

CARLTON OSINDE MAKINI, CSM

Toronto, Ontario | carltonosinde@gmail.com

- Data and business analyst with 5+ years across banking, fintech and enterprise software, most recently Lead Consultant at FICO
- Turns large, messy financial and operational datasets into findings that leaders act on; analysis drove an estimated \$2–3M in client collections and expanded FICO's IVR revenue
- Hands-on with SQL, Python, advanced Excel, Tableau, Power BI and Alteryx; builds automated validation, reconciliation and quality checks
- Built a contract-to-revenue reconciliation platform independently; starting graduate studies in analytics (Sept 2027)

TECHNICAL SKILLS

- **Data & Analytics:** SQL, Python, Advanced Excel (complex formulas, VBA, dashboards), Tableau, Power BI, Alteryx, AWS (data lake, S3)
- **Methods:** ETL/ELT pipelines, data validation and reconciliation, anomaly detection, statistical analysis, data modelling, KPI reporting
- **Delivery:** Requirements gathering, SDLC, Agile/Scrum, JIRA, MS Project, stakeholder and executive reporting

PROFESSIONAL EXPERIENCE

Lead Consultant, Solution Consulting (CCS)

FICO, Toronto, ON — Consultant II (Mar 2024 – Dec 2025); Lead Consultant (Dec 2025 – Oct 2026) **Mar 2024 - Oct 2026**

- Analyzed 2.18M collections cases and 1.23M outbound SMS and email messages across 5 enterprise collections applications, validating outputs against raw AWS data-lake extracts; found an 18.6x gap in payment-link engagement (0.19%–3.54%) and flagged 3 data-quality issues before results reached clients
- Converted these findings into action: standardized the top-performing link strategy as a client template and led proactive IVR adoption with non-adopting clients, lifting engagement, driving an estimated \$2–3M in client collections and growing FICO's IVR revenue across new client accounts
- Led business analysis for the Classic-to-Flows migration of a collections application generating \$5–10M in annual revenue, ahead of an end-of-life deadline; coordinated a custom multi-team ETL integration and a real-time API handling 5–6K calls every 15 minutes (~500K per day)
- Migrated 2 Canadian Tire Bank applications from the legacy ProxylM integration to CADL (Flows), removing case-data limits and enabling planned feature expansion, including fraud-case treatment with TSYS, which went live after migration
- Partnered with a senior consultant to automate the post-deployment validation workbook, using Excel formulas to compare production volumes by strategy and channel against expected results, cutting review time from about a day to a few hours
- Built a standardized collections test pack with automated status tracking and a live dashboard, adopted as the default by all CCS consultants; cut onboarding test-pack preparation from 1–2 weeks to 1–2 days
- Resolved 8–10 SEV1/SEV2 production incidents for high-ARR clients, each carrying \$10K–\$100K+ in daily exposure and regulatory risk, restoring service within 1–3 days
- Covered 10–12 backup projects alongside a full portfolio; go-to resource on the team for Excel, data tools and statistics

Senior Technical Consultant

The Focus Company, Toronto, ON

Sept 2021 - Feb 2024

- Led technical consulting and requirements for data pipeline enhancements, system integrations and cloud implementations
- Managed execution of a \$3M federally funded national pilot project, reporting progress to sponsors through presentations, written reports and verbal updates
- Planned and tracked delivery end to end in MS Project and JIRA, consistently delivering within scope and timeline

Data Engineer

TD Securities, Toronto, ON

May 2021 - Aug 2021

- Built an Alteryx data pipeline from concept to production, eliminating 45 hours of manual work per week

- Developed VBA-driven financial models that automated data analysis, improving reporting efficiency by 30%
- Created Power BI dashboards of project performance metrics for senior stakeholders

Web Developer

York University, Toronto, ON

Sept 2019 - Apr 2021

- Led a high-stakes data migration for a major website revamp, ensuring seamless transfer of content and maintaining data integrity across platforms
- Developed and executed custom Selenium scripts during a critical 60-hour execution phase, enabling live website testing that assured functionality and user-centricity
- Concluded the migration with a comprehensive review, delivering a faultless website transition

Global IT Infrastructure Auditor Associate

TD Bank, Toronto, ON

May 2019 - Aug 2019

- Initiated audit planning, fieldwork and documentation, contributing to comprehensive audit reports for IT Senior Auditors and Managers
- Executed IT audit programs, identifying and documenting areas of concern and anomalies in test results according to ISO/IEC 27001 and COBIT frameworks
- Prepared and delivered IT audit findings to management and business stakeholders, using industry benchmarks to frame outcomes and recommendations

Associate Data Engineer

U SPORTS, Toronto, ON

Jan 2019 - Apr 2019

- Streamlined data processes with Python ELT and Tableau, achieving zero errors in the 2019 National Championship scorecards and enhancing university performance tracking
- Improved database performance by 50% through SQL query optimization, meeting monthly SLA targets and improving system reliability
- Designed a chatbot prototype as a capstone project and delivered a strategic plan detailing implementation, ROI and workflow improvements to data and insights leadership

PROJECTS & LEADERSHIP

Contract-to-Revenue Reconciliation Platform (Independent Project)

Toronto, ON

2026

- Built an MVP that uses an LLM to extract pricing and billing terms from contracts and a rules engine that reconciles them against billed revenue; flagged \$176K in revenue leakage in a simulated pilot dataset

Director of Technology

PMI Southwestern Ontario Chapter, London, ON

April 2024 - Current

- Collaborate with the VP of Technology, Board of Directors and membership stakeholders to develop and prioritize business and technology strategies and requirements
- Gather member and partner feedback on process improvements, provide support and training, and maintain strong relationships with business and IT stakeholders

Founder

Chaqu.io, Toronto, ON

April 2024 - August 2025

- Developed a scalable full-stack React.js web app that digitizes restaurant menus and gives restaurants customer data to inform business decisions
- Designed a microservice architecture using RabbitMQ to queue requests across services, connected via REST and GraphQL APIs to a NoSQL database and AWS S3 media storage

EDUCATION & CERTIFICATIONS

Postgraduate studies in analytics

Starting Sept 2027

Bachelor of Information Technology, York University

2024

AWS Certified Solutions Architect – Associate (exam scheduled)

Oct 2026

AI in Project Management Certification (in progress)

Dec 2026

Certified Scrum Master, Scrum Alliance

2023