

## Contents

Curriculum Vitae BRUCE R GRAHAM

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### SUMMARY

Bruce is a BSc (Math, Operational Research) graduate with further studies in Financial engineering and business reporting, through ASSA. Bruce has acted as his own investment manager since 2017 where he has developed a growing knowledge of global investment opportunities. Bruce's entrepreneurial flare led him to become involved in an ice cream wholesaler startup in Cape Town where he put his knowledge of modelling to use to anticipate business profitability and cash flow. These excercises eventually led to savings in the tens of millions of rands for the company.

### SKILLS

- Written communicator • Expert problem solver • Detail orientated • Technically orientation • An independent worker (with facilities for remote work.)

### PROJECTS

Costing and Profit spreadsheet (Wilfredo's Ice Cream Co.): This spreadsheet was built to ascertain how much the business had to charge for its ice cream. It tied in with the Wilfredo's Ice Cream company's finances to show profit from input costs of the ice cream, ongoing expenses, and cost price charged. Ultimately it gave the managers insight into the sustainability of the ice cream business model and saved tens of millions of rands by showing that ultimately the business wasn't sustainable.

Home budget spreadsheet tool: Bruce designed a home budget tool to keep track of expenses and show where deviations in a tight household budget were happening. This can be adapted to a business use. The next step is to code all the concepts and ultimately to tie it into an R or Julia package so that everyone can use it.

Investment analysis scripted document: Bruce wrote an experimental org script in Emacs to pull stock prices off the internet, and to reflect the valuations on investments. He further incorporated exchange rates. Bruce stored crucial values to a Sqlite3 database and charted the continuously updated data with a time series chart from R. Latterly he has converted some of the code to R and is performing optimisations on portfolio's with some of the specialist packages in R.

### EDUCATION

Actuarial Student 2016-present Fin. math (FB), Business reporting (FB), Fin. engineering (current) Actuarial Society of South Africa, Cape Town

Honours Bachelor of Science (Incomplete) 2004-2006 Operational Research University of South Africa, Pretoria

Bachelor of Science 1993-2003 Operational Research, Mathematics, Statistics (2:1) University of South Africa, Pretoria

#### WORK EXPERIENCE

Personal investment manager 2017-present Work from home Bruce conducts research and reading on the markets and economy. Based on research, Bruce picks equities with an eye to harnessing ultra long term market forces and trends. He timeously purchased into a Euro based resource ETF before the Bloomberg announcement of a new commodity supercycle. Bruce timeously purchased global REITs in anticipation of a highly inflationary environment. Mistake wise, Bruce sold shares in the KOMP 4th IR tech fund only half way through their rise. But he used the opportunity to learn, and has discovered the Scottish Mortgage Trust, managing to catch the later stages of the movement. Bruce is becoming a connoisseur of investment products with good research and excellent risk management. He has latterly invested in a global equity multi factor fund and is no longer exclusively a return chaser.

Entrepreneur April 2008-July 2015 Wilfredo's Ice Cream Company Bruce performed product R&D and established a factory. He also researched a financial reporting system and performed the bookkeeping. With his brother and business partner, they produced ice cream and delivered it. Bruce administered the business and guided the direction of the business, spending his free time building a spreadsheet model to anticipate cashflow and profitability of the business.

Entrepreneur Sep 2006-Jan 2008 Karoo Wirreless Bruce was involved in the pilot phase of this business. He scoured the surrounding mountains for antennae sights. He lobbied the municipality for support. He canvassed the area for customers and lobbied for business. Bruce formed a partnership with a company in George to perform the technical setup. Bruce left after having secured the first few customers.

Tutor Oct 2003-Dec 2010 School children Private school students were tutored in mathematics and chemistry.

#### REFERENCES

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Stuart Graham +44 7462 094306 Business partner Wilfredo's Ice Cream Company [srwgraham@gmail.com](mailto:srwgraham@gmail.com)