
Summary

Accomplished visionary and dedicated business professional with immense willingness to maximize business results in financial settings. Growth-focused, with expert ability to build strong relationships and to adapt to fast-paced, changing environments. Superior management ability with a keen eye to identify problems and develop solutions to transform failing companies into thriving enterprises. Strong network with government authorities and investment groups in international markets, especially in Brazil. Comprehensive knowledge of complex South and Central American financial and banking laws. Focused on showcasing proven ability to create, sustain, and boost shareholder satisfaction while motivating employees to consistently exceed expectations. Recipient of EB1 Visa, based on extraordinary financial abilities and achievements. Green card holder.

Areas of Expertise

- Strategic Planning
- Investment Banking
- Effective Communication
- International Relations
- Regulatory Compliance
- Cash Flow Management
- Business Development
- Relationship Building
- Multilingual - Portuguese, English, & Spanish

Professional Experience

yourfinancialconsultant.com, Based in Brickell, Miami Florida, United States

Independent international business developer and liaison for U.S. and Brazil's endeavors, 2018 - present

Lead Talented Consultants to focus on taking the client's projects to new heights in the United States and Brazil. Create value to clients by coordinating the right team developing their financial issues and investment endeavors as well as a problem solver for Brazil and U.S.'s markets. Completely familiar with U.S. individual and business income tax regulations.

CCDF Management & Finance, Sao Paulo, Brazil

Founding Consultant & Managing Principal, 2001 - 2018

Directed comprehensive operations, including crafting entrepreneurial spirit, creative drive, and expertise in business development and financial restructuring to provide counsel to clients on merger and acquisition projects. Oversee strategic development efforts for global organizations while serving as a senior advisor to key stakeholders. Spearhead efforts to build and deploy financial tools and web portals that deliver solutions and leverage client's profits. Design, create, and optimize methods of collaborating with team members and C-level executives to maximize efficiencies and ensure smooth transitions. Coordinate with government authorities and international investment groups.

Langinha Agro Industrial S/A – Served as **Chief Financial Officer** and held full accountability for managing the debt of long and short-term operations worth more than \$500M USD.

- ◆ Achieved a successful turn-around by restructuring debt and raising \$80M in capital from national and international banks.
- ◆ Guided the company's future financial direction by developing and implementing strategic and responsible financial management plans.

Banco BMC – Served as the **Business Development Leader** and the driving force for the successful completion of a plan to expand business in the financial services area.

- ◆ Established aggressive short and long-term targets to expand operations to multiple branches prior to receiving a lucrative offer to sell the bank.

Banco BGN S/A, Sao Paulo, Brazil

Chief Executive Director, 2001 - 2005

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Built and nurtured a Brazilian multinational bank from the ground up into a financial powerhouse. Successfully implemented business processes and sought out innovative improvements for the financial structure. Provided analytical decisions and efficient solutions for complex risk management and liability issues. Drove operational improvements using sound leadership skills and expert knowledge of the financial industry. Set short and long-range goal timelines while overseeing budgeting, costs, quality, and senior staffing. Proactively addressed potential issues regarding workforce tracking, business relations, and major strategic accounts.

- ◆ Directly responsible for helping Banco BGN become the third largest bank in consigned credit operations with assets close to \$1B USD and +600K customers in northeast Brazil.
- ◆ Bank was sold in 2009 for more than 10X the proportional amount invested by shareholders.

Banco Azteca do Brasil S/A, Sao Paulo, Brazil
President and Chief Executive Officer (CEO), 2007 - 2009

Orchestrated bank's strategic vision, financial performance, risk management, strategic planning, and regulatory compliance. Defined the organizational structure, oversaw technology solution planning and management, and performed monthly evaluations of financial results. Reduced risk and planned for the recovery of business processes should disruption occur. Established and maintained regular communication with stakeholders for current and upcoming projects regarding the development and execution of growth projects.

- ◆ Led all efforts to grow and develop the bank from the ground up. Achieved the following within two years;
- ◆ Successfully opened 19 locations.
- ◆ On-boarded 450 banking collaborators.
- ◆ Gained 35K customers.
- ◆ Obtained certification to operate by the Central Bank of Brazil in only three months, while the industry average is six months to one year.

Additional Experience - Details Available Upon Request:

Citibank - Sao Paulo, Brazil

Regional Manager - Served as the Asset-Based Finance Officer for 9 states located in the north and northeast of Brazil. Awarded "Top Manager" for placing first in the national ranking in Brazil. Booked millions of dollars in deals in the areas of financial leasing, lease back, international leasing, and governmental programs for project financing such as BNDES, FINAME, and others. Awarded Sales Excellence Award for closing a CDCI (Direct Credit to the Consumer) contract with Wal-Mart, which ultimately yielded more than USD \$50 M that year to Citibank.

Product Manager: Developed and implemented the first tax planning program ("Vendor's Program") ever used by Citi for large corporate clients in Brazil. This tax planning software leveraged and boosted sales with Citi's clients as it saved clients huge amounts of sales taxes and provided increased liquidity for a better cash management environment.

Relationship Officer: As Management Trainee, was the top performer in Citibank's trainee program and was promoted to the position of Regional Manager for the Asset-Based Finance Operations within a short time.

Education

AMP, Advanced Management, <i>Harvard Business School, Boston, MA</i>	Executive Education, Bank Strategic and Financial Management, <i>The Institute of Canadian Bankers, Toronto, Canada</i>	Bachelor's Degree, Mechanical Engineering, <i>Universidade Federal de Pernambuco, Recife, Brazil</i>
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