MOHAMMAD RAYAN

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EDUCATION

Golden West College, Huntington Beach, CA

Business Administration, expected 2027. Transfer to a four year university in Fall 2027. Bachelor's degree expected 2029.

Completed programs: Bank of America Investment Banking Job Simulation (Forage); Fidelity Investment Banking Job Simulation; Wharton Business and Financial Modeling.

EXPERIENCE

Founder and Owner, Nexiv LLC

December 2025 to Present. Huntington Beach, CA and Pakistan.

Founded and run a supplement business supplying vitamins and health products to retailers and vendors in Pakistan.

Source products, manage suppliers, price bulk orders, and coordinate inventory, shipping, and customer communication.

Maintain books in Excel and track cash flow, margins, purchasing, and profitability for each order.

Produce marketing videos and product content.

Founder and Quantitative Researcher, 9thEdge

February 2026 to Present. Huntington Beach, CA.

Develop, test, and monitor trading strategies for a quantitative research service.

Built a research system with 12 agents that routes orders through Interactive Brokers with risk controls.

Evaluate strategies using walk forward tests, regime checks, permutation and bootstrap testing, and false discovery control.

Identified and corrected seven statistical errors, including look ahead bias and a Sharpe ratio overstated by a factor of 16. Combined 22,399 records in SQLite and maintain 151 automated tests.

Vehicle Acquisition and Wholesale Associate, Family Automotive Wholesale Business

2025 to Present. Southern California.

Evaluate, buy, and move vehicles for a wholesale operation handling 100 to 200 vehicles per month.

Compare market prices, repair costs, resale values, and expected margins before purchases.

Support inspections, paperwork, inventory tracking, transportation, and buyer coordination.

LEADERSHIP AND SERVICE

Cofounder and Copresident, Coast Consulting Club, Orange Coast College

Help lead a student consulting club advising local businesses on business, finance, and strategy.

Volunteer, Community Service, Pakistan

Volunteered weekly for two years at orphanages and senior care homes, distributing food and leading educational and recreational activities.

Member, Model United Nations and Entrepreneurship Club

SKILLS

Investment Banking: DCF valuation, LBO modeling, three-statement models, comparable company analysis, precedent transactions, accretion and dilution analysis, WACC, sensitivity analysis, EBITDA and EBIT analysis, pitch book preparation.

Business and Finance: Business management, financial statement analysis, bookkeeping, cash flow tracking, supplier management, inventory management, purchasing, pricing, margin analysis, market and industry research.

Leadership and Communication: Team leadership, team coordination, client and supplier communication, business consulting, problem-solving.

Quantitative Analysis: Derivatives and options pricing (Black-Scholes and binomial models), pricing engines, Monte Carlo simulation, backtesting, time series analysis, hypothesis testing, cointegration, volatility modeling, risk controls, walk-forward validation.

Excel: XLOOKUP, VLOOKUP, PivotTables, Power Pivot, TEXTSPLIT, data validation, SUM and COUNT functions.

Technology: Python, pandas, NumPy, SciPy, statsmodels, scikit-learn, SQLite, Flask, REST APIs, React, Interactive Brokers API.

Media: Sony Vegas Pro, Adobe After Effects, video editing, promotional video production.