

Malcolm Alexander-Neal, M.S.

Compliance Leadership · Accounting & Financial Reporting · Derivatives & Financial Regulation

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PROFILE

Compliance and accounting leader with 15+ years across financial regulation, examinations, and financial reporting. Spent a decade in the CFTC Division of Clearing & Risk overseeing derivatives clearing organizations—building the Division’s TeamMate-based compliance examination program, designing its review framework for exempt clearinghouses, and shaping audit approaches for digital assets—after roles at FINRA and the National Futures Association. Hands-on accounting foundation in close, multi-entity GAAP reporting, regulatory filings, and forecasting at Mizuho Securities, Swedish Covenant Hospital, and US Foods. Founder of Mac Neal LLC (2011).

10 yrs CFTC oversight of derivatives clearinghouses	Built CFTC TeamMate compliance examination program	\$500K Documented cost savings through financial analysis	450+ Employees represented; advised Commissioners on governance
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CORE COMPETENCIES

COMPLIANCE & REGULATORY

- Compliance program design, testing & governance
- CEA, CFTC Core Principles & Regulations Parts 38, 39 & 40
- Margin models (SPAN, VaR), stress testing & default waterfalls
- NFA, FINRA, SEC & SRO rules; WSP review
- Risk assessment & internal-control testing
- Findings, remediation & corrective-action validation
- Regulator liaison; board & executive reporting

ACCOUNTING & FINANCIAL REPORTING

- Month-end close, GL & account reconciliations
- Multi-entity financial statements under GAAP
- Regulatory financial reporting & certified statements
- Budgeting, forecasting & variance analysis
- Tax (1040, 1065, 1120-S), planning & entity structuring
- Acquisition due diligence, SDE recast & valuation
- TeamMate · QuickBooks · Advanced Excel automation

PROFESSIONAL EXPERIENCE

Founder & Managing Partner

2011 – Present

Mac Neal LLC — Tax, Bookkeeping & Compliance Practice · San Diego, CA

- Founded and lead a tax, bookkeeping, and compliance firm serving individuals and small-to-mid-sized businesses on a year-round advisory model.
- Prepare individual and business returns (Schedule C, Form 1065, Form 1120-S), including investor K-1s for SPV and investment-partnership clients; design estimated-tax and entity-structuring strategies, including S-corporation elections.
- Lead financial cleanups of 12–24+ months of incomplete records—including one with \$100K+ in miscategorized transactions—delivering reconciled, audit-ready financials; implement QuickBooks Online systems and provide fractional CFO advisory.
- Perform acquisition due diligence: review target S-corporation returns, recast SDE to adjusted buyer earnings, derive valuation ranges, and set closing conditions for SBA EIDL / UCC liens, payroll-tax clearance, and deal structure.
- Support IRS notice resolution and payment plans, and provide registration and compliance consulting to new CFTC and NFA registrants.

Risk Analyst, Division of Clearing & Risk

June 2015 – 2025

Commodity Futures Trading Commission (CFTC)

COMPLIANCE PROGRAM LEADERSHIP

- Created, built, and implemented the Division’s TeamMate-based regulatory compliance examination program, translating the Commodity Exchange Act and CFTC Core Principles into risk scoping, control testing, documentation standards, issue tracking, and remediation validation; designed the Financial Resources and Treatment of Funds audit programs; trained staff across branches.
- Developed the CFTC’s review framework for exempt derivatives clearing organizations and served as primary regulatory point of contact, setting submission requirements, filing instructions, and financial templates.

EXAMINATIONS, OVERSIGHT & REMEDIATION

- Conducted examinations, inquiries, annual compliance assessments, and remediation for U.S. and exempt DCOs, evaluating governance, conflicts of interest, internal controls, supervisory systems, financial resources, margin methodologies, liquidity, and recovery and wind-down plans.

- Contributed to examinations and remediation for CME (2017, 2018), ICE Clear Credit (2015–2016, 2020), NADEX (2016), and Eris (2020), and to the CMECE, LedgerX, and Eris applications.
- Developed audit approaches for digital-currency issues—valuation, financial-statement presentation, expense projections, SOC 1 reporting, and financial-resource requirements at LedgerX; authored a virtual-currencies memo.
- Prepared findings, executive briefings, and presentations for senior leadership and Commissioners linking examination evidence to regulatory concerns and corrective action; researched governance and board-authority questions for divisional leadership.

REGULATORY FINANCIAL REPORTING & ANALYSIS

- Analyzed monthly, quarterly, and certified financial statements for CME, ICE Clear U.S., LCH SA, The Clearing Corporation, Cantor, LedgerX, Eris, ASX Clear, Japan Securities Clearing Corporation, and OTC Clearing for GAAP and regulatory compliance.
- Performed balance-sheet and income-statement analysis, evaluated GL structures and reconciliations, and reconciled clearing, settlement, and margin data to financial reporting; set review thresholds and built tracking models.
- Automated reporting on the largest clearing-member exposures; streamlined Financial Resource, Quarterly, and Certified Statement templates; introduced an electronic confirmation platform and performed bank-account tie-outs.

Union President (elected)

2021 – 2025

NTEU Chapter 337 · CFTC

- Led a chapter representing 450+ federal employees; negotiated a 10.5% collective salary increase and advised Commissioners on organizational risk and governance. As Chicago Regional Vice President, helped benchmark agency pay, yielding increases of \$5,000–\$50,000.

TFCE Examiner

April – June 2015

Financial Industry Regulatory Authority (FINRA)

- Conducted risk-based broker-dealer examinations covering net capital, customer protection, AML, books and records, WSPs, and supervisory controls; led exit meetings and assessed corrective actions; built a risk-based exam-planning database that cut planning time.

Senior Accountant (Temporary)

Dec 2014 – April 2015

Swedish Covenant Hospital

- Owned month-end close, journal entries, reconciliations, revenue and expense recognition, and multi-entity financial statements; prepared budgets, forecasts, and variance analyses; supervised accounting staff.

Senior Accountant, Financial Reporting

Dec 2013 – Aug 2014

Mizuho Securities USA

- Managed general-ledger activity, regulatory filings, reconciliations, monthly journals, and P&L variance analysis for a broker-dealer; answered audit inquiries and automated filing processes.

Staff Accountant II

Feb – Dec 2013

US Foods

- Performed month-end close, reconciliations, and inventory and cost accounting across multiple divisions; managed vendor and carrier claims and delivered **\$500,000** in documented savings through financial analysis.

Staff Auditor

June 2011 – Nov 2012

National Futures Association (NFA)

- Audited FCMs, IBs, CTAs, and CPOs—reviewing financial statements, net-capital and segregation compliance, AML programs, and internal controls—and drafted audit reports, findings, and management letters.

ADDITIONAL EXPERIENCE

Founder, Logo Grove / The Digital Crafters (2025–Present) and Digital Crafters AI (2026–Present) — brand, digital marketing, and AI automation firms · **Freelance Designer & Marketing Consultant** (2015–Present) · **Audit Intern**, KPMG and Ernst & Young, Detroit (2009–2010; automotive and real estate clients)

EDUCATION & DEVELOPMENT

M.S., Accounting

2012

B.S., Finance

2010

Wayne State University · Detroit, Michigan

Michigan State University, Eli Broad College of Business

Leadership & languages: Chapter President, National Association of Black Accountants (2008–2009) · International study in five countries · Real Estate Broker Exam (2014) · Spanish — advanced professional proficiency