

# JUAN GONZALEZ

## Contact details

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- Age: 28
- Rotterdam, The Netherlands

## Summary

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Financial analyst with over four years of experience in corporate finance, credit analysis, transaction approval, financial statements evaluation and forecasting. Master's degree in Finance from The Netherlands and dual Bachelor's degree in Economics from France and Colombia.

## Work experience

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### **Rabobank Foundation – Rabo Rural Fund | Credit Analyst**

- Worked closely with front-office and clients to give advice on the risk of case-by-case debt origination in developing and emerging markets.
- Prepared credit reports evaluating market risk, fundamental analysis and deal structure, and present them to the investment committee.

**Utrecht,  
The Netherlands**  
Oct-19 – Feb-20  
(5 months)

### **Banco de Bogotá | Credit Analyst – Financials and International Institutions**

- Advised on the credit risk of debt of up to US\$100 MM to financial institutions.
- Prepared CAMEL models for limits in derivatives trading of up to US\$200 MM with mutual funds, hedge funds, local and international banks.
- Consolidated the bank's credit exposure limits to corporate groups, including facilities from the bank's foreign subsidiaries.
- Responsible for translation of credit reports from Spanish to English as required by US regulators.
- Automated various processes through the use of Excel macros.

**Bogotá, Colombia**  
May-17 – Aug-18  
(1 year, 4 mo.)

### **Banco de Bogotá | Credit Analyst – Construction**

- Analyzed asset-backed loans for residential and commercial construction projects in Colombia, directly and through SPVs.
- Met with clients to propose adequate loan conditions and structures.
- Converted clients' financial statements into standard format spreads, analyzed financial ratios and risks and produced the full reports of credit analysis.

**Bogotá, Colombia**  
Jun-15 – May-17  
(2 years)

### **Presidency of the Republic of Colombia | Intern**

- Created templates for quickly visualizing the state of various national infrastructure projects which was incorporated in all executive presentations.
- Acquired important skills in networking, responsibility and dedication.

**Bogotá, Colombia**  
Jan – Jul-14  
(6 months)

## Education

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### **Tilburg University | Master in Finance**

GPA 79% or 7.9/10. Graduated with distinction. All courses in English.

**Tilburg, Netherlands**  
Aug. 2018 – Aug. 2019

### **Universidad del Rosario | Bachelor in Economics**

GPA 83% or 4.1/5.0. All courses in Spanish.

**Bogotá, Colombia**  
Aug. 2008 – Oct. 2014

### **Université de Toulouse 1 Capitole | Licence en économie (Bachelor's)**

Graduated with "mention assez-bien". All courses in French.

**Toulouse, France**  
Aug. 2011 – May 2013

## Language skills

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**Spanish:** Native language.

**English:** Proficient.

Obtained a score of 106/120 in the TOEFL test in February 2018.

**French:** Proficient.

Obtained the DELF level B2 exam in 2010, valid indefinitely.

**Dutch:** Basic knowledge.

Completed a one-semester course in Tilburg University in 2018.

## Computer skills

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- Excellent knowledge of the Microsoft Office suite, specially Microsoft Excel and Visual Basic for Excel macros.
- Working knowledge of computer programming in Python and web technologies such as Javascript.
- Experience working with statistical software Stata.

## Academic highlights

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- Selected for the double degree program with Université de Toulouse after passing a series of tests in economic theory and French proficiency.
- Scholarship from Universidad del Rosario for obtaining a high score in the ICFES (standardized test) and maintaining a GPA above 80% throughout the undergraduate degree.
- Best score in the ICFES (standardized test) of high school class.

## Interests

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- Financial markets, corporate finance, computer programming, automation, learning languages and traveling.