

JOSIAH RINGELBERG

Quantitative analyst focused on developing reproducible analytical models using innovative data science tools. Recent work prioritized incorporating automation, statistical rigor, and transparency to data analytics and corporate reporting. An eager learner who enjoys passing knowledge on to others. Please do not hesitate to reach out!

EDUCATION

- 2016
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2014

M.S., Agricultural/Applied Economics (Finance Focus)

Purdue University

West Lafayette, IN

• Thesis: [Mergers and Acquisitions in Food and Agribusiness – Returns, Drivers, & Long Run Performance](#)
- 2013
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2011

B.S., Mathematics, Economics

Calvin College

Grand Rapids, MI

• Collegiate Track and Field

SELECTED POSITIONS

- Present
|
2021

Quantitative Analyst

GreenStone Farm Credit Services

Lansing MI

• Led the development of the analytical portion of the association’s current expected credit loss (CECL) process. This involved working across departments and with executive leadership to communicate the nuances, limits and interpretation of the model inputs and resulting output.

• Facilitated the validation of a credit scorecard by an external vendor. This involved acquiring bids and aiding management in vendor selection as well as organizing datasets, model documentation, and additional resources for vendor use.

• Led the development of a challenger stress test model for the association. This has involved the development of managerial reporting documentation as well as driving changes to the framework to align with emerging regulation and industry standards.

• Aided marketing initiatives by developing an ensemble model to cross reference external lists with internal CRM systems. Worked across departments to create a framework by which marketing campaign data can be tracked throughout the sale generation process.

• Identified and recommended training programs and conferences for analysts in the department. Provided training for analysts on coding best practices and version control tools such as git and azure devops.

• Produced periodic reports for executive and operational management.
- 2021
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2017

Business Intelligence Analyst I & II

GreenStone Farm Credit Services

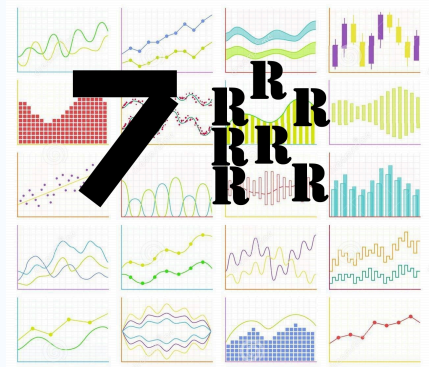
Lansing MI

• Developed a Model Risk Management (MRM) Framework including guides and templates to satisfy regulatory requirements.

• Implemented automation processes for multiple reporting needs. Resulting workflows have greatly reduced labor while increasing reproducibility.

• Managed multiple teams of graduate students through semester long analytics projects focused on customer segmentation analysis, probability of default rating, and text analysis.

• Built a predictive model to estimate collateral a customer is able to pledge. This avoided the need of utilizing appraisers for small loans representing a minor risk to the overall corporate portfolio.



CONTACT

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[Personal Website](#)
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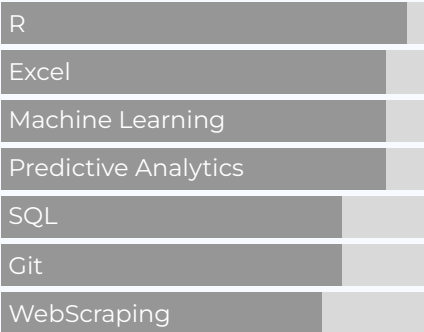
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DeWitt, MI

SKILLS



INTERESTS

- Model Risk Management

CECL

Portfolio Stress Testing

Statistics

Cross Association Collaboration

MORE INFO

Find a complete CV on my website. Please do not hesitate to reach out to me with questions or collaborative opportunities!