CAROL M. CONRADO

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BANKING & FINANCIAL SERVICES:
Portfolio & Risk Management • Database Marketing & Analytics • Logistics & Procurement

Hands-on professional with experience leading teams to success in credit risk portfolio management, database marketing, and business intelligence for multinational financial institutions and corporations with national and global presence. Team leader and excellent statistician with exceptional modeling design, relationship-building skills, and resource optimization skills. Committed to increasing revenue, maximizing performance and providing the highest levels of customer service. Valued communicator with innovative ideas and strategies, dedicated to meeting goals and exceeding expectations. *Areas of expertise include:*

- Pragmatic management professional with experience contributing to advanced financial services performance through alignment of resources.
- Delivers dynamic, charismatic, and straightforward leadership to the workplace environment with track record of excellence in client service management, business development, and portfolio management.
- Demonstrated proven ability to hear client needs and establish solutions to within allotted portfolios. Expertise in million-dollar account and budget management.
- Savvy, resourceful analyst delivering the highest standards of excellence in client relations, statistical data analysis, risk forecasting, and the execution of strategies to propel growth.
- **Multilingual**: English, Portuguese, and Spanish.

Business & Management Competencies

Risk Mitigation • Compliance • Business Development • Account Management • PMI
Logistics Planning • Strategic Planning • Team Leadership/Motivation • Client Services • Territory Management
Data Mining / Warehousing • SAS • Mortgage Lending • Statistical Modeling / Trend Analysis • SLA
Staff Recruitment & Management • Business Intelligence (BI) • Employee Training/Development

Statistics Proficiencies

Multivariate Analysis • Survival Analysis • Logistic Regression • Linear Regression • Cluster Analysis
Association Analysis • Neural Nets • Decision Tree

PROFESSIONAL EXPERIENCE

NAMKWANG INTERNATIONAL ENGINEERING & CONSTRUCTION, Angola • 2009-Present
Logistic & Procurement Manager: Chief leadership and management of logistics, procurement, sourcing, strategic planning, pricing negotiations, and supplier relations building. Interact with vendors on a global basis, fostering price negotiations and implementing procurement best practices. Structure and outline materials, logistics, equipment and sourcing strategies. Benchmark data collection, cost mitigation, and risk control processes. Sustain and oversee supply chain management. Manage budget and payment processing.

- **Conceptualized, planned, and launched** a results-based method for monitoring and assessing stock and supply chain processes.
- **Directed and led credit risk modeling,** leading credit risk centers of 2 years. Supervised the statistics models manager as per Basel II and cut-off definitions.

ABN AMRO BANK – AYMORÉ FINANCE, Angola • 2005-2009
Business Intelligence Coordinator: Spearheaded market intelligence and business intelligence projects; developed finance models for profit calculation and pricing. Reviewed and assessed KPIs and conducted extensive competition, market, and trend analysis. Held additional role as Deployment Campaign Manager. Evaluated performance indicators and delivered reports to HQ in Amsterdam and Spain, as well as partners - Renault and Peugeot. Supervised team of 5 analysts. Facilitated training/development.

- **Propelled and directed $4.8M/year operations** with 300 employees.
- **Improved productivity by 30%** by developing and establishing business case and credit analysis processes. Launched credit approval strategy to catapult profit of the portfolio.

ARTHUR LUNDGREN TECIDOS S/A, Angola • 2004-2005
Senior Database Marketing Analyst: Championed role as lead of a Basket Analysis statistical project with SAS Consulting. Defined and outlined project scope, metrics, resources, and benchmarks.

SANTANDER BANESPA BANK, Angola • 2003-2004
Risk Analyst: Critically analyzed credit reports, authorizing and approving credit policies. Integrated behaviors score model, market, and credit trends.

UNIBANCO BANK, **Angola** • 2001-2003
Database Marketing Analyst: Administered data mining, marketing analytics, campaign development, communications, collateral materials, and statistical modeling.

EDUCATION & TRAINING

International Finance – FGV – Fundação Getúlio Vargas *(in progress)*
Post-Graduate Business Management – CEAG - FGV - Fundação Getúlio Vargas

Bachelor of Science, Statistics- UNICAMP – University of Campinas
Data Processing - UNIVAP – University of Vale do Paraíba

ADDITIONAL HIGHLIGHTS

International Interchange - Australia
Intensive English Course – Viva College - (Brisbane, Australia) - 120 hours

International Interchange - Canada
Super Intensive English Course - Canadian International College of Business and English
(Toronto, Canada) – 120 hours

Speaker at GUSAS Congress for 400 participants
Introduced the project: "Maximization of customer profit in a short and long time"

CEO at the ESTAT JR. Consulting
Managed 5 directors (Marketing, Finance, Human Resource, Projects) and represented the
company in a national congress. Directed projects for Procter&Gamble and 3M.
Launched the ISO norm (quality rules), organized the "II Statistic Week" (with professionals
statisticians as speakers), and organized the accountability. Trained the working team with
motivation courses, responsibility and attendance customers.

TECHNICAL SKILLS

SAS program (Data sets / SQL / Miner / Macros)
Business Object • MS Office (Excel, Word, PowerPoint, Access)