

Jiaxin Cai

Toronto, ON | jiaxincai827@gmail.com | www.linkedin.com/in/jiaxin-cai | (437) 660-1170

EDUCATION

University of Toronto, Rotman Commerce

Finance & Economy Specialist Undergraduate with Focus in Data Science

Toronto, ON

Jun 2024 (Expected)

- **CGPA:** 3.41/4.00
- **Relevant Coursework:** Investments, International Trade, Strategic Management, International Finance, Risk Management, Private Equity and Enterprise Finance, Forecasting Econometrics, Applied Game Theory, Machine Learning in Finance

WORK EXPERIENCE

Poros Consulting

Credit Risk Analyst

Toronto, ON

Jul 2023 – Oct 2023

- Risk analysis project - Identified and addressed high default ratios exceeding KRM-25% by conducting comprehensive data analysis, adjusting credit limits based on housing categories
- Credit analysis project – Employed simulated data to assess loan default risk for personal lines of credit (PLOC) in the consumer credit department through extensive Exploratory Data Analysis (EDA), loan status digitization, Customer Segmentation Analysis, and Feature Engineering
- Resort Hotel Booking project - Utilized data analysis to reveal booking trends and translated technical insights into actionable language. Enhanced understanding of hotel profitability and cancellation metrics, informing data-driven hotel management decisions

Blue Lotus Capital

Research Assistant

Shanghai, CN

May 2022 – Aug 2022

- Conducted comprehensive financial analysis on diverse Chinese companies across sectors (including pharmaceutical, gaming, logistics, etc.), leading to the creation of a standardized screening process in the Wind platform for improved investment identification
- Vigilantly monitored a 50-stock portfolio weekly, collaborating with the stock research portal, coordinating with financial analysts, and promptly reporting deviations. Provided crucial language support, translating 20 to 30-page documents between Chinese and English
- Curated and updated weekly official accounts with over 10k accumulated readings; Diligently edited articles to ensure precise tracking of specific firms in line with official announcements, contributing critical insights for well-informed investment decisions

MAZARS

Audit Assistant

Wuhan, CN

May 2021 – Aug 2021

- Conducted meticulous audits for IPO operations (> \$10M enterprise value) and semiannual reports (> \$30M enterprise value), implementing robust internal controls for operational efficiency. Identified and reported discrepancies in financial reconciliations to enhance financial accuracy
- Managed accounting tasks, including the completion of 50+ GAAP-compliant manuscripts, and ensured rigorous compliance and accuracy in accounting processing and voucher documents
- Extracted, examined, and verified significant transactions, applying sound audit judgment to assess financial information reliability, and conducted comprehensive audit interviews and engaged in direct verbal communication with employees to collect vital audit data

ACADEMIC EXPERIENCE

Stock Trading Competition

A group in 5 to Simulate Trading

University of Toronto

Sep 2022 – Dec 2022

- Delivered exceptional results with an impressive 30% return rate, consistently ranking within the top 5 performers. Effectively managed an initial capital of \$1,000,000 CAD through strategic stock and ETF investments, skillfully curating a well-diversified portfolio encompassing 20 equities
- Applied rigorous risk mitigation strategies by crafting portfolios that spanned across five distinct sectors. This approach minimized correlation risks and provided a robust safeguard against potential market-related fluctuations, resulting in the preservation of capital and optimization of investment outcomes

International Risks of Company Analysis

Group in 5 Analysis and Presentation

University of Toronto

Jan 2022 – Apr 2022

- Conducted a thorough analysis of Tesla's Foreign Exchange Exposure Management, assessing various factors including foreign involvements, market growth, foreign exchange exposure, operational strategy, foreign market revenue, translation effects, and currency risk. Presented findings in a comprehensive report, achieving a strong evaluation score of 10.75 out of 12.5

ACTIVITIES & INTERESTS

Skills and Certifications: Proficient in Capital IQ, Tableau, MS Word, and MS Excel; Familiar with MS PowerPoint, Bloomberg, Stata, and Python

Interests: Taekwondo (Blue Belt), Mountain Bike, Traditional Chinese Painting, Anime, Traveling