ADAM ZIKMUND

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EDUCATION

Charles University, Faculty of Mathematics and Physics — Prague
BSc in Financial Mathematics — *Sep 2026 – Jun 2029 (expected)*

- First semester: mathematical analysis, linear algebra, accounting, programming. Also the elective Practical Aspects of Financial Risk Measurement and Management (NMFP463), taught by practitioners.

Gymnázium Christiána Dopplera — Prague
Mathematics, physics and computer science — *Sep 2022 – Jun 2026*

- Maturita (school-leaving exam) in mathematics, programming and English; Cambridge CAE (C1).
- Final-year paper (top grade): my own model of how the EU ETS 2 allowance price passes into fuel prices and household budgets. Result: a coal-heated house pays about CZK 18,000 more a year, and the Social Climate Fund covers about 22% of it.

EXPERIENCE

Valor Group — Prague
Trainee, Financial Advisory — *Jun 2026 – Sep 2026*

- Modelled client financial plans (insurance, investments, household budget), prepared meeting materials and joined client meetings.
- Analysed a client portfolio across several funds: fees, duration, liquidity and rate scenarios. Delivered as a client presentation.
- For advisers: a trainer for the Czech National Bank professional exams (3,300 questions with explanations, mock exams). For marketing: a generator of carousels and videos from a JSON brief.

Freelance — Prague
Software and Automation — *Jan 2026 – Present*

- For clients: web data collection, building language models into systems (Anthropic API). Automating e-mails, content and graphics: less need for help from other people, higher efficiency and less work on repetitive tasks.

Freio (freio.cz) — Prague
Co-Founder, Business and Strategy — *Feb 2026 – Jul 2026*

- EdTech platform for Czech university admission (SCIO) test preparation: business strategy, market validation, customer segmentation, the first website and first customers. Left by agreement with my partner, with a buyout of my share.

Cloudinfrastack — Prague
DevOps and Infrastructure (contract) — *Apr 2026 – May 2026*

- Linux server administration, cloud virtualisation and CI/CD.

Božíií (boziii.com) — Prague
Founder and Developer — *Sep 2025 – Present*

- A website connecting people who are looking for faith and God with parishes and churches, with as little friction as possible for each person and guidance along the way. Working with 19 Prague parishes and churches. Next.js, TypeScript.

Sauna & Wellness Rooms Central — Prague
Shift Supervisor (part-time) — *Oct 2024 – Present*

- Cash handling, daily closings and till reconciliation; leading the shift.

PROJECTS

Financial models in the browser — 2026

- Three implementations of my own: option pricing (Black–Scholes with Greeks), Monte Carlo price simulation with jumps, 5% VaR and expected shortfall, and the Markowitz efficient frontier with its sensitivity to estimation error. Vanilla JS, no libraries.

Algorithms in C# — 2025 – 2026

- Programming seminar and exam preparation: Dijkstra, graph search, minimum spanning trees, sorting algorithms, backtracking, dynamic programming, minimax.

Training app — 2026

- My own web app: daily sync of Garmin watch data, training-load calculations (ACWR, CTL/ATL) and a daily recommendation via the Anthropic API. Next.js, Postgres.

SKILLS & INTERESTS

Programming: Python, TypeScript, C#, SQL; Next.js and React, Git, Linux
Working with AI: Systems where a language model does part of the work and ordinary code decides the rest, with a person as the safety net; scheduled automation; Claude Code, Claude Cowork and Google Antigravity daily
Finance and mathematics: Option pricing, Monte Carlo, Markowitz, VaR; accounting; probability and statistics, linear algebra
Languages: Czech (native), English (C1, Cambridge CAE), German (A2, actively learning)
Interests: half marathon 1:24 and backyard ultra training, 11 years of competitive baseball, poker and game theory