

CURRICULUM VITAE

I have spent the last 13 years in Credit Risk for the Co-operative Bank, where my role gives me exposure across the development life cycle. I maintain the logic for several systems and work with third parties to deliver requirements for others. I most enjoy my work when I am programming, so I am looking to establish a career that focuses more heavily on development. This has led me to recently graduate from a coding Traineeship as a full stack developer, including completing two real-world projects successfully to specification using a wide range of programming languages. I am enthusiastic about programming because I have a logical mind, love to solve problems and keep going until I reach a high-quality solution. My mix of technical skills and experience working with stakeholders in an approachable and professional manner makes me a great candidate for a role in development.

PERSONAL DETAILS

NAME: Michael Mullany

RESIDES: West Gorton, Manchester

DRIVING LICENCE: Full UK driving licence

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CODING TRAINEESHIP

IT Career Switch Ltd
Coding Traineeship – Full stack developer
1-year program

During the traineeship I had to demonstrate a very competent level of the following programming languages and technical skills

- HTML5, CSS3, JavaScript
- PHP, SQL, React, jQuery
- Java, Python, C#
- Command-line, Git, Github
- Remote API access

I have recently passed my **Microsoft 98-383: Introduction to Programming Using HTML and CSS**. More information on this certification can be found at: <https://docs.microsoft.com/en-us/learn/certifications/exams/98-383>

DEVELOPMENT EXPERIENCE:

Below are the two briefs of development projects I completed with IT Career Switch which can be found in my bio: <https://www.michaelmullany.co.uk/>

Portfolio Project #1: "Gazetteer"

The specification was to reply to a website specification for a map-based app to provide information on countries – with a focus on a "mobile-first" development. Preferably using a framework, to then develop HTML, CSS and JavaScript with JQuery modules that use PHP server-based components to source data from third-party APIs (Geonames, OpenWeather). The solution is assessed on its delivery to specification, functionality, and usability.

Portfolio Project #2: "Company Directory"

A more rigorous reply to this specification was required as a user requirements document was needed to be prepared which, when signed off, triggers the release of SQL allowing to develop a "mobile-first" application to maintain a company personnel database (MySQL). Sign off is only achieved upon the student supplying an independently witnessed document providing confirmation of the system's ability to perform error-free.

CAREER HISTORY:

Feb 2016 – Present

POSITION HELD:

The Co-operative Bank

Risk Analyst (Risk Systems and Projects)

- Managed requirements and testing for regular updates to the Bank's mortgage application rules to ensure systems execute bank strategy in line with the latest regulations
- Led the migration of business rules logic to a new decision engine based on Credit Risk requirements
- Developed and maintained a standalone affordability calculator that informs sales conversations and underwriting decisions

Oct 2013 – Feb 2016

POSITION HELD:

The Co-operative Bank

Credit Risk Analyst (Customer Acquisition and Management)

- Thorough analysis of business rules, which led to an updated strategy in which products were made available to more customers without impacting risk appetite
- Produced an MI pack for three product portfolios which summarised key data points for Senior Management
- Regular use of data analytics tool SAS, which made use of SQL to interrogate databases

Sep 2008 – Oct 2013

POSITION HELD:

The Co-operative Bank

Risk Systems Analyst (System Development)

- Responsible for the validation and distribution of customer data to Credit Reference Agencies (e.g. Experian) to update customer credit files
- Migrated, maintained and documented business rules for mortgage applications to meet Credit Risk requirements

EDUCATION:

2012 – 2014

The Manchester College

A-Level Japanese (*Grade: A*)

GCSE Japanese (*Grade: A*)

2004 – 2007

The University of Manchester

BSc (Hons) Mathematics (*Grade: 2:2*)

2002 – 2004

Cardinal Newman College

Three A-Levels (*Grade: A – C*)