

wfrCurriculum Vitae – James Stafford Dearham

2nd Avenue
Kingston Complex
Victory Park
Randburg
Johannesburg
2195
0813146089
jamesdearham1990@gmail.com

Personal details

ID number: 9009065054084
Date of birth: 06 September 1990
Nationality: South African Citizen
Languages: Afrikaans, English. High proficiency in both.
Driver's Licence: Code 8
Sex: Male
Race: Coloured
Dependents: None
Location preferences: Johannesburg

Career summary

My work experience has primarily been focussed on working in a data driven environment where my roles to date has been to provide modelling solutions, insight, analytics and reporting for various stakeholders. My primary interest lies in providing analytical insight and statistical modelling to improve a business's decision-making processes. I also enjoy solving problems and investigating data related queries for different stakeholders.

I have developed Scorecard models in the Retail Credit and the Retail Banking environment. The products I have worked on include the following:

- Loans Re-Advance Application Scorecard. (For existing customers)
- Store Cards (Large SA Retailer) for thick and thin credit customers.
- Short term cheque overdraft application model.
- Cheque Behavioural Model for existing customers.
- Personal Loans Applications Model for 2 out of 4 segments.
- Credit Card Applications Model for a single marketing channel only.

I have also been involved in building response models for Direct Marketing and Price Sensitivity testing for a personal loans portfolio.

Educational background

Secondary education:

School: York High School, George, Western Cape Education Department.
Qualification: Grade 12
Subjects:

Subject:	%
English Home Language	84
Afrikaans First Additional Language	80
Mathematics	97
Accounting	94
History	83
Life Science	87
Life Orientation	86

Matriculation year: 2008

Tertiary education:

1. Stellenbosch University: (Incomplete)

Qualification: Bachelor of Commerce (Actuarial Science)
Majors: Actuarial Science and Mathematical Statistics.
Completed 4 Actuarial Society exemptions. (CT1, CT2, CT3, CT7).
Start date: 2009-01-31
End: 2013-12-31

Modules completed: Mathematics 1 and 2.
Mathematical Statistics 1 and 2.
Actuarial Science 1 and 2.
Financial Risk Management 2.
Investment Management 1, 2 and 3.
Economics 1, 2 and 3.

2. University of South Africa: (In progress)

Qualification: Bachelor of Commerce
Majors: Statistics and Economics.
Start date: 2017-01-31
End date: TBD

**** Currently completed 17-out-of-30 modules.

Work experience

1. Junior Data Scientist (Junior Scoring Analyst)

Employer: Compuscan Credit Bureau
Department: Data Science/Credit Scoring and Analytics
Period: 15 March 2015- 31 March 2016

Reason for leaving:

Seeking exposure to a credit granting/financial services environment and the salary offer was not market related.

Responsibilities:

- Calibration of different scorecards to different portfolios for clients who want to make use of bureau scores.
- Recalibration of different scorecards to different portfolios on a monthly or quarterly basis to establish optimal score cut-offs and limit bad rates.
- Providing insight and analytical support to internal and external stakeholders within the credit risk industry.
- Impact assessment analysis when making scorecard changes on bad rates, acceptance rates and decline rates.
- Deliver ad hoc and standard Credit Bureau batches for different clients in the credit industry. (Collections scoring, retro batches etc)
- Basic exposure to modelling outcomes using regression or classification.
- Testing predictive power (Gini's) of credit scoring models to select best scoring model for different clients.
- Assist the senior scorecard developer with scorecard delivery documentation.
- Perform simulation exercises for different credit rules engines and tailor credit granting rules to a client's needs and present the outcome thereof. E.g. Number of adverse accounts allowed or number of defaults etc.
- Monitor reports, trends and investigate variations.

2. Credit Risk Analyst:

Employer: Lewis Group
Department: Customer and Risk Management Solutions
Period: 1 April 2016- 31 May 2016

Responsibilities:

- Running daily, weekly and monthly processes.
- Handling data requests and queries.
- Executing monthly and weekly risk packs.
- Report building.

Reason for leaving: Role was a very poor fit for my skills, interests and did not fit my career path. Role lacked technical depth and it was not intellectually stimulating and challenging. The role did not match the job specification.

3. Credit Risk Analyst: Analytics and MIS

Employer: Jumo.World (Jicama 311 Pty Ltd)
Department: Credit Risk
Period: 7 June 2016- 31 August 2017.

Reason for leaving: Wanted exposure to credit scorecard development and more analytical projects.

Primary functions:

This role can be split into three broad primary functions including:

- Providing data analytics and insights to add value and solve business problems.
- Providing reporting solutions to the business.
- Monitoring statistical models. (Application Scorecard Monitoring).

Responsibilities:

- Support various departments such as Fraud, Marketing, Credit Management, Treasury and Decision Science with data analytics.
- Provide analytics to deliver support, insights and data driven solutions to the business.
- Perform data orientated 'what if' and impact analysis.
- Provide real-time, robust, reliable, insightful business / management information reports.
- Building dashboards for various reports including new business volumes, repeat business volumes, disbursal risk mix, repeat rates, collections and yield curves, vintages, transition matrices and actual vs expected performance reports etc.
- Develop dashboards for other departments that are easy to use, scalable and efficient.
- Monitor stability and test performance of credit risk scoring models.
- Executing the monthly provisioning model and producing the forecasted collections, recoveries and legal write offs reports in a timely and robust manner.
- Investigating changes in forecasted collections, recoveries and legal write offs.

Reason for leaving: The role was not highly analytical and had minimal predictive modelling exposure.

4. Risk Analyst: Modelling and Analytics (Decision Science Analyst)

Employer: RCS Group.
Division: Credit Risk Management
Department: Decision Science
Period: 1 September 2017- 31 October 2018.

Key responsibilities:

- Work within a team of analysts on best practice credit risk management principles and statistical analysis.
- Assist with Application and Behavioural Credit Scorecard development and testing.
- Implementing strategy changes to live decision systems based on analytics.
- Undertake analysis to determine the impact of strategy changes to areas of application and account management strategies.
- Development of predictive models aimed at the optimisation of risk decision-making.
- Present ideas via reports and presentations, outlining findings and making recommendations for improvements to senior stakeholders.
- Set up experimental designs to answer key business questions. (Champion Challenger)
- Forecast and monitor market trends using statistical techniques. (Competitor Analysis).
- Perform standard and ad hoc statistical analysis to support decision-making and mitigate credit risk by using internal or external credit bureau data.
- Response model development and ad hoc marketing analytics.
- Extract and sample credit bureau data to build models or provide analytical insight to business.
- Use FICO's Triad account management system to monitor behaviour scorecard's performance and stability.
- Personal Loans Pricing and Profitability Analytics.

Main projects worked on:

- Lead analyst on a 'Test and Learn'/'Champion-Challenger' Loans Pricing Project. This has led to a price differentiation being offered across the group for Personal Loans on lower risk segments.
- Development of response models for Personal Loans, Credit Card and Store Cards for cross sell campaigns on a quarterly basis using Transunion bureau data.
- Development of credit application scorecard's dual matrices for three different revolving store card products. These included 1 thin file model and two non-thin file models. This included reject inference and the final strategy design. Transunion bureau data was used for this analysis.
- Development of a personal loans re-advance application scorecard. This included reject inference. Transunion bureau data was used for this analysis.
- Scorecard Monitoring for all the Behaviour and Collections Scorecard used at RCS. These included approximately 8-10 models in total.
- New bureau score analysis for Transunion's Emperica version 5.

Reason for leaving: Relocated to Johannesburg.

5. Quantitative Analyst: Scorecard Development

Employer: Standard Bank South Africa
Business Unit: Personal and Business Banking
Division: Credit Risk Management (PBB Credit)
Department: Modelling and Analytics/Decision Science
Team: Scorecard Development
Job Grade: SBG-11
Period: 1 November 2018- Present.

Overview:

I was assigned to the Rest of Africa Scorecard Development team within the Bank.
I also worked on multiple developments/pieces of analysis for the PBB South Africa team.

This role entailed working with various Credit Executives across 3 African countries and engaging with them regularly in a pressurised environment. My specific product portfolios included Vehicle and Asset Financing, Personal Loans and Overdraft/Cheque accounts. It is my responsibility to provide scoring solutions, analytical input and monitoring for these portfolios.

Key Responsibilities:

- To develop high quality credit risk scorecards (scorecards include application, behavioural, collections and rating models) for an allocated portfolio within agreed timelines, following agreed processes and procedures.
- To monitor the usage of the scorecards to determine relevance and requirement for remedial action where applicable.
- Prepares all relevant documentation relating to developed scorecards.
- Engages with relevant stakeholders within allocated portfolio to determine the needs and priority of scorecard developments and ensures that an appropriate understanding exists for future developments and the tracking of existing models.
- Presents the developed scorecards to the relevant forums – as applicable for each portfolio (e.g., development meetings & PBB Technical committee) as required.
- Assists business with ad-hoc scorecard related projects as and when required. E.g. which model is most appropriate to use for a certain product.
- Successful development and testing of appropriate scorecard models as per business requirement.
- Monitors the relevance and usage of existing scorecards and makes the necessary amendments where required taking into consideration the risk appetite / strategy / new regulation.
- Tests the accuracy of data to ensure that the scorecards are producing expected outcomes.
- Provides feedback to business within allocated portfolio on the performance of the scorecards and provides necessary recommendations where needed, as input to the senior manager for consolidated reporting.
- Tracks the use of the scorecards against its initial purpose or intended use.

- Produces scorecard reports for the assigned portfolio monthly, adhering to the teams reporting standards. Ensure that reports are detailed to suit the level of the audience.
- Provides IT with business scorecard requirements in to establish the most appropriate decisioning infrastructure. This requires approval of the scorecard implementation document and input into the user acceptance testing (UAT) and pre / post implementation testing.

Scorecard development projects:

- Development of a cheque temporary overdraft loan application scorecard for Kenya Stanbic customers. No reject inference was used for this model.
- Development of an application scorecard for the origination of South African Credit Cards through the Direct Marketing channel. This was without reject inference.
- Development of an application scorecard for South African Personal Loans portfolio. This model included reject inference. I worked on two of the four segments for this model and was independently responsible for the documentation and model build.
- Development of a behavioural scorecard for an African personal cheque portfolio. This model was placed on hold due to data challenges.

Adhoc Projects:

- Enhanced the Scorecard monitoring reports to be more automated and less manual. My code was shared with the rest of the team and I ensured that the monitoring processes are now more efficient. The process initially took two-four working days but can now be completed in 2-3 hours maximum with no manual adjustment of the SAS scoring code/data extraction code. This resulted in a substantial time saving for the team.
- Successfully review the use of an application scorecard to allow improved risk prediction in a Vehicle Asset Portfolio in Namibia. This was especially challenging since this is a low default portfolio. TransUnion Bureau data was used for this analysis.
- Re-alignment of a scorecard to be used for granting. This will ensure that the actual vs predicted default rates are well matched and that the desired risk appetite is not within breach.
- Testing different models on a specific portfolio to suggest the most suitable scoring solution.

Computer literacy

Skills rating matrix:

1 Had appropriate training	2 Limited practical experience	3 Solid practical experience	4 Well versed, extensive experience	5 Expert, extensive experience
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<u>Software packages</u>	<u>Experience (time)</u>	<u>Skill level</u>
SAS Base / Enterprise guide	5 Years	4.5
Microsoft SQL server 2014 / MySQL	2 Years	4.5
Tableau	1 years and 3 months	5
Microsoft Office (Mainly excel and word)	3 Years	4.5
Paragon Modeller	1	4.5
Fico Xeno Scorecard Professional	1 Year	4

Workshops attended

1. Introduction to Credit Scoring in R. (Compuscan)
2. General Credit Scorecard building. (Scoresharp)
3. Introduction to building Credit Scorecards by using Paragon: Modeller. (Scoresharp)
4. Tableau Essentials. (Slipstream BI)
5. T-SQL Best Practice (Jumo EDW team)
6. Querying data with Transact- SQL. (Torque-IT Microsoft)

References

1. Ronny Tack
Standard Bank
Senior Manager: Scorecard Development
2. Buwang Mokuele
Standard Bank
Senior Manager: Scorecard Development
3. Bathi Ngcobo
Standard Bank
Senior Analyst: Scorecard Development
4. Anja Brown
RCS Group
Head: Modelling and Analytics
5. Jo-Anne Wonderlik
Jumo.World
Decision Scientist
jwonderlik@gmail.com
(Currently employed at Medi-Clinic International as a Statistical Analyst)