

# 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 & silver commercial prepayment for a Chinese refined copper producer (closed)
  - Bridge loan to the project funding for a solar panel manufacturing complex in the US (ongoing)
  - 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