

Cecilia Liao

E-mail: Yinyu599@gmail.com | Mobile: (+852) 5298 3869

EDUCATION

The London School of Economics and Political Science

09/2020-07/2021

Master of Science in Accounting and Finance

- **GPA: 75/100 (Distinction)**
- **Core Courses:** Portfolio Management, Fixed Income Markets, Corporate Finance and Asset Markets

The University of Warwick - Warwick Business School

09/2017-06/2020

Bachelor of Science (with Honours) in Accounting and Finance

- **GPA: 74/100 (First-class Degree, Top 3%)**
- **Core Courses:** Quantitative Analysis for Management II, Financial Management, Corporate Finance, Investment Management, International Financial Management

PROFESSIONAL EXPERIENCE

Graduate Analyst, Societe Generale Corporate and Investment Banking, Hong Kong

07/2022-Now

Natural Resources and Infrastructure Finance Team (10/2023-Now)

- Actively participated in the origination and execution of structured and project finance debt for clients in APAC, covering diverse asset classes such as renewables, energy transition technologies, and metals and mining; successfully completed 2 corporate loan transactions within a 4-month timeframe
- Prepared pitchbooks and conducted desk research on companies and industries within natural resources, electromobility, and energy transition sectors, providing valuable industry insights and proposing contemplated transaction structures for clients
- Developed cash flow models for corporate entities and projects and performed sensitivity analysis to assess corporate financial performance or project feasibility in different scenarios
- Reviewed documentation and negotiated key legal terms with legal counsels or clients

Credit Management Team (04/2023-10/2023)

- Conducted comprehensive credit analysis for corporates and financial institutions, encompassing financial spreadings and financial analysis, industry overview and forecast, company profile and product analysis
- Provided recommendations for internal ratings of corporations and financial institutions

Sustainable Finance Team (07/2022-04/2023)

- Supported the business development and origination of sustainable financing solutions, assisting with pitch books by drafting company sustainability strategy slides and policy trend slides of corresponding industries
- Cooperated with cross-functional teams to structure sustainable finance products for APAC clients; participated in 2 green-labeled transactions by drafting sustainable/green loan framework to support clients in the solar power industry and the rare earth metals industry

INTERNSHIP EXPERIENCE

Investment Banking Division intern, China Merchants Securities, Shenzhen, China

06/2021-10/2021

- Reviewed the financial analysis and industry analysis parts of the prospectus, and updated the latest financial data of the issuer; using the P/E multiple to predict its market capitalization
- Worked with auditors to check the issuer's inventories and fixed assets, and found the reasons causing the differences of inventories and fixed assets to investigate whether there are financial misconducts
- Synthesized and verified over 50 bank confirmations and bank account statements of the issuer and board of directors
- Communicated with the issuer's shareholders to collect and process the data of shareholders' shareholdings, and collaborated with the lawyers to accomplish the issuer's ownership structure report

Research intern, Guoyuan International (Hong Kong), Shenzhen, China

03/2021-06/2021

- Composed 10 research reports for pharmaceutical companies (GrandPharma Co.Ltd.), including financial statements analysis, updated progress of medicine research projects, and future financial forecasts, based on multiples valuation
- Collected data to synthesize 3 over-35-pages in-depth research reports (Consun Pharmaceutical Group., etc.) to give investors 'buy' recommendations, mainly responsible for the parts of the company profile, industry analysis, and product analysis
- Communicated with the IRD and management teams of listed pharmaceutical companies and summarized meeting contents to offer institutional investors first-hand information about listed companies

ADDITIONAL INFORMATION

- **Languages:** Mandarin (native), English (fluent), Japanese (fundamental)
- **Certification:** CFA Level 1, ACCA (7/13), Hong Kong Securities Paper 1