

Education

University of Manchester – BSc (Hons) Financial Services & Associateship (April 2007 – Present): Modules currently studied:

- The Monetary and Financial System: monetary policy, properties & pricing of financial assets, analyses of exchange rates & interest rates, derivative instruments, financial intermediation, portfolio theory & risk diversification, the regulation of financial institutions & markets
- Financial Reporting and Analysis: financial reporting frameworks, interpreting financial statements: income & balance sheet statements, cashflow statements, assets & liabilities, financial instruments & group financial statements, valuing businesses.

University of Nottingham - MSci (Hons) Chemistry (September 2002 – July 2006): Obtained – 2:1

- Developed an entrepreneurial mindset and increased commercial awareness by developing an active interest in the science and business interface through attending technology transfer workshops on commercially exploiting transferable technologies.
- Demonstrated an innovative outlook together with intuition and foresight through the creative exploration exercises designed to generate solutions to the scientific problems posed by my final year research project.
- Displayed effective time and project management skills alongside proactive and self-motivated continuous learning through the literature searching tasks associated with my 3rd year communications review project.
- Strengthened critical teamwork abilities and interpretation of complex quantitative data alongside an unrivalled attention to detail through a considerable number of group-based assessed coursework exercises associated with my Physical Chemistry modules.
- Consistently displayed the ability to plan effective strategy, make sound judgments and critically evaluate outcomes on a regular basis from the preparative and practical elements of my final year research project.
- Evolved excellent communication skills, both oral and written, together with the ability to effectively convey technical concepts through the delivery of a significant number of group and individual presentations.
- Demonstrated an analytical and logical problem-solving approach through generating, interpreting and drawing conclusions from new quantitative data from the production of novel chemical compounds no-one has made before.

Ryton Comprehensive School, Gateshead: A Levels (2000 – 2002): Chemistry (A), Biology (B), History (C).

AS Levels (2000-2001): Geography (A).

GCSEs (1998 - 2000): 9 Subjects (4 A's, 4 B's and 1 D)

Work Experience

Royal Bank of Scotland, Basingstoke Commercial Banking (November 2006 – Present) – Portfolio Manager

- Proactively managing a portfolio of over 50 commercial customers who turnover between £1-25 million, assisting in building profitable relationships in conjunction with senior managers. On one aspect of this work, I was complemented at Commercial Banking regional board level on a unique approach to generating customer referrals I innovated.
- Striving to understand a customers' business strategy allows me to assist in structuring relevant deals and manage customer accounts appropriate to their business requirements, adding value to the portfolio in terms of both income and customer satisfaction.
- Significantly strengthened meeting technique and customer service skills through exposure to board level management figures in customer meetings, resolving daily customer requests and dealing with the requirements of internal departments.
- Initiated and project managed numerous marketing campaigns of core and cross-sell products to further drive income levels. Income generated by deals written on the back of a recent seminar I organised now stands at £20k.
- Improved internal communication flows between senior managers by introducing tracking systems which document recent developments in topics ranging from recent competitor intelligence to interactions with local intermediaries.
- Co-ordinating and driving prospecting efforts for new business through sustained market research and arranging local press coverage of some high profile deals struck with existing customers.
- Evolved a skill for risk management through my credit stewardship training and managing internal credit processes such as monitoring customer daily excesses and management information, thereby minimising the risk to the Bank.
- Continuing to strengthen relationships with local intermediaries, through attending and sometimes initiating external networking events, who act as key introducers of new business to the Bank. As a direct result of this we have now won 5 new businesses this year.

Chemistry Department, University of Nottingham (June – September 2005) – Project Internship

- Displayed versatility through learning and performing a number of intricate experimental procedures used at the cutting edge of academic research, working in collaboration with a team of postgraduate students on a specific scientific problem.
- Performed targeted investigations alongside confident communication of my project work to authority figures through fortnightly presentations of progress reports to senior academic staff.

- Manifested effective deliberation and consultative skills through persuasively arguing my opinions with clarity in regular strategy meetings designed to set clear and incisive direction to the research efforts within the group.

Administrative Support Unit, Northumbria Police (June - September 2003 and 2004) – Administration Officer

- Recognised shortcomings from the degree of costly court adjournments of criminal prosecutions and generated a statistical analysis which identified late submission of court files as a primary cause. Key changes in working practice implemented as a consequence of the analysis resulted in the speedier submission of court files and a significant reduction in unnecessary court adjournments.
- Demonstrated resourcefulness whilst pursuing enquiries to pinpoint unknown addresses for nominated traffic offenders based on car registration numbers from speed camera images.
- Evolved the ability to respond positively to change and adapt successfully at short notice through performing a number of different roles in separate teams within the department.

Merrill Lynch (March 1999) - Internship

- Performed rigorous research in tracking the stock price of a number of major corporations and interpreting these movements based on media stories from the Bloomberg newswire.
- Demonstrated an abundance of enthusiasm and gained an insightful view into the dynamics of an investment bank through attending a number of company presentations, client meetings and work shadowing employees on each departmental section.

Achievements

- **MSci Chemistry Course Representative (2005)** – Demonstrated strong leadership and coordination skills through consulting with peers and pushing forward a relevant agenda at committee meetings. Offered a friendly, compassionate and alternative outlook as I dealt with the personal issues of my peers alongside the wider issues.
- **Completed Nottingham Half-Marathon (2005)** - Displayed drive and perseverance together with self-discipline and strength of mind through following a stringent three month personal training regime to achieve the high level of fitness required for such a race.
- **Certificate for Most Outstanding AS Level Student (2001)** - Reward for the hard-work, commitment and dedication I continually placed into my studies to achieve consistent levels of academic excellence.

Interests

- **Financial Markets** – I exercise my strong external interest in the financial markets through possession of an online virtual share portfolio where I can invest virtual money and trade stocks on the London Stock Exchange.
- **Running and Thai Boxing** - I use physical exercise as a means to relieve the strains of everyday life, it helps me refresh and focus again on important tasks in hand.
- **Cooking** - I love to indulge my artistic side through experimenting with the foods of different cultures. I particularly enjoy attempting to create fusion dishes, combining the regular features of established food cultures into new and original meals.

Additional Skills

- Proficient in the use of MS Office programs (Word, Excel, Powerpoint).

Referees

- Excellent references available upon request.