

# RAFAEL DE LUCA RIBAS

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## CFO | Treasury | FP&A | Corporate Finance & Strategy

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### Summary of Qualifications

- Over 17 years of international experience, focusing on treasury, FP&A, and project management. Expertise in multinationals, start-ups, private equity portfolio companies, and business strategy consulting for CFOs.
- Experience in structured debt management, cash and investments, corporate finance, capital markets and banks relationship management, financial modeling, projections and analysis, M&A, valuation, and investment analysis. Participation in business cases and White Paper preparation, approval, and presentation to executive committees and clients.
- Performance in leading treasury and credit and accounts payables; managing cash, F/X debt and hedge, working capital, and accounts receivable.
- 13-year experience in team management, mentoring and development processes, and team restructuring.
- Sharp negotiation skills, stakeholder management, such as global banks, global committees, boards of directors, investors, and C-Level executives
- Solid academic background with an Executive MBA from The University of Chicago Booth School of Business.
- Fluent in English and Spanish.

### Professional Background

#### ACCENTURE STRATEGY CONSULTING

Since May 2021

##### ***CFO & Business Strategy Senior Manager, Brazil, since May 2021***

Selling and leading strategic projects focused on attending the CFO, aiming at profitability and working capital optimization, M&A, and corporate finance structure. Reporting to the Strategy Director.

- Developed the financial and valuation model for the privatization of one of the largest state-owned companies, worth BRL 25 billion, during the global financial crisis due to the COVID-19 pandemic and led the cost of capital assessment.
- Led the business plan and financial assessment of a new digital bank, developed by a retail company for annual revenue of USD 2 billion, and enabled the development of a new banking platform worth BRL 0,5 billion in revenues.
- Developed the liquidity management practice in Brazil for Accenture strategy, led the teams that developed the assessment tools, and prepared and presented five project proposals to sell projects targeting efficiency (ZBx and working capital programs) to customers in the financial services and industry business segments.

#### PRIVATE EQUITY ACQUA CAPITAL, INVESTED COMPANY: LATICÍNIOS SÃO JOÃO

Mar. 2020 to Mar. 2021

##### ***Treasurer and Finance Manager, Brazil, Mar. 2020 to Mar. 2021***

In charge of the treasury, accounts receivables, and account payables, managed debt, loans, banking relationships, projected cash flow, and negotiated new debt with banks to finance the growth of a highly leveraged company. Focused on managing debt and relationships with creditors (covenants, advancements, waivers, and term extension), the board of directors, and investors. Leadership of a nine-person team. Reporting to the CFO.

- Managed the debt and guarantees of a leveraged company, renegotiated, and repaid 37.3% of corporate funding, during the COVID-19 liquidity crisis, with a loan term extension of 2.5 years. Opened five new bank relationships.
- Negotiated acquisition and structured financing of BRL 112 MM and required guarantee structure in a highly leveraged debt/EBITDA ratio of 3.5x company. Maintained relationships with investors and the board of directors.
- Integrated and harmonized the treasury, accounts payables, and credit operations after the M&A deal.

#### CURSERIA CURSOS ONLINE - START-UP

Oct. 2019 to Feb. 2020

##### ***FP&A Manager & CFO, Brazil, Oct. 2019 to Feb. 2020***

Reporting to the investors' board to project the start-up's financial results.

- Managed company's results and financial performance monthly and reviewed budget to present results to angel investors.

**Regional Treasury & Credit Lead, Asia, Aug. 2016 to Dec. 2018**

In charge of the treasury structure in 14 countries for Dow-Dupont Spin-off to create treasury bank structure, funding, processes, and ERP connectivity. Reporting to the Global Treasury Director with a functional report from three contributors.

- Headed treasury and credit PMO office in Asia for cash, liquidity, debt, and cash injection management, coordinating with counterparty function and country leaders in 13 countries to move USD 1.7 billion in loans and dividends.
- Added USD 1.2 billion to global liquidity by designing a multi-currency-notional pool in Asia.
- Conducted debt management for Latin America, Europe, and Asia, moving USD 1 billion within 33 legal entities.

**Global Treasury Consultant, Singapore, Jan. 2015 to Aug. 2016**

In charge of the bank architecture implementation in Latin America and integrating treasury systems, ERPs, and banking platforms to simplify and standardize the global treasury service center. Reporting to the Global Treasury Director.

- Led regional bank implementation in Latin America and influenced regional stakeholders to terminate 25 local bank operations and close 41% of bank accounts to simplify and streamline work processes and structure.
- Managed banking relationships with a regional bank in Latin America from the global treasury center, supported Global Banking Request for Proposal (RFP) awarding, and led the implementation of three workstreams.

**FP&A, Treasury, and Credit Risk Manager, Latin America, Jan. 2009 to Dec. 2014**

Acting as the business partner of structured financing and risks, treasury, and M&A in Latin America. In charge of growth and risk programs to provide financing to customers and generate incremental sales through project finance. Leadership of eight contributors. Reporting to the treasury director in Latin America.

- Managed the sales and profitability outlook as a finance business partner for USD 640 million in sales, with a CAGR growth of 36.7%, and supervised the credit segmentation portfolio for a business post-merger integration.
- Supervised, trained, and coached a team of eight analysts in DuPont's financial services team in LATAM for the risk and investment analysis, M&A, and business case write-up in six countries.
- Drove USD 100 million RFP, automated financing program, and decreased interest cost, achieving USD 2.4 MM. Decreased team expenses by 33% (two headcounts).
- Reduced project analysis lead time by 60% (91 to 35 days) using a new projection financial model.

**Treasury, Finance, and Credit Analyst, Brazil, Aug. 2005 to Jan. 2009**

In charge of cash forecasting, legal entity funding, and bank relationships in Brazil. Analyzed customer financing structured projects and programs to generate incremental sales for DuPont's financial services. Reporting to the Treasury Manager.

- Executed financial analysis, projected cash, calculated profitability, analyzed the risk of eighty projects, and presented business cases and white papers for the Credit Committee's approval.
- Executed the cash forecasting in legal entities in Brazil and Chile and set up the regional bank in Brazil. Developed bank relationships and implemented a database to centralize operations in the treasury center, reducing six positions in LATAM.

**Education**

- Executive MBA, The University of Chicago Booth School of Business, 2019.
- Bachelor's degree in Economics, University of São Paulo (USP), 2006.
- ESG and its Impact for CFOs, Accenture and Insper.
- Lean Six Sigma, Harvard People Leadership Development Series 2.

**Languages**

- Fluent in English and Spanish.