

Viet (Daniel) Nguyen

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PROFESSIONAL SUMMARY

MSc Financial Economics graduate (2:1, University of Exeter) with experience in financial due diligence, risk analysis, and IT controls testing. Recognised with the Exeter Award and for delivering a high-impact consultancy project. Developed strong analytical skills through reviewing financial statements, identifying unrecorded liabilities, and assessing revenue and contract risks across M&A engagements. Built practical credit risk modelling capabilities in Python, including PD/LGD/EAD/EL frameworks on a ~400K record dataset using ROC-AUC and WoE/IV techniques.

Currently working as a restaurant supervisor, responsible for overseeing daily operations, inventory reconciliation, and performance reporting in a fast-paced hospitality environment. Seeking a role in risk or financial analysis to apply strong quantitative, data analysis, and risk assessment skills in support of data-driven decision-making and effective risk management.

EDUCATION

MSc Financial Economics, University of Exeter, United Kingdom

September 2024 – September 2025

- **Degree classification (GPA):** 2:1 (upper second-class)
- **Key Modules:** Applied Econometric I (64%), Applied Econometric II (63%), Experimental and Behavioural Economics (83%), Economics of Corporate Finance (70%) and Topics in Financial Economics (60%).
- **Key Achievement:**
 - ⇒ **Exeter Award:** Earned the Exeter Award through active participation in workshops, society initiatives like fertilising soil with coffee grounds, and community projects, showcasing strong teamwork, leadership, and professional skills that enhanced employability and personal growth.
 - ⇒ **Green Consultants Project:** Collaborated as part of a four-member team, supported by a doctoral researcher, to align academic modules with the UN Sustainable Development Goals. Designed a curriculum-mapping framework that was formally recognised with a £100 award for its practical value to the HASS Faculty. [\[Read more in the University's blog\]](#)
 - ⇒ **VOIZ Climate Simulation Challenge:** Ranked Top 15 out of 164 teams from 39 UK universities in VOIZ Academy's national climate case challenge, demonstrating analytical thinking, and effective teamwork under real-world conditions.

PROFESSIONAL EXPERIENCE

Supervisor (Zero-hour contract), Rosa Thai, United Kingdom

January 2026 – Present

- **Key Responsibilities:**
 - ⇒ Directed day-to-day food and beverage operations across shifts, ensuring compliance with presentation standards, portion control, service times, and audit-ready conditions through structured opening and closing checklists.
 - ⇒ Led shift briefings, mentored new staff, and coordinated front- and back-of-house teams to maintain smooth operations during peak periods.
 - ⇒ Maintained high service standards by proactively resolving customer issues, managing bookings and seating allocation, and ensuring consistent food and beverage quality during peak operations.
 - ⇒ Managed inventory control, daily stock counts, date rotation, usage reconciliation, and produced end-of-shift reports on sales, SPH, discounts, and operational metrics.
- **Key Achievements:**
 - ⇒ Produced timely and reliable shift reports that supported management decision-making, forecasting, and operational improvements.
 - ⇒ Maintain accurate reconciliation between inventory records and sales data to ensure effective monitoring of usage and costs.
 - ⇒ Consistently maintained high service standards and operational efficiency during peak periods, resulting in 95% positive customer feedback and smooth front-to-back-of-house coordination.

Transaction Advisory Analyst, Grant Thornton, Vietnam

November 2022 – August 2024

- **Key Responsibilities:**
 - ⇒ Conducted financial due diligence, including detailed reviews of trial balances, general ledgers, and supporting statements across multiple M&A transactions (£50k–£8m).
 - ⇒ Performed risk and contract analysis on customer, supplier, loan, and lease agreements to identify key exposures.
 - ⇒ Evaluated revenue sustainability, customer concentration, margin quality, and related-party transactions.
 - ⇒ Supported DCF and comparable valuation models, prepared key financial schedules, managed VDR and Q&A processes, and contributed to annual sector analysis (renewables and regulatory trends).
- **Key Achievements:**
 - ⇒ Identified £420k EBITDA adjustment in an FMCG deal by uncovering non-recurring items, misclassified expenses, and suspicious transactions, strengthening buyer's negotiating position and securing a better purchase price.
 - ⇒ Uncovered ~£500k in unrecorded liabilities (£180k take-or-pay penalty, £250k lease termination risk, £65k restoration obligation) and a \$1m contingent liability from a cloud auto-renewal clause, leading to enhanced SPA protections and a 5% reduction in enterprise value.
 - ⇒ Flagged 15% revenue concentration risk from an expiring contract and 20% inflated related-party margins, enabling pricing adjustments and post-deal risk mitigation.

Technology Consultant, KPMG, Vietnam

April 2021 – June 2022

- **Key Responsibilities:**
 - ⇒ Performed IT control testing (ToD/ToC) across access management, change management, and backup processes to ensure the reliability of system-generated financial data.
 - ⇒ Conducted data integrity testing using SQL and Excel (including three-way match reconciliations) to support statutory audits and financial reporting accuracy.
 - ⇒ Assessed application security, privileged access, and control environments to ensure compliance with SOX, ISO 27001, and GDPR standards.
 - ⇒ Supported a £3.4m data governance transformation programme by coordinating stakeholder communications, maintaining project documentation, and ensuring compliance with ISO 27001 and GDPR requirements.
- **Key Achievements:**
 - ⇒ Delivered reliable control testing evidence, enabling external auditors to rely on system-generated data and improving audit efficiency.
 - ⇒ Developed a structured process documentation library that enhanced knowledge sharing, onboarding, and team training across different engagements.
 - ⇒ Contributed to the successful delivery of a £3.4m data governance programme by supporting coordination, reporting, and stakeholder communication, ensuring delivery on time and within budget.

ANALYTICS & RESEARCH PROJECTS

Credit Risk Analysis and Modelling

March – April 2026

Tools used: Python (scikit-learn, imblearn, lime, xgboost, etc.), GitHub

[Project's URL](#)

- **Objective:** Developed a credit risk model to support lending decisions and reduce default-related losses for a UK private bank to predict Probability of Default (PD) and quantify portfolio risk via LGD, EAD, and Expected Loss (EL) under adverse macroeconomic conditions. The project aims to support risk-based pricing, capital allocation, and regulatory-aligned decision-making under Basel II/III principles.
- **Methodology:** Processed ~400K loan records (23 variables) through a robust modelling pipeline, including data cleaning, WoE/IV-based feature engineering, and train/test/holdout validation to prevent data leakage. Developed an interpretable Logistic Regression scorecard and benchmarked it against ensemble methods. Addressed class imbalance using ADASYN and SMOTE variants, and optimised decision thresholds using ROC analysis and Youden's Index. Evaluated model performance using ROC-AUC, Gini coefficient, Kolmogorov-Smirnov (KS) statistic, CAP curve, and confusion matrix metrics, with a focus on maximising recall to minimise credit losses. Implemented LGD, EAD, and EL calculations to enable monetary risk quantification.
- **Result:**
 - ⇒ **Model performance:** Logistic Regression achieved ROC-AUC = 0.9524, Gini = 0.9048, and KS = 0.7703, with 92.73% recall, effectively capturing the majority of defaulters.
 - ⇒ **Risk drivers:** Loan-to-value, interest rate and regularity of income inflows ($IV > 0.5$) were identified as the primary predictors, outperforming traditional variables such as income level and employment length.
 - ⇒ **Business impact:** Reduced missed defaults to 554 out of 7,617, significantly limiting loss exposure. CAP analysis showed that ~90% of defaulters were captured within the top 20% of the highest-risk segment, enabling more targeted and efficient underwriting.
 - ⇒ **Financial integration:** The Expected Loss (EL) framework translated model outputs into monetary terms (e.g., rejecting a small business loan with EL = £39.7k versus approving a home improvement loan with EL = £42), supporting automated credit decision-making and portfolio risk optimisation.

BI Analytics Project – Olist's E-Commerce Platform (Brazil)

October 2025 – October 2025

Tools used: Power BI, Python, MySQL and GitHub

[Project's URL](#)

- **Objective:** Conducted a comprehensive Business Intelligence analysis of Olist's e-commerce dataset (100,000+ orders, 2016–2018) to deliver actionable insights for improving sales, customer retention, and marketplace competitiveness.
- **Methodology & Scope:** Utilised Power BI, Python, and MySQL to analyse 12 relational tables and develop interactive dashboards for insights across operational performance, logistics, customer reviews, and lead conversion.
- **Results:**
 - ⇒ Identified 55% revenue concentration in three product categories and a 93.6% one-time buyer rate, recommending loyalty programmes and category diversification to increase customer lifetime value by 10–15%.
 - ⇒ Uncovered critical operational bottlenecks, including 2.8-day seller-to-carrier delays and regional delivery disparities; proposed a dual logistics strategy — centralised fulfilment hubs for high-volume regions (e.g. São Paulo) and decentralized partnerships for low-volume areas along with ML-driven predictive models to reduce fulfilment variance.

Analytical Research Project – MSc Dissertation, University of Exeter

July 2025 – September 2025

Tools used: R Studio, Microsoft Words and GitHub

[Project's URL](#)

- **Objective:** Investigated the dynamic relationship between airport activity (passenger volumes and freight throughput) and regional economic productivity (GVA per head) across 12 UK ITL1 regions, testing for bidirectional causality to provide evidence-based insights informing the UK's Levelling Up agenda, aviation policy, and regional development strategies.
- **Methodology:** Employed Panel Vector Autoregression (PVAR) and Granger causality tests on a balanced panel dataset (1998–2023, 312 observations) using R Studio, integrating UK Civil Aviation Authority (CAA) airport data with Office for National Statistics (ONS) regional GVA metrics; analysed impacts while controlling for population density, applying stationarity tests (Im-Pesaran-Shin), logarithmic transformations, and lag selection (AIC/SC) for robust econometric modelling..
- **Result:**
 - ⇒ Confirmed passenger activity Granger-causes productivity with short-term adjustment costs and medium-term gains (lag 2: +0.0183, $p < 0.01$), driven by aircraft movements; freight responds to productivity growth ($Z=3.382$, $p < 0.01$) but does not cause or drive it.
 - ⇒ Recommended prioritising flight frequency, route diversity, and efficiency in hub regions, while enhancing targeted connectivity in emerging regions to boost productivity.

COMMUNITY SERVICE & EXTRA CURRICULAR

Volunteer in various Food Action initiatives, United Kingdom

November 2024 – Oct 2025

- **Key Responsibilities:**
 - ⇒ Managed food collection, inventory, and distribution processes, ensuring accurate tracking and needs-based allocation to vulnerable individuals and shelters.
 - ⇒ Coordinated charity event logistics, including venue setup, donor engagement activities, and overall event execution.
- **Key Responsibilities:**
 - ⇒ Distributed an average of 285 meal portions per month, significantly enhancing food security for vulnerable communities and shelters.
 - ⇒ Recognised as Top Volunteer (Q4 2024) for outstanding reliability, consistency, and dedication to delivery operations.

Media & Events Assistant, CFA Community of Vietnam, Vietnam

February 2022 – July 2024

- **Key Responsibilities:**
 - ⇒ Supported planning and execution of two annual flagship events (100+ attendees), ensuring smooth delivery and coordination.
 - ⇒ Managed digital communications and content, ensuring full alignment with CFA standards and guidelines.
 - ⇒ Designed and distributed post-event surveys to capture attendee feedback.
- **Key Responsibilities:**
 - ⇒ Improved member engagement by 7% through data-driven analysis of event feedback and content refinement.
 - ⇒ Contributed to successful delivery of high-profile events with consistently positive attendee experience.