**LESTER LIE** 858-717-2788 | lester.lie88@gmail.com

**PROFESSIONAL EXPERIENCE**

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| **SUBTLE CAPITAL LTD.**, Financial and Strategic Consulting | | | 2007 – Present |
| Founder | | |  |
| *Multifamily (Apartments) Investment Firm* San Diego, CA | | | 2014 – Present |
| * Develop monthly, quarterly forecasts and quarterly budgets | | | |
| * Designed, built, and maintained relational database management system (RDBMS) using MariaDB | | | |
| *Pediatric Clinic and Medical Equipment Supplier* Accra, Ghana | | | 2013 – 2014 |
| * Advised on marketing and growth strategies for the pediatric clinic to help achieve 50 percent y-o-y revenue growth and expand to two locations | | | |
| * Designed, built, and maintained relational database management system (RDBMS) using MySQL | | | |
| *Renal Dialysis Clinic* Accra, Ghana | | | 2013 |
| * Provided turnaround strategies to distressed dialysis clinic resulting in sale to local medical insurer | | | |
| *Building Materials Manufacturer* Accra, Ghana | | | 2012 – 2013 |
| * Led the start-up phase of a $2 MM building materials factory and vendor | | | |
| * Developed the marketing strategy of the building materials involving local residential developers | | | |
| *Ghana-based Private Equity Firm* | Accra, Ghana & Lagos, Nigeria | | 2011 |
| * Evaluated the feasibility of > $100 MM mixed-use residential, retail, office, and hotel property and wrote the investment memorandum (IM) | | | |
| * Identified potential, Nigerian target fast-moving consumer good (FMCG) companies for acquisition | | | |
| *US-based Real Estate Private Equity Firm* | | New York, NY | 2008 |
| * Evaluated long-term hospitality properties in the American South for acquisition | | | |
| *US-based Real Estate Developer* | | Guangzhou, China | 2007 |
| * Led a team of three to conduct due diligence on a 220-home and > $100 MM residential project in Guangzhou, China and wrote the IM for private equity co-investors | | | |

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| **BOX TOP UP (GH) LTD**., Ghana’s first monthly DVD rental and delivery service | 2011 – 2014 |
| Founder | Accra, Ghana |
| * Grew the customer base from 0 to over 200 monthly subscribers | |
| * Led and managed a team of 11 sales, operations, & distribution staff to provide a Netflix-type service | |
| * Refined customer acquisitions and targeting strategies to reduce monthly churn by 25 percent and reduce unused inventory by 40 percent | |
| * Develop monthly, quarterly forecasts based upon marketing, churn, adoption, and seasonality | |

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| **BANCO SANTANDER SA,** Spain’s largest commercial bank | 2009 – 2010 |
| Money Markets Associate | New York, NY |
| * Assisted two Treasury traders manage the bank’s North American liquidity needs | |
| * Built and maintained financial models for fixed income securities | |

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| **GMAC COMMERCIAL MORTGAGE,** the leading commercial mortgage originator | 2005 – 2007 |
| Senior Real Estate Analyst Los Angeles, CA | |
| * Conducted due diligence for institutional investors of multifamily/commercial projects nationwide | |
| * Assisted three mortgage bankers close over $500 MM in commercial/multifamily loans annually | |
| * Built complex financial models for a variety of capital structures/scenarios on $15-70 MM projects | |

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| **LAEROC PARTNERS,** Real estate private equity firm | 2003 – 2004 |
| Acquisitions Analyst | Los Angeles, CA |
| * Conducted due diligence on $10 –$30 MM office, retail, and shopping centers properties | |
| * Built valuation models using ARGUS and Excel to evaluate different scenarios | |
| * Created and maintained an Access database of over 200 prospective acquisition targets | |

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| **BANK OF AMERICA CORPORATION** | 2000 – 2001 |
| Foreign Exchange Trading Analyst | New York, NY |
| * Assisted the Dollar-Yen trader manage the order book including executing orders up to $1 B | |
| * Applied statistical analysis to trade positions up to $5 MM | |

**EDUCATION**

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| **NEW YORK UNIVERSITY – LEONARD N. STERN SCHOOL OF BUSINESS** | May 2009 |
| Master of Business Administration – Specializations: Business Analytics, Management | |
| * Equity Research Summer Associate, Citi Investment Research (Summer 2008) | |
| * Passed Level II of the Chartered Financial Analyst (CFA) exam | |

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| **UNIVERSITY OF CALIFORNIA AT LOS ANGELES** | December 1999 |
| Bachelor of Arts in Business Economics, Dean’s Honors List | |

**CONTINUING EDUCATION**

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| **UNIVERSITY OF CALIFORNIA AT SAN DIEGO EXTENSION** | September 2014 – Present |
| Certificate in Java Programming | |
| Course work includes: Intro to Programming (Java), Java Programming I, Java Programming II, Android Programming I, Intro to iOS 9 and Objective-C, Data Preparation for Data Mining | |

**TECHNICAL COMPETENCIES**

Computer Languages: Python, Java, Objective-C

Database: MariaDB, MySQL

Web: HTML/CSS, JavaScript, MySQL, php

IDE: Eclipse, NetBeans, IntelliJ, Android Studio, Xcode

**ADDITIONAL**

San Diego Python Users Group | California Broker’s License | Member, Del Mar Toastmasters

Conversational Mandarin Chinese

Hobbies: Biking, swimming, golf, volleyball, indoor rock climbing