

OSCAR CASTRO

Phone: 817-239-1278 (M)

oscarcastro0723@yahoo.com <http://www.linkedin.com/in/oscarcastromba>

Finance Executive

Award Winning Finance Executive with successful reputation for building high profile financial management organizations and creating strategies using the latest accounting, financial planning and analysis tools. Delivered +\$450M to the bottom line in current global environment efficiencies, controlling expenses, driving revenues, pricing, standardizing processes, credit risk management and optimizing investments/shareholder value. Extensive experience in Private Equity and Public companies in FinTech, Insurance, Retail, Hospitality, Operations, Software SaaS, Technology and Manufacturing. Thrives on challenges and brings innovation, personal drive for excellence, strong work ethic and positive attitude into any business scenario.

Areas of expertise: Strategic Planning/Alliances/ Pricing	Finance and Accounting Leadership Skills
Project Management/Investment Evaluation	Capital Structure and Debt Management
Leading Cross-Functional/Global Teams	M&A and Quality Assurance Initiatives

PROFESSIONAL EXPERIENCE

UPBOUND Group,

2021-2023

Head of Finance

Led Finance, support CEO, CFO, Corporate Business Management, Executives and Shareholders.

- Developed and implemented **zero base budget strategies for annual operating plan**, aligned to company's goals, *modeling historical trends (data-focused deep dive analysis), strategic projects, and tax factor, resulting on 98% accuracy output.*
- **Improved and managed month end close processes from 12 to 6 days**, implemented *automation efficiencies, pre-close activities, improved policies to manage AR/AP days, and enhanced communication* among finance and business teams.
- Created detail **forecast models to predict monthly revenues, expenses, cash, capital budget and workforce by business unit**, aligned with each functional leader. Tracked and **control targets through scorecards and remediation actions.**
- Built **dashboards and scorecards** to present **monthly, quarterly and annual financials** (income statement, cash flow, balance sheet), **strategy progress (KPI's, segment metrics)** to Board of Directors, CEO, Executive and functional leaders. Supported IR and prepared **guidance model for 10Q earnings and presented company insights, roadshows for investors.**
- **Led the business and finance architecture to implement Oracle ERP** for budgeting, financial close and forecast. Coordinated **ledgers & reporting systems**, ensuring (US GAAP) **compliance**, maintained *internal control safeguards audit.*
- **Assisted CEO, CFO and Executives in formulating company future direction and double digit growth strategies**, through building and modeling the **Long-Range Plan**, supported **organic growth of 4% - 8%** with diligent control of sales market share and cost. Managed **integration of 3 acquisitions**, negotiated deal, due diligence as well as monitored ROI.
- Developed and **managed a 13 week cash flow model**, delivered **working capital efficiencies** through balanced inventory with customers product needs. Maintained **banking relationships, debt control (covenants) and equity arrangements.**
- Monitored *legal constraints, ensured compliance, control systems, managed liabilities and risk mitigation.*
- **Hired, trained and developed a team of 12 high performing finance members**, promoted 4 Managers and 2 Directors.

DZS,

2019-2021

Global SVP of Corporate Finance & Strategy (SW & HW)

Led Global Finance for 38 countries, managed Annual Operating Plan, M&A, Cash Flow and Insightful analytics.

- Partnered with all functional and business leaders, **led company rolling forecast, annual plan, 3-year target model and weekly-monthly financial performance**, capital investment, reviewed progress and opportunities to mitigate gaps.
- Developed, and managed a **product profitability yield analysis "PPYA"** model to drive business decisions, projects, tracked performance (scorecards), revenues opportunities, economic trends and led variance analysis.
- Managed the day-to-day activity to **support sales, operating activities and FTE's** for all countries, regions and corporate functions. Consolidated process, and **reduced expenses by 12%**, identified waste and transformed it to efficiencies.
- Supported **supply chain management and inventory turns controls** to capitalize on *cash generation and protection.*
- Prepared and coordinated **weekly cash management, banking relationships, and fundraising activities (roadshows).**
- Built **financial valuation modeling, supported 2 acquisitions** and funding request as well as provided *business insights and analyzed causes of unexpected variance, implemented mitigation actions, and drove business engagement.*
- Developed and Implemented *best practices through Monthly Reporting Insights (MRI), People 360 for personnel management, managed cost, control expenditure (MC100) and Investment Optimization (IAP).*
- **Built and led global international cross-functional structure**, implemented processes and policies, led the accounting and strategic reporting, *finance transformation* and created *Center of Excellence* to support investors and segment leaders.
- Led and partnered with external auditors for **annual audit process, controlled inventory and negotiated with vendors.**

- Ensured **compliance** and **coordination of regulatory requirements** as (US GAAP - FASB, Labor Unions, Attorneys, etc.)
- Coordinated and led **HR operations**, payroll, recruiting, organizational structure changes with internal staff. Managed all finance personnel of 12 employees and **led the Financial Systems implementations** and framework.

SOLERA HOLDINGS INC,**2014-2019****CFO North America / Global SVP of FP&A (private equity)**

Strategically led and grew double digit from \$350M to a \$2B global software technology organization – SaaS, with presence in 80 countries. Provided Executive and Strategic Advice to all functions on Planning, Analysis, Accounting, HR, M&A, etc.

- **Led, prepared and analyzed the actual performance, budget, forecast and 3yr Strategic and Operational Outlook.**
- Managed all financial **month, quarterly and year end activities. Reduced waste and increase efficiencies by \$150M** aligning finances to US GAAP, revenues performance, expense control, product mix-pipeline, balance sheet and cash.
- Prepared, monitored and presented **company financial performance, KPIs dashboard, Stress Test, SEC regulatory environment and guidance to CEO, Board and Investors.** Participated in **public earnings release** and **exit strategies.**
- **Supported M&A drove due diligence, Roadshows,** Board presentation and analysis of growth/competitive assessments.
- **Created and Developed a Business Intelligence App (@Store), “Management Reporting Intelligence”** to accurately analyze product P&L and BS. Managed **operational executive dashboard**, identified risk and advised mitigation plans.
- Partnered with Sales, HR, Product Team and Shared-Services to develop Sales Pipeline Drill. **Drove \$140M Revenue growth by optimizing sales, building up compensation schemes aligned to value proposition, pricing and payments.**
- **Steered optimization, monitored-control, reduced discretionary expenditure by 25% and increased cash flow** by providing business support decision through an investment **operational process for capital investment (IAP).**
- **Directly managed all corporate accounting activities** from Financial Reporting, ERP Systems Deployment, Accounts Payable, General Ledger, Payroll and Compensation and supported the **creation of Shared Service Organization.**
- **Led and managed a Global Finance, Facilities and Corporate accounting team** consisting of **36 direct reports.** Successfully **developed 8 Directors and VP’s** into the organization and retained **95%** of finance talent.

CITIBANK,**2011-2014****SVP Strategic Business Planning and Analysis (Consumer, Corporate, Operations and Technology)**

Led global strategic financial planning process of forecast, plan and outlook for Global Finance Operations & Technology

- Developed and implemented innovative **predictive forward-looking modeling** to standardize financial reporting, improve processes, quality of the information and reduce reporting time frame by 3days.
- Prepared, managed the Budget and Forecast processes and presented **Monthly/QTR Operational Reviews** to each function leader. **Supported key business initiatives** and partner with regional stakeholder to drive growth.
- Developed **IT Project Investment Portfolio analysis** and valuation (ROI, NPV, Payback, PEP business case), tracked the Book of Work performance against plan, forecasted and implemented the **Key Business Financial Scorecard.**
- Implemented a **financial strategic and analytic tool** that provided cost management, product breakdown, reporting analytics capabilities and margins by product area. **Produced \$5M in revenue enhancements and cost savings.**
- **Led and Managed 10 FTE’s** across NAM & LATAM geographies by promoting, recognizing talent and mentoring.

AMERICAN EXPRESS COMPANY,**1997-2011****Director Financial Planning and Analysis (LFO- Card / Lending, Insurance, Corporate, Merchant and Travel Hospitality)**

Led financial team in developing and creating the Strategic Quality Plan, Forecast Outlook (Annual Revenues of \$4.4B)

- Prepared **monthly business unit reviews** to present and explain financial business analytics (BAU, carry over, one time, timings, P&L Trends, rolling forecast, project status, reengineering, cost savings and productivity).
- Developed report denoting **Key Operations Indicators-MIS** (revenues, expenses, PTI, ROI, NPV) to measure performance-progress against goals, identify risk and opportunities timely and propose corrective action plans.
- Led team to achieve **\$4M ongoing savings** in for **operations, technologies efficiencies and expense reductions** through application of business process reengineering, Inventory, Mainframe usage and financial controls.
- Developed and managed the **membership rewards program and its contract negotiations. Drove \$4M of cost savings** and improvements in credit with **monitoring analytics and modeling** of future trends that increased **hospitality margins by 7%.**

EDUCATION AND SKILLS

MBA, Universidad del Valle de Mexico. GPA 3.9

Languages: Fluent in English, Spanish and Portuguese

Technical Expertise: Workday, Pearl, Jade, Power BI, SQL, Oracle, Hyperion Essbase, Access, Cognos, TM1, SAP, SAS, VBA, Tableau, C+, Word, Expert Excel, PowerPoint, Access, MS Project, Periscope, Algorithms, Visio, Micro-Strategy.