

Richard Yoon

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EXPERIENCE

Technology

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
- Provided full-stack webapp development services to startups mostly focused on frontend using React

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. Increased efficiency by 2x of finding stores Honey was not properly operating on
- Diagnosed and executed on data driven decisions regarding trade-offs between UX and revenue
- Helped improve top of funnel click-through rate by 20% which led to a monthly revenue increase of 10%
- Established product metrics and set up a new data analytics process, including streamlining of data cleansing and data collection from new sources
- Redesigned the architecture for coupon management and application algorithm

Finance

Bank of America Merrill Lynch – 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 Dec.

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

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

Achievements: Full Scholarship to Undergraduate and Graduate School - Gates Millennium Scholar, Tau Beta Pi, Finalist for MIT 100K Elevator Pitch Competition, Top 8 in International Design Competition, 2013 National Football Foundation & College Hall of Fame Hampshire Honor Society, Top Solicitor of Senior Gift Committee (\$20,047.55), [MIT Gangnam Style](#) (5mm+ views)

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, [LeetCode](#), [YouTube Production](#), Standup Comedy

Skills: Fluent in Korean, Java, JavaScript, HTML & CSS, Linux, MatLab, Python, Pandas, MySQL, BigQuery, Perl, SolidWorks, VisualBasic, Excel, MEN Stack, RESTful, React, Bottle, peewee, PSQl, DBeaver, Git