

Jiixin Cai

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EDUCATION

University College London

Business Analytics

London, United Kingdom

Sep 2024 – Sep 2025(Expected)

University of Toronto

Finance & Economy Specialist Undergraduate Rotman Commerce with Focus in Data Science

Toronto, Ontario

Sep 2020 – Jun 2024

- **CGPA:** 3.45/4.00 (Distinction)
- **Relevant Coursework:** Strategic Management, Risk Management, Private Equity and Enterprise Finance, Forecasting Econometrics, Applied Game Theory, Machine Learning in Finance, Big Data Tool in Economics

WORK EXPERIENCE

Poros Consulting

Credit Risk Analyst

Toronto, ON

Jul 2023 – Oct 2023

- Risk analysis project - Identified and addressed high default ratios 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, China

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, China

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

Curriculum Experience

Economic Disparity and Crime Patterns in Chicago

Individual Course Project

University of Toronto

Jan 2024 – Mar 2024

- Conducted an in-depth analysis of the relationship between economic disparity and crime rates across Chicago's 77 community areas, utilizing public datasets and socio-economic indicators.
- Performed data cleaning, visualization, and advanced regression modeling to uncover correlations between per capita income and crime types leveraging tools like Python, Pandas, Matplotlib, Seaborn, Geopandas.
- Presented findings with detailed maps and statistical summaries, informing policy recommendations for targeted crime prevention strategies.

SKILLS & INTERESTS

- **Hard Skills and Programming Languages:** Microsoft Excel, Python, Stata, Bloomberg, Capital IQ, Tableau
- **Soft Skills and Personalities:** Attention to detail, Communication skills, Critical thinking, Organizational skills, Agile