

REXMOND LIM, PMP®

rexmondlim7@gmail.com · +65 8282 2711 · Singapore · English & Mandarin (Native) · [LinkedIn](#)

EXECUTIVE SUMMARY

AI and transformation specialist with 5 years leading end-to-end operational redesign, AI adoption, and business process transformation across fintech. Experienced in facilitating stakeholder engagement, identifying automation opportunities, and driving practical transformation outcomes across business functions with varying levels of technical literacy. Designed and deployed AI-powered workflows, full stack platforms, and automation systems that delivered a 96% reduction in operational costs and scaled a business unit from zero to S\$2.5M GTV in under two years. Complementary background in fintech operations, corporate finance, and community leadership adds depth in stakeholder engagement, change management, and workforce development. Now seeking to apply this hands-on transformation experience to support organisations across Singapore in their AI and digital transformation journeys.

S\$2.5M

GTV built from zero

S\$10M

Capital raised

4 months

To break-even

96% cost reduction

Via AI automation

KEY ACHIEVEMENTS

- Built ChopNow from a dormant unit to a profitable BNPL business in 4 months, surpassing S\$500K GTV in Year 1 and on track for S\$2.5M in Year 2
- Designed and deployed AI automation systems that reduced operational costs by 96% and eliminating the need for unnecessary hires while not compromising efficiency and accuracy
- Automated Group-wide financial reporting via Workato and Java, cutting turnaround from 1 week to 10 minutes, and raised S\$10M in capital through structured investor engagement

SKILLS & TOOLS

Digital & AI Transformation: AI Adoption, Process Redesign, Operating Model Design, BPR, Change Management, Stakeholder Facilitation

AI & Automation: LLMs API (*OpenAI, Anthropic*), Workato, N8N, AI Agents, API Integrations, Google Suite Automation, Prompt Engineering, RAG, AWS Bedrock, AWS Tools, AI Copilot Workflows

Full Stack Development: React.js, JavaScript, Python, Vercel, AWS, NeonDB, SQL, Java/Macros, Cursor

Data & Reporting: Power BI, Google Data Studio, Excel (Advanced)

Strategy & Finance: Financial Modelling, Valuation, Capital Raising, IPO Preparation, Investor Relations

CRM & Platforms: Salesforce, HubSpot, Zoho CRM, Notion, ClickUp, Lark

TRANSFORMATION PROJECTS

ChopNow Platform — Full Stack Build

Built all three portals (Admin, Merchant, Customer) from scratch for a live BNPL platform serving Singapore.

Tools: React.js, Vercel, AWS, NeonDB, Singpass/MyInfo API

Result: Customer onboarding cut from half a day to under 90 seconds. Merchant setup from 4 hrs to under 30 mins.

AI Customer Support Automation

Deployed 24/7 OpenAI-powered WhatsApp servicing workflow, replacing manual agent operations entirely.

Tools: OpenAI API, WhatsApp Business API, N8N

Result: Operational costs cut by 96%. Eliminated the need for unnecessary hires to manage equivalent volume.

Collections and Repayment Automation

Replaced half-day daily manual reconciliation with fully automated repayment tracking tied to loan schedules.

Tools: Workato, QR payment infrastructure, LMS integration

Result: Freed 2.5 days of manual ops effort per week. Zero reconciliation mismatches since deployment.

Group Financial Reporting Automation

Automated Group-wide financial statement consolidation, removing manual Excel dependency across the group.

Tools: Javascript, Macros, Workato

Result: Reporting turnaround cut from 1 week to under 10 minutes. Enabled real-time management decisions.

Credit Scoring and Underwriting Engine

Designed and built automated credit scoring logic replacing half-day manual underwriting per application.

Tools: Singpass/MyInfo API, proprietary LMS, React.js

Result: Underwriting time cut from half a day to under 2 minutes per application.

Group-wide Business Process Re-engineering

Led full BPR across all departments, redesigning workflows to reduce manual touchpoints and improve scalability.

Tools: Workato, AI Agents, Google Suite

Result: Reduced manual intervention across finance, ops, onboarding and reporting group-wide.

EXPERIENCE

Capital C Corporation	May 2022 – Present
Business Transformation & AI Automation Lead, ChopNow	Aug 2024 – Present
• Built ChopNow from zero to S\$500K GTV in 12 months with a lean team of 3, on track for S\$2.5M in Year 2 • Designed end-to-end instalment financing ecosystem: onboarding, credit scoring, underwriting, repayment, collections and reporting • Personally built all three portals; Admin, Merchant, Customer using React.js, Vercel, AWS and NeonDB • Built OpenAI-powered WhatsApp automation cutting operational costs by 96%, eliminating the need for unnecessary hires • Reduced customer onboarding from half a day to under 90 seconds and automated credit scoring from half a day to under 2 minutes • Replaced manual daily reconciliation with automated repayment tracking, freeing 2.5 days of ops effort per week • Managed full project delivery working directly with developers, vendors and business stakeholders	
Corporate Development Senior Executive	Jan 2023 – Aug 2024
• Raised S\$10M in capital (debt and hybrid equity) pre-Series A through investor engagement and deal structuring • Built 5-year financial models and valuation frameworks; authored Investment Prospectus and M&A decks • Spearheaded Group-wide IPO preparation across US and HK regulatory frameworks • Automated Group-wide financial reporting from 1 week to 10 minutes via Workato and Java • Led Group-wide BPR across all departments using AI Agents, Workato and Google Suite • Directed PCAOB and statutory audits in absence of CFO; recognised as Top Performer FY2023	
Corporate Finance Executive	May 2022 – Jan 2023
• Promoted within 8 months for consistent KPI overachievement and cross-departmental process improvements • Drove investor relationship management and met all key covenant benchmarks	
United Overseas Bank (UOB)	Mar 2020 – Apr 2022
Personal Wealth Manager	
• Managed S\$10M AUM across 300 clients delivering approximately 8% annual returns; ranked top in branch for revenue • Received Achievers Convention Gold and Sales Championship Gold; mentored junior bankers across the branch	

EDUCATION

Bachelor of Commerce – Accounting & Finance · University of Melbourne	2018 – 2019
Diploma in Accountancy (Dean's Honour Roll · DAC Lead Scholarship) · Singapore Polytechnic	2012 – 2015

CERTIFICATIONS

AWS Certified AI Practitioner: AIF-C01 · Amazon Web Services
Lean Six Sigma: Black Belt
Project Management Institute: Project Management Professional (PMP®)

COMMUNITY & VOLUNTEER ENGAGEMENT

Treasurer & Youth Chapter Co-Founder · People's Association, Kim Tian West RC	Jul 2015 – Mar 2018
• Managed finances and accounts for the RC, delivering record-breaking community events across the constituency • Co-founded the Youth Chapter to engage and include lesser-privileged youths through organised community activities	
Cadet Inspector · National Police Cadet Corps	Jan 2012 – Dec 2015
• Specially selected for post-secondary officership; mentored 3 full-year batches of cadets across hard and soft skills • Led school-wide events of 120 cadets and area-wide events of 500 cadets; achieved CCA Platinum Award (highest)	
Powerlifting Coach · Independent	Jun 2019 – Mar 2024
• Coached athletes to break national and world records across World Powerlifting and IPF federations	
Certified Personal Trainer & Gym Franchise Owner · Independent	Jul 2024 – Present
• Tailors training and nutrition programmes for working professionals; oversees backend operations of gym franchise	

ADDITIONAL

Languages: English (Native), Mandarin (Native), Hokkien (Conversational), Bahasa Indonesia (Basic)
Industries & Expertise: Financial Services, Fintech, AI Transformation, Business Process Automation, Embedded Finance, MAS Regulatory Compliance, KYC/AML
Personal: Personal investment portfolio (equities, crypto)