Michal Haltuf

March 4th, 1985

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Profile

I am a candidate with analytical and problem-solving skills, yet able to use common sense in unclear situations. Able to deal with ambiguity, think out-of-the-box and come up with unconventional solutions. Highly focused on numbers, measurability and optimising efficiency and effectiveness. Fast learner. Positive attitude towards technology and disruptive changes, especially in IT and financial sectors (FinTech). An active investor in stocks, ETFs and P2P lending platforms.

Currently studying for ITIL Foundation and CFA Level 1.

Work Experience

02/2008 current

IMAGINEO.CZ

Managing owner
- New clients acquisition, requirements analysis
- Project management: leader of a small team of programmers and support staff
- Full-stack web developer
- Crisis management: successful negotiations with creditors during last financial crisis
- Hiring new employees
- Financial management. Invested surplus money in several start-ups and joint ventures.

06/2007 08/2012

EXCLUSIVE TOURS

Financial manager, travel consultant and other:
- Dealt with affluent clients when selling and planning their tailor-made vacation; provided after-sales care
- Developed company website and information system
- Designed and implemented marketing strategy (PPC, SEO, print) with a special focus on ROI optimisation
- Cashflow management
- Invented and supervised FX Risk Hedging strategy using financial derivatives

2000 09/2007

FREELANCER

Full-stack web developer:
- Supervised end-clients website development from requirements analysis to continuous maintenance
- Established long-term subcontracts with several agencies (Datart.be, Grafixon)
- Developed and distributed own CMS (sold approx. 100 copies in total)

Proficiency

PHP / MYSQL / NETTE
Developed way more than 100 websites or web applications.

ECOMMERCE
Set up an eshop, lead it for 2 years, then sold it. Consulted 5 others in long-term contract.

CREDIT RISK
Studied this field, actively using when investing in P2P lending.

HTML / CSS / JQUERY
Coded tens of PSD designs. Able to use common frameworks.

PPC (ADWORDS, SKLIK)
Helped my clients invest more than 180.000 EUR with positive ROI.

MATLAB
Created scoring function for Bondora loans as a part of my diploma thesis.

Education

FINANCIAL ENGINEERING
Master's degree (09/2012 - 10/2014)
Minor: Business Valuation
University of Economics, Prague

FINANCE
Bachelor's degree (09/2004 - 06/2008)
University of Economics, Prague

Languages

ENGLISH (C1)

GERMAN (A2)

Professional skills

PROGRAMMING, APPLICATION DESIGN
I am able to project application based on initially unstructured or ambiguous definition, put myself into user's shoes and integrate the final application with other company processes.

FINANCIAL MARKETS & PRODUCTS
I actively monitor financial products and real-estate market and often advise my friends on investments into stocks, ETFs, p2p lending and flats (voluntary work, no reward). I have experience with investment real-estate scouting based on specific demands from the buyer.

DATA ANALYSIS
I measure and optimize KPIs for each project and accent data-based decision whenever possible. I have strong passion for statistics and mathematics (including financial), can calculate quickly and know how to find trends and hidden knowledge from data.

RISK MANAGEMENT
I designed procedures for foreign exchange risk management in tour operator using financial derivates and was overseeing their implementation for 2 years on daily basis.

PRESENTATION , LECTURING
I successfully tutored many classmates at the university. I am good at explain a topic comprehensibly, prepare interesting presentation and present it in front of an audience.

SALES
I acquired more than 60 % of my clients using my own sales skills. I lay emphasis on reason and logical arguments and avoid products that can be sold only by taking advantage of buyers' emotions.

TEAM MANAGEMENT
I managed a small team of 5 (programmers, graphic, coder) and am willing to further improve soft skills related with management.