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**Oluwole Ogungbesan**

Profile

* A proactive, dedicated, conscientious and experienced decision science and analytics professional with work experience across different financial services firm: Tier-1 investment banks, retail banks and SME’s on various analytics initiatives.
* Expert and proven work experience in Data mining, Predictive and behavioural analytics using SQL, SAS, JMP, and R.
* Strong Experience in credit risk model (Probability of Default Models) development, validation, monitoring, optimisation and implementation for unsecured loans and subprime markets along with implementation of decision models and analytics strategies to optimize collections, marketing campaigns, customer acquisition and fraud management.
* Expert in data management, data quality assessment, data modelling, ETL, Integration, data visualisation and dashboard development using various tools like Qlikview, and Tableau.
* Experience risk analytics consultants within the Big-4 working with major Teir-1 investment clients, managing and delivering projects in a PRINCE2® environment across regulatory and conduct risk, compliance and internal audit analytics, regulatory reporting under MIFID, EMIR, Dodd- frank, BCBS 239 regulation.
* Experience working in different Global roles, team management across multiple cultures, presenting and communicating complex technical ideas in simple business language to senior stakeholders.
* Good knowledge of Capital markets products such as equities, swaps, FX, OTC, credits and commodities.

Technical Skills

**Database:** Teradata, Oracle, MYSQL, Microsoft SQL Server, Microsoft Access.

**Programming languages:** VBA, SQL, PL/SQL, Java, JMP, R & Perl Scripting.

**Statistical & Business Intelligence tools**: JMP, SAS, Tableau, Qlikview, SSRS,SSAS.

**Applications:** Microsoft Office applications, Advance Excel, Share point, Project management tools.

Professional Experience

PricewaterhouseCoopers LLP (PwC UK) Advance Risk & Compliance Analytics Jul. 2015 - Date

I am a Senior Associate within the PwC’s Financial Service Advanced Risk & Capital Analytics (Banking and Capital Markets) practice specialising in data analytics and mining, data management, data governance implementation, data quality assurance & visualisation, internal audit & AML analytics, transaction monitoring and reporting, data-driven remediation and redress.

Major Engagements

* Trade& Transaction Reporting Review & Model Development: A Global tier 1 investment Bank & a leading UK Bank

I led the development of the trade and transaction reporting data model for a UK Private bank and Investment banking business of a leading UK Bank. The model was built using a series of complex set of SQL scripts and procedures in SQL Server that interrogates the various trade capture systems and generates eligible trades for reporting under the following regulations: MiFID, EMIR, & Dodd-Frank. The model output is used by the bank internal assurance team to independently validate both the completeness and accuracy of the transactions the bank send to the regulator on a regular basis.

Along with the model development for the UK Bank, I also led a multi-year independent risk assessment review of the bank’s Over the Counter products: (FX derivatives and Exchange Traded Derivatives) transaction reporting. I was responsible for the independent analysis of a 5 year trade data generated from the private bank front to back end trade management system determining the completeness and accuracy of the transactions reported to the regulator.

I project managed a team of 3 Senior Associates to independently perform a one day testing for a global tier 1 investment bank as well as Corporate and investment arm of the UK bank trade and transaction report. The assets class and products in scope were FX, ETD’s, Equities, Commodities, Rates and Credits. The review identified and flagged a number of significant findings which were material and required remediation by the Banks management. The end to end delivery was done using SQL and Tableau.

* Customer Redress and Remediation programme - Technical Lead, Major UK Retail Bank

Led the successful delivery of the quality assurance work-stream of a complex customer redress and remediation programme to ensure compliant with the suitability rules and resolve any conduct risk issue in the sales of tailored business loans and investment business to customers.

The Project required a reconstruction of transactions per customer for five years and recalculating the applied interest, charges and balances. The model implementation was made in SAS and SQL and involved data quality profiling, data analytics routine and techniques development to identify affected population, transaction re-validation, redress calculation and remediation.

* Stress Testing engagements, for a Global tier-one Bank, and a major UK retail Bank.

Lead the delivery of data work-streams of two Stress Testing engagements, for a Global tier-one Bank, and a major UK retail Bank. I managed a team of 3 resources to interrogate the plausibility of regulatory data submissions using Qlikview, flagging a number of material exceptions and outliers that required remediation.

* MIFID Transaction Reporting Review - Senior Data Analyst, Major TIER 1 Investment Bank

As part of a FCA section 166 review team, I validated the integrity of the upstream system source data for several asset classes through the full data lineage from initiating system down to transaction reported to FCA. Using the validated and enriched upstream data, the completeness and accuracy of report was determined identifying any discrepancies in the report submitted to the regulators based on the interpretation of the TRUP.

Aside from the role within the various engagements, my responsibilities also involves

* Effective team management and communication across different groups, reviewing analyst and associates work and coaching them to improve their technical skills.
* Project Management, from the conception of new business mandates, through to the development of project plans, budget forecasting and tracking, resource coordination and final delivery of initial project objectives

MYJAR – TXT Services Ltd Mar. 2015 – Jun. 2015

Risk & Analytics Manager.

MYJAR is one of the largest short term lenders in the UK where I was responsible for the Risk and Analytics deliverables.

Projects completed during my short period at MYJAR;

* Redesigned the loan application funnel, process flow and models which had a significant positive impact on quality lead acquisition, conversion rate and reduced marketing lead acquisition cost. The model was built using the open source R software.
* Optimized and tightened existing lending, risk affordability policies and championed analytical strategies for new product lines.
* Introduced new data sources to optimized existing risk and pricing models for existing products and reduced bad debt.
* Managed a team of 3 data scientist & analysts (UK & Estonia) and responsible for planning and prioritising workload and deliverables.

Ariste Holding - EZCorp Financial Services July 2012 – Feb. 2015

Decision Science & Analytics Manager May 2014 – Feb.2015

Joined the EZCorp Global Decision Science and Analytics team to support the UK subsidiary business risk and analytics function.

* Redeveloped, redesigned, and implemented new decision and underwriting risk system and models which resulted in bad debt reduction by 10% base point with minimal impact on overall marketing acquisition and loan disbursement value.
* Developed of a more robust, suitable and compliant affordability loan model in response to the Financial Conduct Authority investigation and challenge on the robustness of the affordability methods.
* Responsible for risk analytics, key portfolio metrics tracking, model and decision rules, ongoing validation & performance assessment of new & existing Models, reporting, implementing champion challenger strategies.
* Worked directed with external audit team from the big 4 firms to delivered high quality data analytics germane to the successful delivery of FCA S166 project on investigating and auditing the past business processes, lending and collections practices .
* Lead and supported the data gathering for risk modelling, enhancements of operating metrics and recommendation of data driven decision through business analytics to optimize ROI and reduce bad debt.
* Responsible for fraud, marketing and collection analytics for quality lead acquisition and debt recovery optimization as well as strategy development and implementation.
* Liaised and established strong relationships with business executives and key business stakeholders to create innovative solutions to improve business risk analytics and managing external stakeholder relationship (CRA’s & Data Vendors)
* Delivered high priority business and profitability analysis, and acted as the subject matter expert on business underwriting models and technical issues.
* Responsible for developing data analytics routines to identify, test and validate different risk scenarios to meet & resolve regulatory and compliance (FCA & SOX) issues and recommending appropriate remediation.
* Manage a team of 3 analysts (UK & Philippines) and responsible for setting their objectives, prioritising workload and defining their personal development plans.

Lead Data Mining Analyst: Decision Science & Analytics July 2012 – April 2014

* Designed and developed an automated JAVA-SQL base package monitoring the company entire debt portfolio along with its capital, interest and fee recovery rate.
* Created customer level profitability model that allows for unit economics analyses, marketing pricing determination and customer filtering models.
* Developed marketing models to track and optimized the re-direct of existing as well as maximized return on investment.
* Reviewed and redesigned the risk database schema, SQL queries and procedures to improve the performance of the database.
* Facilitated key decisions at all levels through construction of mathematical and statistical models, which provide business insight as well as translating process risk and development of analytical approach to address business risk.
* Designed and championed the development of data warehouse for data analytics, external data sources integration, risk model validation, and reporting team.
* Developed a fully automated monitoring tool via Excel VBA and SQL to monitor decision engine performance, tracking lead cost/bid rate, conversion, default rate, profitability rate as well as providing different business reports portfolio cash flow, and Key Performance Indicators.
* Championed the company first in house credit risk model implementation and optimization which lead to a default rate decrease of ~10% and increase capital recovery rate by 50%.
* Provide written reports and verbal briefings of specialised analysis that are communicated to all levels of the business and providing Business Managers with new analytical reports to enable insight into business trends and issues.
* Acted as a source of information for ad-hoc data mining and ongoing enquiries as well as working closely with other members of Global Analytics teams to provide data and/ or expertise as appropriate.

Allied Irish Bank (GB) PLC Credit Risk MI Architect & Business Data Analyst Jul 2011- July 2012

Joined the AIB UK Risk Management team to lead the design and development of the UK Risk Data warehouse Information Architecture and predefined reports. Developed & maintained the data ETL process and model business scenarios for stress testing and portfolio management as well as perform business analysis to meet Executive, Regulatory and Rating Agency information.

* Technical lead in the integration of new data sources to enhance existing MI and risk reporting processes on the Group Enterprise Credit MI Project.
* Technical Lead for the design & development of “New” MI Reports for the UK Business: reports designed and developed for auto-population on a weekly/monthly/quarterly basis (depending on requirements) facilitated by Excel VBA interacting with a series of SQL scripts.
* Technical Lead for the “Management” of the UK Risk Data Mart: responsible for the ongoing review of Data Mart to capture any additional information required to facilitate Executive, Risk, Regulatory and Rating’s Agency reports. The Data Mart was populated via a “Master” SQL script which was constantly kept up to date with version controls to reflect changes and enhancements**.**
* Led the testing of all technical enhancements to ensure accuracy and integrity of data before moving to a business as usual process. Rigorous documentation and audit trail was maintained for all changes/enhancements.
* Led the ongoing interaction with Enterprise Credit MI Project Team to ensure accurate implementation of all deliverables from the project within the UK Division.
* Assisted in the Quarterly Stress Testing – Model Capital & P&L forecasts spanning across a 5 Year planning horizon used to determine the capital adequacy required under various stress scenarios as dictated by Executive Committee.
* Technical lead on all ad hoc requests from Chief Risk Officer, Group Risk Management, Credit Risk Committee, Financial Control & Heads of Corporate, Commercial, and Business Banking, Financial Service Authority.

Student Loans Company Business Data & MI Reporting Analyst Mar 2011 – Jun 2011

Part of the Data Analytics team responsible for the delivery of the MI functional requirements, production of regular defined reports and datasets.

* Worked across functional teams from the change proposal through the business requirements and with the ICT data warehouse teams to provide MI functional requirements as well as create MI requirements specification.
* Researched, defined, interpreted, evaluated options and documented requirements for systems/solutions to meet business and technical requirements.
* Analysed and queried source systems using tools such as SQL, PL/SQL, SAS, Access and Excel as part of the MI design phase.
* Worked with ICT and Business Services operations on the provision of performance monitoring data within the Data Warehouse and reporting on service level agreements.
* Analysed requests for data testing, information and engaged with various business units stakeholders and operations linked with SLC both internal and external users of M.I to ensure that accurate MI requirements details are captured.

Bank of Scotland Corporate - Lloyds Banking Group Data Analyst May 2010 – Mar 2011 Worked on a Data migration and risk mitigation programme within the Wholesales Risk and System Infrastructure to respond to an issue raised by the Financial Services Authority. The programme was to deliver a systems infrastructure essential in managing risk and determining the capital adequacy ratio for Lloyds Banking Group.

* Carried out Data mining using SQL, analysis, documentation, reporting and Migration Testing from two heritage credit risk systems to the new as well as perform system analysis and functionality testing on the new replacement system.
* Liaised with Project/Programme managers on the development of initial and full processes to retrieve the functional requirements and mapped all data types using different Data tools for different phase of the project.
* Analysed large volume of complex data, cleansed, update data information and system documentation to ensure its fit future requirements for an automated migration into new collateral management system.
* Monitored, assessed, investigate and validate data accuracy against defined rules by adhering to the collateral and risk mitigation processes, making recommendations to reduce and/or control risk inherent in lending processes.
* Liaised with stakeholders across business areas and hierarchies to obtain sign-offs around retrieved data, conducted UAT testing to give assurance and reviewed documentation to ensure that risk are identified and evaluated
* Managed pre/post-implementation system performance testing, tracking, reporting and sharing results with key stakeholders.
* Correlate identified risks to relevant business processes to assist in identifying risk ownership as well as validate risk level, grades and tolerance with senior leadership and key stakeholders to ensure alignment and resolve issues.
* Generated regular ad hoc reports across the analysed business groups and pivot tables in facilitating management information (MI) production which informed periodic Go/No decision in the data migration testing

**Professional Qualifications**

* 2015 [SAS Certified Statistical Business Analyst Using SAS 9: Regression and Modeling (SBARM001533v9).](https://www.linkedin.com/vsearch/p?keywords=SAS+Certified+Statistical+Business+Analyst+Using+SAS+9%3A+Regression+and+Modeling%2E)
* 2014 PRINCE2® Practitioner – Projects in Controlled Environment (P2R:No VU31465154)
* 2014 [Business Analysis Foundation Certificate](https://www.linkedin.com/search?search=&keywords=Business+Analysis+Foundation+Certificate&sortCriteria=R&keepFacets=true) [BCS, The Chartered Institute of IT](https://www.linkedin.com/search?search=&company=BCS%2C+The+Chartered+Institute+of+IT&sortCriteria=R&keepFacets=true&trk=prof-search-certification-org_name)
* 2013 [MCTS SQL Server 2008 - Database Development](https://www.linkedin.com/search?search=&keywords=MCTS+SQL+Server+2008+-+Database+Development&sortCriteria=R&keepFacets=true) [Microsoft®](https://www.linkedin.com/search?search=&company=Microsoft%C2%AE&sortCriteria=R&keepFacets=true&trk=prof-search-certification-org_name), License E278-3142
* 2011 Oracle Database SQL Certified Expert

**Education**

* 2008 – 2009: University of Glasgow, Glasgow - Masters in Informatics (Research with Merit in Bio-Informatics)
* 2000 – 2003: University of Ilorin, Ilorin, Nigeria - BSc (Hons.) Biochemistry 2nd Class Upper Division

**References** Available on Request