XINYUE (CHERYL) ZHANG

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EDUCATION

University of Michigan   Ann Arbor, MI

M.S. in Quantitative Finance and Risk Management   GPA:3.8/4.0   Dec. 2018

- *Courses*: Statistical Consulting (R), Venture Capital Practicum, Financial Math (Matlab), Machine Learning (Python)

University of Cambridge   Cambridge, UK

Exchange Program   GPA:3.9/4.0   Jan. 2015 – Feb. 2015

- *Courses*: International Commercial Law, Bank Debt Crisis

Central University of Finance and Economics   Beijing, China

B.S. in Economics (Mathematical Economics and Finance)   GPA:3.9/4.0   Sept. 2013 - June 2017

- *Courses*: Accounting, Investment, Econometrics (Stata), Financial Economics, Micro/Macroeconomics

PROFESSIONAL EXPERIENCE

The SearchLite   Ann Arbor, MI

Market Research Analyst   May 2018 – Present

- Perform market discovery research for startups and established companies in the areas of life science, energy, materials, etc. to help discover new products and explore new opportunities for clients in their target market
- Design survey questionnaires, conduct interview result analysis and evaluate the market and competitive landscape for clients to offer enough information they need to make the right business decisions
- Work closely with multiple clients simultaneously to identify needs and goals

DataYes   Beijing, China

Product Manager Assistant   Mar. 2017 – June 2017

- Collaborated with the product manager and programming team to build RoboR Research Platform, utilizing machine learning algorithms to extract relevant information from company announcements
- Conducted product query testing; recommended suitable techniques and methods to improve low correct rate or recall rate
- Directed an outsourcing team of six with data annotation and evaluated the team's progress and effectiveness
- Served as consultant for customers seeking machine learning products

Soochow Securities   Beijing, China

Research Assistant   Oct. 2016 – Feb. 2017

- Researched auto industry companies to extract data from financial statements, resulting in improved predictive analyses
- Completed research-based analysis reports to provide investment advice to clients
- Selected to represent Chief Analyst at several client meetings, including automotive companies' quarterly financial calls

Shenzhen HengTaiHuaSheng Asset Management   Beijing, China

Quantitative Intern   Nov. 2016 – Dec. 2016

- Used Matlab to derive fundamental data of over 3,000 stocks in Shanghai and Shenzhen stock markets
- Retrieved and organized data from statements of listed banks concerning loan data, held-to-maturity investments and receivable investments; assisted fund manager with formulating quantitative strategies

China Tourism Academy   Beijing, China

Research Assistant   June 2016 - Mar. 2017

- Collected data from UNWTO, WTTC, CNTA and other sources concerning tourism in Hong Kong and tourism development trends worldwide; completed the eventual analysis reports
- Undertook two important projects: *Research on Global Cities Travel Popularity Ranking,* and *Analysis of Economical Policies on Promoting Tourism Development in Developed and Developing Countries during the Economic Recession*
- Contributed to *Annual Report of China Inbound Tourism Development* published in Tourism Education Press in June 2016

AXA Group Insurance Hong Kong Co. Ltd   Hong Kong, China

Analyst   April 2014 - May 2014

- Carried out statistical data analyses of stock market in wealth management and investment market analysis projects
- Spearheaded a team of 6 members to increase asset value by over nine folds in Simulating Asset Allocation Investment Game and won the second prize among eight groups
- Proposed constructive suggestions to investment market timing in Hedge Portfolio and Market Timing Model Contest

RESEARCH PROJECTS

Venture Capital Practicum--Digital2Go Fund Raising   Ann Arbor, MI

Ross School of Business, University of Michigan   Sept. 2018 – Present
- Collaborate with 5 students and the management team of Digital2Go to help pitch to venture capital funds for vc funding
- Engage with experienced entrepreneurs to develop SWOT and TOWS analysis, investment pitch, to help the public better understand the business; use Excel to analyze company's financial statements for further deliverables as business model

Big Datasets Statistical Analysis   Ann Arbor, MI
Department of Statistics, University of Michigan   Sept. 2018 – Present
- Use Python to apply statistical methods to analyze big datasets drawn from various fields, delivering analysis reports

Injury Biomechanics: 3D Head & Brain Modeling   Ann Arbor, MI
Researcher, University of Michigan Transportation Research Institute   Jan. 2018 – Present
- Utilize professional engineering design process to design statistical models of the human skull/scalp, providing a valuable, validated modeling tool for automotive and biomechanical safety clients
- Develop finite-element statistical models for skull/scalp in Matlab, performing testing and validation methodology
- Present frequent technical design updates and engage with professional researchers to drive systematic progress

Volatility Smile Rate-From 50ETF Option's New Proof   Beijing, China
Central University of Finance and Economics   June 2016
- Used Matlab and wielded the empirical analysis methods to verify that Shanghai Stock Exchange 50ETF suits volatility smile, which caused the original Black-Scholes options pricing model to make wrong pricing; finished the thesis (19 pages)
- Offered proposals to optimize Black-Scholes model: stochastic volatility replaces constant volatility

New Exploration on Environmental Kuznets Curve-based on the provincial panel data during 2003-2012   Beijing, China
Central University of Finance and Economics   Jan. 2016
- Introduced the Cobb-Douglas Output Equation with the environment factor included and the theory concerning the Environmental Kuznets Curve
- Used Stata and wielded the empirical analysis by constructing the simultaneous equations model based on the provincial panel data during 2003-2012 to verify that sulfur dioxide is always vital to GDP no matter throughout the country or any subregions; finished the thesis
- Offered proposals to local governments: the appropriate government intervention is conducive to harmonious development of economics and environments

TEACHING EXPERIENCE

China Economics and Management Academy in Central University of Finance and Economics   Beijing, China
Teaching Assistant   Sept. 2016 – June 2017
- Mathematical Analysis (~70 undergraduates), fall 2016
- Ordinary Differential Equations (~80 undergraduates), fall 2016
- International Finance (~70 undergraduates), spring 2017

LEADERSHIP & EXTRACURRICULAR ACTIVITIES

4th Annual Case Competition   Ann Arbor, MI
Consultant, Michigan Graduate Consulting Club   Mar. 2018 – Apr. 2018
- Teamed with 3 PhD students to develop business market-entry strategies for a simulation software
- Analyses delivered in 10 days: delivering survey questionnaire, interview results analysis, customer segments, distribution channels, and marketing strategies; took 4th place out of 25 as finalist

University of Michigan Dream Corps   Ann Arbor, MI
Member of Finance Committee   Sept. 2017 – Present
- Managed budgets, recruited sponsors, and coordinated social events involving over 1000 attendees

BigDataDigest   Ann Arbor, MI
Volunteer   Mar. 2018 – Present
- Translated English articles about Machine Learning, Artificial Intelligence and Big Data into Chinese for distribution via educational social media account

Citibank Young Talent Program   Beijing, China
Group Member   April 2015 – July 2015
- Created wealth management plans based on clients' financial condition and risk aversion; hedged against the potential risks with insurance and other financial instruments

SKILLS

- Programming Languages: Excel, Python, Matlab, C++ (certificate from Baruch College), Stata, R
- Bloomberg Market Concepts (BMC); passed Securities Association of China (SAC) Securities Qualification Exams