

Khoi (Andrew) Pham

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EDUCATION

University of New Brunswick

BBA Co-op, Finance & Economics (Combined Honours)

Fredericton, NB

Sep 2021 – Oct 2026

- **Cumulative GPA:** 4.1/4.3 (~3.8/4.0) | Dean's List (all years)
- **Honours & Awards:** \$40k scholarships awarded for academic & leadership, UNB BAUS Leader of the Year (2022 & 2023)
- **Relevant Courses:** Student Investment Fund, Theory of Finance, Corporate Finance, M&A, Financial Markets & Institutions

PROFESSIONAL EXPERIENCE

Toronto-Dominion Bank

Finance Operations Analyst

Dieppe, NB

Jan 2026 – Present

- Automated journal entry and ledger mapping processes using Power Query, saved 20 work hours per month from the manual efforts
- Verified \$8M in IT project accruals monthly against invoice and GL data, booked new/re-accruals or lapses, and reconciled balances
- Generated monthly asset depreciation reports from 3 Oracle Analytics Cloud datasets to support business partners' FP&A activities

Project Destined

Remote

Summer Private Equity Analyst

Jun 2026 – Jul 2026

- Built a 10-year cash flow forecast from a bottom-up rent roll and building expense to value a \$6.5M multifamily value-add deal
- Sized acquisition debt using DSCR, debt yield, and LTV methods, and subsequently built a 10-year monthly amortization schedule

Irving Oil Ltd.

Saint John, NB

Middle Office Risk Analyst Co-op

Sep 2025 – Dec 2025

- Automated daily EOD trade reconciliations with Python scripts, reduced 80% task time with 100% back-test accuracy
- Generated daily future pricing report for 60+ oil & gas commodities and delivered to 100+ stakeholders to support hedging activities
- Verified swap contracts and confirmed terms with bank counterparties within 24 hours, mitigating operational and settlement risks

Extern

Remote

Equity Research Analyst

Jun 2025 – Aug 2025

- Issued a BUY rating on RMBS based on its leadership in DDR5 memory for data center demand, target price achieved with +26%
- Designed a 3-page investment memo and assisted peers' financial modeling; honored to receive the top 10% performer award
- Constructed a DCF and comparables valuation deriving a \$95 base-case intrinsic value to anchor the BUY thesis

UNB Student Investment Fund

Fredericton, NB

Equity Research Analyst – Technology Sector

Sep 2024 – Apr 2025

- Initiated a pair trade short BCE on slow population growth and long CLS on AI momentum, resulting in 5.0% market outperformance
- Pitched 3 stocks (AAPL, NVDA, TVK), backed by 3-statement modeling, DCF, and comparables using MS Excel and Bloomberg
- Authored a 7-page semiconductor sector report on 6 industry trends, key value drivers, competitive landscape, and investment risks

Vaughan Chair of Regional Economics (Prof. Herbert Emery), UNB

Fredericton, NB

Economics Research Assistant

Dec 2023 – Dec 2025

- Built NB 1997–2022 manufacturing productivity benchmarks from StatsCan and BLS and delivered to the JDI Roundtable
- Constructed a 25-year provincial panel dataset (GDI, C+G) quantifying divergence between GDP growth & population well-being

ACTIVITIES & LEADERSHIP

Van Berkomp Small-Cap Case Competition 2025, Team Lead

Jan 2026

Led the research on TerraVest's valuation modeling and report writing, resulting in a SELL rating during a 7-day diligence sprint

Bank of Canada Governor's Challenge 2024, Team Lead

Nov 2025

Led a 6-member team to recommend a 50-bps rate cut to 3.25%, supported by a Python-based VAR inflation/GDP forecast model

Vietnamese Student Association in Fredericton, President

2022-2023

Founded *Letter to 506* podcast amplifying students' success stories (got 3k+ streams); raised \$2k for 70-member community events

Other Activities: TD Virtual Social Committee 2026, UNB Peer Mental Health Support (2024), Business Statistics Tutor (2023)

PROJECTS

Valuation Ninja

May 2026

Built an in-house Excel Power Query model that utilizes free sources to pull up to 30 years of financial data for any US ticker and auto-runs valuation models: WACC build-up, DCF & DDM. Reducing hours of model setup to a single ticker input refresh

SKILLS & ADDITIONAL INFORMATION

- **Computer:** MS Excel, Word, PowerPoint, Bloomberg Terminal, PitchBook, Adobe Photoshop, Canva
- **Certifications:** CFA Level 1 Candidate (Feb '27), Bloomberg Market Concepts, Wall Street Prep Financial & Valuation Modeling
- **Interests:** Arsenal FC fan, fingerstyle guitar player (can play a song after one listen), running, swimming, tennis, volunteering