DAVID CLERC
FINANCE ANALYST/CONSULTANT

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PROFESSIONAL SUMMARY

Experienced finance professional with a solid foundation in data analysis, financial planning, and risk management. Adept at using data-driven insights to support strategic decision-making and improve financial performance. Skilled in financial modeling, budgeting, and forecasting with advanced proficiency in Python and Excel. Known for a detail-oriented approach, strong analytical skills, and effective communication in both English and Spanish.

PROFESSIONAL EXPERIENCE

NextGen Predictions

Co-Founder & Data Scientist - January 2024 - Present

Co-founded an AI company focused on building predictive models for various sectors, including finance and retail, to improve decision-making and strategy.

- Developed an AI Agent for a client that automates client order processing, payment reminders, and technical support (product details and pricing). Initially requiring a dedicated employee at each location, the solution now only needs human intervention on special occasions—improving efficiency and reducing labor costs by over 80%.
- Developed a predictive model for Bitcoin price direction using XGBoost, achieving over 70% precision, supporting data-driven trading strategies.
- Created a model that predicts the probability of Loan Default by the clients of a financial institution and transform it into a revenue maximization. It provides a score to every client so the organization can filter and focus on what they want.
- Developed other projects like predicting avocado prices with an accuracy exceeding 80%, and sales predictions for pharmaceutical and retail sectors, providing financial insights and supporting inventory and demand planning. (Check out my Github)

Procter & Gamble

Finance & Accounting Intern - July 2022 - February 2023

Gained hands-on experience in corporate finance and risk management within a multinational environment, supporting key financial projects and compliance initiatives.

- Plan & execute the Legal Entity Risk Factor project for Chile, where the goal is to better manage the risk (operational, reputational, financial) that faces the organization.
- Implemented the Business Continuity Plan for the Pacific region (Colombia, Perú, and Chile), ensuring process compliance and financial resilience.
- Performed in-depth monthly financial statement analysis for P&G Chile, enabling data-driven decision-making and cost-saving strategies, contributing to potential savings in penalties and taxes.

➔ **These 3 projects help save thousands (sometimes millions) of dollars in penalties and taxes.**

Dadneo

Finance Intern & Startup Consultant - August 2021 - January 2022

Provided financial consulting to startups, focusing on investment readiness, valuation, and financial efficiency through automated reporting and process optimization.

- Advised SaaS-based and other startups on defining their target markets, refining their value propositions, and integrating key SaaS KPIs (MRR, ARR, CAC, LTV, NRR) into their financial models and investor pitch materials so they can raise money (from $50K onwards).
- Valuate startups through different methods and tools [Discounted Cash Flow (DCF) with MonteCarlo Simulations, Comparables, ScoreCard, VC Method, Berkus Method].
- Optimize processes within the organization using Macros (Excel) and create automated reports (PowerBI) **which reduced 20% of the hours invested in those processes.**

SKILLS

- **Financial Analysis & Reporting:** Financial modeling, valuation (DCF, LBO, Comps), budgeting, variance analysis, forecasting, cash flow management, P&L analysis, financial statement analysis, and performance metrics.
- **Risk Management:** Credit risk assessment, market risk analysis, operational risk management, compliance, risk modeling, stress testing, scenario analysis, and capital allocation.
- **Investment Analysis:** Investment research, due diligence, portfolio analysis, equity research, mergers and acquisitions (M&A), venture capital, private equity, discounted cash flow valuation, industry analysis, and business valuation. Knowledge of capital markets, derivatives, options pricing, fixed income, commodities, FX, trading strategies, portfolio management, asset allocation, hedge fund strategies, and economic analysis.
- **Technical Skills:** Advanced Excel (Pivot Tables, VLOOKUPs, Macros), Power BI, SQL, Python for financial analysis, machine learning, automation, R, Tableau, and experience with ERP and financial systems (SAP, NetSuite).

EDUCATION

University of Chile

Bachelor's Degree in Business Administration (with Honors)
Master's in Finance (2019 - 2022 - tbf)

CERTIFICATIONS

- **MS Excel:** Advanced by A2 Academy
- **Python:** Data Science by Coursera

LANGUAGES

- **English:** Advanced (both spoken and written)
- **Spanish:** Native