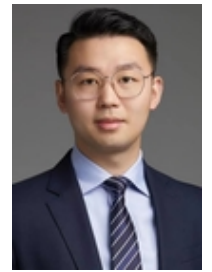


刘甦(sū)豪 Nicolas Liu



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个人亮点

- 拥有丰富经验的投资及数据分析师, 熟悉风险与资本管理、统计学应用、及各类金融/业务/风险数据量化与方法论
- 熟练使用EXCEL、SQL、SAS、PYTHON等程序语言摘取、加工、分析数据; 精通Office套件; 熟练统计建模、公司估值(含DCF、LBO等)相关金融模型
- 常年自交易北美股票; 2020.01~03月实现超70%持有收益率(同期市场跌幅超30%), 同年至8月收益超100%, 同年11月收益超300%; 投资风格以分析公司基本面为主, 结合对市场形势判断和预期, 实现持续收益
- 相关证书/成绩: CFA一级证书(二级备考中)、PMP证书、雅思8分

职业经历

- 沃盛咨询(深圳)有限公司 - 沃尔玛全球电商 <战略运营顾问>** 中国 深圳 2023.8 - 2023.11
- 主要职责: 担任战略运营组核心成员, 独立负责卖家资源优化项目; 日常业务尽调、数据摘取与分析、战略方案制定
 - 资源优化: 独立分析目标卖家并执行资源倾斜、GMV跟踪等, 统筹并优化了业务部门战略资源, 实现卖家GMV起飞
 - 战略运营: 访谈并洞悉卖家团队相关业务, 总结优势并解决业务痛点, 借助数据分析制定战略方案, 实现可见增长
 - 统筹汇报: 支持美国总部来访, 全英文完成总结性项目汇报, 赢得美国总部的业务青睐, 承诺拓展中国区业务资源
 - Adhoc支持: 为BD、物流、卖家管理条线提供on-call数据支持, 洞察各条线业务情况并分享内部战略建议
- 安永(中国)企业咨询有限公司 - 金融机构服务 <咨询顾问(Iv12)>** 中国 深圳 2020.12 - 2023.8
- 「平安银行 - 零售分池优化咨询项目」:** 工作交付物包含《违约定义及加工》、《业务变量分析》、《违约模型》等
- 作为项目核心成员负责信用卡侧模型工作, 优化了零售风险预测、各部门协同管理效率、高层级战略业务规划等
 - 核心工作内容包括建立方法论、统筹跨部门协同工作、获取分析并加工目标数据、形成最终模型结果及方案交付等
 - 基于现状调研与业务特性分析, 利用SQL分析业务数据、认定违约、分析与加工模型指标, 统筹业务人员建立样本
 - 利用Python依次进行指标变量分析、建立违约率、违约损失率、表外转换系数分池模型, 开展并通过模型验证等
- 「招商银行 - Basel III信用风险管理咨询项目」:** 工作交付物包含《资管产品计量》、《缓释工具一体化管理》等
- 帮助银行厘清了业务及风险管理问题、提升全行缓释管理水平、优化了数据质量管理方法、提供了业务人员培训等
 - 独立负责设计了资管产品信用风险计量方案, 包括现状调研、数据与差异分析、设计目标系统改造方案并开展培训
 - 参与风险暴露划分、全行缓释工具管理与一体化建设工作, 统筹业务部门和资债部门职责划分、推进改造建设落地
 - 调研同业客户业务管理现状、分析同业数据管理的改造与维护建议、识别同业数据质量问题、提供数据改造支持等
- 「贵州银行 - RWA信用风险管理咨询项目」:** 工作交付物包含《交易对手识别》、《总分勾稽与差异分析》方案等
- 利用SQL完成数据分析/总分勾稽/数据映射等, 使用python进行数据质量检查、清洗等, 并撰写总分勾稽对应交付件
 - 负责全行交易对手梳理、识别, 参与大额风险暴露方案设计, 对集团/关联/经济依存等客户信息进行分析/识别/管理
 - 牵头组织银行业务部门访谈会议、形成调研纪要, 开展RWA定量测算、完成行领导级汇报, 并提供相关部门培训
- 加拿大丰业银行(Scotiabank) - 企业金融安全 <实习专员>** 加拿大 多伦多 2017.09 - 2018.01
- 协助经理收集金融诈骗以及违法的账户活动和数据; 协同各部门与警方密切合作, 帮助破获、起诉金融犯罪案件
 - 利用Excel及VBA处理、分析了含48000条以上的异常账户活动及转账信息, 及时标记了高危用户活动、及账户
 - 利用反欺诈模型勘察、整理175000条信用卡、支票诈骗; 向加拿大信用联盟汇总报告, 协助联盟迅速更新信用评级
 - 协助调查全国范围车贷诈骗; 协同蒙特利尔车贷部尽职调查, 协助发现安大略省车贷诈骗以年化38%速度逐年增长
- 恒泰期货(恒泰证券) - 基金管理 <实习经理助理>** 中国 上海 2016.06 - 2016.09
- 调研录入超450家公司的权益、资债信息; 协助经理建设量化、及组合策略, 完成涵盖多个重点领域的FoF产品构建
 - 借助BS模型优化量化模型和资产权重、底层资产收益相关性、产品回报波动性; 调研并使用PPT为团队展示产品回报
- ## 教育背景及其他经历
- 舒立克商学院(加拿大商学院TOP3) <全日制> 金融学硕士** 加拿大 多伦多 2019.09 - 2020.10
- 经历: 股票交易比赛前三; 校年金ETF建仓第一名; CFA奖学金、暑期优异奖学金; 股票交易竞赛获得班级前三
- 加拿大约克大学(加拿大TOP10) <全日制> 金融荣誉学士** 加拿大 多伦多 2013.09 - 2018.12
- 经历: 完成校办Office套件、SAS系统(统计数据数据分析)培训; 获校长学期嘉奖; 获校级连续深造奖学金
- 舒立克商学院理事会(GBC) - 技能优化理事** 加拿大 多伦多 2019.08 - 2020.10
- 通过调研学生需求, 通过学校为聘请专业团队、协助安排并完成执业实践培训课程(含VBA、DCF、LBO建模等)

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HIGHLIGHTS

- Experienced Investment and Data Analyst, familiar with risk and capital management, statistical applications, and quantitative methods for various financial/business/risk data.
- Proficient in data extraction, processing, and analysis using EXCEL, SQL, SAS, PYTHON; skilled in statistical modeling and company valuation, including DCF and LBO financial models.
- Consistent stock trader in North American markets; achieved over 70% return from Jan to Mar 2020 (market fell over 30% in the same period), over 100% return by Aug, and over 300% by Nov of the same year. Investment style focuses on analyzing company fundamentals, combined with market situation assessment and expectations, to achieve sustained gains.
- Certifications/Achievements: CFA Level I (preparing for Level II), PMP certificate, IELTS score of 8

CONSULTING EXPERIENCE

Strategy Consultant - WMGS Consulting Co., Ltd. Shenzhen, China 2023.8 - 2023.11

- Core Responsibilities: Core member in Strategic Operations, leading seller resource optimization projects. Tasks included due diligence, data analysis, and strategy formulation.
- Resource Optimization: Conducted independent analyses of target sellers, coordinated and executed resource allocation among departments and sellers, and GMV tracking, leading to significant seller GMV growth.
- Strategic Operations: Interviewed and understood the operations of seller teams. Discerned strengths and addressed pain points, formulating strategic plans based on data analysis, leading to observable growth.
- Coordinated Reporting: Facilitated U.S. HQ visits, delivered comprehensive project summaries in English. Secured commitment for expanded business resources in the greater China region.
- Ad-hoc Support: Offered on-call data assistance to BD, Logistics, and Seller Management, providing insights and strategic advice. Gained insights for various business lines and shared internal strategic recommendations.

Financial Risk Management Consultant - E&Y (China) Advisory Limited 2020.12 - 2023.08

Retail Pooling Model Project - Ping An Bank Shanghai, China 2023.03 - 2023.08

- Core Responsibilities: Led the credit card model project, focusing on optimizing retail risk prediction, strategic business planning and synergy. This involved establishing methodologies, managing cross-departmental collaborations, analyzing/processing target data, and delivering comprehensive model results and solutions.
- Data Analysis & Modeling: Researched operational and business traits. Employed SQL for data examination, default identification, and model metrics analysis. Orchestrated sample creation with business teams.
- Execution & Validation: Utilized Python analyzing indicator variables, established default rate, loss given default, and off-balance-sheet conversion factor pooling models, with proven model efficacy.

BASEL III Consult. - China Merchants Bank Shenzhen, China 2021.03 - 2022.04

- Core Responsibilities: Streamlined business and risk management for the bank, elevated bank's mitigation management, optimized data quality management, and conducted risk management training for personnel.
- Credit Risk Measurement: Independently responsible for designing credit risk measurement scheme of asset management products, assets research, data/disparity/system analysis and revamp, and respective trainings.
- Exp. & CRM Analysis: Facilitated risk exposure segmentation, mitigation tool management, and integrated execution. Managed coordination between business and treasury departments to enhance implementation.
- Interbank Analysis: Examined interbank business operations, proposed data management restructure, identified interbank data quality issues, and supported data transformation initiatives.

BASEL III Credit Risk Consult. - Bank of Guizhou Guizhou, China 2022.04 - 2023.03

- Data Analysis: Performed data analysis, reconciliation, and mapping using SQL. Conducted data quality checks and data cleaning with Python, and prepared corresponding reconciliation deliverables.
- Cpty & Exp. Analysis: Managed comprehensive bank counterparty identification and analysis. It involved designing large exposure risk schemes, analyzing and managing group/related/economically dependency.
- Led Bank-wide Collaboration: Spearheaded bank department meetings, compiled interview summaries, conducted Risk-Weighted Assets quantitative assessments, reported to leadership, and relevant trainings.

Other: BASEL II Consult. - Fudian Bank Kunming, China 2021.12 - 2022.03

INTERN EXPERIENCE

Senior Corporate Security Manager Assistant - Scotiabank Toronto, Canada 2017.09 - 2018.01

- Performed analysis for over 48,000 lines of data from abnormal account transactions using Excel and VBA; Optimized investment models/strategies; Successfully reduced overall portfolio risk.
- Assisted senior manager with data analysis focused on fraudulent and illegal activities/transactions; Analyzed, synthesized credit card data, and discovered over \$175,000 fraudulent activities in credit card.

- Supported investigation of car loan frauds across Canada and prepared a report with findings pertaining to car loan fraud within Ontario, discovering an 38% YoY increase in fraud within certain areas.

Portfolio Manager Assistant - Hengtai Security Co. Toronto, Canada 2016.06 - 2016.09

- Developed investment strategies and collected over 450 historical data of selected stocks and assets; Optimized investment models/strategies; Successfully reduced overall portfolio risk.
- Involved in the FoF creation and established strategic partnership with companies and clients within 3 months of operation; Successfully pitched investment products using presentation skills to prospective clients;

EDUCATION

Schulich School of Business <Master of Finance> Toronto, Canada 2019.09 - 2020.10

- Top 3 Business School in Canada; Courses in Risk Management & Capital Markets; GPA rank top 15%
- Awarded CFA Scholarship, Summer Excellence Scholarship; Top 3 in Stock Trading; Top ETF Position Initiator

York University <Honours Bachelor of Commerce - Finance> Toronto, Canada 2019.09 - 2020.10

- GPA: 8.3/9.0 A+ (Final year top 5%); Sessional Achievement Nominee; Continuous Study Scholarship Awards

OTHERS

Graduate Business Council (GBC) - Development Rep. Toronto, Canada 2019.09 - 2020.10

MFin Program - Program Representative Toronto, Canada 2019.09 - 2020.10