

MICHAEL BAILEY

Financial Planning & Analysis Expert | Equity Analyst | AI Training Contributor

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PROFESSIONAL SUMMARY

Cross-market Financial Planning & Analysis professional with deep expertise in equity valuation, multi-scenario financial modelling, earnings forecasting, and institutional-grade research across both Nigerian Exchange Group (NGX) and U.S. markets. Proven ability to analyse complex financial and macroeconomic datasets and translate quantitative findings into clear, actionable business intelligence for diverse audiences. Experienced in building comprehensive analytical rubrics and structured decision frameworks that drive strategic planning and capital allocation. Adept at advising on key performance metrics — including ARR, MRR, CAC, and LTV — and applying GAAP/IFRS-aligned reporting standards across financial deliverables. Additional expertise in AI output evaluation and rubric design for finance-specific model training.

CORE COMPETENCIES

- Advanced Financial Modelling & Forecasting
- DCF Valuation, Comps & Relative Multiples
- Multi-Scenario & Sensitivity Analysis
- Earnings & Revenue Forecast Development
- Macroeconomic & Interest Rate Analysis
- Risk Management & Downside Stress-Testing
- US GAAP / IFRS Reporting Standards
- SaaS Metrics: ARR, MRR, CAC, LTV
- Business Intelligence & Data Analytics
- AI Rubric Design & Model Evaluation
- Cross-functional Strategic Communication
- Sector Rotation & Capital Flow Assessment

PROFESSIONAL EXPERIENCE

Independent Equity & Financial Planning Analyst

2023 – Present

Self-Employed | Remote

- Covered 50+ publicly listed companies across NGX and U.S. markets, delivering institutional-format financial analysis with valuation conclusions, risk assessments, and investment theses aligned to GAAP/IFRS reporting standards.
- Built 40+ multi-scenario DCF models incorporating WACC sensitivity bands ($\pm 100\text{--}300\text{bps}$), terminal value compression/expansion scenarios, and margin normalisation cases — forming the backbone of FP&A-grade forecasting and scenario analysis deliverables.
- Identified pricing inefficiencies averaging 15–35% deviation from intrinsic value estimates; selected high-conviction positions realised 20–60% price convergence within 6–12 months, validating model accuracy and analytical rigour.
- Conducted cross-cycle earnings diagnostics — tracking estimate revisions, forward guidance shifts, and operating leverage dynamics — to refine revenue and earnings forecasts ahead of market repricing.
- Integrated macro regime analysis including rate cycle positioning, liquidity conditions, and central bank policy signals (CBN and Federal Reserve) into sector allocation models and multiple re-rating assumptions, producing actionable business intelligence for strategic planning.
- Applied structured downside modelling and stress-case testing with minimum 25–40% margin-of-safety thresholds; designed risk-weighted position sizing frameworks analogous to FP&A capital allocation and internal controls processes.
- Developed comprehensive analytical rubrics and structured evaluation frameworks (AlphaEdge Prompt Arsenal — 12-module library) to assess AI-generated financial outputs across technical analysis, fundamental analysis, macro commentary, and institutional positioning — directly supporting AI model training and refinement.
- Produced financial literacy content and market outlook reports for African professional audiences, demonstrating exceptional ability to distil complex financial concepts for non-specialist stakeholders.

Chief Financial Analyst

2024 – 2025

Prime Trades

- Led equity research and valuation oversight for internal strategy development and capital allocation decisions, fulfilling a de facto FP&A leadership function across the investment team.
- Designed a valuation-first decision framework aligning fundamental conviction with technical trend confirmation, improving entry timing, trade selectivity, and risk-adjusted returns — a structured approach directly applicable to FP&A scenario planning and strategic decision support.
- Monitored liquidity cycles, rate expectations, and macroeconomic rotation signals to guide sector exposure adjustments during tightening and risk-off phases; translated findings into concise, cross-functional briefs for non-specialist stakeholders.

- Contributed to strategy refinement that reduced low-conviction exposures and increased capital allocation toward high-asymmetry setups, demonstrating compliance discipline and adherence to internal controls.

Financial Analyst

2025 – 2026

SPM Finance Ltd | Remote

- Conducted stock analysis and prepared other financial reports covering listed equities across multiple sectors, supporting internal investment decision-making.
- Built and maintained financial models tracking revenue, margin, and earnings trends against quarterly filings and management guidance.
- Prepared periodic valuation summaries and equity research notes, benchmarking target companies against sector peers using comparable multiples and DCF outputs.
- Monitored earnings releases, macroeconomic data, and corporate actions, flagging material developments for portfolio and research review.
- Collaborated with team members to standardise reporting templates, improving turnaround time and consistency of client-facing financial deliverables.

AI Financial Model Evaluator (Contract)

2024 – Present

Freelance | Remote

- Evaluate and score AI-generated responses to complex FP&A, valuation, and trading prompts — assessing accuracy, logical consistency, regulatory compliance, and real-world applicability.
- Create comprehensive evaluation rubrics using domain expertise in financial modelling, GAAP/IFRS standards, and investment research to identify model weaknesses and guide iterative improvement cycles.
- Rewrite and optimise ambiguous financial prompts into structured, high-signal queries that improve training data quality for next-generation AI systems handling finance-specific reasoning tasks.
- Apply consistent analytical standards across scenario analysis, financial forecasting, SaaS metrics interpretation, and investment thesis evaluation tasks.

SELECTED PROJECTS & ANALYTICAL DELIVERABLES

Cross-Market Banking Sector Comparative Study

- Conducted comparative valuation across 10+ Nigerian and U.S. banking institutions during divergent monetary tightening cycles, analysing financial statements and sector-level data to deliver actionable business intelligence.
- Identified valuation dispersion exceeding 30% between regions driven by liquidity compression and risk premium adjustments; highlighted mean-reversion opportunities in institutions trading below historical P/B compression bands.

Multi-Scenario Institutional DCF Framework

- Designed a dynamic valuation architecture projecting revenue growth, operating leverage, capital intensity, and cost-of-capital shifts across macro regimes — an advanced financial modelling and forecasting deliverable aligned to FP&A best practice.
- Implemented downside, base, and stress-case modelling with probability-weighted intrinsic value bands; embedded margin-of-safety thresholds and implied IRR outputs to support capital allocation prioritisation and strategic planning.

NGX & U.S. Markets Investor Guide 2026

- Authored a comprehensive, 100+ page cross-market investment guide covering DCF/comparable valuation frameworks, sector outlooks, macroeconomic positioning, and financial literacy foundations — demonstrating exceptional written communication and ability to distil complex analysis for diverse audiences.

TECHNICAL SKILLS & TOOLS

Financial Modelling: Advanced Excel (DCF, multi-scenario models, sensitivity tables), financial statement analysis, WACC and IRR modelling

Reporting Standards: US GAAP, IFRS, NGX disclosure frameworks, institutional equity research formatting

SaaS & Performance Metrics: ARR, MRR, CAC, LTV, churn analysis, unit economics modelling, margin analysis

Macro & Markets: Rate cycle analysis, CBN and Federal Reserve policy interpretation, sector rotation, capital flow assessment

AI & Evaluation: Prompt engineering, AI output evaluation, rubric design for finance-specific model training (Claude AI, ChatGPT)

Communication: Exceptional written and verbal English; proven ability to translate institutional-level analysis for retail, student, and executive audiences across multiple platforms