MICHAEL LU

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ABOUT ME

Professional Qualifications	Chartered Financial Analyst:	Completed Level 2
	Applied Analytics using SAS Enterprise Miner:	April 2016
Languages	French (basic), Mandarin (native), 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
• Managed 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
• Established potential 5-7% in incremental P&L opportunity by building an account logic interpretation tool in Excel
• 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