

## GUO, XINHUI (ANGEL)

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### EDUCATION

#### UNIVERSITY COLLEGE LONDON (UCL)

*Bachelor of Science in Economics*

LONDON, UK

09/2025 - 05/2028

#### JINAN FOREIGN LANGUAGE SCHOOL

GPA: 4.20/4.35

JINAN, CHINA

*A-level Courses: Mathematics A\*, Economics A\*, Further Mathematics A\*, Physics A\*; EPQ: A\**

09/2022 - 06/2025

*Relevant Coursework: Accounting for Business; Statistical Methods in Economics; Mathematics for Economics; Applied Economics; The World Economy*

### WORK EXPERIENCE

#### CAMEL PRIVATE EQUITY FUND

SHANGHAI, CHINA

*Intern, Equity Research*

07/2025 - 09/2025

- Conducted due diligence on 2 potential investment companies through industry analysis and in-depth equity research coverage, drafting investment recommendations and presenting to the global team
- Performed DCF valuation model on commercial real estate portfolio, applying a 5% assumption to rental growth trends, which yielded a CNY 135.9 bn value used in investment committee reports
- Analyzed the low impairment risk of a commercial real estate and expected a limited future impairment space, delivering a buy rating with a CNY 17.8 target price
- Built an equity research framework benchmarking a building material supply company's 1900+ patents and 70 production bases, demonstrating its competitive moat and forecasting potential strategic growth for international acquirers

#### QILU BANK

JINAN, CHINA

*Analyst Intern, Corporate Banking*

06/2025 - 07/2025

- Supported the Market Credit Department in structuring corporate debt facilities based on customer needs, guarantee methods and repayment sources, performing credit risk analysis for 10 mid-to large-cap clients
- Coordinated the restructuring of a distressed CNY 1.5 bn real estate loan through the guarantee from the parent company as proof of repayment, mitigating CNY 63 mn in risk exposure
- Executed a USD 3.0 bn offshore bond issuance by analyzing yield arbitrage and coordinating with international syndicates, reducing funding costs by 40 bps
- Evaluated liquidity, revenue stability and debt capacity of a real estate company, estimating a controllable financial risk exposure, which informed the credit committee decision to approve financing at a 3.65% rate

### LEADERSHIP & ACTIVITIES

#### CICC WEALTH MANAGEMENT SUMMER CAMP

*Participant, Stock Analysis Program*

08/2023 - 08/2023

- Operated a stable investment portfolio to navigate volatile stock market conditions with data-driven adjustments
- Revised Excel-based valuation and net value tracking models to monitor financial derivatives and risk exposure in real time
- Outperformed the CSI 300 index by 7.6% through disciplined research, market scanning, and scenario planning

#### HIGH SCHOOL ECONOMICS SOCIETY

*Treasurer*

09/2023 - 09/2024

- Managed a CNY 5,000 annual budget for school departmental events, ensuring transparent reporting to society members
- Implemented a new cost-saving strategy by negotiating with 3 suppliers, reallocating 20% savings to expand 5+ economic events
- Introduced financial workshops for society members, improving financial literacy among 200+ school students

#### DEZHI INTERNATIONAL EDUCATION

*Senior Tutor for A-level Further Mathematics*

07/2025 - present

- Structured multiple lectures to a class of 20 students on advanced topics including matrices, series, and complex numbers
- Developed personalized learning dashboards using Excel, improving student engagement and outcomes from C to A\*
- Facilitated collaborative review sessions to help students focused under academic pressure, enhancing their exam performance

### SKILLS & INTERESTS

- Technical: Proficient knowledge of Python and Excel
- Languages: Proficient in English, Native Mandarin, IELTS (7.5)
- Interests: Piano (Level 10), Painting