# Miquel VandeVelde


## contact

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## languages

Dutch ●●●●●
Catalan (Oral) ●●●●○
English ●●●●●
French ●●●●○
Spanish (Oral) ●●●●○

## programming

Python ●●●●●
Java ●●●●●
C# ●●●●○
JavaScript ●●●○○
TypeScript ●●●○○
SQL ●●●●○

## other skills

Financial Analysis ●●●●○
Statistics ●●●○○
Machine Learning ●●●○○
Communication ●●●●○
Analytical thinking ●●●●●

## about me

I am a problem solver. I am passionate about technology, interested in the financial markets, and have a degree in both. I have an analytical mind and am keen to apply that in any future challenge.

In my spare time, I am always up for sports, enjoy playing board games, and love the occasional drink with friends.

## experience

2025-now **Lead Software Engineer,** CR — Wolters Kluwer Financial Services, Ghent
*Leading the credit risk development team, overseeing and supporting +- 10 FTEs spread across different applications implementing the credit risk solution, as well as being an active developer on the core calculation engine.*

2022-2025 **Senior Software Engineer,** SA-CCR — Wolters Kluwer Financial Services, Ghent
*Developing and maintaining the implementation of the Standardised approach for counterparty credit risk (SA-CCR).*
*Our application offers banks either a standalone or SaaS solution for the SA-CCR calculations as defined by the Basel norms. Deployment is done using the wildfly application server.*
*My responsibilities on the project include developing the calculations in Java and in a supporting 'DSL' language as well as supporting non technical team members. As the 'security champion' of the application I am also responsible for complying with the OWASP Application Security and Verification Standard.*

2019–2022 **Software Engineer,** Regulatory Reporting — Wolters Kluwer Financial Services, Ghent
*Developing the "ETL" application that helps banks comply with their reporting obligations.*

2018–2019 **Financial Analyst,** Centre of Analytics — Cushman & Wakefield, London
*Support clients in defining their real estate needs and evaluate their performance. Create bespoke models to benchmark their portfolio and assess different scenarios.*
*Data and geographic analysis (commute analysis, mapping). Developed an optimal location analysis tool based on clustering techniques (KNN, Density Estimation).*
*Provide overall financial support (Cash Flow, P&L, NPV, IRR) as well as calculating sensitivity on those.*

2017–2018 **Junior Financial Analyst,** Centre of Analytics — Cushman & Wakefield, London
*See above.*

03–05 2017 **Intern,** Investment Advice — Deutsche Bank, Brussels
*Assessed the opportunity to add geographic diversification to their online investment advice tool, based on an optimal portfolio strategy. Worked with the data team to automate data flows and checkpoints using VBA. Was offered a paid summer position to help with the launch of their online application.*

## education

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|---|---|---|
| 2020-2024 | **Bachelor in Applied Information Technology**<br>*Mobile & enterprise development \| Magna cum laude* | University College Ghent |
| 2016–2019 | **MSc in Business Administration**<br>*Finance and Risk management \| Magna cum laude*<br>*Disertation: Asset pricing models: do they fit out of sample? The case of Belgium.* | University of Ghent |
| 2015–2016 | **Linking course to MSc in BA**<br>*Finance and Risk management \| Distinction* | University of Ghent |
| 2011–2015 | **Bachelor in Business Managment**<br>*Finance and Risk management \| With merit* | University College Ghent |
| 2004–2010 | **High School**<br>*Science & Mathematics* | DvM Humaniora Aalst |