Related course:

Financial modeling; Valuation; Fixed income security; (Advanced) Corporate Finance; Database management (SQL); Data Mining with SAS;

Self-introduction:

Hi, I’m Shihao Ying. You can also call me Charles. I’m currently a master student in UTD, dual major in Finance and Information technology management. I’m going to graduate in the coming December. Let me talk about my college experience first. I’m working as teaching assistant in financial trading and tutoring lab for our school last year. My major work is to tutor the students who have questions related to corporate finance in tutoring lab and to manage the databases in the finance trading lab, such as Factset, Bloomberg, Thomas Retuer and Capital IQ. I’m focusing on the corporate finance track in my finance degree, especially valuation and M&A. There are some classes I’ve taken related to this position, such as Portfolio Management, Valuation and financial modeling. In financial modeling class, I’ve learnt a lot of financial models in excel which is related to valuation, such as basic DCF, leverage buyout model, cash flow sweep model, PE waterfall models and some models for distressed investing. We started from calculating free cash flow based on income statement to forecasting all three financial statements with revolver. I did a project about the Celgene’s acquisition for Juno on hand in my valuation class as well. I did a good job in both of these class so that I’m the teaching assistant for financial modeling. I’ve learnt SQL and SAS in my ITM degree about data mining and database management. I’m preparing for the CFA level 2 exam next year to make myself competitive. I think I’m a perfect fit with this position. I want to pursue my career in your company and I am sure that I would make up for any lack of experience with perseverance and diligence.

TA

I’ve been working as a teaching assistant in financial trading and tutoring lab in last year. My major job is to tutor the students who have question in their class material and manage database in the trading lab. Basically, my job is to communicate with those students who need help in financial field and make their work more efficient. I also prepared some pdf files as guide which is post on our school website.

GSK

I had an internship in Shanghai when I was an undergraduate. The major job is to communicate with the sales agent to collect the sales data for previous month and to predict it for next month. What I learnt from this experience is how to communicate with the customer of the company. One more thing is to be well prepared for any issue. For instance, I was asked to book two airline ticket for my supervisor in the company system, however, I don’t have authority in the ERP system.

老冯project/valuation/M&A/Financial modeling/leadership

I was working on a semester-long group project for my valuation class. This project is working for the valuation competition in class. Our task is a real acquisition case in real world between Celgene and Juno. I’m the only experienced member in our team since I have done some similar valuation projects before. The other three members are the first-year students in Finance.

This project is to do the valuation for Juno in this case on the buyer side. The first thing appearing in my mind is to get familiar with the deal. Both Celgene and Juno are in biotechnology and biopharmaceutical industry, which we have no idea about the industry situation. I collected a lot of analyst reports for us to get familiar with the companies, industry and the deal since I am familiar with the database in financial trading lab. We shared our finding from these reports in group meetings.

After everyone got a basic idea about the deal, we started our valuation. We split the job into two parts, equity story and modeling. I was focusing on modeling part. I prepared the first version model based on the structure of Juno’s financial report, especially revenue and R&D. All the assumption I need is based on the equity story, which is more negotiable in the case. We discussed and prepared the equity story together and I updated the model every time we had new conclusion.

After the whole semester working on it, our group submitted a great valuation report and model to the professor. I’m so proud of what we did in that semester.

Trading simulation

This project is based on the simulation trading system in our school. I did this project in portfolio management class. I build our portfolio based on our top-down analysis and we invest in oil and gas, shipping and port, retail and e-commerce, travel industry as well. The stocks we choose have the following characteristics.1) the companies are the leading players and have relative higher capitalization in their industries; 2) the stocks have comparably lower relative valuation multiples compared with their peers; 3) the stocks with the broker valuation reports showing they are undervalued. 4) the companies have some upcoming event which may rise the stock price.

Finally, we got a good grade (3.69%) after three months.

Strength

* Background fit

My background matches this position really well. Most of the skill required in job description is related with my class in master’s degree, financial modeling, excel, SQL and SAS. I’m taking machine learning this semester for improving my data mining skills.

* Multitasking

My experience that I had to deal with multiple tasks with a tight and continuous deadline happened every week this semester. This is the situation I’m facing this semester. I’m working as teaching assistant for two professors and I have four classes this semester. As a teaching assistant, both professors required me to attend their class. My main tasks as a TA is to grade the homework for student every two week and to answer the question from student. For my classes this semester, I have homework for each class every week and two semester-long projects to manage as well. At the same time, I’m graduating this semester, so I assigned some task for myself, such as to searching for jobs, to prepare interview, etc. I had four to six deadlines per week.

I was so puzzled at the beginning of the semester. I finished every task right before deadline. Although I managed to finish all my task, I’m not satisfied my outputs and status, because I always rushed to do all the task and I could not double check my work. I did some action to solve my puzzling status. Firstly, I planned for all my task one week in advance. According to my plan, I figured out the group task and individual work. Afterward, I realized I need to make further action on group task instead of waiting others ask me to do it. In that case, I organized my group meeting so that near half of my deadline could be finished in a specific date. Secondly, I communicated more with my professors to clarify my task, my deadline and everything related to class material. Finally, I made myself more focus on the job that I was working on. I saved a lot of time because I stop worrying about other tasks.

I felt much better after my action because I feel I could manage my tasks and have better outputs. All my tasks have been completed with higher quality and efficiency.

* Leadership 重点在于self-motivate & active

Weakness

* Lack of previous working experience in industry.

As for weakness, I have to say I am a new grads right now. and do not have lot of working experience in US. But sinceily I wanna say just because these I am full of my expectation of the future. I’m willing to committee myself to my first job. I want to give all my passion and energy to my first job and grow up with my company together. I would try my best to prove I worth this position.

Database (SQL &SAP map ETL)

* SQL
* Built ERD diagram, wrote SQL language with create, select and nested query for 9 tables. And managed transactional database for a gym to help their management system from paper work with the bombing memberships.
* Created a menu-driven environment for the database system.
* Designed and developed data input and report forms to made it easier for gym managers
* I also took some only courses on Udemy and practice SQL on leetcode.
* SAP
* I took the data warehousing class. In that class I had a project to practice the data mapping, ETL, building info cube and data vitalization.

SAS

* Designed a stock portfolio with 5-year return of 20+ market sector indices data after data gathering and cleaning
* Found relationship between two industries stocks by linear regression. Clustered different industries stocks to diversify our portfolio.
* Design portfolio by stocks with different clusters and bonds to hedge against non-systemic risk.
* Predicted future performance of each category with time-series model and the close to the real data of next few months.

Vision

Question:

I found one interesting thing on your company’s description that you have a lot of artwork in office and you host a residence program to encourage artists to working on your walls. I was working as a part-time photographer. This sound so interesting, especially in a financial company. May I ask what’s the motivation behind this artworks and residence program?

Feedback

Can I use CPT and OPT to support my internship?

Portfolio manager

Mortgage company – actually servicing

To help the company max P&L

Increase income

* Portfolio review: performance driver high cost lower cost, KPI

Abnormal -> action

* Test: score part

Housing investor (MSR)

Everybody is different ->

Performance on score part

Focus on every single metrics

* Finance team

Portfolio transaction team (\*) buy deal

Keep the business in good condition

1. Provide key assumption -> valuation
2. Run through the model for every new deal coming -> mimic new deal -> 30 years

Pricing engine

1. Get deal, deal track

Excel valuation -> mortgage