

VENTURA CHARLIN, Ph.D.

PRINCIPAL

V.C. CONSULTANTS

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Strategic analyst with superior quantitative and problem-solving skills; several years of experience in quantitative analysis, decision analytics, modeling, risk management, data mining, test design, and quantitative market research in a variety of industries

SUMMARY OF QUALIFICATIONS

- Proficient at analyzing quantitative data, industry reports, and government statistics to identify demographic, economic, and industry trends to support/evaluate critical decisions and recommend appropriate actions
 - Expertise developing, evaluating, implementing, and monitoring internal and external credit scoring models using both traditional and advanced predictive technologies
 - Skilled use of segmentation and optimization tools in strategy development and risk management
 - Extensive experience manipulating and analyzing large databases
 - Solid foundation in a variety of financial topics such as financial management, accounting and financial statement analysis, cash flow modeling and simulation skills (financial projections, scenario and sensitivity analyses), options and other derivative instruments (emphasis on credit derivatives), international financial markets, fixed income securities, risk management, and investment analysis evaluation
 - Team player adaptable to a variety of business situations with a demonstrated ability to meet deadlines, work under pressure, and handle multiple tasks simultaneously
 - Fully bilingual-bicultural (English/Spanish, written and verbal)
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EDUCATION AND TRAINING

M.S. IN FINANCE **2006**
ZICKLIN SCHOOL OF BUSINESS, BARUCH COLLEGE New York, NY
GPA 4.0/4.0 • Valedictorian

PH.D. IN APPLIED STATISTICS (PSYCHOMETRICS AND QUANTITATIVE METHODS IN PSYCHOLOGY) **1987**
UNIVERSITY OF SOUTHERN CALIFORNIA Los Angeles, CA
GPA 3.9/4.0 • Dissertation Topic: Kendall's Tau variances and covariances and their estimation

PSYCHOLOGIST (WITH HONORS, MAXIMUM DISTINCTION) **1977**
UNIVERSITY OF CHILE Santiago, CHILE

PROFESSIONAL EXPERIENCE

Business Analytics, Risk Management, and Applied Statistics Consultant
PRINCIPAL, V.C. CONSULTANTS, NY-USA & SANTIAGO-CHILE **2012 – Present**

Consulting services in the areas of customer segmentation, response, and attrition modeling, lifetime value analysis, ROI analysis, and marketing test design and analysis. Specialized in data intelligence projects, credit scoring models, data mining, exploratory data analysis, business intelligence solutions, and all phases of market research: design, analysis and communication.

Part-Time Consultant, Marketing Analytics, Risk & Information Management
Eventus Analytics **2015 – Present**

Data-driven solutions for marketing analytics, information management and risk management.

Part-Time Consultant, Measurement & Evaluation
Centro de Medición, MIDE UC, UNIV. CATÓLICA DE CHILE Santiago, Chile **2014 – 2018**

Provides guidance and assistance to the members of the Analysis unit regarding questionnaire development, statistical analysis, and SAS programming related issues.

Academic Director, Diploma in Business Analytics – School of Engineering and Sciences
Universidad Adolfo Ibáñez, Santiago, Chile **Mar. 2012 – Aug. 2012**

The diploma was a 5-month post-graduate program designed to develop analysis and data management skills using a Business Analytics (BA) approach. The program was distinctively designed for professionals and graduates with interest in exploring advanced techniques for data analysis in a wide range of business applications.

Manager, Decision Sciences — Decision Analytics
Experian Corporation, Santiago, Chile **2010 – 2011**

Global company that provides analytical and information services to businesses and consumers to help manage the risk and reward strategies of commercial and financial decisions.

Led, managed, and developed a team of six analytical professionals engaged in the development of scoring and business intelligence solutions for account acquisition, applicant decisioning, account management, and data intelligence projects. Supervised multiple concurrent projects and provided quality assurance on projects that employed data mining techniques, exploratory data analysis, and performed portfolio & segmentation analyses. Supported Experian products and services for account acquisition, prospecting, and account management & optimization.

- Played a critical role in multiple projects that enabled Decision Sciences to achieve and exceed its revenue goals by 20%.
- Expanded the role and improved the productivity of the analytical team in Chile both in terms of quality and complexity of the projects which resulted in surpassing the EBIT goals for fiscal year 2011.
- Ensured a timely and high-quality execution of many client projects like the customer optimization for T-Mobile, the Auto Prospecting Business Intelligence analyses for USAA, and the implementation support for US Bank and PNC.

Manager, Strategic Analysis & Testing — Risk, Information Management & Banking

AMERICAN EXPRESS COMPANY, New York, NY

2007 – 2009

A global financial company that supplies payment, network, and travel services.

Provided expert strategic leadership, developed advanced targeting and test-and-learn techniques to drive profitable growth using a variety of data mining, statistical modeling, and other quantitative techniques. Worked closely with Risk Modeling and Decision Science teams to implement and execute analytically-based initiatives.

- Conducted analyses to reduce risk exposure by identifying low-value card members for cancellation across the lending portfolio. The projected cost reductions from these cancellations were approximately US\$8 million.
- Identified and recommended the suppression of risky sub-prime card members from consumer and small business portfolios that produced US\$5 million in cost savings.
- Initiated marketing strategies for a variety of credit card customers' segments that achieved US\$2.2 million in additional profits for the year 2008.

Business Strategy and Analytics Consultant

INDEPENDENT CONSULTANT, New York, NY

2003 – 2007

Employed quantitative techniques to provide strategic value-added analyses, risk management, and tactical solutions to resolve clients' marketing challenges. Expertly developed, launched, and executed strategies uniquely tailored to client requirements. Lead cross-functional teams.

- Optimized organizational efficiency and reduced costs through expert implementation of consumer lifetime value analysis to guide the expenditures of an entertainment/media conglomerate new customer acquisition efforts. Utilized analytical skills to demonstrate the relative value of different portfolio segments. Analysis enabled the company to expand client base by 10%.
- Impacted publishing company's bottom line performance by creating a customer-profitability segmentation model and targeting strategies to generate an analytical solution resulting in a US\$3.6 million increase in annual revenues.

Director, List Services (Quantitative Analysis)

READER'S DIGEST YOUNG FAMILIES (RDYF), Pleasantville, NY

2001 – 2003

Global provider of books, music, and videos for children. Wholly-owned subsidiary of Reader's Digest Assoc. One of the world's largest magazine and book publishing companies with annual revenues of US\$2.5 billion.

Managed predictive modeling activities related to customer acquisition, customer retention, and risk analysis. Actively participated in formulating the marketing strategy for customer promotions.

- Improved organizational performance growing payments by 30% and adding US\$220K (8%) in annual profits through the creation and delivery of highly effective performance model with credit risk component for the Child Development Toy program.
- Slashed costs and realized annual savings of more than 7% by streamlining company merge-purge process for direct mail marketing.
- Demonstrated advanced modeling skills by managing the development of predictive models to target best external customer leads to increase the pool of sweepstakes prospects by 50,000 per month.

Associate Director, Measurement & Analysis — Digital Strategy Group

DIGITAS (formerly BRONNER SLOSBERG HUMPHREY), New York, NY

2000 – 2001

Award-winning digital and direct marketing agency with e - business transformation models.

Spearheaded multiple projects involving the design and implementation of measurement-reporting solutions encompassing Internet activity, customer profiles, and other data sources.

- Innovated new measurement-reporting solutions for clients by increasing the collection of marketing data from disparate sources, including Internet activity, customer profiles, and other data sources.
- Conceptualized a predictive model used to facilitate efficient and profitable targeting of the behavior of prospective customers. Modeling yielded a 5% increase in response to a client’s promotion.

Director, Market Research & Segmentation Analysis — Finance Analysis & Planning Division

THE COLUMBIA HOUSE COMPANY, New York, NY

1998 – 2000

Leading direct-to-consumer marketer of entertainment (music, videos and games) products in North America.

Annual revenues of US\$1.4 billion.

Demonstrated superior analytical abilities conducting database mining, customer-based segmentation, predictive modeling, and quantitative primary market research activities. Rebuilt the Market Research and Segmentation Analysis Department. Managed a staff of 8 analysts and US\$750K annual Market Research consulting budget.

- Generated growth in revenues to US\$25 million per year due to effective promotion targeting strategy. Budgeted and estimated earnings from these targeted promotions.
- Produced more than US\$5 million in additional annual revenues by successfully implementing a customer-based segmentation of club members.
- Carried out the development of predictive models to target Music and Video Club products that attained an average of 10% fewer returns and a 6% increase in sales.

ADDITIONAL EXPERIENCE

- Assoc. Director, Planning and Analysis,
BRONNER SLOSBERG HUMPHREY, Boston, MA **1997 – 1998**
 - Director, Market Research,
THE COLUMBIA HOUSE COMPANY, New York, NY **1990 –1996**
 - Senior Research Manager, Human Resources Division,
MERRILL LYNCH, New York, NY **1989 – 1990**
 - Research Associate/Statistician, School of Medicine,
UNIVERSITY OF SOUTHERN CALIFORNIA, Los Angeles, CA **1987 – 1989**
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TEACHING EXPERIENCE / PART-TIME FACULTY POSITIONS

1983 – 1989

- Loma Linda University, Loma Linda, California
 - California State University, Los Angeles, California
 - University of Southern California, Los Angeles, California
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SOFTWARE APPLICATIONS

SAS • SPSS • CHAID • CART • SQL

MPLUS • R • Stata • Python

Excel • Access • VBA • Word • PowerPoint

STATISTICAL TECHNIQUES

Multivariate Analysis • Linear & Non-Linear Regression • Data Mining

Cluster & Discriminant Analysis • Survival Analysis • Factor Analysis (PCA)

Test Design & Measurement • Time Series Analysis