

# Richard Yoon

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## EXPERIENCE

### Independent Consultant – San Francisco, CA/ Houston, TX

July 2018 – Current

- Provided consulting services to blockchain startups on projects ranging from product prototyping and due diligence on investments to company business strategy
- Advised blockchain startups on fundraising and navigating the regulatory environment, and stress tested their token ecosystem and architecture

### One Daijo, Ltd. – Co-Founder, Mountain View, CA

June 2017 – Oct 2018

*One Daijo builds a global P2P microlending platform using blockchain and alternative credit scoring methods to provide affordable microloans to the borrowers and equip them with their own immutable digital credit identities.*

- Led a team of 7 designers and developers on customer research, product design, and product development, resulting in the MVP built on the Stellar blockchain - <https://www.onedaijo.com/demo/>
- Authored One Daijo's [white paper](#), leading discussions on token model architecture, product design, and project roadmap
- Presented to Monetary Authority of Singapore (MAS) and the Ontario Securities Commission (OSC) and obtained a regulatory sandbox opportunity with the OSC
- Established partnership opportunities with Filipino payment companies, the World Bank, and the UNDP
- Obtained \$1M in funding, delivered pitches to investors from across the globe, and received an acquihire offer

### Honey Science Corporation – Product Manager, Los Angeles, CA

July 2016 – June 2017

- Led the data analytics team to build internal tools to improve Honey's operational efficiency
- Revamped and set up a new data analytics process for the company, including streamlining of data cleansing and data collection from new sources
- Redesigned the architecture for coupon management and application algorithm

### Bank of America Merrill Lynch – Power Investment Banking Analyst, New York

May 2015 – June 2016

- Prepared detailed valuation analyses and excel financial models for clients across the power sector
- Conducted industry research, performed due diligence, assisted in preparing client presentations for M&A and financings
- Deals: lead manager on \$260mm Black Hills Corporation equity units offering

### Goldman Sachs – Quant Trader, New York, NY

June 2014 – May 2015

- Used Python and Pandas to perform quantitative analysis and to research, back test, and generate alpha
- Re-wrote legacy Perl functions and modules that access the team's database using Python on a Linux workstation
- Created an automated value investing trading strategy in cash equities that returned 15% from July to December

### Chopper/DRW Trading – Junior Proprietary Trader, Chicago, IL

June 2013 – June 2014

- Managed risk for 10 traders during Asian and European markets, trading the treasury yield curve
- Reported directly to the CEO and monitored the firm's P&L risk and managed settlement of trades worth ~\$100mm/trade

## PROJECTS

### 2.007 Design and Manufacturing – Student, Cambridge, MA

Feb 2011 – May 2011

- Designed robots using SolidWorks and manufactured the robots from scratch
- Used Arduino to code Robots' logics - one Robot was autonomous and the other was remote controlled
- Placed top 8 in International Design Competition

### Co-authored "Energy Estimate for Designing Solar Panels in Israel" with Professor Faiman

May 2010 – Aug 2010

## EDUCATION

### Massachusetts Institute of Technology, Cambridge, MA

June 2013

BS: Mechanical Engineering and Concentration in Economics

Major GPA: 4.9 / 5.0, GPA: 4.8 / 5.0

**Relevant Courses:** Algorithms, Dynamics and Control, Calculus I & II, Differential Equations, Probability and Random Variables

**Achievements:** Full Scholarship to Undergraduate and Graduate School - Gates Millennium Scholar, Tau Beta Pi, Finalist for MIT 100K Elevator Pitch Competition, New England Football Conference All-Academic Team, 2013 National Football Foundation & College Hall of Fame Hampshire Honor Society, Top Solicitor of Senior Gift Committee (\$20,047.55)

## LEADERSHIP, ACTIVITIES, AND SKILLS

**Leadership:** Tau Beta Pi Honors Society – Fellowships Chair (Awarded \$30,000+ per year), Big Brothers of Boston – Big Brother Volunteer (Organized recruiting session for 40+ people at my fraternity and 64+ people on the football team), MIT Alternative Spring Break – Co-President, Korean Student Association – Vice President (Organized culture show for 200+ people and increased number of active members and club's fund by more than 20%)

**Activities:** Varsity Football, Tae-Kwon-Do, Drumming, Volunteering, Teaching Assistant, YouTube Production, Standup Comedy

**Skills:** Fluent in Korean, Arduino, Java, JavaScript, HTML & CSS, Linux, MatLab, Python, Pandas, SQL, Perl, SolidWorks, VisualBasic, Excel, MongoDB, MEAN Stack, REST, React