

MERNA S. SAAD

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EDUCATION

Master of Science in Business Analytics, UC San Diego (Rady School of Management) <i>GPA 3.973 Dean's Award</i>	06/2026
Dual Degree: B.S. Architectural Engineering and B.B.A. Finance, The American University in Cairo	01/2014

EXPERIENCE

Senior Vice President, Strategic Venture Manager <i>Bank of Egypt, Cairo, Egypt (second largest national bank, 700+ branches serving 10M+ customers)</i> - Partnered with McKinsey and BCG on national scale analytics engagements across 15+ industrial sectors as the bank's analytics counterpart, translating ambiguous strategic questions into structured, data driven recommendations for executive decision makers. - Built predictive panel regression models in Python (pandas, statsmodels, scikit-learn) isolating the impact of currency fluctuations on export volumes, driving a 12 percent efficiency improvement. - Identified a \$100B export opportunity and presented it directly to cabinet ministers, translating technical findings into executive and policy level guidance. - Engineered interactive executive dashboards (Tableau, Plotly) visualizing real time KPIs across 15+ sectors for senior leadership, and served on the integration leadership committee during the acquisition of a major investment bank.	03/2020 to 06/2023
Manager, Sales Operations and Credit <i>Corplease S.A.E., Cairo, Egypt (largest financial leasing company, approximately 20 percent market share)</i> - Developed credit risk models (logistic regression, decision trees) on debt to income ratios, repayment behavior, and macroeconomic indicators to qualify the lending pipeline and reduce default rates. - Led a team of 6 analysts across pipeline forecasting, quota setting, and territory planning for \$20M in annual lending targets. - Built automated ETL pipelines (Python, advanced Excel) that streamlined credit evaluation for 250+ clients in an internal CRM and cut assessment time by 40 percent, plus KPI reporting (Tableau, SQL) on portfolio health and risk scores.	07/2018 to 03/2020
Officer to Senior Officer, Corporate and Credit <i>Corplease S.A.E., Cairo, Egypt</i> Managed a portfolio of 30 corporations, using statistical analysis and segmentation to drive cross selling and 4 percent revenue growth.	07/2014 to 07/2018

SELECTED ANALYTICS PROJECTS (MS BUSINESS ANALYTICS, UC SAN DIEGO)

Forecasting Capstone, Team Lead (production system, publicly traded medical device company) - Led a 4 person team replacing a manual Excel process with a deployed forecasting system, benchmarking 6 models under walk forward validation across 116 territories and 4 regions, selecting XGBoost validated within 4.9 percent against fresh quarterly actuals and translating forecast error into dollars (about \$7.6M of revenue per 1 percent). - Engineered 26 features across calendar, lag, rolling, and weather families, caught three data leakage features that would have inflated every accuracy metric, and shipped a self contained dashboard (React, TypeScript, Plotly, Leaflet) built to a strict healthcare data privacy constraint.	2026
Predictive Modeling and Governance Casework - Across graduate coursework, built imbalanced rare event classification models (logistic regression, XGBoost, neural networks) on datasets up to 1M rows in Polars, tuning decision thresholds by expected value and cost, and matched data treatment to model type on a heavily skewed 2 percent minority class problem. - Audited predictive models for failure modes, catching data leakage and base rate illusion that overstated accuracy by roughly ten points, and recommended out of time validation, override tracking, and monitoring as a governance roadmap.	2025 to 2026
GenAI Marketing Coworker (deployed), macysai.vercel.app - Built and deployed a full stack agentic AI application (Next.js) running a 10 step marketing workflow that combines LLM judgment skills, deterministic automations, and 3 custom MCP tools (FastMCP) the model calls during execution, with a human in the loop approval workflow. - Engineered a retrieval augmented generation (RAG) system over a proprietary document corpus and an LLM as judge evaluation suite (DeepEval), and modeled about 77 percent campaign cycle time reduction; selected for a Rady alumni Demo Day.	2026

TECHNICAL SKILLS

Languages and Libraries: Python (Polars, pandas, NumPy, scikit-learn, XGBoost, statsmodels, PyTorch, TensorFlow), SQL, Bash

Machine Learning and Statistics: Regression, classification, gradient boosting, random forests, neural networks, time series forecasting, clustering, A/B testing

Model Lifecycle and Governance: Validation, deployment, and monitoring; out of time and walk forward validation; data leakage detection

Risk, Fraud, and Cloud: Credit risk and default modeling, imbalanced rare event classification; building Spark, PySpark, and AWS; Git, Docker