**John Smith**

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Education

**Non-Target school of business** New York, NY

*Bachelor of Business Administration in Finance and Accounting (GPA: 3.5 and graduated Cum Laude)* 2017 – 2019

*Transferred from ABC College (worked full time while attending full time school)*

* **Honor’s Society:** Set up on-campus recruiting events with over 500 attendees
* **Cultural Student Org:** Coordinated 10+ social and community service events
* **Business Fraternity:** Hosted series of on-campus professional events with over 200 total attendees

Experience

**Bulge Bracket Top ABL lender** Chicago, IL

*Credit Analyst, Asset-based Lending* Summer 2018, Jan 2019 – Present

* Work on Asset-based Lending (ABL) transactions to support leveraged buyouts, mergers and acquisitions, recapitalization, debtor-in-possession (DIP) financing, bridge financing and refinancing for both financial sponsors and strategic clients
* Prepare credit approval memorandums, term sheets, deal screen memorandums, financial spreads, risk rating scorecards, loan pricing, collateral write-ups, borrowing base calculations and maintaining data rooms
* Conduct in depth financial analysis and research including debt repayment models (management and stress case scenario), due diligence, industry analysis, credit and capital structure analysis, debt service models, borrowing base analysis, projected cash flow analysis, liquidity analysis and covenant research on credit agreements

**Selected Transaction Experience:**

* Joint Lead Arranger / Bookrunner on ABC Enterprises’ $250MM ABL credit facility
* Drafted pitchbook to include precedent transactions led by Bulge Bracket, ABL market update, industry trends and proposed term sheet
* Performed cash flow / debt repayment analysis and pro forma capital structure scenarios to determine the company’s repayment capacity
* Prepared initial deal screen memorandum, credit term sheet and credit approval memorandum for use by credit risk and portfolio officers in their consideration of this transaction
* Joint Lead Arranger / Bookrunner on ABC Corporation’s $250MM ABL credit facility
* Prepared credit approval memorandum to consent ABC’s acquisition of CBA Corporation for $775MM and divesture of ABC’s Coffee and Tea business for $405MM
* Performed cash flow and fixed charge coverage analysis to reflect the company’s ability to meet its debt obligation post acquisition and divestment; constructed sensitivity analysis showing changes in growth rates, EBITDA margins and operating cash flow
* Responsible for due diligence, collateral analysis, industry analysis, compliance / regulatory check list and formal credit underwriting

**Bulge Bracket** New York, NY

*Brokerage Associate* Jan 2018 – Jun 2018

* Supported a team of private banker, trust advisor, wealth planner and specialized wealth strategist in highest revenue east coast office and worked on ad hoc projects for affluent clients with AUM of $200MM+
* Built pitchbooks addressing customized lending, investments, and cash management services for potential high net worth clients

**Bulge Bracket** New York, NY

*Relationship Banker / Small Business Specialist* Jul 2016 – Oct 2017

* Managed a book of assigned clients with $20MM+ of combined assets and proactively met with them in person and over the phone to build lasting relationships
* Originated over $5MM+ of small business and consumer loans by partnering with financial advisors, mortgage bankers and business relationship managers

Additional

***Languages:*** Native in English and Asian language

***Computer:*** Proficient in Microsoft Word, Excel and PowerPoint; FactSet; Capital IQ; Bloomberg; and Dealogic

***Modeling:*** “Training the Street” and “Breaking into Wall Street”: self-study course covering valuation and financial modeling

***Certifications:*** Winner of 2015 Bulge BracketValuation Competition; Bloomberg Certification Program; Series 6 and 63

***Interests:*** Texas Hold’em, fishing and actively involved in volunteering work to help enhance education for kids in underserved communities