

RUDDER ZHANG

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EDUCATION

UNIVERSITY OF WATERLOO

Waterloo, ON

Candidate for Bachelor of Mathematics/Chartered Professional Accountancy (CPA)

Expected Dec 2015

- **Cumulative GPA: 4.0 / 4.0**; Dean's Honours List (2011 – Present), Rene Descartes Scholarship (2011 – Present), President's Scholarship (2011), President's Research Award (2013), Friar Luca Pacioli Scholarship (2013 – Present)

LEADERSHIP EXPERIENCE

SCHOOL OF ACCOUNTING AND FINANCE STUDENT-RUN INVESTMENT FUND

Waterloo, ON

Portfolio Manager – Financial Institutions, Technology, Media & Telecommunications

May 2014 – Present

Analyst – Financial Institutions Group

Sept 2013 – Dec 2013

- Mentoring and leading a team of six analysts for holdings updates, stock pitches, and equity research reports
- Valued companies using residual income, dividend discount, and comparable companies analyses
- Assessed interest rate environments and public stocks within the North American financial services industry and ranked companies using various metrics to determine the top four potential investment opportunities
- Modified drivers and assumptions in valuation model for Bank of Nova Scotia (TSX: BNS) and incorporated recent events to provide a holdings update with a Hold recommendation
- Initiated coverage on KKR Financial Holdings (NYSE: KFN) and presented a Buy recommendation
- Analyzed macro drivers in forecasting segmented revenues, resulting in more accurate forecasts

UNIVERSITY OF WATERLOO AQUAPONICS DESIGN TEAM

Waterloo, ON

Team Co-Lead and Treasurer

Jan 2012 – Dec 2013

- Prepared financial budgets and funding proposals, raising \$2,698 for aquaponics systems and workshops
- Actively managed and organized funds to ensure that projects and workshops were successfully executed
- Led the team's project research ethics application, obtaining approval for the use of live animals (goldfish and tilapia) in two separate aquaponics research projects
- Researched academic and industry aquaponics and hydroponics studies, aiding in the successful design and implementation of the team's two-year pilot research project

WORK EXPERIENCE

PRICEWATERHOUSECOOPERS LLP

London, ON

Co-op Associate – Audit & Assurance

Jan 2013 – Apr 2013; Jan 2014 – Apr 2014

- Audited and prepared financial statements for public, private, and NPO entities in accordance with IFRS or ASPE
- Researched complex accounting issues including: revenue recognition, share-based compensation, intangible & goodwill impairment, and business acquisitions, to add value and advise clients
- Improved efficiencies for many audit engagements by performing at a 91% billable rate, completing deliverables ahead of deadlines, and responding to accounting issues in a timely and organized manner
- Contributed to client relationship deepening initiatives such as feedback meetings, sympathy gifts, and team lunches while delivering superior service and took an active role in retaining clients
- Presented audit findings to internal (partner, manager) and external (CFO, controller) staff throughout fieldwork

ADDITIONAL

Technical: Capital IQ, Bloomberg Financial Markets, Python

Interests: Piano (Grade 9 Practical with the Royal Conservatory of Music), weightlifting, chess, sustainable food production (such as aquaponics & hydroponics), volunteering and cooking