Rengyu (Bella) Zhu

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Education

Queen's University Bachelor of Arts, Honors, Kingston, Ontario
        2016-2020
Major: Applied Economics / Minor: Mathematics.

- Final year GPA: 3.82; Economics GPA: 3.7; Mathematics GPA: 3.69
  Dean's Honor List in 2017, 2018 and 2019
- Main Courses: Theory of Interest, Cost-Benefit Analysis, Applied Econometrics

Key Skills

Microsoft Office Suite, SQL, Python, VBA, Adobe Illustrator, STATA, CSC 1

Work Experience

Data Analyst for Residential Mortgage
ICBC Bank (Asia) Nanjing, China   2019.05 – 2019.09

- Independently analyzed and exhibited over 30 residential mortgage decision-making reports based on comprehensive case analysis by using SQL and data visualization.
- Extracted 850,000 distinct pieces of loan data from the corporate database by leveraging SQL, data processing, and Python feature engineering to evaluate the most vital features for the status of load.
- Generalized over 160 features that contained essential classified loan components which created 20% improvement in efficiency by revealing innovative strategies relevant to potential risk analysis of personal lending.
- Digitized the repayment rate of loans and monthly repayments for government housing allowances and clients by calibrating various Excel functions and algorithms in order to streamline processes for clients

Private Equity Analyst Intern   2018.05-2018.08
China International Capital Corporation Limited (CICC) Zhengzhou, China
(*CICC is China's first joint-venture investment bank with multinational branches*)

- Collaboratively created a 75-page due diligence report of a Svenska Rotor Maskiner (global high tech company based in Stockholm, Sweden) by scrutinizing projections for company future performance, industry trends, private funds excited for investing, etc.
- Independently created a cash flow statement for Svenska Rotor Maskiner by creating cash flow forecast models and anticipating the financial performance of Xueren Co. Ltd. from 2018 to 2022 to support the following RMB 50 million investment activities.
- Independently created two industry outlook reports about 2018 Chinese Beef market and industry trends for Chinese home automation in the 5 to 10 years.
- Worked on a detailed case study regarding City Logistics Distribution to support the preparation of future investment of a local store & logistic company.

Academic Projects
Queen's University: Kingston, Ontario
- **ECON 437 Cost Benefit Analysis:** Constructed important hypothetical financial statements and econometric models for Amazon. Carried out a cost-benefit analysis for the African Kingdom of Eswatini concerning the Water Supply and Sanitation Access Project aiding government in reducing overhead costs by 20%
- **ECON481 Seminar in Microeconomics:** Authored a comprehensive overview pertaining to sports facilities and mega-events and engaged in discussions about whether the local government ought to support the construction of sports facilities
Proffered a meticulously-detailed study on the value of mega-events hosting for both developed and developing nations

Additional Experience
Stats Tutor: Kingston, Canada   2018.10-2020.04
- Assisted over 100 Queens University students with their introductions to statistics
- Compiled well-structured material that was extracted from both textbooks and other online sources to increase organization and streamline operations
- Created a plethora of utilitarian exam questions to be used for enhanced practice and retention of material
- Clarified the course content while considering multiple avenues of instruction

3BearKid Volunteer: Qinghai Province   2016.06-2017.08
- Helped plan the daily activities, meals, and overall educational program for children aged 10-12 by operating a smooth, safe camp with the help of other staff members
- Provided daily feedback on the summer camp progress to parents