

Terence Cheng

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PROFESSIONAL EXPERIENCE

Risk Analyst Intern, [Toronto-Dominion Bank](#) 09/2026 – Present

- Lead developer on a ticket intake & database system to streamline and organize inquiries for the entire team of over 80+ employees using **Visio**, **Power Apps**, **Power Automate** & **SharePoint Lists**.
- Co-leading all dashboard development within my smaller team (Enterprise Risk, Reporting & Analytics).

Data Analyst Intern, [Toronto-Dominion Bank](#) 01/2026 – 08/2026

- Developed dashboards & reports covering total expenditure costs and a cost forecasting view, enabling product owners to understand current and future costs on **Power BI** (*Enterprise Financial Operations*).
- Collaborated with BizOps on billing automation for product owners so they understand their usage costs in an email to encourage cost-optimized operations in the future with **Power Automate** & **Power BI**.
- Pulled, analyzed, and presented ad hoc requests to management with **Excel** & **Databricks (SQL)**.
- Developed additional features & data pipelines in dashboards related to tracking analytics from ThreatMetrix & BioCatch in **Power BI** (*Financial Crimes*).
- Proposed and helped implement a **SharePoint** data-migration solution, reducing operational costs.

Database Developer Intern, [Epiloid Biotechnology](#) 09/2025 – 12/2025

- Created streamlined batch record input/modification pipelines on **Notion** to optimize experiment deviation data in the databases, reducing the burden for the lab technicians.
- Strategically designed new strategies visualized in **Visio** for automated lab inventory calculations, grant tracking and detailed task management to ensure efficiency and organized record-keeping.
- Communicated closely with CEO, team lead and members through Slack to ensure **project alignment** and full understanding of the detailed lab procedures and operations.

Product Manager, Developer & Analyst, [Lumora Intelligence](#) 10/2025 – 07/2026

- Designed & deployed the core infrastructure for our specialized AI agents that support thousands of students in learning coursework material more easily without abusing AI.
- Managed & designed the workflow, deadlines, and product/design strategy while communicating progress through weekly meetings and **Microsoft Planner**.

Data Analyst, [GLOCAL Foundation of Canada](#) 07/2025 – 08/2025

- Lead developer and manager on a project/story about Government Spending and the Healthcare Industry in Canada by creating a webpage that includes data analysis reports and interactive visualizations using **Figma**, **Power BI**, **Python**, **Tailwind CSS/HTML** & **JavaScript**.
- Developed multiple scraper scripts on Saskatchewan's agriculture, education and more to help streamline up-to-date information collection for future projects using **Python** & **Jira**.

Market Analyst Intern, [Semper8 Capital](#) 01/2025 – 04/2025

- Researched, analyzed, and visualized datasets from hundreds of firms in East Asia's EV & Robotics industry with **FactSet**, **IBISWorld**, **PitchBook**, **Excel** & **Word**.
- Composed and presented large, detailed reports that included industry overviews, trends and M&A implications directly to the CEO & CCO in **PowerPoint**.

EXTRACURRICULARS

Professional osu! Competitor, UofT osu! Team 06/2022 – Present

- Team captain for the [University of Toronto osu!](#) collegiate team (o!CL) during the 2024 Winter Tier 1 Split (3rd place finish vs 87 universities worldwide).
- Coaching a few team members in Tier 2 on fundamentals, theory, strategy, and mindset.

Mentor & Social Committee Co-Chair, Toronto-Dominion Bank 09/2026 – Present

- Mentoring & supporting curious professionals inside and outside of the bank.
- Co-leading internal in-person early talent events. Coordinating with members to make fun & helpful events.

SKILLS

Software – Excel (PivotTables, X/VLOOKUP), Power BI (DAX, Power Query), Databricks (Azure), Powerpoint, Word, Visio | FactSet, PitchBook | Figma, Canva | Jira, Confluence, SharePoint, SharePoint Lists

Skills – Statistical Analysis, Data & Financial Analysis, Cleaning & Modelling, Quality Assurance, AI Development, Process Mapping, Integration & Workflow Automation, Operations & Project Management, Agile Development (SCRUM), Organization, Communication, Problem Solving

Libraries & Frameworks – SQL (SQLite, Databricks), Python (NumPy, Pandas, Seaborn, BeautifulSoup)

EDUCATION

University of Toronto, [HBA, Business Technology Management](#) Expected 2028

- Accounting, Macro/Micro Economics, Finance, Business Law, Project Management, Operations Management, Information Systems, Business Research, Marketing Statistics, Data Analytics