

MICHAEL LU

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ABOUT ME

Professional Qualifications	Chartered Financial Analyst: Applied Analytics using SAS Enterprise Miner:	Level 2 Candidate April 2016
Languages	Mandarin (native), French (basic), Excel VBA, SAS, SQL, R, Python, Racket	
Interests	Rock climbing, weiqi, data visualization, poker, triathlon, virtual reality	

PROFESSIONAL EXPERIENCES

- Canadian Imperial Bank of Commerce, Capital Market (Toronto, ON), *Analyst (6M contract)*** Oct 2016 – Mar 2017
- Ran the Foreign Exchange (FX) Conversion and Banknotes businesses for institutional/retail clients worth ~\$70M
 - Successfully led a 7-member team to streamline a supply chain process by 25% with a business vendor in 2 weeks
 - Built internal capabilities in bank account logic in Excel VBA which established 10% in incremental P&L opportunity
 - Built tools that collectively saves 4 hours daily in business analyses, streamlined business decision-making process by ~85%
- Canadian Imperial Bank of Commerce, CAM (Toronto, ON), *Senior Analytics Consultant*** Sep 2015 – Sep 2016
- Spear-headed text-analytics research, produced 4 treatment metrics based on hierarchical clusters for all Canadian operations
 - Saved \$1.6M by identifying and executing alternate contact channel risk controls using decision-tree modeling in R
 - Identified and implemented data software cost-saving measures which increased efficiency by 20% and saved 200K
 - Full-stack project ownership of 5+ pilot projects booking an annual benefit of \$15M+, verified results via significance tests
 - Identified 3 key delinquency sources via logistic regression models in SAS, proposed solution yields annual benefit ~\$1.5M
- Willis Towers Watson (Toronto, ON), *Actuarial Consulting Analyst*** Aug 2013 – Sep 2015
- Led an international operations team to develop a \$1.2M pension de-risking strategy
 - Conducted duration sensitivity analysis as part of a liability buyout RFP worth \$45M
 - Trained 3 on-boarding entry analysts on pension plan design, pension calculations, and client-oriented communication
 - Performed pension/accounting valuations for clients with \$10B+ pension assets (Kraft, General Electric, Sick Kids etc.)

EDUCATION

- University of Waterloo** (Merit Entrance Scholarship - 2008) Waterloo, ON (2013)
Honours Bachelor of Mathematics Co-op, Actuarial Science & Finance
- Coursera** (Massive Open Online Courses – MOOC) (2015 – present)
Machine Learning (98.8%), The Age of Sustainable Development (98.6%), Competitive Strategy (95.2%)

LEADERSHIP & ENTREPRENEURIAL PROJECTS

- Pro-bono Consulting, *Consultant*** Jun 2016 - Present
- Advises on online-marketing, business development, and strategic direction for an Asian e-commerce start-up
 - Develops an analytics-based process mapping for a Toronto NGO, improved efficiency by 200% so far
- Capital One Data Mining Cup (<http://capitalonecampus.ca/>), *Team Captain - Drunken Miners*** Mar 2013
- Led team to 3rd place finish amongst 25+ teams. Developed and presented data-driven recommendations for detecting fraudulent claims using real transaction data and statistical methods (bootstrap, time-series analysis)
- Brown University Crisis Simulation (<http://browncrisis.org/>), *Delegate*** Mar 2012
- Outstanding Delegate Award. Proposed, developed & executed strategies as the Chief of Competitive Intelligence of the fictitious company The Atlas Group in the “Men, Money, and Munitions” committee
- Canadian Undergraduate Technology Conference (<http://imagine.cutc.ca/>), *Region Lead*** Aug 2010 – May 2011
- Organized and executed two online/offline national campaigns for building brand awareness, achieved 1000% increase in online traffic and 40% retention rate
 - Spear-headed a female-driven initiative resulting in a 60% year-over-year increase in female delegate participation