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05/11/1993

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Ho Chi Minh city

Hanoi

Hanoi University of Civil Engineering

Have scholarship that cover my tuition

Civil Engineer

Speak English like native American

## Stock Price Calculation Software

Aug/22 - Ongoing

- I have 3 years of experience in the stock market. The year of covid 2020 when the market was going down so low, I massively invested and have 57% return from 2020 to 2021. Currently, when the market is going down 35%, I did not even lose money for my stock portfolio. And I saw the huge opportunities with the current market so I decided to quit my senior software engineer job to build my Stock Price Calculation software and pursue my new career path as a stock analyst. In fact, I'm quite confident with my stock analyzing skills that over the long term (1-5 years) more than 90% of my decisions will be right, and the average return from my stock investments will be from 17%-25% on average annually over the long term (5-10 years). My goal now is to become top 1% of stock analyst next year and top 0.1% for the next 3 years.
- I have read multiple books about the stock market: MONEY Master the Game, The Intelligent Investor, The Warren Buffett Way, The Snowball: Warren Buffett and the Business of Life, Margin of safety...
- So I summarized all my knowledge to build my stock calculation software to help me calculate intrinsic value of stocks thousands of times faster than manually.
- The principle that I follow is "buy 1 dollar for less than 50 cents". The way I make buying or selling decisions is based on the calculated intrinsic value of the stock. E.g: The calculated intrinsic price of TLG (CTCP Tập đoàn Thiên Long) is 117,864 VND/share compares with the current stock price is 47,000 VND. So cheap with margin of safety is 60%. If we buy one share we get 2.51 shares. With the current market, I'm knowing at least 10 stocks like this.
- The way I choose stocks and calculate intrinsic stock prices will be inside the following links:
  - ⦿ First visit <https://tuannnguyen.site/login> then press "SIGN IN AS GUEST" button then press "SIGN IN" button. Guests only can see 5 stocks.
  - ⦿ Then visit the following links to see 5 steps to calculate:
    - TLG: <https://tuannnguyen.site/edit-stock/49>
    - VNM: <https://tuannnguyen.site/edit-stock/58>
    - MSN: <https://tuannnguyen.site/edit-stock/64>
    - ACV: <https://tuannnguyen.site/edit-stock/37>
    - VCB: <https://tuannnguyen.site/edit-stock/63>
  - ⦿ To fully analyze one stock I need from 1 to 4 weeks.
  - ⦿ Step 2: I built a checklist to test the stock quality strength like: the business model, management team, financial health, and market price. Often I need the stocks to pass 80% of the checklist before I continue to step 3. In this way I could abandon 95% of the weak stocks inside the stock market from 1165 to ~50 great companies.
  - ⦿ Step 3: Enter key financial metrics for the last 10 years to calculate growth rates in the past according with EPS (Earning Per Share, did take into account stock dividends and stock bonuses)
  - ⦿ Step 4: I only make assumptions for the stocks that I could confidently predict the future growth rate. Then choose the EPS that I want as the based EPS to multiply with the next step PE.
  - ⦿ Step 5: The calculation is based on the method: "Discounted cash flow" from the future back to present. E.g: For each 1 VND as the profit in the future year 2030. Then with the discount rate 8.5% annually, the current value of 1 VND in 2030 is:  $1 * ((100\% - 8.5\%)^{(2030 - 2022)}) = 0.491 \text{ VND}$ .  
I already built an algorithm inside my software that does all the calculations necessary, then summing all the profit for each future year together to find out the final PE. Then take that final PE multiply with the based EPS chosen above, I got the final intrinsic value.
  - ⦿ Step 6: Then if you take a look at the [home page](#). My software automatically summarizes all the important

details for each stock, compares them together and shows a list of stocks arranged from the cheapest stock first.

- My software still needs to improve a lot but right now it can do the job.

## Fullstack Web Developer (Remote)

 Jan/22 - Aug/22

[Tally Group Australia acquired Webtools Australia \(UCONX team, 20 members\)](#).

- Multi-tenant app with microservice architecture for rent to other energy, gas retailers to advertise and set up sales in minutes.

## Fullstack Web Developer (Remote)

 Jun/21 - Dec/21

[Webtools New Zealand \(Agriculture team, 10 members\)](#).

- [A monolith app](#) with both front-end and back-end integrated together to keep track of livestock for farmers in New Zealand.

## Fullstack Web Developer

 Mar/20 - May/21

[Texo Design Ho Chi Minh \(20 member team\)](#).

- An outsourcing company that builds all types of products for customers by many different technologies.

## Founder, Project Manager, Fullstack Developer...

 Mar/18 - Dec/19

Real Estate Social Network. (Ho Chi Minh)

A start-up tried to solve the messy real estate market for Vietnam by copying [Zillow.com](#) and allowing users to post real estate for free.

- Designed system, designed database, chose technologies, hired 3 developers, SEO, marketing, raise capital...
- The app reached 10,000 users already after 3 months, but faced many challenges, and I didn't sense it was going anywhere so I shut it down.

## Real Estate Agent

 Nov/16 - Jan/18

[The Nest Real Estate Co.,Ltd](#)

- Real Estate Agent with main responsibility is to find houses/villas/apartments for foreigners in Thao Dien Area

## Civil Engineer

 May/16 - Nov/16

- [Coteccons Group](#) | Civil Engineer at [Masteri Thao Dien project](#)