

# Keith Goh Wei Yang

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## EDUCATION

**University of Melbourne**

*Bachelor of Commerce in Accounting and Finance*

**GPA: 3.69/4.00 or Weighted Average Mark: 81.6/100% (First Class)**

**Melbourne, Australia**

*Feb '11-Dec '13*

## INDEPENDENT COURSEWORK

**Passed Chartered Financial Analyst Level III**

*Jun '16*

**Passed Chartered Alternative Investment Analyst Level I**

*Mar '14*

## WORK EXPERIENCE

**United Overseas Bank Limited**

*Credit Analyst, Commercial Banking Department*

**Singapore**

*Oct '15-Present*

- Perform financial spreading, risk assessment and analysis on middle market corporates focusing mainly on the electronics manufacturing and real estate sectors
- Prepare concise and well-analysed credit papers for regular portfolio reviews
- Liaise with RMs and other key stakeholders such as members of the credit committee to evaluate new borrowers objectively and structure credit facilities to bridge the gap between borrower's financing needs and the risk appetite of the bank.
- Recommend limits and internal risk ratings based on thorough analysis and due diligence conducted on new and existing borrower's alike.
- Develop a solid foundation of product knowledge pertaining to trade, equipment, project and working capital financing products.
- Partake in any business meetings or discussions with other key stake holders whenever necessary
- Received commendations from different RMs for producing exemplary work to efficiently structure facilities and aid the acquisition of new borrowers
- Currently ranked 2nd in batch of 40 analysts and promoted to next corporate rank.

**Cargill Tropical Palm Pte Ltd**

*Commercial Management Trainee, Commercial Department*

**Singapore**

*Apr '14-Sept '15*

- Embarked on a two month orientation programme in two Indonesian plantation sites to understand the agronomics, logistical difficulties and operational management of palm plantations
- Championed the design, training and rolling out a more informative daily position sheet
- Co-championed a project to realize US\$230k of logistical synergies during palm's seasonal peak production
- Researched pricing mechanisms and freight costs of existing long-term contracts and proposed new pricing methods that are more beneficial empirically
- Designed different performance/benchmarking metrics and rolled out a new and well-received commercial monthly report tailored for management-level executives
- Liaised with customers and placed in charge of conducting financial analysis and proposing the best option to resolve ad-hoc logistical/production shortfall using our asset base
- Placed in charge of daily maintenance and reporting of risk, position and P&L metrics

**KPMG Corporate Finance Pte Ltd**

*Intern, Capital Market Services*

**Singapore**

*Feb '13-Mar '13*

- Researched on latest JROC certified mining reserves and resources of comparable companies from IDX, SGX and ASX using resources which included Bloomberg terminal, analyst reports and annual reports
- Populated power point slides with other relevant data including existing mining concession areas, transportation infrastructure, primary export markets and recent M&A activities of comparable companies
- Utilised financial data from Capital IQ to create FCFE/FCFF and dividend discount financial models and to compute comparable multiples EV/Resources and EV/EBITDA
- Utilised Factiva and various websites to source for a viable target that uses primarily small industrial cranes from Mitsubishi and JCB

- Utilised financial models to advise C-Level Executives on the efficient allocation of additional funds from their recent IPO

### **KPMG LLP**

*Intern, Institutes Group*

**Singapore**

*Dec '12-Feb '13*

- Assisted in the research and publication for 'Making Stakeholder Communication Work', a corporate report designed to increase awareness of C-Level Executives on latest developments and trends in stakeholder communications
- Investigated 257 SGX-Listed companies on the application of new accounting standards, adherence of corporate governance guidance, audit opinions awarded and the overall effectiveness of investor relation methods employed
- Researched the relationship between the above variables and its implication on equity prices
- Collated results using Excel's Pivot Tables and inferred reasons to explain observed trends

### **Ernst and Young LLP**

*Intern, Financial Services*

**Singapore**

*Dec '11-Feb '12*

- Assisted in the development of a working paper by constructing a full diagrammatic representation of UOB Bullions and Futures' internal control systems from front office to settlements
- Executed controls testing to ascertain effectiveness of internal control system
- Discovered the failure of an internal control relating to futures mark-to-market margin accounts
- Documented minutes of board meetings and highlighted any issues that could potentially increase audit risk
- Performed substantive testing such as vouching and tracing on various accounts to ensure that F/S is not materially misstated

## **OTHER WORK EXPERIENCE**

### **National Service, Singapore Armed Forces**

*Corporal, 8<sup>th</sup> Singapore Armoured Brigade*

**Singapore**

*Sep '08-Sep '10*

- Regularly tasked to lead others in the outfitting of signal equipment onto vehicles for exercises
- Chosen to be the signaller of the 2<sup>nd</sup> in command in 8SAB
- Assisted officers to establish vital communication platforms to ensure the success of exercises

## **COMMUNITY SERVICE, INTEREST AND SKILLS**

### **Community Service**

- Volunteered to assist in the maintenance of Sunnyville Nursing Home Singapore
- Organised a financial literacy workshop for children at Care Corner Student Care Centre (Toa Payoh)
- Assisted in Corporate Social Responsibility actions in both plantations of Cargill
- Participated in the 2014 JPMorgan Chase Corporate Challenge

### **Languages and Skills**

- Fluent in English and Mandarin; Conversational proficiency in Hokkien.
- Knowledge of Capital IQ, Thomson Reuters and Microsoft Office Suite