

潘杜鹃

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【教育背景】

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| 2016.09-2018.07 | 格拉斯哥大学 | 国际会计与金融管理 | 研究生(硕士) |
| ● 主修课程: 审计、风险和控制、高级国际公司报告、管理会计和控制、公司金融、国际公司财务报告 | | | |
| 2012.09-2016.07 | 河南大学 | 会计学 | 本科(学士) |
| ● 主修课程: 中级财务、高级财务会计、管理会计、成本会计、微观经济学、宏观经济学、会计手工模拟 | | | |
| ● 荣誉奖励: 河南大学企业奖学金(4/200)、河南大学优秀学生称号(15/200) | | | |

【工作经历】

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| 2018.07-至今 | 三井住友银行(中国)总行 | 产品运营岗 |
| ● 存款产品管理: 负责管理总行结构性存款、企业理财产品和存款产品业务受理与审核, 查验业务资料合规性与完备性, 按指令进行交易, 日均处理业务 30 笔, 金额超过 1 亿元; 参与银行询证函业务, 日均处理 20 份询证函。 | | |
| ● 数据统计与分析: 通过 EXCEL 完成重复繁琐的数据处理工作, 大幅提高工作效率; 如利用 EXCEL 对各个分行提供的理财数据进行筛选、合并, 完成对 11 家分行的理财产品申购、赎回、净值、收益率等数据的统计, 极大提升数据处理工作的效率。根据当局监管要求参与制作金融统计报表、外债余额月报、非居民账户余额统计、RCPMIS 上报、现金收支表等; 协助会计部参与人民币外币存款准备金的交存, 制作划款凭证提交人民银行。 | | |
| ● 风险合规管理: 针对人行和本行反洗钱指引要求, 定期对业务交易数据进行筛查和维护, 对异常交易提示进行人工识别, 并补充录入缺失数据; 整理各项业务档案和风险数据对接内外审检查。 | | |
| ● 客户服务与支持: 为前台提供业务支持, 关注客户的资金动向, 发掘客户潜在的需求, 为客户提供合理资金安排的建议; 负责受理对公本外币现金收付, 进行相关凭证审核和相关账务处理。 | | |
| ● 业务指导: 负责全国 11 家分行的业务指导和解析, 协助开展系统管理培训和业务操作培训。 | | |
| 2017.11-2018.05 | 立信会计师事务所 | 审计助理(实习) |
| ● 咨询业务: 参与上汽大众企业财务管理咨询项目。收集企业的近年主要经营数据, 分析各个经销商的盈利能力、运营能力以及成本费用控制能力, 编写管理报表的辅助科目, 完成咨询报告底稿。 | | |
| ● 审计业务: 参与多家大型上市公司、国有企业财报审计项目, 主要负责查验货币资金、固定资产、应付职工薪酬、往来科目的审计证据, 编制审计科目底稿, 并对现金管理提出改进意见。 | | |
| 2015.11-2016.02 | 瑞华会计师事务所 | 审计助理(实习) |
| ● 审计业务: 参与某汽车集团 9 家子公司年审项目, 参与采购与付款流程、工薪与费用的流程改进咨询, 负责完成约 150 份文件整理; 获取银行对账单并核对银行存款科目余额, 编制并催取询证函约 100 份。 | | |

【研究经历】

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| 2017.4-2017.8 | 格拉斯哥大学 | 企业社会责任对公司财务的影响研究 |
| ● 使用 Database 数据库搜集 60 家上市公司财务指标, 并通过阅读约 100 篇英文文献综述, 基于利益相关者理论, 使用 SPSS 统计软件、线性回归法分析中国制造业公司 3 年财务数据和 CSR 指数的关系, 分析每股收益、资产回报率、净资产收益率等关键业绩指标的变动趋势; | | |
| ● 考虑公司风险、企业规模以及所有权益作为控制变量时, 发现 CSR 指数与公司财务表现呈现正相关性, 其中股东责任对公司财务表现正影响最大, 完成了 50 页的分析报告。 | | |

【专业技能】

- 证书: ACCA 通过 9 门(F 阶段)、基金从业资格、证券从业资格
- 技能: Excel(熟练)、python(基础)、SPSS(基础)
- 语言: 普通话、粤语、英语(流利, CET6、雅思 6.5 分, 可作为工作语言)

Dujuan Pan

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Educational Background

University of Glasgow **Glasgow**
International accounting and financial management, Master of accounting **2016.9-2017.11**

- Major courses: Audit, risk and control, advanced international company report, management accounting and control, corporate finance, international financial reporting.

Henan University **Kaifeng**
Accounting, Bachelor of management **2012.9-2016.6**

- Major courses: Intermediate finance, advanced financial accounting, management accounting, cost accounting, microeconomics, view economics, commercial law, accounting manual simulation.
- Scholarship: Henan university Zheng Shang enterprise scholarship (4/200), Excellent student of Henan university(15/100)

Working experience

Sumitomo Mitsui Banking Corporation **Shanghai**
Deposit product processor **2018.7-present**

- Accept and review of corporate financial deposit products, process payments according to the instructions, and solve customer issues to ensure efficient daily operations. Appropriately assess operational risk when applications are processed, demonstrating particular consideration for compliance with applicable rules and regulations.
- Complete repeated and complex data analysis with excel, greatly improving work efficiency, for example, using excel to screen and merge the financial data provided by each branches.
- Customer support and service: provide supports to the front desk, pay attention to cash movement of customers in order to explore potential needs, and provide suggestions of funding arrangements.
- Prepare proper reporting in different systems (PBOC,SAFE,CBRC) such as foreign debt balance reports, financial products statistics reports and deposit reserve statements, adhering to regulatory requirements of the authorities.
- To ensure compliance with the policy of the PBOC and the anti-money laundering guidelines, regularly screen and maintain transaction data. Minimize risk by manually identifying abnormal trading prompts and add inputting the missing data, preparing data and documents to response internal audit and external inspection.
- Provide guidance and explanations support for 11 branches and assist in system management training and business operation training.

Internship experience

BDO CHINA SHU LUN PAN CERTIFIED PUBLIC ACCOUNTANTS LLP **Shanghai**
Audit assistant **2017.11-2018.5**

- Participated in the annual review of a state-owned textile group in Shanghai; Collected and analyzed client's financial information, and independently prepared working papers of monetary funds, fixed assets, wages payable, current account, strictly implemented audit procedures and praised by managers;
- Identified clients' financial risk that the amount of cash client holds exceeds the amount regulated according to internal control policy by checking the cash journal and cash in hand; Communicated with clients about the issue and provided sensible advice on improvement of internal control system

RUIHUA CERTIFIED PUBLIC ACCOUNTANTS LLP **Beijing**
Audit assistant **2015.11-2016.2**

- Participated in the annual audit project of 9 subsidiaries of a large auto group. Interviewed the head of relevant departments to understand purchase&payment process and payroll&expense process. Carried out walking through test to examine effectiveness of internal control, and proposed suggestions on internal control's potential problem to help clients enhance management regime and reduce risk;
- Implemented substantive tests, detailed tests and analytical procedures, obtained short-term loan contracts and bank benchmark interest rates, calculated the interest, and found minimal difference;
- Examined 200 vouchers carefully and recorded relative information in working papers; assisted the project manager to copy, organize and archive over 150 documents and working papers; Collected the bank statement and checked the balance of bank account, compiled and sent about 100 confirmation letters by mail with 100% reply rate efficiently.

Research experience

Research on the impact of Corporate Social Responsibility on corporate financial performance **Glasgow**
Data analyst assistant **2017.4-2017.8**

- Used the Database to collect 60 financial indicators of listed companies, and read over 100 English literature reviews, analyzed the relationship between CSR index and financial data of Chinese manufacturing companies for 3 years by utilizing SPSS statistical software, and linear regression based on the stakeholder theory; Evaluated the trends of key performance indicators such as earnings per share, return on assets and return on equity;
- Found out that CSR index is positively correlated with the company's financial performance when considering the company risk, firm size, and equity as controlled variables, and that shareholder responsibility has a huge impact on the company's financial performance, completed 50- page analysis report.

Skills & Interest

- Professional qualification: ACCA 9/14 (F stage) ; Fund qualification examination; security qualification examination
 - English proficiency: fluent in English listening, speaking, reading and writing, CET-6, IELTS(6), can be used as working language
 - Computer skills: proficient in Ms office and statistical software SPSS
- Interests: travelling (have been to 5 countries, 8 cities), music (pop, country), reading (mystery novels, humanities and social sciences)