**Cynthia** **Urrutia**

Canada | +1 604 830 7007 | cynthia.urrutia.ch@outlook.com

**Work History**

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| **Scotiabank – Global Banking and Markets** | Toronto, Canada |
| Sales And Trading Intern  | Aug 24 – Dec 24 |

* Scheduled to complete a 4-month fall internship at Scotiabank Global Banking and Markets.

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| Pension Fund Provida, Metlife Group | Santiago, Chile |
| Senior Fixed Income Analyst (Buyside) | Sep 21 – Aug 23 |

* Analyze the international fixed-income market to identify investment possibilities and generate an investing thesis through a portfolio management view.
* Manage a portfolio comprised of $7B within five multi-funds with strategies ranging from the most aggressive to the most cautious; with a comprehensive focus on both operational and financial aspects of the funds.
* Help facilitate short-term liquidity necessities for daily operations.
* Select and trade over ~200 foreign funds and corporate and government direct bond instruments.
* Hold regular meetings with counterparties, analyzing the strategies and possible economic scenarios.
* Create monitors using VBA, Bloomberg, and Python to encourage idea capture with solid attention to detail.

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| **Bice bank** | Santiago, Chile |
| Portfolio Strategy Analyst (Sellside) | Feb 19 – Aug 21 |

* Gathered, documented, and modeled data to assess business trends and monthly portfolio construction.
* Created spreadsheets that identified a portfolio's profitability, including asset class selections and selectivity within classes.
* Developed support tools, including expected return models, currency, rate, sovereign risk monitors for Latin American nations, and a reference benchmark.
* Promoted successful investment plans with well-organized and smooth presentations for institutional and retail clients.
* Conducted a financial market study focusing on the International Fixed Income category to gather the essential data for generating investment portfolio recommendations.

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| Bice bank  | Santiago, Chile |
| Equity Research Analyst (Buyside)  | Aug 17 – Jan 19 |

* Performed detailed investment analysis of ~18 companies, calculations, and reports on the banking industry in Latin America.
* Promoted successful investment plans with well-organized and smooth presentations.
* Developed and deepened client relationships through tailored investment plans to cement profitable partnerships.
* Orchestrated client-centered financial packages, factoring in current market trends.
* Analyzed and offered investment reports on Latin America's banking, food, and cement sectors for stocks and fixed income, considering firms from Chile, Brazil, Peru, Colombia, and Mexico.
* Conducted a quarterly bond book reviewing the performance of Latin American banks and generating a ranking.

**VOlunteer**

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| **Thompson Rivers Student Investment Fund (TRUSIF)** | Kamloops, Canada |
| Research Analyst | Nov 23 – Dec 25 |

* Conduct in-depth market research on REITs and financial companies and monitor market trends with Factset and S&P Capital IQ to support investment fund decisions.
* Analyze financial data utilizing mathematical and analytical tools to evaluate investment opportunities.
* Generate financial analysis and modeling to create detailed reports and presentations.

**Education**

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| **Thompson Rivers University – Computer Science Diploma** (2023-Grad Dec 2025) | **Canada** |
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| **Universidad de Chile - Master in Finance** (2015-2016) | **Chile** |
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| **Universidad de Chile - BBA, Economic major** (2010-2015) | **Chile** |
| Teacher Assistant – Corporate Finance |  |

**ADDITIONAL INFORMATION**

* **Programming Skills:** Bloomberg, FactSet, S&P Capital IQ, Python, SQL, VBA, Java.
* **Certifications:** **MIT Professional Education** - Applied Data Science. **QuantInsti** - Executive Programme in Algorithmic Trading.
* **Interests:** swimming, spinning, and hiking; passionate about dogs; fluent in Spanish and currently learning French.