

TUAN LE KHAC

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PROFESSIONAL SUMMARY

Data analyst with a strong financial services background, seeking to apply analytical expertise and business intelligence skills to drive data-informed decisions in banking/retails/e-commerce industries. Experienced in credit risk analytics, corporate finance, and auditing, with a passion for transforming data into actionable business insights.

EXPERIENCE

Senior Data Analyst, Risk Management Mar 2023 - Present
VGrowth Development Co., Ltd (Validus Vietnam) *HCMC, Vietnam*

- Lead end-to-end credit analytics initiatives covering underwriting, portfolio management, and collections, resulting in optimized credit policies and risk controls;
- Develop and implement an application scorecard for MSMEs/Households lending products, collaborating closely with CRO/CDO throughout the model lifecycle;
- Manage data curation, warehousing, and reporting workflows to support operation and reporting system;
- Streamline cross-functional processes across Sales, Product, Underwriting, Collection, Finance, and Operations teams through data-driven solutions, implementing KPIs and customer segmentation frameworks to enhance automation and operational efficiency.

Data Analyst, Risk Management Feb 2022 - Mar 2023
VietCredit Finance Company *HCMC, Vietnam*

- Conducted comprehensive portfolio quality analyses and product reporting, delivering actionable recommendations for product policy and risk control;
- Managed data curation and reporting workflows for critical daily/monthly deliverables while contributing to enterprise data projects;
- Participated in company's digital transformations projects, monitored UAT for new applications, assisted others departments on daily operation.

Financial Analyst, Operation Finance Jan 2021 - Feb 2022
Techtronic Industries Vietnam Mfg. Co., Ltd *HCMC, Vietnam*

- Partnered with Production teams to ensure data accuracy and generate efficiency reports for Vietnam factories;
- Prepared monthly functional P&L, directly handled accrual, analysis, forecast, & budget preparation for Direct Labor;
- Performed cost control in the belt-tightening period due to the Covid pandemic, co-operated effectively with other functional departments for daily operation process.

Assurance Associate, Core Assurance Dec 2019 - Jan 2021
Ernst & Young Vietnam Ltd. *HCMC, Vietnam*

- Interviewed client, evaluated control environment from the critical understanding of the business process, defined possibility of accounting material misstatements;
- Executed risk-based audit procedures following EY methodology to verify financial statement accuracy;
- Supported senior management in financial statement preparation and issuance.

TECHNICAL SKILLS

Data Tools Excel, Power Query, Power BI, Google Sheets & Apps Script, Looker Studio
Programming & Scripting Python, R, SQL, Powershell/Bash, Git, Markdown & Quarto markdown

EDUCATION

Bachelor of Accounting & Auditing Dec 2016 - Apr 2020
Foreign Trade University, HCMC campus

- GPA: 3.41/4.

LANGUAGES

Vietnamese (native language), English (fluent in communication), Chinese Mandarin (HSK 5 equivalent)