

# No Name, CFA

(312) XXX XXXX ▪ xxxxx@gmail.com ▪ Chicago, IL

## QUALIFICATIONS & SKILLS

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- 5+ years of experience in commercial lending, business valuation, and corporate finance
- Bilingual MBA, CFA charterholder with working experience in the US and Latin America
- In-depth understanding of valuation methodologies
- Effective communication and negotiation skills
- Strong analytical and financial modeling skills
- Ability to multi-task and work with teams

## PROFESSIONAL EXPERIENCE:

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### INDEPENDENT BUSINESS/FINANCIAL CONSULTANT

Latin America  
10/2011 - Present

#### Financial/Business Consultant

- Performed due diligence for project finance purposes. Constructed financial model to assess the impact of additional debt on projected earnings, and to evaluate the overall project feasibility.
  - *Model successfully used to demonstrate the financial viability of an ethanol and sugar plant with projected sales of \$100MM+, seeking \$35MM in additional financing to fund working capital needs.*
- Performed commercial and financial due diligence for new business opportunities for board considerations. Led negotiations to acquire distribution rights of new brands, coordinated efforts of team members, and assisted management in developing new ideas to promote sales of underperforming brands.
  - *Effectively acquired distribution rights for 2 new brands, and assisted in the inclusion of 2 additional brands to the portfolio of Bolivia's largest retailer/wholesaler of appliances and durable goods.*

### SMALL VALUATION FIRM

Chicago, IL  
2007 - 09/2011

#### Associate - Valuations

- Performed business valuations, as well as valuation of intangible assets for financial reporting, pre-transaction due diligence, management considerations, fairness opinions, financing purposes, and for other similar uses.
- Developed and maintained financial models used for business valuation, such as discounted cash flow (DCF), comparable company, comparable transaction, and intangible asset models.
- Prepared valuation reports from start to finish, including management interviews, in-depth industry, market, and competitor research, and valuation analysis.
- Assisted in designing the scope of work for engagements; performed reviews of third party appraisals.
  - *Participated in over 50 valuation projects for companies in the lower-middle market, with revenues ranging from \$5MM to \$500MM, in a variety of industries (food processing, industrial manufacturing, oil services, etc).*
  - *Assumed additional responsibilities such as improving the proprietary valuation model, and assisting managing directors in reviewing valuation reports.*

### LATIN AMERICAN BANK

Latin America  
2003-2005

#### Commercial Lending Officer

- Managed a commercial loan portfolio focus on the largest 5% of the corporate clients with actual or potential financial problems, through a variety of industries (textiles, leather tanning, plastics, and others).
- Performed supervision site visits; met with executive management teams on regular basis to assess borrower compliance with financing agreements (production, sales, and financials); reviewed financial forecasts.
- Designed, and proposed on loan restructuring strategies; performed extensive due diligence to assess and consult on the use of sound business practices.
- Negotiated with clients new loan terms; prepared, proposed and defended the transaction proposals in credit committees at different levels within the organization.
  - *Successfully reduced non-performing loans ratio from 14% to 9%, outperforming the domestic banking system average (team achievement).*
  - *Participated on the successful loan restructuring of the second largest commercial loan under supervision, which led to my appointment as member of the board of directors of the restructured company.*

## EDUCATION & CREDENTIALS:

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CFA charterholder - CFA Institute, 2012

Master of Business Administration - Finance, 2007

Non-Target University, Chicago, IL  
Business Honor Society - G.P.A.: 3.97

Bachelor of Science in Economics, 2002

Non-Target University, Latin America  
Graduated with Honors

**Languages:** Fluent in English, Spanish, and conversational German