



Name	Richard Smart
Location	Harrogate, UK
Education	BSc Operational Research Lancaster University Post Graduate Diploma Computing Open University

Key Skills & Experience

- 23 years modelling risk and marketing problems.
- Massive range of expertise with regard to database design and interrogation across multiple platforms.
- Technical programming Languages:
 - Visual Basic
 - JCL
 - Java
 - SQL
 - SAS
 - SPSS
- Developed marketing segmentation strategy for major on line bank.
- Model building – risk, marketing across multiple asset classes.
- Model validation.
- Project Management
- Training
- Basel II

Solutions Provided To

- ***National Australia Group***
- ***Lloyds Banking Group***
- ***Bradford & Bingley***
- ***First Direct***
- ***HBOS Business Banking***
- ***Sainsbury's Bank (Retail)***
- ***Sophron / Vodafone***
- ***Nomis Solutions***

