

PABLO WILLIAMS

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WORK EXPERIENCE

Data Analyst

APJ Kapital

Sep 2023 - Present

- Turn company filings, earnings calls and market news into clear, actionable investment insights and well-reasoned recommendations.
- Build reliable SQL data pipelines and report-ready Tableau dashboards to track positions and performance, support portfolio reviews and brief others.

AI Investment Programming Intern

MdotM - Milan

May 2022 - Oct 2022

- Developed AI-driven investment tools and customer-segmentation models in Python and R, using rigorous preprocessing, feature engineering and supervised learning to improve predictive accuracy and targeting.
- Worked closely with a 40-plus cross-functional team to embed AI in investment workflows, leading data-quality reviews and turning stakeholder feedback into measurable performance gains.
- Played an integral role in MDOTM's advanced ML platform, recognised in 2022 with the AIFIN Financial Innovation Award, listed by FinTech Global among leading AI fintechs, and named Best Product of the Year at the New York FinTech Awards.

EDUCATION

MSc : Business Analytics

Sep 2025 - Present

University College London - England

- Key modules: Natural Language Processing, Machine Learning for Domain Specialists, Data Visualisation, Statistical Methods, Mathematical Analysis for Business.
- Currently predicted a Distinction (72%)

BSc : Business Analytics

Sep 2021 - Jul 2025

Lancaster University - England

- Graduated with an Upper Second (2:1) - Minored in Accounting and Finance (Achieved an Upper Second)
- Key modules - Data Mining, Data Visualisation, Spreadsheet Modelling, Statistical Analytics

Pre-Undergrad Studies

Sep 2017 - Jul 2021

British School of Milan - Italy

- International Baccalaureate Score : 38 - HL: Mathematics AA - Chemistry - Italian

PROJECTS

AlphaQuant Factor Timing

Sep 2024

- Factor Investing Strategy | Python, XGBoost, Backtrader
- Built ML-enhanced factor timing model combining Value, Momentum, Quality and Low Volatility factors with XGBoost regime detection; achieved backtested Sharpe ratio of 0.94.

Sentinel Credit Risk Prediction

Dec 2024

- Credit Scoring Model | Python, XGBoost, LightGBM, SHAP
- Developed ensemble gradient boosting model for consumer loan default prediction using Lending Club data; achieved AUC-ROC of 0.89 with calibrated probability estimates.

Vertex SaaS Churn Prediction

Feb 2024

- Customer Analytics | Python, XGBoost, Survival Analysis
- Built B2B churn prediction system achieving AUC-ROC of 0.91, identifying at-risk customers through engagement metrics and behavioural pattern analysis.

Meridian UK Property Prediction

Aug 2024

- Real Estate Analytics | Python, LightGBM, Geospatial
- Developed ML model for UK residential property price prediction across 10 cities using Land Registry data; achieved R² of 0.88 and MAE of £28,500.

Vista Zero-Shot Fashion Detection

Jan 2024

- Computer Vision | Python, OWL-VIT, CLIP, YOLOv8
- Implemented zero-shot object detection using vision-language models with knowledge distillation; achieved 88.7% of supervised performance with 99% annotation cost reduction.

Project Lockdown

Jul 2024

- Python, VRP Optimisation, Monte Carlo
- Designed emergency food distribution system for 52,000 residents using exponential smoothing forecasting and vehicle routing optimisation with capacity constraints.

SKILLS

Programming Languages

Python, R, SQL

Tools/Frameworks

Tableau, Excel, scikit-learn, pandas, NumPy, tidyverse, ggplot2, LaTeX

Database Skills

Statistical modelling, predictive analytics, NLP, customer segmentation, feature engineering, data preprocessing, data storytelling, problem solving

OTHER QUALIFICATIONS

- Bloomberg - Finance Fundamentals | Market Concepts | Spreadsheet Analysis
- Google - Data Analytics | IT Automation with Python
- IBM - BI Analyst | Applied Software Engineering | AI Enterprise Workflow
- Yale University - Financial Markets
- LBS - Fundamentals of Financial Analysis
- Duke University - MLOps Specialisation

VOLUNTEERING

- Volunteered at a Milan kennel, walking and caring for dogs every Sunday.
- Member of the Data Science Society, assisting peers with projects every week.
- Tutor Mathematics and Computer Science (GCSE, IB, SAT, GMAT), tracking progress with Excel and Tableau diagnostics.

Sep 2015 - Sep 2021

Oct 2022 - May 2025

Feb 2024 - Present

LANGUAGES

Italian - Native; English - Native; Spanish - Fluent; German - Beginner