

Tao Lv

Santa Cruz, CA 95060 • tlv@ucsc.edu • 13706509888

EDUCATION

University of California, Santa Cruz

Expected: Jul.2019

Master, Applied Economics and Finance

- Courses: Microeconomic Analysis, Macroeconomic Analysis, Econometrics, Finance Engineering

Zhejiang University of Science and Technology, China

Sept.2014 – Jun.2018

University of Cergy-Pontoise, France

Bachelor, Civil Engineering(joint-program)

INTERNSHIP EXPERIENCE

Zhejiang Tiance Engineering Consulting Co., Ltd.

Jan.2018 - Mar.2018

- Built constructions model and measured building area; provided clients with project accounting service;
- Participated in project auditing with construction managers and contractors; ensured the project performing appropriately.

Bank of Jiangsu (Hangzhou)

Jun.2017 - Aug.2017

- Assisted retail managers in organizing fortune workshops and promoting financial products to high-net-worth customers; followed up and increased 8 million-yuan deposit;
- Conducted background research, analyzed client's behavior; improved the promotion efficiency by 30%, sold more than 4.5 million-yuan products in two months; realized wealth appreciation.

Zhejiang Xiangyun Zhongsheng Service Area Management Co., Ltd.

Jul.2016 - Sept.2016

- Completed "Feasibility Study on Cooperation with Chain Brands", provided feasible solutions for brands such as "Burger King", "KFC" and "Peninsula Coffee" for the expressway service area;
- Interpreted the business proposal of YCIC and formulated a preliminary plan; communicated with local supervision department to ensure compliance; chosen as template for final contract.

PingAn Bank (Jiaxing)

Jan.2016 - Mar.2016

- Received customers and checked the materials they submitted; explored potential investors from personal information; provided them with customized services;
- Applied more than 200 credit cards and opened over 120 security account for customers.

RESEARCH EXPERIENCE

Portfolio Report

Jan. 2019

- Constructed a portfolio with two ETFs (ILTB and RYT), successfully diversified unsystematic risk, using excel to find the best combination ratio which given 13.48% expected return (actual return exceeded 17% in 3 month);
- Learned how to analyze cash flow, income statement and balance sheet to choose outstanding portfolio product and have a deep understanding of the US securities market.

Feasibility Study Report of Real Estate Development

May.2018

- Conducted an in-depth investigation of the target land, computed construction cost, forecasted sale price and estimated tax, provided real estate company the highest Auction price;
- Concluded NPV and break-even point results, provided sensitive and scenario analysis to decision maker;
- Scheduled timeline of the future fund in constructing period and helped financial department making financing plan.

Know About Business (KAB)-Business Plan

Apr.2016

- Attempt to startup a company to operate campus mini bus, investigated students' commuting time and route. Estimated drivers' salary and fixed investment (buses and stops);
- Communicated with college operation department and moved on the plan.

Skills

Languages: Chinese(native), English(fluent);

IT: Skilled in Microsoft Office; familiar with modeling tools (AutoCAD, BIM) and Data analysis tools (stata, R, matlab, python, SQL).