Bao Nguyen

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EDUCATION

University of Delaware, Lerner College of Business & Economics   August 2021 - May 2025
Bachelor of Science in Finance   *Newark*, DE
Dean's List: 5 semesters   Junior/Senior GPA: 3.5

Relevant Coursework: Advanced Corporate Finance, International Finance, Investments, Financial Modeling & Valuation, Intermediate Financial Management, Accounting I & II, Banking & Monetary Policy, Business Analytics

WORK EXPERIENCE

Financial Operations Associate   August 2021 - Present
Sunlight Salon   *Newark, DE*

- Managed daily financial operations including cash flow tracking, revenue analysis, and expense reconciliation totaling $1,000-$2,000 daily, maintaining 100% accuracy across 4+ years
- Analyzed sales trends and customer data to identify revenue optimization opportunities, contributing to 20% increase in customer retention through data-driven recommendations
- Generated financial performance reports and maintained accurate recordkeeping for business decision-making, ensuring compliance with financial controls and data security standards

Software Engineer Intern   June 2021 - August 2021
JPMorgan Chase   *Newark, DE*

- Supported financial data analysis and reporting initiatives at Fortune 100 financial institution, streamlining data workflows that reduced report generation time by 30% and improved operational decision-making efficiency for banking operations team
- Collaborated with cross-functional technology team to enhance application usability by 25% while maintaining strict data security protocols for sensitive customer financial information
- Documented retail banking workflows and compliance procedures, creating reference materials that supported team onboarding and knowledge transfer in enterprise banking environment

Business Analyst   September 2021 - Present
WeaveMedia   *Newark, DE*

- Analyzed business financial needs for 30+ small business clients, providing strategic recommendations on technology investments, operational efficiency, and revenue optimization strategies
- Evaluated client budgets ranging from $2K-$15K and calculated ROI projections for custom solutions, ensuring deliverables aligned with financial objectives and resource constraints

Projects

Costco Valuation Model (DCF)   November 2025

- Calculated intrinsic value of $434/share for Costco using DCF model with 8% WACC, identifying 53% overvaluation versus $922 market price
- Developed 42-scenario sensitivity analysis testing WACC (6.5%-9%) and terminal growth (1.5%-4%) ranges, confirming overvaluation across all cases
- Analyzed 4 years of 10-K filings to project 5-year financials with 9%→7.5% revenue CAGR, determining SELL recommendation at 50x P/E multiple

Microsoft-Activision M&A Analysis   January 2026

- Built M&A model in Excel analyzing Microsoft's $68.7B Activision acquisition, constructing Sources & Uses, $75.4B purchase price allocation, and accretion/dilution analysis quantifying -1.3% Year 1 GAAP EPS impact
- Quantified $2.1B annual synergies and benchmarked deal valuation (7.8x EV/Revenue) against 39 comparable transactions, identifying 123% premium to industry median justified by strategic rationale
- Synthesized 10+ SEC filings and regulatory documents into investment banking-style memo with buy recommendation supported by 3-5 year path to GAAP accretion

SKILLS & INTERESTS

- Vietnamese (Fluent), English (Native); Advanced Excel (financial modeling, data analysis), PowerPoint, Word; SQL and Python
- Equity investing and portfolio management, financial markets research, personal finance, technology trends, daily fitness walking