MD MIADAD RAFIQ SAMI

BANKING, CREDIT, RISK & BUSINESS ANALYTICS PROFESSIONAL

Surrey / Metro Vancouver, BC | 236-858-1085 | Miadad.sami@gmail.com | LinkedIn | Portfolio

HIGHLIGHTS OF QUALIFICATIONS

- **Broad professional foundation:** 5+ years of directly relevant experience across personal banking, lending support, AML/KYC, client relationships, business consulting, operations, financial analysis, and business intelligence.
- **Regulated banking experience:** Former HSBC Personal Banking Consultant experienced in client discovery, everyday banking, lending documentation, affordability and repayment-capacity review, KYC/CDD, service resolution, and cross-functional coordination.
- **Business and project delivery:** Four years as a Senior Business Consultant supporting requirements clarification, market research, solution evaluation, documentation, stakeholder communication, and concurrent projects.
- **Finance and analytics education:** MPS in Analytics from Northeastern University Vancouver (GPA 3.89), MBA, and CPA Australia-accredited Master of Professional Accounting.
- **Applied decision support:** Commercial-credit analysis, financial modeling, Power BI reporting, SQL/Python analysis, and confidentiality-safe compliance case studies.

CORE EXPERTISE

Banking & Credit: Personal banking • Consumer lending support • Mortgage documentation • Affordability • Repayment capacity • Credit documentation

Risk & Compliance: KYC/CDD • AML awareness • AUSTRAC experience • FINTRAC knowledge • Escalation • Audit-ready records

Business & Client: Client relationships • Stakeholder engagement • Business requirements • Project coordination • Process improvement • Service operations

Finance & Analytics: Financial analysis • FP&A reporting • Financial modeling • Advanced Excel • Power BI • SQL • Python • Tableau

PROFESSIONAL EXPERIENCE

Independent Financial & Analytics Consultant — Jan 2025 - Present

Independent Financial & Analytics Practice | Vancouver, BC / Remote

Self-employed practice focused on finance, business analysis, reporting, and applied portfolio development.

- Develop financial models, scenario analyses, business cases, and Excel-based decision tools supporting profitability, budgeting, forecasting, and management decisions.
- Design Power BI dashboards and executive-ready reporting for KPI monitoring, operational performance, and business review.
- Translate financial and operational requirements into structured analysis, documented assumptions, practical recommendations, and client-ready deliverables.

Graduate Business & Data Analyst - Industry-Sponsored Project — 2024

Northeastern University | Vancouver, BC

Applied graduate project work completed through the MPS in Analytics program, including an external industry-sponsored capstone.

- Converted stakeholder questions into validated analysis, business-intelligence reporting, documentation, and decision-ready recommendations.
- Built Power BI and Tableau dashboards for KPI, operational, and risk reporting; prepared and validated data using SQL, Python, R, Excel, and Power Query.

Senior Business Consultant — Jan 2020 - Dec 2023

Nashaka International / JICOMBD | Dhaka, Bangladesh / Remote

Official full-time title and employment period supported by employer documentation.

- Partnered with clients and internal stakeholders to clarify business requirements, assess operational challenges, and recommend practical solutions aligned with organizational objectives.
- Conducted market and competitive research, evaluated solution options, and documented functional requirements, methodologies, best practices, and implementation considerations.
- Managed multiple projects concurrently, balancing scope, timelines, documentation, stakeholder communication, and delivery quality.

Personal Banking Consultant — Feb 2018 - Nov 2019

HSBC Bank Australia | Sydney, NSW, Australia

Official position title; responsibilities combined client-facing banking, lending support, risk controls, and service operations.

- Built trusted relationships with personal and small-business clients, identified financial needs, and supported suitable everyday banking, lending, credit, insurance, and referral solutions.
- Reviewed and progressed personal lending, credit-card, overdraft, and mortgage-related requests in line with bank policy, process requirements, and branch-level authority.

- Assessed affordability and repayment capacity, corrected documentation gaps, and escalated non-standard or higher-risk files to credit specialists.
- Completed KYC/CDD and enhanced review activities, documented risk indicators, managed sensitive escalations, and maintained confidential, audit-ready records under AUSTRAC requirements.
- Managed time-sensitive service and lending queues while coordinating with credit, operations, compliance, legal, and product teams.

Sales Expert — Nov 2014 - Feb 2018

David Jones | Sydney, NSW, Australia

Permanent part-time contract with regular full-time rosters and additional shifts based on business requirements.

- Delivered consultative service for premium retail products, built repeat customer relationships, and supported sales and service objectives in a high-volume environment.
- Processed high-value transactions, refunds, exchanges, and payment reconciliations while maintaining accuracy, policy compliance, and strong internal controls.
- Identified transaction discrepancies, documentation gaps, inventory variances, and unusual activity requiring follow-up or escalation.

Manager, Customer & Business Operations — Jun 2010 - Feb 2013

Grameenphone (Telenor Group) | Dhaka, Bangladesh

- Led customer and business operations, overseeing service delivery, team performance, customer experience, and operational standards in a high-volume telecommunications environment.
- Supervised, coached, and developed frontline employees through recruitment, training, performance management, and ongoing support.
- Monitored operational KPIs, service quality, and customer feedback to identify improvement opportunities and support management decisions.

SELECTED PROJECT

Commercial Credit Risk Assessment — 2025 - 2026

Independent Applied Project | Vancouver, BC

- Evaluated a mid-market business with approximately $50M in annual revenue using profitability, working capital, liquidity, leverage, cash flow, DSCR, and repayment-capacity analysis.
- Built a three-year Excel forecast with base, upside, and downside scenarios and stress-tested revenue growth, margins, operating costs, and financing assumptions.
- Prepared a structured credit recommendation covering borrower strengths, material risks, mitigants, monitoring considerations, and lending rationale.

EDUCATION & PROFESSIONAL DEVELOPMENT

Master of Professional Studies, Analytics - Applied Machine Intelligence | Northeastern University Vancouver 2024

GPA 3.89 / 4.00

Master of Business Administration | Holmes Institute, Australia 2017

Master of Professional Accounting | Australian Catholic University 2015

CPA Australia-accredited program

Bachelor of Business Administration - Marketing & Human Resource Management | East West University, Bangladesh 2011

Development: Financial Services Compliance & AML (HSBC) • CAMS-aligned AML coursework / micro-credential • R for Data Analytics

Languages / Status: English - fluent • Bangla - native • Authorized to work in Canada