Craig Goldie

based: Edinburgh UK

m: +447506142693

@: [craigrgoldie@gmail.com](mailto:craigrgoldie@gmail.com)

in: [www.linkedin.co./in/craigrgoldie](http://www.linkedin.co./in/craigrgoldie)

url: [goldieanalytics.com](http://goldieanalytics.com/)

Data Analytics Consultant

# Areas of Expertise

## Technical

SQL, Python, SAS, Excel VBA, Linux/Shell-Scripting, AWS, HTML/CSS, R, QlikView, Tableau

## Functional

Consulting Projects, Data Analysis/Modelling/Engineering, Project Management (Requirements Definition, Scoping, Stakeholder Management) | Industries: Banking, Oil&Gas, Utilities, Retail, Healthcare, Higher Ed

# Professional Experience

### Data Analytics Consultant | Goldie Analytics | Jun 2019 – present

#### HSBC | Anti-Bribery & Corruption Monitoring (Jun 2019 – Jan 2020)

* Led the data quality and ‘data-lake impact’ workflows for the implementation of a global anti-bribery & corruption risk monitoring solution by interfacing daily with project stakeholders to design, execute, and present original data-process auditing methodologies focused on a shell-scripted Hadoop/Hive-backed QlikView MI suite
* Enhanced the analytics product management team’s ability to monitor data lake capacity by creating a highly customised time-of-week utilisation report using Python and HDFS meta-data API data

### Senior Consultant | Dufrain | Dec 2018 – May 2019

#### Royal Bank of Scotland | Credit Cards Behavioural Modelling (Dec 2018 – May 2019)

* Established and deployed a credit cards balance transfer profitability model, predicting buy-related behavioural trends for existing customers by building and utilising a network of SME's (from teams in finance, risk, and analytics), channelling disparate data sources into Python/AWS, applying original clustering and curve fitting techniques, and coordinating the project efforts of myself and two other analysts on the modelling team

### Consultant | Dufrain | Aug 2015 – Nov 2018

#### Shawcor | QA Image Processing (Jun 2018 – Sep 2018)

* Sourced a new data-science POC project opportunity and collaborated with a senior data scientist at Dufrain and a production lead at Shawcor to produce an automated AWS-hosted image processing tool. Initiated client-contact, gained then deployed Python/AWS app-building skills, and facilitated the project’s development

#### Dufrain | Internal Projects (Apr 2018 – Dec 2018)

* Provided the sales team with a renewable source of relevant sales lead prospects from 200+ credit lenders by creating and utilising a Python-driven LinkedIn web-scraping tool
* Created and distributed predictive modelling training materials covering feature engineering, k-fold cross-validation, parameter tuning, model algorithm benchmarking, and the Kaggle website
* Researched possibilities for predicting retail spend based on ordinance survey point-of-interest data by employing traditional credit risk modelling techniques

#### The London Sock Co. | Web Retail Analytics (Jan 2018 – Apr 2018)

* Generated commercially relevant insights from available data (sales transactions, web-traffic, and email campaign data) by formulating, scripting, and testing data-analytic and data-visualisation strategies and engaging an interactive dialogue with the client throughout the project

#### Sainsbury's Bank | IFRS9 Credit Risk Model Assurance (Dec 2017 - Jan 2018)

* Provided criticism/feedback to Dufrain’s credit risk director on ca. 700 pages of model documentation for PD, LGD, EAD, and Economic IFRS9 models across loans, credit cards, and mortgage products

#### Tesco Bank | Credit Risk IFRS9 Model Monitoring (Jul 2017 - Nov 2017)

* Improved the client's model monitoring MI system by studying IFRS9 modelling documentation, collaborating with the IFRS9 modelling team, and creating SAS and Excel VBA tools to auto-compare model inputs and performance for various time periods

#### Tesco Bank | Collections Modelling Data-Build Groundwork (Apr 2017 - Jun 2017)

* Laid the data groundwork for ‘best-next-action’ collections modelling by ascertaining and coding a full customer-journey view of interaction touch points within the Bank’s data systems. Achieved this by self-generating a network of SME contacts and iteratively exploring Debt Manager, SAS, and technical docs

#### Tesco Bank | Customer Documentation Remediation (Nov 2015 - Mar 2017)

* Remediated >200k accounts affected by ‘Notice of Sum in Arrears’ breaches and ensured FCA compliance for the Bank by managing and delivering all data-analytic elements of the £14M remediation project, ensuring accuracy of remediation calculations and of re-papering for all breached accounts. Scoped, built, and maintained a substantial remediation calculation system in SAS and added three other Dufrain consultants to the project

#### Tesco Bank | Financial Services Compensation Scheme (FSCS) Reporting (Aug - Nov 2015)

* Ensured a responsive FSCS-compliant, Single Customer View (SCV) reporting process to comply with PRA requirements by analysing deposit data (loans, savings, and current accounts) and FSCS regulatory policies, coding a SAS solution, and mobilising support from fraud, AML, analytics, and commercial teams and piloting a multi-departmental simulated test-run of the business solution

### Consultant | Aucerna | Feb 2014 – Aug 2015

#### Shell Global | Planning One 2015 Stabilisation Project (Feb-Aug 2015)

* Created and productionised Palantir and Excel/SQL-based data-interfacing tools as part of economic software implementations for 11 countries. The changes resulted in process simplification, global process consolidation, and system speed improvements worth an estimated $650k. I liaised daily with client stakeholders (planning heads, reservoir engineers, senior economists, reserves system programmers, business analysts, and other consultants) to drive all key project phases (scoping, design, UAT, and production) for each implementation

#### Shell UK | Business Plan 2014 Consulting (Jun-Oct 2014)

* Facilitated the successful delivery of all data and economic aspects of UK 2014 business plan (spanning 400+ projects and 25 North Sea assets) by helping planners, economists and reservoir engineers to use Aucerna’s custom-built economics software, analysing the client’s data, and using Excel and Access VBA scripts to resolve complex economic/fiscal modelling and multi-system interfacing problems

### Senior Data Analyst | British Gas Smart Metering, Commercial Team | Feb 2012 – Feb 2014

* Built a robust stranding accrual forecasting process into the business by designing and building a SAS-powered stranding charge forecasting model and liaising with finance, risk, commercial, analytics, and external auditors to rigorously document, integrate, and monitor the model for its initial 18mths of operation
* Achieved ‘Exceeding Expectations’ curve-graded performance rating for 2012 and for 2013

Business Intelligence Analyst | British Gas Smart Metering, Data & Business Intelligence Team | Jan 2011 – Feb 2012

Consulting Analyst | Counter Intelligence Retail | Oct 2010 – Dec 2010

Performance Analyst | NHS East Riding of Yorkshire PCT, Finance & MI | Sep 2009 – Sep 2010

Research Analyst | Utah Valley University, Institutional Research | Aug 2006 – Oct 2008

Finance Data Analyst Intern | Valley Mental Health | May 2006 – Aug 2006

# Qualifications

SAS Advanced Programmer (80%) | SAS Global Certification Program | 2016

SAS Base Programmer (90%) | SAS Global Certification Program | 2016

CIMA Certificate in Business Accounting | Chartered Institute of Management Accountants | 2014

Master of Public Administration (3.6 GPA) | Marriott School of Management | 2007

Master of Arts in English (2:2) | University of Aberdeen | 2003

Languages: German Fluency