**FANG YUN, SIN**

+65 8783 8125 ▪ fangyun.sin@gmail.com

**PROFESSIONAL QUALIFICATIONS AND EDUCATION**

**Chartered Accountants Australia and New Zealand (CAANZ)**  2013-2016

* Chartered Accountant- qualified in 2016; passed all papers on first attempt

**Malaysian Institute of Certified Public Accountants (MICPA)** 2013-2016

* Certified Public Accountant (CPA)- qualified in 2016; Winner of The Most Outstanding CPA Award 2015

**Monash University, Melbourne, Australia *(Bachelor of Commerce- Honours in Accounting)***  2012

* Achieved First Class Honours; placed on the Dean’s Honours List
* Awarded the Best Honours Accounting Student 2012
* Lead author, “Principles-based versus rules-based auditing standards: The effect of the transition from AS2 to AS5”, *International Journal of Auditing [P], vol 19, issue 3*

**University of Melbourne, Australia *(Bachelor of Commerce- Accounting and Finance)*** 2009-2011

* Achieved First Class Honours; placed in the top 5 for Corporate Finance subject

**Taylor’s University College, Malaysia *(South Australian Certificate of Education- SACE)*** 2007-2008

* Attained a Tertiary Entrance Rank (TER) of 99.40 with A’s in all subjects
* Awarded Certificate of Merit by the SACE Board for achieving a perfect score in Economics

**PROFESSIONAL EXPERIENCE AND ACHIEVEMENTS**

**Ernst & Young, Senior Consultant, Financial Services Transaction Advisory Services, Singapore** Nov 2016-Present

* Buy-side financial due diligence on the proposed investment in a fund management group in Singapore by an insurance services provider
* Buy-side financial due diligence on the proposed investment in a Philippines-based bank by a Private Equity group
* Seller assistance on the sale of the NAB’s Private Wealth Asia business in Singapore, Hong Kong and Japan
* Buy-side financial due diligence on the proposed acquisition of the private banking business of ABN AMRO Private Banking Asia by a Swiss private banking group
* Tasks performed in financial due diligence work include but not limited to:
  + Analysed the profitability of loan portfolio including loan amortization profile using data analytics tool- Spotfire
  + Evaluated the deposit profile by deposit size, maturity profile and customer stickiness; analysed the overall financials including key KPIs and performed customer analysis
  + Analysed financials with emphasis on earnings trends and key business drivers, working capital requirements and net debt
  + Coordinated the Q&A process and collated information from different due diligence workstreams, prepared and managed databook, contributed to storyboarding. Led discussions with client on several issues identified relating to quality of data and inaccurate presentation of management information in Information Memorandum
* Prepare client pitches and proposal decks and initial discussion documents that demonstrates the firm’s capabilities and understanding of the market and industry. Conduct research and contribute to strategic business development campaigns
* Key recognitions include:
  + Received above average year-end rating due to exemplary performance in FY2016
  + Achieved the highest rating of 5 from Lead Partner in TAS Singapore office for leading a complex proposal valued at USD$2mil (S$2.8mil) involving tight timeline and coordination across multiple work streams across various countries
  + Received positive feedback from a key client, lead manager in the M&A division for work performed

**PricewaterhouseCoopers, Assistant Manager, Financial Services Assurance, Malaysia** Mar 2013-Oct 2016

***Financial Services Advisory (secondment 2014-2015)***

* Buy-side financial due diligence service on a proposed acquisition of a foreign Islamic Bank based in Malaysia by a leading financial services provider in Malaysia
  + Performed individual impairment assessment including forecasted cash flow assessment and collective impairment assessment including PD and LGD rates applied, reasonableness of model risk adjustments and compliance with Central Bank’s Regulatory Reserve requirement of 1.2% of total outstanding loan balances
  + Assessed the funding mix of the Target including deposit concentration analysis, cost of funding analysis and CASA ratios comparison against peer banks
  + Coordinated the Q&A process; key point of contact to client; senior-in-charge in guiding a team of four
* Led the review of the accounting implication of core banking system conversion of a large commercial bank and recommended solutions on over RM50mil (S$16mil) net debit conversion balance arising from the conversion
* Provided technical accounting advice and developed SOP to implement the transformation of the Malaysian Federal Government’s accounting practices from cash to accrual accounting relating to financial assets and liabilities

***Financial Services Audit***

* Led multiple statutory audit engagements mainly for clients in the banking industry including publicly listed financial services group of up to RM56bn (S$18bn) in assets
* Notable achievements include:
  + Fast tracked to early promotion twice in December 2014 (Associate to Senior Associate) and July 2016 (Senior Associate to Assistant Manager) due to exemplary performance
  + Ranked top 3 in annual appraisal among peers; and praised for the ability to lead a group of 10 with a majority of inexperienced staff to meet tight deadlines
  + Received 10/10 feedback from a key client, Head of Group Consumer Risk due to significant contribution in improving the effectiveness and efficiency of the Bank’s credit risk and impairment assessment process