

## Ho Khin Wai

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### EDUCATION

**National University of Singapore (NUS)** Aug 2016– May 2019  
*Bachelor of Business Administration, Honours (Distinction)*

- CAP Score (4.05/5.0), Specialisation in Finance
- Recipient of the NUS Undergraduate (Merit) Scholarship, Awarded to 10% of the Cohort
- Exchange Programme (Jan - Jun 2018) in Foster School of Business, University of Washington, USA
- 2-Year Interdisciplinary Programme at Tembusu College, NUS

**Nanyang Polytechnic** Apr 2011– Apr 2014  
*Diploma (with Merit) in Banking & Financial Services*

- GPA Score: 3.96 (High Distinction; Singtel Award Holder; Ngee Ann Kongsi (All-Rounder) Award Holder)
- Top Diploma Student (2012 & 2013) and NYP Director's List Honouree for all semesters (top 5% of cohort)

### EXPERIENCE

**Khinwai.com** (Personal portfolio website with investment track record & stock analysis) Jun 2018–Current  
**Founder & Editor**

- Manages personal portfolio with total returns at 49.93%; annualized returns at 12.31% (3.49 years till date)
- Outperformed 52.63% of all Global Motley Fool CAPS players/analysts
- Has been continuously honing his equity research and investment analysis skillset for 6 years till date
- Has written for publications like [wealthmastery.sg](http://wealthmastery.sg) on topics such as Finance, Branding and Digital Marketing

**Zen Invest Solutions** (Startup experience in the digital marketing & finance space) Sep 2014–Sep 2016  
**Founder**

- Led a team of 4 other motivated individuals in providing unconventional lifelong learning for youths
- Conducted classes of 20+ participants on Long-Term Investing, Online Marketing/Funnels & Personal Finance
- Executed affiliate email marketing campaigns (Personal Dev niche), with a 10,000-subscriber list & leaderboard rankings

**DBS Bank Ltd, Singapore** (Operating in 17 regional markets, S\$332.6 billion AUM for 2015) Feb 2013–Apr 2013  
**Analyst Intern, Financial and Regulatory Reporting**

- Resolved over 400 backlog entries of the Bank's Finance Suspense account (transactions with human errors or system faults) to zero daily, resulting in smooth flow of normal transactions and eliminating bottlenecks
- Reconciled daily balances of Trade Finance and Loans ledgers, and resolved "breaks" (variances) between the source and the ledger by contacting 3 other departments and finding out the root cause of those breaks
- Contributed to proofreading & verification of the Bank's 2013 Financial Statements before Management approval

### ORGANISATIONAL AND COMMITTEE EXPERIENCE

**Strategos, Tembusu College, National University of Singapore (Investment Club)** Mar 2017– Current  
**President**

- Led a team of 6 to achieve greater financial literacy in our College of 570 students, organizing events like the Cashflow 101 Challenge, hosting Teas inviting industry experts, and publishing articles on the College's site

**Nanyang Polytechnic's The Write Stuff** (Journalism Club) Jan 2013–Jan 2014  
**President**

- Ramped up publicity for the club and boosted memberships from 8 to over 20 people (150% increase)
- Spearheaded club events e.g. Inaugural Writers' Dialogue 2013 & Open House Social Media Campaign 2013
- Collaborated with external PR houses for media interviews with notable YouTube celebrities

**Nanyang Polytechnic Investment Club** Jan 2012–Jan 2014  
**Online Publicity Director**

- Led online marketing campaigns publicising club events for AY12/13, boosting memberships by over 55%
- Written in-house financial articles on investing, as well as other topics such as budgeting, insurance and loans

### AWARDS AND ACHIEVEMENTS

- Achieved Top 10% (12<sup>th</sup> Position) international placement in the 2014 CME Group Trading Challenge Preliminaries, beating teams NTU and SMU, and was one of the top Singapore teams to enter the Finals
- Awarded 2<sup>nd</sup> Place for the 8I Value Investing Summit Stock Research Competition in February 2017
- Achieved 2<sup>nd</sup> Place in the GC3 M&A Competition, and 3<sup>rd</sup> Place in the EY+UW Business Case Competition
- Attended the 2015 Value Investing Mastery Course organised by BigFatPurse, a Singapore Financial Educator, and emerged as the top team for their Investment Challenge with a portfolio growth of over 300%
- Attained Bloomberg Assessment (BAT) score at 80<sup>th</sup> percentile & Bloomberg Market Concepts (BMC) certification