

# JOANNA SHUI

---

68 Redondo Dr., Thornhill, ON • 416-721-0647 • Joanna.shui@yahoo.com

## QUALIFICATIONS PROFILE

CFA Level III Candidate, worked as a credit risk analyst and financial advisor, Master of Science in Finance with strong knowledge in fixed income products and derivatives, financial modelling, and portfolio theories. Team-oriented and solutions-focused with proven data analytics skills with advanced MS Excel, VBA and SQL.

- ◆ Solid knowledge of pricing and valuation of fixed income products and derivatives, financial modeling for equity valuation, Investment strategies, and portfolio theories.
- ◆ Recent background providing designing investment strategies, writing Investment Policy Statements (IPS) for high net worth individuals, and credit risk analysis using logistic regression and decision tree models for small business clients portfolio.
- ◆ Solid MS Excel and Access skills with the ability to use VBA and SQL.
- ◆ Strong understanding of retail banking market in Canada as well as financial statement analysis, capital budgeting, management accounting, and equity valuation modeling.
- ◆ Diverse international experience in Canada, China, the U.S., and the U.K.; multilingual with native proficiency in Mandarin, fluency in English, and basic skills in Spanish.

---

## EDUCATION AND CREDENTIALS

### **Master of Science in Finance** (2013)

CLARK UNIVERSITY GRADUATE SCHOOL OF MANAGEMENT, Worcester, MA

### **Bachelor of Arts in International Business with Spanish** (2011)

THE UNIVERSITY OF NOTTINGHAM, Ningbo, China

*Nottingham Business School Merit Scholarship Recipient*

*Exchange Student to the University of Nottingham, UK for One Semester*

### **Certification on the Way**

Chartered Financial Analyst (CFA) Level III Candidate

---

## EXPERIENCE HIGHLIGHTS

CIBC IMPERIAL SERVICE DIRECT, Toronto, Ontario

*Financial Advisor, 10/2016 – Current*

Manage a portfolio of high net worth individual clients with over \$200 million Assets under Managements (AUMs) by developing and implementing investment strategies and plans through detailed analysis of clients' return objectives, risk tolerance, investment time horizon, taxes, liquidity, legal and other unique circumstances.

- Through due diligence of client's assets and liability, liquidity needs, and behavioral biases, wrote high quality Investment Policy Statements and customized short term and long term financial plans including strategic asset allocation, personal income tax planning, retirement planning, risk management through insurance plans, and estate planning.
- Using innovative digital strategies, proactively establish, develop and maintain strong client relationships through regular contact and by providing timely, value-added information, advice and implementation recommendations.
- Monitor overall portfolio, reviewing progress against planned activities and targets and maintain overall responsibility for portfolio management including credit management.
- Awarded Team Quarterly Achiever for Q4 FY17.

## CIBC-PRESIDENT'S CHOICE FINANCIAL, CALGARY, AB

*Personal Banking Representative/Mutual Fund Representative, 2/2015 – 8/2016*

Committed to business growth for the area by proactively pursuing all potential sales and referral opportunities. Provided superior quality service for PCF customers by building highly effective relationships while meeting their unique banking needs.

- Awarded as Quarterly Achiever of Q2 FY16

## SUNIVO GROUP, SHANGHAI, CHINA

*Credit Risk Analyst, 4/2013 – 5/2014*

Largely involved in the product development, marketing campaign, and ongoing amendments of the Export Receivables Service (ERS) – a major Asset Backed Securities (ABS) product the company offered for large institutional investors across the globe. As a member of Risk Management Committee, participated in the implementation of credit risk models using logistic regression and risk weighted assets in evaluating credit ratings for the company's small business clients portfolio.

- Participated in the development credit risk models by utilizing logistic regression and risk-weighted assets for Export Receivables Service (ERS) using Excel (with VBA) and SQL.
- Wrote the 17-page product manual of Export Receivables Service (ERS) independently, outlining the product description, scope, source of receivables cash inflow, risk definition and control, operating workflow, and responsibilities and access levels of each internal departments.
- During several road shows, presented ERS to potential creditors including Wells Fargo, SPD Silicon Valley Bank, and Apollo Global Management.
- Negotiated premium and policy terms with Coface and China Export & Credit Insurance Corporation (Sinosure).
- Introduced financial products to corporate customers while providing exceptional relationship management.
- Explained product structure and risk mitigation, including credit rating models, to secure funding from creditors.

## BANK OF CHINA, NINGBO, CHINA

*Financial Advisor (Co-op), 6/2009 – 8/2009*

Assisted in providing investment advice to a wide range of domestic investors. Assessed client needs and risk tolerance to recommend appropriate financial products including bonds and mutual funds. Supported clients in retirement and dependent educational fund planning.

---

## EDUCATION SKILLS HIGHLIGHTS

CLARK UNIVERSITY GRADUATE SCHOOL OF MANAGEMENT, Worcester, MA (08/2011– 01/2013)

Learned courses including Investment strategies, Corporate and computational finance, advanced derivatives, financial econometrics, fixed income securities, mergers and acquisition, etc. Effectively gained knowledge of stochastic calculus for finance, financial econometric concepts including linear regression and time-series models, monte-Carlo simulation, portfolio theory, equity and bond valuation, term structure models for fixed income securities, option pricing models, and forward and futures markets.

---

## SKILLS HIGHLIGHTS

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Financial Modelling  | <input type="checkbox"/> Financial Planning         | <input type="checkbox"/> Advanced Excel with VBA |
| <input type="checkbox"/> Management Reporting | <input type="checkbox"/> Strategic Asset Allocation | <input type="checkbox"/> Advanced PowerPoint     |
| <input type="checkbox"/> Financial Reporting  | <input type="checkbox"/> Decision Modelling         | <input type="checkbox"/> SQL                     |