINUED)

ASSISTANT RELATIONSHIP MANAGER, CORPORATES, HSBC - 2009-2012

- Assisted relationship managers to manage and develop the portfolios comprising top and mid-tier multinational corporations in the field of consumer retail.
- Prepare credit applications, credit renewals and undertake periodic reviews of credit files and facilities. Liaise with the legal department, risk management, and external consultants to review loan documentation and ensure open communication throughout all stages of loan deals. Collaborate with treasury to deliver FX solutions for clients including execute and oversee swap, future, and derivative transactions optimising clients' portfolios for maximum profitability.

Achievements:

- Effectively managed the merger and acquisition process for a major corporation, overseeing tasks such as issuing credit letters, establishing escrow accounts, handling foreign exchange transactions, derivatives, and securing a $40 million USD credit facility.
- Maintained consistent adherence to reviewing and meeting clients' credit needs, managing a portfolio exceeding $200 million USD.
- Achieved annual revenue growth of 30%.
- Attained a 100% compliance pass rate for onboarding and Know Your Customer (KYC) requirements for corporate clients.

ATTRIBUTES

Self-starter	Great communicator	Innovative	Collaborative	Active listening
Motivated	Problem solver	Positive attitude	Team player	

REFERENCES ARE AVAILABLE UPON REQUEST.