

Cecilia Liao

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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

- Actively involved in origination and execution of structured and project financings for APAC clients, covering diverse asset classes such as renewables, energy transition technologies, and metals; successfully completed 3 transactions within 6 months
 - Bridge loan to the project finance for a gigafactory project in the US (closed)
 - Bridge loan to the silver commercial prepayment for a Chinese refined copper producer (closed)
 - Silver commercial prepayment for a Chinese refined copper producer (closed)
 - Financial Advisory to a gigafactory project in the US (ongoing)
 - Project financing for an offshore wind project in Taiwan (ongoing)
- Prepared pitchbooks and conducted desk research on companies and industries within natural resources, electromobility, and energy transition sectors, providing clients with valuable industry insights and proposing contemplated transaction structures
- Developed cash flow models for corporate entities and projects to forecast future cash flows and size project debts; performed sensitivity analysis to assess corporate financial performance or project operations under different scenarios
- Reviewed documentation and negotiated key legal terms with legal counsel or clients and contributed to the due diligence process

Sustainable Finance and Credit Management Team

- 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 products teams to structure sustainable finance products for APAC clients; participated in 2 green-labeled transactions by drafting green loan framework to support clients in the solar power industry and the rare earth metals industry
- Conducted comprehensive credit analysis for corporates and recommended on their internal ratings, encompassing financial spreadings and financial analysis, industry overview and forecast, company profile and product analysis

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