

## Senior 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, 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.

## Key Highlights

- Oversees company accounting and financial practices to count with useful accurate financial information for management.
- Direct the financial strategy – control budget, forecast, capital budget, policies, planning, and drive corrective actions.
- Supervise investment and manage cash to maximize returns, create capital and borrow money when needed.
- Analyze and counsel on strategy, trends, add value across organizations, and partner with CEO, Board & business leaders.
- Actively support business partners and contribute with innovation, growth strategies and decision support.

**Areas of expertise:** Strategic Planning & Analysis/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 (FinTech, E-commerce)

Led a FinTech – E-commerce finance organization and support CEO, CFO, Business, Executives and Shareholders.

- *Created, and led the **annual operating plan** process, partnered with LOB's functional leaders to align strategies to company's goals, provided **data-focused deep dive analysis, trends modeling & counseled on business growth decisions**.*
- ***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 and automated **detail forecast models to predict monthly revenues, expenses, cash, capital budget and workforce by business unit**, aligned to functional leaders. 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, prepared **guidance model for 10Q earnings and presented company insights, roadshows for investors**.*
- *Led the **business and finance architecture to implement Oracle ERP** for financial close, budget 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 **monitored a 13 weeks cash flow model**, delivered **working capital efficiencies** through balanced inventory with customer product needs. Maintained **banking relationships, debt control (covenants) and equity arrangements**.*
- ***Hired, trained and developed a team of 12 high performing finance members**, promoted 4 Managers and 2 Directors.*

### DZS,

**2019-2021**

#### SVP of Finance & Strategy (Software SaaS & Hardware)

Led Global Technology SaaS Finance organization for 38 countries, managed Plan, M&A, Cash Flow and 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 acquisitions** integrations, and **capital allocation**.
- Implemented **best practices through Monthly Reporting Insights, People 360 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, led HR operations, payroll, recruiting, organizational structure. Managed finance personnel of 12 FTE.**

## SOLERA HOLDINGS INC,

2014-2019

### CFO North America (Private Equity – Software SaaS)

Strategically led the financial global SW Technology SaaS organization to double-digit growth from \$150M to a \$2.0B. Provided Executive and Strategic Advice to all functions on Planning, Analysis, Accounting, Operations, HR, M&A, etc.

- **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, 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**.
- **Co-Led acquisition diligence and synergies**, 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).**
- **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 – FP&A

Led global strategic financial planning process of forecast, plan and LRP for Global Finance (Consumer, Corporate, O&T)

- 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, Forecast processes and presented **Monthly/QTR Business Reviews** to each function leader.
- Developed **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 Oracle and a **financial strategic and analytic tool** that provided cost management, product breakdown, reporting analytics capabilities and margins by product area. **Produced \$25M 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,

2000-2011

### Director Financial Planning and Analysis

Led financial team in managing, developing, creating and partnering with all LOB’s and Executives on the Strategic Quality Plan, Forecast, KPI’s and Scorecards for HQ, Card, Lending, Corporate Small-Mid size, Merchants, Travel and Insurance.

- Prepared and managed the **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 **Key Indicators** to measure performance, identify risk-opportunities timely, and propose corrective action plans.
- Achieved **\$40M ongoing savings** through **technologies efficiencies, process reengineering and expense reductions**
- Developed and partnered with business to create the Insurance **financial framework** for the new hospital cash and health.

**Education:** MBA – Finance, U.V.M, GPA 3.9

**Languages:** English, Spanish, Portuguese.

**Skills:** ERP, Oracle, Essbase, NetSuite, SAP, Workday, QuickBooks, Power BI, Tableau, SQL, Python, Periscope, C+, VBA, Proficiency in Excel, MS Office, Micro-Strategy, and Visio.