

BINHUA (LÉONIE) CAI, AICPA

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EDUCATION

University of Illinois Urbana-Champaign

Bachelor of Science in Finance, Gies College of Business

Champaign, IL, USA

Sep 2015 - Jun 2019

- GPA: 3.50/4.00
- Relevant Coursework: Corporate Finance, Financial Markets, Investment Banking, Financial Modeling, Mergers & Acquisitions, Risk Management, Portfolio Management, Algebra, Wealth Management, Real Estate, Private Equity
- Honors: Member of University of Illinois Chinese Students & AICPA, AUCPA 3 Subject Exemptions
- Capstone: UIUC Financial Management Program - Advanced Accounting, Investment, Corporate Finance, Financial Capstone

RESEARCH INTEREST

Corporate Finance & Bankruptcy, Market Design & Financial Institutions, Law & Finance, Empirical Analysis of Financial Systems

RESEARCH EXPERIENCE

Information Asymmetry and Bankruptcy Risk in Mergers and Acquisitions and Restructuring: Measurement and Empirical Research Based on Text Analysis and Machine Learning Methods

Independent Research Project

Jan 2024 - Jun 2025

- Developed a novel text-based information asymmetry index by parsing 10-K, 10-Q, and S-4 filings from the SEC EDGAR database for a global sample of 8,740 M&A deals (1995-2023).
- Implemented a comprehensive NLP pipeline in Python (utilizing scikit-learn, pandas, NLTK, and transformers for BERT embeddings) for text preprocessing, feature engineering (TF-IDF, cosine similarity), and model training.
- Employed both causal inference models (Logit, Cox survival models in Stata) and predictive machine learning models (XGBoost, Random Forest) to establish a robust link between textual information asymmetry and post-merger bankruptcy risk.
- Findings revealed that textual features provide significant incremental predictive power over traditional financial ratios (AUC improved from 0.752 to 0.841), with mechanisms including integration difficulties and unexpected liabilities.

PROFESSIONAL EXPERIENCE

Overseas Financial Manager & Senior Financial Planner

Nature Home (US) Co., Ltd. & Casapro Holdings Inc. | U.S., Canada, China

Sep 2022 - Dec 2025

- Oversaw financial operations for 6 entities and multi-currency bank accounts across 3 countries, ensuring compliance with Nasdaq reporting standards.
- Proficient in international tax regulations, GAAP, and IFRS to ensure compliant and legal sound operations and SAP ERP implementation.
- Led financial forecasting and KPI analysis using OneStream, enhancing strategic decision-making and reporting to the Board of Directors.
- Collaborated with Deloitte Audit and EY Consulting teams on quarterly and annual audit projects.

Finance Director & Financial Planning

Singapore Heng Sheng (US) Development Group (MNC) | U.S., UAE, Russia, U.K., Grenada, China

Sep 2021 - Sep 2022

- Directed financial strategy for a \$2.5 billion national resort project and 25 entity finance teams.
- Implemented SAP ERP to automate planning, budgeting, and cash flow forecasting, improving operational efficiency and compliance.
- Managed tax affairs, transfer pricing, and IRS filings (Forms 940, 941, 1120), supported by Big 4 advisory.

Financial Director & Corporate Secretary

Digital Prime International Holdings Inc. | U.S., China

Sep 2019 - Sep 2021

- Established the company's financial system and approval process, overseeing daily financial operations to ensure accuracy and compliance. Oversaw accounting, treasury and tax planning, liaising with PwC and KPMG for audit and compliance.

- Built a multivariate regression model in Python to analyze five-year sales trends and identified three key drivers explaining 78% of variance

WORKING PAPER & MANUSCRIPT

Cai, B. (2025) Information Asymmetry and Bankruptcy Risk in Mergers and Acquisitions and Restructuring: Measurement and Empirical Research Based on Text Analysis and Machine Learning Methods. Manuscript.

PROFESSIONAL PROGRAMS & CERTIFICATIONS

J.P. Morgan Investment Banking Program

- Focus: M&A, Auction Process, Advanced DCF Modeling, Investment Strategies.

J.P. Morgan Private Banking Program

- Focus: COIs, Networking, Trust Building, Referral Blueprint, Personalized Portfolio

J.P. Morgan Corporate Analyst Development Program

- Focus: Corporate Data Analysis & Visualization, Project Management

KPMG Career Catalyst

- Focus: Audit Procedures, Prepare & Present Finding, Audit Planning, Walk Through of Client Process

Deloitte Internal Audit Training (6 months)

- Focus: SAP Data Analytics for Internal Auditors, Data Analytics Framework

TECHNICAL & ANALYTICAL SKILLS

- Programming & Tools: Python, R, SQL, Stata, Power BI, OneStream, SAP, Xero, QuickBooks Enterprise, Oracle, MS 365, Google Sheets
- Methods: Financial Modeling (DCF, LBO, M&A), FP&A, Data Visualization, Statistical Analysis, Risk Management.

LEADERSHIP & ACTIVITIES

- Organized weekly/monthly executive meetings, training sessions, and annual corporate galas.
- Developed staff motivation and reward systems, improving team performance and retention.
- Active member of AICPA and University of Illinois Chinese Student Association.

ADDITIONAL INFORMATION

- GRE Score: 334 (Verbal: 164, Quant: 170, Writing: 4.0).
- Available for hybrid or onsite role starting Summer 2026, with commitment through June 2028.