

Vo Hoa Bich Chau, CFA

PERSONAL PARTICULARS

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- DOB: 16-Jun-1986

EDUCATION

National University of Singapore (NUS)	2006 – 2010
▪ Obtained a Bachelor of Business Administration with Honours (Second Class Upper)	
▪ Cumulative Average Point: 4.51/ 5.00	
CFA Charterholder	Sep 2019
Passed FRM Part I	Nov 2018
Passed Applied Skill level (first 9 papers) of ACCA Program	Sep 2011 – Present
Passed Loma 281	Mar 2021

AWARDS / ACHIEVEMENTS

- Achieved NUS Business School **Dean 's List Award**
- Achieved Shinhan Bank Vietnam Best Staff Performance Award
- Awarded training in Shinhan Bank Korea and UOB Singapore

JOB EXPERIENCE

FECREDIT – <i>leading consumer finance company in Vietnam</i>	Jul 2021– Present
<i>Card Portfolio Analytics Manager</i>	
▪ Act as a finance business partner for the whole credit card center in terms of setting annual financial plan for whole credit card portfolio, financial modeling of new products (fixed payment card, BNPL, micro credit line) for different scenarios of revenue and cost structures for management discussion and approval, PnL analysis from income to opex and have knowledge related to channels management as well as digital initiatives.	
▪ Work closely with Finance as well as product and usage teams to identify the right target and to create the right pricing mechanisms for revenue enhancement.	
▪ Monitor portfolio trends and provide insights on multiple profitability metrics for cards business by creating customized reports using SQL. Have direct access to multiple database tables of credit cards for analytics purposes from revenue optimization to risk management.	
My achievements:	
▪ Successful launch of 2 new credit cards in a team effort	
FWD Vietnam – <i>high growth insurance company in Vietnam</i>	Sep 2020– Apr 2021
<i>Assistant Manager, Agency Planning</i>	
▪ Handle large data sets and generate costing for monthly sale contests and long-term contests.	
▪ Provide analysis and review for agency monthly sales contests and long-term contests to manage contest's effectiveness and budgets.	
▪ Provide reports to Heads of sale channel for pushing sales and management of sale activities.	
My achievements:	
▪ Successful proposal for 2021 Elite/MDRT budget	
United Overseas Bank Vietnam – <i>fully owned foreign bank in Vietnam</i>	Nov 2018– Sep 2020
<i>Performance Management Manager at Finance Department, in charge of Global Markets</i>	
▪ Handle concurrent tasks: ALM (FTP system implementation, balance sheet management, monthly ALCO reporting), performance management (monthly management reports, profit forecasts, KPI ratios tracking,	

reports submitted to State Bank of Vietnam), business management for Global Markets (revenue and cost management, budget planning).

- Project manager for Murex implementation with strong project management skills with diverse stakeholders: in charge of scoping of required reports for local regulatory requirement and Treasury products 'accounting entries (IFRS 9 /VAS).
- Familiar with Cir41 implementation and computation.

My achievements:

- Successful implementation of fund transfer pricing system

Shinhan Bank Vietnam – *belongs to top tier foreign banks in Vietnam*

Apr 2015– Nov 2018

Senior Supervisor at Treasury Department, in charge of ALM

- Responsible for entire ALM, interest rate policy, liquidity management of the whole bank
- Responsible for quoting rates for VIP customers before getting needed approval
- Recommend FX swap if needed for stable funding of the bank
- In charge of making monthly ALCO meeting materials

My achievements:

- Successful implementation of fund transfer pricing system
- Full participation in Shinhan acquisition of ANZ retail business

VPBank – *one of the highest growth banks in Vietnam*

Feb 2014– Nov 2014

Senior Business Analyst of Credit cards and UPL, Retail Banking

- Analyze, interpret data, and make reports for business decision making, product effectiveness evaluation
- Build models for business decision making, promotional campaign implementation decisions
- Monitor cost and build standard cost structure (per headcount/per account) for the sale channel with headcount of 500 people

My achievements:

- Successful implementation of Credit Card Loyalty program (from making BRD to UAT and go-live the system, and making financials of the program for budget approval)
- Successful implementation of Credit Card cash back features
- Successful implementation of new unsecured loan disbursement process for faster disbursement

Asia Commercial Bank – *one of the top banks in Vietnam*

Aug 2012– Feb 2014

Specialist, Balance Sheet Management

- Independently in charge of monthly or yearly budgeting/forecasting whole bank balance sheet and clarify variances
- Monitor whole bank balance sheet for movement and analyze/quantify impact on P&L to make recommendations to business divisions
- Be the leader of a small team members and the final person to consolidate management reports

My achievements:

- Successful implementation of a program for calculation of bank wide deposit rate
- Successful implementation and making improvement of the balance sheet by divisions

OTHER EXPERIENCES

- Writing articles on financial products and customer using tips for Timo
- Familiar with procedure on private placement of bond issuance
- SQL, MS Access, Excel (Power Query, Power Pivot), Power BI
- CFA tutor