Terome J. Mensah
Financial Analyst / Engineer

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A proficient analyst and engineer with a dedicated focus on the intersection of finance and technology. With 6+ years professional experience in financial payments, operations, analytics and blockchain technologies. Proficient in Python, Javascript, and R, with an extensive knowledge of smart contracts, Web3, and advanced data analytics. Proven track record in financial modelling, process optimization, and working in collaborative, fast-paced environments. Seeking the opportunity to advance these skills in a professional environment and contribute towards building the financial ecosystem of the future.

Knowledge

- Expertise of traditional payment networks and technologies
- Experience working in fintech start-ups (Trading Apps, Digital Banks)
- Theoretical computer science: Algorithmic Game Theory, Mechanism Design, Blockchain Foundations, Cryptography, Consensus Algorithms, Protocol Analysis
- Programming, trading and investing in Cryptocurrencies
- Token development and ERC standards: ERC-20, ERC-721, ERC-1155, ERC-4626
- Gas optimization techniques
- Building DApps
- NFT Marketplace development
- Writing academic and business reports on blockchain tools and industry trends
- Producing feasibility studies and investment reports on crypto assets
- Implementing networks of value
- Predicting technical approaches and risk management
- Modular deployment and debugging
- Security auditing and formal verification
- Layer-2 development / Zero-knowledge proof roll-ups
- Expertise in blockchain technologies, Web3 and DeFi
- Machine Learning and Automation in Finance
- Cybersecurity protocols
- Quantum Machine Learning
- Quantum Circuit Design for Data Analytics

Technical Skills

Programming languages: Python, C++, Go, Javascript,, R, Solidity.
Blockchain Platforms: Ethereum
Data Analysis: Excel, MongoDB
Smart Contract Tools: Hardhat, Remix, Ganache, Truffle, Foundry, OpenZepplin
DApp Tools: Web3.js, React.js, Ethers.js, Node.js, Angular.js
Interplanetary FileSystem
Technologies: Ethereum Virtual Machine, Git, Metamask, Etherscan, VScode, Docker, Kubernetes, AWS.
Front-End Development: UX/UI Web and App Interfaces, Web3 Site Hosting.

Strengths: Excellent communication, Collaborative teamwork, Organisation, Project Management, Diligence, Accuracy.

Projects *(Further information can be found on Github profile)*

<u>Geneblock</u>: Blockchain application for Medical Data Storage including Genomics and Electronic Health Records. Built and launched pilot which allowed clinical trialists to store and access medical data on the Ethereum network via Interplanetary FileSystem.

<u>Zinc</u>: Decentralised cryptocurrency exchange which allows for the exchange of cryptocurrencies and tokens on the Ethereum network. Developed the front and back-end using React.js and Node.js, built a community of over 1000+ users; wrote and security tested smart contract code.

<u>Sendit</u>: Developed a supply-chain management solution using Ethereum and Python in a collaborative open-source project hosted by Web3.0 school. Ensured code quality through rigorous code reviews and adherence to best practices. Managed GitHub repositories and utilized git for version control.

Education

The University of Exeter 2019 – 2021 (Partially completed)   Natural Sciences (Bsc.)
Relevant Modules: Computational Physics, Statistics, Mathematical Modelling

Southend High School for Boys Sixth Form   2011 - 2013
A-Levels: Mathematics A   Physics B   Economics A   General Studies B

Professional Certificates

Association of Chartered Certified Accountants (ACCA)   April 2022
Professional Certificate in FinTech for Finance and Business
- Machine Learning for Finance Professionals
- Cybersecurity for Financial Professionals
- Robotic Process and Intelligent Automation for Finance

Certificate of Professional Development (CPD)   May 2021
Blockchain / Digital Assets / Fintech Essentials / Private Equity / Big Data

IBM Blockchain Development Certificate   June 2022
Certified Blockchain Developer, Blockchain Council   July 2022
Chartered Blockchain Analyst - CBA® Level 1   May 2023
Chartered Digital Asset Analyst - CDAA® Level 1   May 2023

Work Experience

Business Analyst (Contract)   Aware Consultants   December 2023 - March 2023

- Conducted in-depth analysis of complex business and financial data sets using Python, SQL, and Excel.
- Developed predictive models to identify trends and insights regarding the profitability of luxury hospitality projects.
- Ensured consistent data quality and managed large databases effectively.
- Collaborated with cross-functional global teams to support data-driven decision-making.
- Repsonsbile for sourcing and analysing Business Intelligence to guage market trends and assess feasibility of multi-million pound investment projects.
- Used advanced statistical techniques to develop unique algorithms for data interpretation.
- Developed financial strategies to enhance profitability and achieve business goals.

Brokerage Operations Expert   Freetrade Ltd.   December 2022 - December 2023

- Processed over 3000 stock transfers worth over £3 million for a Trading Platform, including ISA, GIA and SIPP portfolios comprising US/UK stocks and securities.
- Mastered operational processes of Investment Platforms such as Gaudi, CREST (Electronic Share Transfer), DTC (Settlements) and Origo (Transfers).
- Proposed solutions in data automation to streamline manual processes in stock orders, exploring the integration of ML and natural language processing algorithms to reduce operational times and costs of inbound and outbound transfers..
- Managed a diverse workload and upheld over 100 client accounts, working within SLAs and regularly exceeding business targets.
- Worked diligently and accurately to ensure regulatory and procedural compliance.
- Developed an intimate knowledge of existing U.K. and E.U. financial regulation (F.C.A. & P.R.A.)
- Thrived in adaptable role in a fast-paced Fintech start-up
- Applied advanced quantitative methods to optimize processes and data analysis.
- Led research team focused on the feasibility of incorporating crypto assets into the trading platform.
- Comprehensive exploration of crypto assets, analyzing market trends, regulatory landscapes, and technological requirements as well as stakeholder interest.

Payment Operations Manager   Monzo Bank Ltd.   October 2021 - December 2022

- Managed customer accounts, processing payment transactions, and communicating with stakeholders
- Traced payments through the backend, dealing with raw JSON files and payment network infrastructure which involved identifying bugs and errors in the network to resolve delayed transactions and missing payments
- Collaborated with back and front-end developers to give user feedback on operability of the App.
- Held meetings with diverse stakeholders (payments teams, operations, financial regulators and business managers) to streamline operational efficiency.
- Proposed automation
- Embodied Start-up and Fintech culture with fast career progression and excellent performance reviews.
- Led financial simulation projects using Python and R, focusing on predictive modeling and risk assessment.
- Conducted extensive market analyses for crypto assets to determine feasibility of introducing crypto wallets to the banking app.

Blockchain Research University of Exeter, Department of Computer Science May - October 2021

- Conducted research on the blockchain technology and its applications in the healthcare industry.
- Successfully acquired grant funding from the Engineering and Physical Sciences Research Council (UKRI)
- Led research project concerning the applications of blockchain technologies in genomics.
- Systematic review of literature in the field of medical data analytics and biobank cybersecurity for the purpose of preserving the integrity of patient information.
- Liaised with Senior Computer Science Professors and phD researchers to manage the project.
- Operated modular debugging tests to improve network efficiency
- Tools: VS Code and Anaconda (Jupyter, Pycharm and Spyder), Python, Golang and Java.

Blockchain Development   Quantum Minds Ltd.   December 2018 - April 2020

- Literature review of leading blockchain projects in the context of both cryptocurrencies and supply line networks.
- Writing reports concerning the use case and application of cryptographic technologies, which included in-depth reports on Ethereum
- Writing and deploying smart contracts on solidity, Ethereum and Hyperledger.
- Web3 site development using Java, Javascript and SQL.
- Developed solutions using Solidity in EVM, Cosmos SDK, and Solana platforms.
- Tutored introductory coding languages and computer science to underrepresented demographics in STEM.
- Utilized Python (pandas, NumPy) for data analysis and quantitative research in financial markets.

- Assisted in building crypto market analysis tools and contributed to Solidity smart contract development projects.
- Provided insights for risk measurement and management strategies, enhancing investment decision-making processes.

Professional References

For further insight into work ethic and professional conduct, references are available on request.