Bingyu (Paul) Zhou

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EDUCATION

Columbia University   **Expected December 2017**
M.A. Financial Mathematics
• Related Coursework: Capital Markets, Fixed Income Portfolio Management, Financial Risk Management, Quantitative Finance
• Candidate of CFA Level 1; passed two CPA exams

University of California, Los Angeles (UCLA)   **Graduated June 2016**
B.S. Economics & Mathematics; **Accounting Minor:** Cumulative GPA: 3.7/4.0; Major GPA: 3.8/4.0
• Related Courseworks: Finance, Investment, Economics, Auditing, Real Estate, Business Management, Financial Statement Analysis
• Dean's Honors List: 2012 - 2014
• Other Extracurricular Activities: Beta Alpha Psi Accounting Honor Society, Bruin Actuarial Society, *iVolunteer*

PROJECT EXPERIENCE

Business Valuation
• Justified various assumptions for the financial projection based on information such as annual reports, industry benchmarks and trend.
• Calculated the selected company's value by using DCF Model, and determined whether the company is undervalued or overvalued.
• Delivered the investing recommendations, based on the value combined with other analysis such as ratios and market prospects.

Fixed Income Portfolio Management
• Utilized Bloomberg data, Excel add-in and VBA to construct and manage the bond portfolio, and achieved total P&L of 7% in 3 months.
• Implemented various strategies such as futures, swaps, active & passive portfolio management to hedge the risks of the portfolio.

Security Portfolio Trading Strategies
• Performed principle component analysis and machine learning to determine the long-short strategy for randomly selected stocks.
• Back tested and compared the long-short strategy with the historical performance of the stocks, and achieved a 95% accuracy.
• Implemented the trading strategies such as Momentum, MACD and Bollinger Bands to achieve a higher return of the portfolio.

Financial Portfolio Risk Management
• Developed a risk calculation system, and evaluated portfolio's specifications such as VaR, ES, and capital and leverage ratios.
• Identified the risks inherent in different situations, and supported decision making based on the quantitative results.

PROFESSIONAL EXPERIENCE

PricewaterhouseCoopers (PwC)   *Shanghai, China*
Risk Assurance Advisory   *July 2015 – September 2015*
• Led a team of 8 interns in a nationwide project, and took responsibility of the analysis on the effectiveness of client's internal controls.
• Participated in the design of testing, and assisted senior associates in analyzing the data collected from the sample.
• Analyzed the risks and threats in client's business environment, and delivered improvement advices to the client's management.

Income Tax Assistance   *Los Angeles, CA*
Tax Advisory   *October 2014 – April 2015*
• Analyzed the situations of different clients, and determined the strategies that lowered their tax burdens and maximized the tax benefits.
• Interviewed 100+ clients to help them prepare both federal and state tax returns, and solved their specific problems in tax filing.
• Obtained the certificate of Income Tax Assistant from Internal Revenue Service (IRS) through professional trainings.

Donghua Business Consulting Firm, Ltd   *Zhejiang, China*
Corporate Finance Advisory   *August 2014 – October 2014*
• Analyzed the problems in client's operations, and determined the solutions to enhance operating effectiveness and improve profitability.
• Performed "what-if" analysis and evaluated the costs and benefits of various solutions such as discontinuation, outsourcing and leverage.
• Delivered possible solutions to the client, and estimated to increase the client's net income by 12% - 15% after the implementation.

EXTRACURRICULAR ACTIVITIES

Citi's Portfolio with Purpose Campus Investment Challenge   *October 2016 – Present*
• Make research and construct the portfolio of value investment, and have currently achieved a total P&L of 14.96%.

Columbia Financial Engineering Club Trading Competition   *November 2016 – December 2016*
• Constructed a portfolio with stocks, bonds and derivatives, and achieved the top 10 portfolio based on the P&L and volatility.

UCLA Department of Mathematics   *April 2015 –June 2016*
• Participated in designing and grading of homework for 3 courses, and helped enhance students' comprehension about course materials.

LANGUAGES & SKILLS

• Languages: Fluent in English and Chinese Mandarin; intermediate in Japanese and Cantonese
• Proficient in Microsoft Office Word, PowerPoint, and Excel
• Project experience in R and MATLAB; intermediate in Python; working knowledge in VBA; basic in C++ and SQL