# YingHe (Howard) Zhu

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## SKILLS

**Finance & Investment:** Equity Research, Fund Analysis/Management, Financial Modeling, Financial Data
**Data & Analytics:** Python, SQL, R, SAS, Excel (VBA), Power BI
**Technology & Platforms:** Bloomberg Terminal, Morningstar Direct, Azure Cloud

## Education

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|---|---|
| **Wilfrid Laurier University** | Waterloo, ON |
| *Bachelor of Business Administration, Co-op, Major in Accounting(CPA route)* | *Sep. 2021 - Apr 2026* |
| **University Of Waterloo** | Waterloo, ON |
| *Bachelor of Computer Science, Software Engineer Specialization, Optimization Minor* | *Sep. 2021 - Apr 2026* |

## WORK EXPERIENCE

**External Fund Management - Investment**  Jan 2025 –  Apr 2025
**Equitable Life** (PM Stands For Portfolio Manager)  Waterloo, ON
- Work directly with AVP overseeing **50+ external funds** (total AUM over **3 Billion**)
- Conducted **20+ attribution analysis** on various types of funds (balanced, equity, fixed income) using **Bloomberg**, assess mandate alignment & PM's investment rationale with **trade tracing**
- Participated in PM **interviews**, **due diligence** and investment committee meetings, summary and convey key advantages & cons of the fund to the executives
- **Co-Designed & automated** formal fund management process using **Morningstar**'s Python API and Power BI to streamline **performance tracking**, saving **80%** of entire departmental labour with a comprehensive **corporate governance** alignment
- Assisted in the preparation of **Funds/ETF reports** and **recommendations** to senior management & executives, focusing on **fund performance**, **risk exposure**, and **strategic allocation**. **Three** funds has passed recommendation on primary phase and **two** funds taken off
- **Researched** market trends, macroeconomic factors, and competitor strategies to provide insights for fund **selection** and **optimization**

**Research Assistant - Capital Market**  May 2023 –  Present
**Lazaridis School Of Business, University of Waterloo School of Accounting and Finance**  Waterloo, ON
- **Laurier**:Directed by Darren Henderson on analysis of **Non-GAAP** reporting from company's annual/quarter reports, implemented an program to collect data and management's justification (Demo)
- **Waterloo**: Directed by Andrew Bauer to create a comprehensive **database system** to better facilitate research needs on **SEC** filings. The project has a similar use to WRDS, with better customization of researcher's needs(Demo), deployed to serve **entire Uwaterloo** staff/research/students

**Business System Analyst - Data Governance**  Jan 2023 – Apr 2023
**CIBC**  Toronto, ON
- Led **automation** initiatives aligning **data governance** with **OSFI** compliance. Designed process from scratch with great exposures to other teams, final product used by entire **CIBC Tech Operation**, serves approximately **120** Data Domain Admins and achieved **70%** improvement
- Designed and implemented automated processes to streamline **data reporting** and **vendor management**.

**Account Executive -**  May 2021 – Sep. 2021
**ShiZhuang Fertilizer Corporation**,  LiaoNing, China
- Conducted **market research** to identify trends and inform business strategies.
- Expanded the customer base through targeted outreach and industry networking.

## PROJECTS

**Quantify:**Enables **Auto trading strategies** with easy interfaces, **visualization** with **back-testing** results (Demo)
**CIBC Exceptional Student Award:** Recognition  of **exceptional** CO-OP work at **CIBC**
**Team-SnowFlake: Winner** of **data prediction modeling** for DNA sequence of a company(Cylica) using **python** with various **machine learning / statistical analysis** techniques(Demo)
**Presidential Scholarship and In-course scholarship**: For student with high application grade and course grade