

Karin (Yufan) Xu

EDUCATION

Rotman School of Management & Department of Economics, University of Toronto

Master of Financial Economics

Toronto, Ontario

Jul 2023 – Dec 2024

- **Awards:** Master of Financial Economics Entrance Awards (\$8,000)
- **Relevant Courses:** Corporate Financing II; Financial Economics; Options and Futures; Econometrics

Department of Mathematics, University of Waterloo

Bachelor of Mathematics (Major in Financial Analysis and Risk Management and Statistics)

Waterloo, Ontario

Sep 2018 – Dec 2022

- **Academics:** cGPA 3.85/4.0
- **Awards:** University of Waterloo President's Scholarship of Distinction (\$2,000); Graduation with Distinction
- **Relevant Courses:** Financial Statement Analysis (A); Corporate Finance (A); Financial Mathematics (A); Computational Methods in Business and Finance (A); Portfolio Optimization Models (A); Mathematical Statistics (A); Data Visualization(A-)

INDUSTRY CERTIFICATIONS

- The Marquee Group: Financial Accounting, DCF Modeling, Merger Modeling 2023
- Corporate Finance Institute (Financial Valuation, Modelling & Accounting) 2023
- Bloomberg Market Concepts 2022

PROFESSIONAL EXPERIENCE

Canadian Investment Regulatory Organization (CIRO)

Investigation Intern

Toronto, Ontario

May 2022 – Aug 2022

- Compiled trading data from 100+ companies using Excel to identify potential insider trading activities
- Applied keyword query to collect pertinent information on New Self-Regulatory Organizations (SRO) member firms from Bloomberg for risk assessments
- Used Power BI to design and generate dynamic dashboards to assist investigations into alleged violations of New SRO rules

China Fortune Securities Co Ltd.

Business Development Intern

Shanghai, China

Sep 2021 – Dec 2021

- Coded R to analyze historical data and produce dynamic reports for evaluation of potential risks in the e-commerce industry
- Performed extensive research on e-commerce markets, providing critical insights to the sales team for strategic decisions
- Drafted SWOT analysis reports to assist with business strategy and product development

ZhongTai Securities Asset Management Co Ltd.

Business Analyst Assistant

Nanjing, China

Jan 2021 – Apr 2021

- Researched the semiconductor industry using critical business data gathered from Wind Database
- Conducted field research to discern opportunities and threats for targeted enterprises and facilitate product development
- Analyzed financial statements in order to prepare risk management due diligence for 10+ Initial Public Offerings (IPOs)
- Constructed DCF models to assist with the merger and acquisition (M&A) decision-making process

J.C. Golden Investment Management Inc.

Assistant Financial Analyst

North York, Ontario

Sep 2019 – Dec 2019

- Automated data tracking process using Excel VBA
- Tracked market and fundamental data to provide weekly reports on 50 companies
- Presented monthly stock pitches internally leveraging resources on Capital IQ

RELEVANT ACADEMIC PROJECTS

Markowitz's Portfolio Optimization

Jan 2021 – Apr 2021

- Used R's Quantmod and Tidyquant library to preprocess data of 10 US large-cap stocks and S&P500
- Generated optimal weights for the portfolio by leveraging Sharpe ratio, Treynor's ratio, and Jensen's alpha

PERSONAL

- **Technical skills:** Familiar with Excel, Bloomberg Terminal Services, Capital IQ, VBA, R, Matlab, and Python
- **Languages:** Fluent in English and Mandarin
- **Interests:** Dancing (Kpop and traditional Chinese dance), Chinese hammered dulcimer (Level-10), strategy board games, traveling