MADELINE LIN
29-22 Northern Blvd • Queens, NY 11101
madeline.zhiyang.lin@gmail.com • (718) 877-9160

PROFESSIONAL EXPERIENCE

Deloitte - *Senior Consultant, Global Transfer Pricing - IMRE*; New York   **Jun 2021 - Present**
- Worked with global team to deliver cross border financial transactions consultancy services to multinational corporations with AUM ranging from $17B to $51B within PE, mutual funds, hedge funds, and other asset management industries, facilitated optimized financial decision-making through in-depth quantitative analysis of their intercompany financial transactions, such as intercompany loan, foreign exchange trades, cash pooling, asset pricing, and business valuation, etc.
- Performed 120+ comprehensive interest rate analysis, debt capacity analysis, and cash flow analysis for land banking intercompany loans under a REIT structure, leveraged proprietary financial models to benchmark LBOs and CLOs, and wrote investment memorandums and reports
- Conducted qualitative industry research to analyze the market trends, key challenges and opportunities for 55+ clients, performed functions, risk, asset analyses to understand the business model, calculated key financial operating metrics or interest rates ratios, including considerations such as tenor, time, subordination, credit rating, accounting and capital adjustments
- Carried out intangible asset valuations, identified key components, estimated their economic useful life, benchmarked the WACC, and applied the DCF model to propose potential intercompany business licensing transaction, leading to ~10% in tax savings
- Reviewed 150+ financial statements, 10K filings and intercompany agreements, maintained and updated the global tax transfer pricing policy databases, and assisted audit teams in financial services industry with the due diligence on their tax provisions
- Applied statistical modeling techniques to evaluate the financial impact of ESG activities on intercompany transactions, resulting in a 15% improvement in financial efficiency and risk management for clients
- Acted as the technology specialist to spearhead the integration of data technology software and Deloitte internal GenAI tools for various transfer pricing use cases, developed an innovative streamlined process that significantly improved project operating margins from ~45% to ~88%

PROJECTS & LEADERSHIP

Python Project: Asset Backed Securities Modeling - *Personal Endeavor*; New York NY   **Jun 2024**
- Developed and implemented a comprehensive asset backed security model, incorporated cashflow calculations via a waterfall mechanism, financial metrics analyses (i.e. IRR, DIRR, AL), and risk assessment through Monte Carlo simulations

Financial Market Bootcamp: Portfolio Optimization & Risk Assessment - *Personal Endeavor*; New York NY   **Jan - Feb 2024**
- Developed a diversified portfolio using mean-variance optimization, evaluated portfolio performance with the Sharpe ratio, conducted backtests, performed the risk decomposition, and assessed the portfolio return

Deloitte Firm Initiative: Generative AI Projects - *Firm GenAI Ambassador*; New York NY   **May 2023 - Jun 2024**
- Supported the pharma firm to shape its GenAI roadmap, focusing on innovative solutions to boost operational efficiencies and ensuring compliance with regulatory, cybersecurity, and data privacy standards
- Assisted the investment management firm in identifying critical data element, implementing data platform modernization, and utilizing GenAI frameworks to generate business glossary definitions and data quality rules

School Financial Statement Analysis (MBA Course) Final Project: Spotify Valuation - *Team leader*; Austin TX   **May 2020**
- Conducted comprehensive financial analysis of Spotify's 20-F filings, earnings releases, and proxy statements to understand business model, revenue drivers, cost structure, and organizational dynamics
- Applied Residual Income Valuation and Free Cash Flow to Equity Valuation models to forecast Spotify's stock price, providing actionable insights and recommendations for potential investors

TECHNICAL PROFICIENCIES

Skills: Python, R, SQL, Tableau, PowerBI, Microsoft Suites
Databases: Bloomberg, S&P Capital IQ, Pitchbook, Morningstar, Moody's, Eikon, Leveraged Commentary & Data, Finsight
Certificates: AWS Machine Learning - Specialty, AWS Cloud Practitioner, Deloitte GenAI Prompt Engineer, Deloitte Tableau Specialist, Currently studying for CFA I
Hobbies: Weight lifting, House and Soul Music, Swimming, Part-time Modeling, Biking around the city

EDUCATION

Baruch College; *Pre Master of Financial Engineering*; Virtual   **Jun 2024 - Current**
Probability Theory for Financial Engineering (Distinction), Practical Python with Applications in Finance (Distinction), Advanced SQL in Finance (Distinction), VBA for Financial Engineering (Ongoing), Plan studying for the rest five seminars by Dec 2025
Monroe College; *Master of Data Science*; New Rochelle NY   GPA: 4.0/4.0   **Apr 2022 - Apr 2023**
University of Texas at Austin; *Master of Quantitative Economics*; Austin TX   GPA: 3.51/4.0   **Jul 2018 - May 2020**
Shanghai Maritime University; *Bachelor of International Accounting*; Shanghai CN   GPA: 3.76/4.0 GRE: 169 (Quant)   **Sep 2014 - Jul 2018**