RICARDO FERRÃO

Head of Sales | Business Developer

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EXPERIENCE

Head of Sales | Business Development

Parcela Já (Scaleup) 6/2024 - Present

- Leading B2B sales strategy, driving revenue growth and market expansion.
- Building high-performing teams, consistently exceeding targets.
- Implementing HubSpot CRM to optimize sales processes and boost productivity.
- Cultivating key client relationships, ensuring high retention.
- Aligning B2B sales goals with company objectives through cross-functional collaboration.

Account Executive | Business Developer

Paynest (Startup) 2/2023 - 6/2024

Led end-to-end sales process, from prospecting to closing, exceeding revenue targets. Delivered tailored presentations and proposals, addressing client needs and driving ROI. Managed CRM systems (e.g., HubSpot) for pipeline tracking and accurate forecasting. Consistently achieved KPIs (e.g., quotas, conversion rates) and aligned with OKRs. Collaborated with cross-functional teams to refine strategies and improve customer success.

Private Banker

BPI 9/2022 - 2/2023

I managed a €100M portfolio, specializing in investment funds, structured products, capitalization insurance, and retirement planning. Focused on optimizing returns, preserving capital, and delivering tailored strategies to meet clients' financial goals and risk profiles.

Private Banker

ABANCA 6/2019 - 9/2022

With an absolute commitment to high-net-worth individuals, I served as the central pillar of their financial relationships, ensuring trust, transparency, and tailored solutions. I managed €65M in assets, focusing on investment funds, ETFs, and tax-efficient strategies to optimize growth and preserve wealth. My expertise lies in crafting personalized portfolios that align with clients' goals, risk tolerance, and long-term aspirations. By combining market insight with innovative solutions, I delivered exceptional value and strengthen the financial legacy of those I advised.

Senior Account Manager | Private & Commercial Clients

Deutsche Bank 6/2018 - 6/2019

Specialized in monitoring and serving high-net-worth clients, driving the growth of the Institution's investment funds segment while delivering tailored financial solutions. With a focus on personalized service, I ensured clients' portfolios align with their goals and risk profiles. Additionally, I played a key role in preparing the strategic positioning of the future shareholder (ABANCA) in the national market, fostering trust and long-term relationships. My commitment to excellence and innovation ensured clients received exceptional value and support in achieving their financial aspirations.

Financial Advisor

BiG | Banco de Invest. Global 10/2008 - 5/2018

Provided expert financial advice and comprehensive support to affluent clients, covering the full spectrum of financial assets, including fixed income, discretionary management, investment funds, and derivatives. Consistently ranked among the Institution's Top 10 Financial Advisors, I delivered solid and results-driven strategies tailored to clients' goals and risk profiles. My focus was on maximizing returns, preserving wealth, and building long-term trust through personalized, innovative solutions.

EDUCATION

Communication and Journalism

Instituto Português de Estudos Superiores

1998 a 2002

TRAININGS

Negotiating Skillfully NOVA SBE – Executive Education 2022

Insurance Broker APS | Associação Portuguesa de Seguradores 2020

Home Loans IFB | Instituto de Formação Bancária 2019

MIFID | Consultancy Profile IFB | Instituto de Formação Bancária 2018

Financial Markets IFB | Instituto de Formação Bancária 2008

SKILLS

- Strategic vision
- Strong written and verbal communication
- Analytical thinking
- Decision making
- Teamwork and cross-functional collaboration
- Willingness to learn and adapt to any environment
- Forward thinking mindset

LANGUAGES

Advanced English
Reading, writing and speaking

Basic French
Reading, writing and speaking