**First Last name FI** name@hec.ca

(514) 123-4567 [www.linkedin.com/in/name](http://www.linkedin.com/in/name)

555, Lacombe Street, apt.555 Montreal, Quebec H3T 2A6 Languages: English, French, Spanish

**Profile**

* **Solid knowledge of capital markets and asset pricing**: measures of risk aversion, empirical asset pricing puzzles, equilibrium risk-sharing and savings behaviour and models of inefficient equilibria
* Strong understanding of global markets, investment strategies, global private trading and the corporate finance dimension of risk management
* Recognized for my strong analytical and negotiation skills
* **Computer Skills**: Bloomberg, Matlab, Reuters, SPSS, Excel (VBA)

**EDUCATION**

**Master of Science - Specialization in Finance, HEC Montreal May 20XX**

GPA: 3.7/4.3 **(expected date)**

**Bachelor in Business Administration, University Los Libertadores, Colombia 20XX**

Comparative Evaluation for Studies Done Outside Quebec

**CERTIFICATIONS**

**QTEM Certification Candidate (Quantitative Techniques for Economics and Management) 20XX**

**CFA candidate –** Level 1 completed, candidate level 2 **June 20XX**

**Canadian Securities Course, Canadian Securities Institute – First level completed, with honors May 20XX**

**PROJECTS IN FINANCE**

**Fixed Income Analysis and Equity Valuation:** Built convertible bond pricing model, options pricing, term structure fitting and interest rate derivative models. Performed equity pricing and portfolio optimization, using options and hedging strategies on different types of asset classes

**Option Pricing:** Modeled various option pricing techniques such as Monte-Carlo, Black-Scholes equation, finite difference methods, binomial trees and options

**Financial Statement Analysis:** Performed financial ratios analysis, cash flow analysis, trend analysis, profitability/liquidity ratios, EV, long-term forecasting, GAAP and non-GAAP adjustments, asset utilization & operating performance, capital structure and long term solvency analysis on companies like Bombardier and Walmart, and prepared comprehensive analytical reports

**Market Risk:** Calculated portfolio returns, conditional VAR and expected shortfall using Monte-Carlo simulations, multivariate normal distribution and Cholesky decompositions and forecasted volatility using ARCH and GARCH models for a portfolio of stocks consisting of GE, GOOGLE and EBAY using covariance matrix

**Experience in Finance**

**Financial Analyst, ABC Bank S.A., Colombia 20XX – 20XX**

*The ABC Group is the fourth largest financial institution in the world. Santander Colombia reported a net profit in 20XX of CAD 43,842 million; 1,100 employees and 70 branches nationwide*

* Produced complete company analysis and proposed investment recommendations
* Coordinated and monitored financial commitments, guarantees and credit limits
* Wrote reports and established funding proposal and recommendations to the board

**Achievement**: Decreased the risk of the original portfolio of my clients by 7% by reducing the risk exposure of companies in sectors affected by the economic crisis and by adopting a conservative investment position

**Other work experience**

**Teller, XYZ Bank, Montreal 20XX – 20XX**

* Processed large volumes of transactions (deposits, withdrawals, fund transfers, currency exchange, money orders, and bank drafts) with exceptional accuracy and speed while maintaining confidentiality of clients

**LEADERSHIP ACTIVITIES AND COMMUNITY INVOLVEMENT**

# Vice-President – Finance, HEC Student Investment Fund 20XX – 20XX

# *Canada’s first regulated student investments fund, assets under management of $150,000*

* Evaluated software and telecommunications sector TSX stocks with pricing models
* Developed and implemented a spreadsheet model to track guest statistics and profitability figures on a daily, weekly, monthly, quarterly and yearly basis

**Waiter, Robin des Bois restaurant** (Volunteer-run bistro – 100% of profits go to charity) **20XX- 20XX**