(647) 884-2770 | raymond.dao@ryerson.ca | Toronto, ON

**EDUCATION**

**Bachelor of Commerce,** Ryerson University, Toronto, ON September 2016– Present

* Majoring in **Finance,** Minor in **Economics**
* Relevant Coursework & Grades: Statistics, Economics, Financial Accounting, Managerial Finance, Business Calculus
* Catherine Lund Entrance Award, Ryerson Scholarship, CGPA: 3.54, Ryerson Junior Ace Business & Finance Case Competition

**PROFESSIONAL EXPERIENCE**

**Summer Finance Associate,** Ontario Ministry of Education, Toronto, OntarioJune 2017 – August 2017

* Completed a summer internship in the Student Achievement Division of the Assistant Deputy Minister’s Office
* Created and maintained summary and forecasting reports of outgoing transfer payments with the use of Pivot Tables, VLOOKUP and Macros to present information that resulted in effective decision making and budgetary planning by managers at division wide meetings
* Analyzed and inputted several journal entries to ensure that all transactions were recorded for future reference and auditing
* Applied various internal auditing procedures to reconcile more than $20,000 worth of expenditures
* Ensured that transfer payments to Ontario school boards for student achievement programs were paid by keeping in touch with Directors and Superintendents of education in both English and French

**Bilingual Customer Service Representative,** RBC Royal Bank, Toronto, Ontario January 2017 – May 2017

* Provided a superior customer experience to clients by ensuring that all concerns and enquiries were addressed in a professional and knowledgeable manner resulting in complete customer retention and satisfaction
* Promoted and upsold RBC products and services by having strong product knowledge and quality conversations with customers which led to meeting their needs as well as exceeding sales and referral targets by 50%

**EXTRACURRICULAR EXPERIENCE**

**Analyst,** Ryerson Investment Group (RIG), Toronto, Ontario January 2017 – Present

* Perform equity research by analyzing financial reports, market news and conducting research through Bloomberg Terminals
* Perform various company valuations using precedence, comparable and DCF methods to search for companies that have the potential for capital appreciation for the RIG simulation fund
* Give brief summaries about industry specific news (Energy & Utilities sector) at weekly meetings in order to have quality discussions, to keep other analysts informed and to listen to other analyst’s opinions
* Prepared an equity research report and presentation on Ritchie Bros. Auctioneers (TSX: RBA) and presented in front of industry professionals from firms such as DBRS and Macquarie Group

**Mentor,** Ryerson Tri-Mentoring, Toronto, Ontario September 2017 – Present

* Provide guidance and support to an incoming first year student in the accounting and finance program
* Ensure their success by assisting them in identifying skills required to succeed at Ryerson

**ADDITIONAL INFORMATION**

* Languages: Cantonese and French (Immersion)
* Notable Skills: Bloomberg, Macros, PivotTables, Microsoft Office
* Certifications: Bloomberg Essentials, Wall Street Prep
* Volunteer: Growing Tykes Learning Centre, Malvern Community Centre, Scarborough Blizzard Youth Soccer Club
* Interests: Travelling, Learning New Languages, Fitness, Soccer, Basketball, Volleyball, Investment Banking, Private Equity, Wealth Management, Global Affairs