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| **教育** | **维泽赫德商学院，凯斯西储大学** | 美国俄亥俄州克利夫兰 | | | |
| 2013年1月毕业 | **金融学硕士** | | | | |
|  | * CFA 三级已过 * GPA 3.85/4.0, GMAT 760 * 2012 维泽赫德商学院股票模拟比赛小组第一 | | | | |
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| 2011年7月毕业 | **厦门大学** | | | | 中国福建省厦门市 |
|  | **管理学学士和经济学学士，双学位**   * 厦门大学奖学金, 2007-2011 * 学生工作积极分子，厦门大学 * 优秀学生干部，厦门大学管理学院 | | | | |
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| **工作经历**  06/2014 – | **上海弘亚世纪，研究部** | 上海静安 | | | |
| **行业分析师，电商，消费品** | | | | |
| * 研究部，领导电商团队研究分析中国电商网站基本面(阿里巴巴，京东，唯品会) * 研究部，研究分析垂直汽车，垂直房地产，教育 * 分析研究传统品牌的线上表现（婴儿奶粉行业，手机行业） * 通过数据分析及实地调研分析跟踪行业及公司动态 * 建立模型，营利预测 * 撰写研究报告，以及月度分析产品 * 建立新项目：语义分析及评论情感指标 | | | | |
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| 08/2013-06/2014 | **法国巴黎银行，资管部** | 上海浦东 | | | |
| **证券研究助理，非必需消费品** | | | | |
| * 资管部研究中心，研究分析非必需消费品 （服装，女鞋，黄金，百货，教育，电子商务） * 研究资料与数据的收集与整理 * 研究图表与财务估值模型的制作 * 跟踪行业与公司动态 * 研究报告的修改与完善及其它协助分析师完成各类基础性的研究支持 | | | | |
| **实习经历**  11/2012 –  02/2013 | **ARNOFF AND ASSOCIATES, INC.**  **实习生，金融部** | | | 美国俄亥俄州克利夫兰 | |
|  | * 研究分析Top 15 银行，100余家Broker-Dealer，对冲基金运营方式，Top 20保险公司，撰写研究报告，为项目提供支持，为选择决策提出比较依据。 | | | | |
| **项目调研** | **结构模型预测准确度调研** | | | | 美国俄亥俄州克利夫兰 |
| 10/2012 – 12/2012 | * 收集160个上市公司在上市5年内的公开信息样本（运用SAS软件） * 分析数据并分别运用3个结构模型工具（Merton模型, Delianedis and Geske模型, and CreditGrades模型）计算风险中性违约概率 (运用VBA软件) * 运用统计工具，接受者操作特征曲线和K-S值比较3个模型得出的风险中性违约概率（运用SPSS软件） | | | | |
| 09/2012 – 12/2012 | **结构性票据产品研发** | | 美国俄亥俄州克利夫兰 | | |
|  | * 设计研发一系列与国家交易性开放基金指数挂钩的有息存款 * 基于政府税收政策提供具有优势的理财产品 * 通过多次测定产品利率取得银行与投资者满意效用最大的银行收益率 * 撰写研究分析报告并向PNC银行，Key银行，53银行展示 | | | | |
| 06/2009 – 08/2009 | **厦沪银行风险控制调研** | | | 福建厦门，上海 | |
|  | * 以中小企业贷款风险为出发点，走进多家银行进行调研，探求次贷危机对银行中小企业贷款政策的影响进而对银行风险控制能力进行分析，编撰调研论文集 | | |  | |
|  | | | | | Xiamen, China |
| **其他能力** | * 熟练掌握office工具集合，如 Microsoft Word, Microsoft Excel, Microsoft PowerPoint等 * 熟练掌握金融工具软件，如Visual Basic, Sensitivity Analysis, Valuation Model building 等 * 熟练掌握数据统计分析软件与汇编语言，如 MySQL, SAS, JAVA, Language C, Visual C++ | | | | |

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| EDUCATION | **WEATHERHEAD SCHOOL OF MANAGEMENT**  Case Western Reserve University | Cleveland, OH | | | |
| 08/2011 – 01/2013 | **Master of Science in Finance**, Completion Jan 2013 | | | | |
|  | * CFA Level 3 (Passed) * GPA 3.85/4.0, GMAT 760 * 1st Team Prize of 2012 Stock Simulator Game of Weatherhead School of Management | | | | |
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|  | **XIAMEN UNIVERSITY** | Xiamen, China | | | |
| 09/2007 – 07/2011 | **Bachelor of Management and Bachelor of Economics**, July, 2011   * Scholarship of Xiamen University, 2007-2011 * 3rd Prize of Fujian Province, National Campus Accounting Competition * Outstanding Student Leader of Management School | | | | |
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| WORKING EXPERIENCE  06/2014 – | **Pacific Epoch, Research Dept.** | Shanghai, China | | | |
| **Analyst, E-Commerce, Consumer** | | | | |
| * Leading E-Commerce Team and fundamentally covering Chinese E-Commerce Companies (BABA, JD and VIPS) * Covering Online Autos (ATHM, BITA), Online Real Estates (SFUN), and Education (XRS) * Analyzing online performance of consumer brands (infant formula, mobile phone) * Paying regular on the ground research and tracking key public data source * Creating financial models to do revenue estimates * Generating research reports and monthly dashboards * New project developing: Sentiment Analysis on public reviews | | | | |
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| 08/2013 – 06/2014 | **BNP Paribas, Asset Management Dept.** | Shanghai, China | | | |
| **Research Associate, Consumer** | | | | |
| * Performing in-depth analysis on the operational and financial performance for global companies in the China Consumer Discretionary sector (Apparel, Women Shoes, Gold, Department Store, Education, E-Commerce) * Research source collecting, databases preparation and maintenance * Creating financial models * Tracking key industry and company updates * Writing research notes/reports | | | | |
| INTERN EXPERIENCE  11/2012 – 02/2013 | **ARNOFF AND ASSOCIATES, INC.** | Cleveland, OH | | | |
| **Finance Intern** | | | | |
| * Did research on top 15 banks, focusing on their marketing strategies and sponsorships. * Compared offerings from more than 100 broker and dealers and summarized their marketing related information. * Did research on top 20 insurance companies and summarized their marketing related information. | | | | |
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| PROJECTS  10/2012 – 12/2012 | **DEFAULT PREDICTION OF VARIOUS STRUCTURAL MODELS** | | | Cleveland, OH | |
| * Collected publicly available information for 160 companies sample over 5 years after IPO (SAS) * Analyzed data and estimated risk neutral probability of default using 3 structural models: Merton, Delianedis and Geske, and CreditGrades (VBA) * Compared default prediction capacity of 3 models with basic statistics, ROC curve and K-S value and regression analysis (SPSS) | | | | |
| 09/2012 – 12/2012 | **STRUCTURED NOTES CAPSTONE PROJECT** | | | Cleveland, OH | |
|  | * Designed a family of Country-ETF linked Certificate of Deposit (CD) * Offered obvious advantages of designed products based on Federal Income Tax Implications * Carefully calculate banks’ margin by choosing CD rate * Generate the final report and present to PNC bank, key bank and Fifth-third bank | | | | |
| 06/2009 – 08/2009 | **XIAMEN AND SHANGHAI BANK RISK MANAGEMENT RESEARCH** | | Xiamen and Shanghai, China | | |
| * Did research on the causes for small- and middle-sized enterprises （SME） loan problems * Stepped further into banks to look into the change of their policies about SME loan during the subprime mortgage crisis * Explored solutions for banks to enhance good risk management | | | | |
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| ADDITIONAL | * Proficient in Microsoft Excel, Visual Basic, Sensitivity Analysis, Valuation Model building * Proficient in Economic Research Software and Programming Language: MySQL, SAS, JAVA, Language C, Visual C++ * Language: Native speaker of Mandarin Chinese, fluent in English | | | |