

Juan A. Araujo-Garay

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Bilingual professional with 10+ years of credit risk analysis experience and strong financial services industry background. Proven record of delivering and implementing solutions to enhance organizations' risk control environment and to facilitate business opportunities. Knowledge of Portuguese and French.

PROFESSIONAL EXPERIENCE

- WorldBusiness Capital (boutique investment bank - emerging market focused)** Hartford, CT
VP Credit Analysis Nov. '12 – Present
- Manage the Latin American \$65 million loan portfolio (financial institutions and corporate clients in various industries), delivering credit review reports and establishing credit-specific ratings that facilitate timely loan approvals.
 - Execute cross-border site visits to assess current and potential clients' overall business, recommending structures to minimize borrowers' risk and delivering timely loan diligence.
 - Deliver banking regulation analysis across Latin American countries resulting in standardized reports for non-regulated and regulated financial institution borrowers.
 - Designed and implemented Excel based covenant tracking model, yielding improved on-going credit risk analysis, reliable covenant compliance enforcement, data consistency, and time saving.
 - Contributed country risk model that conforms to public sovereign ratings, resulting in more effective counterparty risk analysis and annual loan review reports.
- NYC Business Solutions (consulting think tank at NYC City Hall)** New York, NY
Senior Financing Account Manager (project-based contract) Jul. '12 – Oct. '12
- Directed implementation of credit risk analysis tools yielding effective financing strategy for borrowers applying to partner financial institutions (e.g., credit risk gap analysis model, financing deal flow report, loan readiness assessment form, and financial projections guideline).
- Aginsky Consulting Group (consulting firm - emerging market focused)** New York, NY
Senior Finance Consultant (project-based contract) Oct. '11 – Jun. '12
- Delivered reliable credit risk and country risk adjusted financial projections and valuation report for an international leasing company facilitating a US\$1.5 million deal.
- Universidad del Pacifico (top Latin American graduate school)** Lima, Peru
Director, Finance Program Mar. '10 – May '11
- Monitored multiple projects and delivered several innovative risk solutions (e.g., country risk analysis model, risk management indicators map, financial crisis adjusted VAR, liquidity risk adjusted VAR, EVA performance ratio, etc.) in cooperation with business partners and stakeholders.
- BHL Group (\$550 million mineral commodity trading company)** Lima, Peru
Chief of Financial Planning and Control Jun. '07 – Mar. '08
- Delivered an effective dashboard for the executive team which tracks key industry indicators, creating the company's master budget model, policies, and new reporting procedures to support it.
- Office of the Superintendent of Financial Institutions (banking regulatory agency)** Lima, Peru
Bank Supervisor – Banking Division May '06 – Jun. '07
- Developed and implemented a credit rating model based on fundamental analysis, yielding an effective tool to validate loan classifications and to expedite loan review process.
 - Contributed analysis on companies' internal rating models (expected loss based on probability of default, exposure, and loss given default), facilitating a rapid transition to enforce Basel II rules.
 - Created a process to update credit risk regulations to ensure their appropriate enforcement during bank examinations, resulting in more effective accountability and application of procedures.
- Bank Examiner – Banking Division Nov. '95 – Sep. '03
- Identified several non-disclosed non-performing loan operations applying established credit analysis procedures, resulting in top management's correction actions and bank's regulatory capital increase.
 - Initiated enforcement actions to reduce high foreign exchange risk exposure affecting small financial institutions, achieving objective to decrease capital ratio from 110% to less than 2% in a year.

- Created and implemented the first bank holding risk assessment practice, contributing an organized methodology to monitor financial conglomerates' financial performance.
- Reorganized structure and policies of credit loan departments as a steering committee member, resulting in increased loan recoveries by US\$1.5 million in one quarter.

Office of the Superintendent of Sanitation Companies (utility regulatory agency) Lima, Peru
 Finance Consultant (project-based contract) Mar. '05 – Dec. '05

- Enhanced the valuation model for price increase by including a Yardstick analysis, a Cash Flow Statement, and procedures for targets' enforcement; securing firm's sustainability.

United Nations New York, NY
 UN Fulbright Fellow (project-based contract) Jun. '04 – Dec. '04

- Created the first manual to manage contractor's performance based on analysis of contract's compliance and validation of royalty payments, recovering US\$ 150,000 and ensuring accurate revenue projections.

EDUCATION

Thunderbird School of Global Management Phoenix, AZ
Master of Global Management May 2009

- Global Mindset Scholarship

Southern Illinois University Carbondale, IL
Master of Business Administration May 2004

- Fulbright Scholarship

Universidad del Pacifico Lima, Peru
Master of Finance Jul. 2000

- Full performance based scholarship

Universidad Nacional Federico Villarreal Lima, Peru
BS in Economics Oct. 1995

- Graduated with honors

FINANCIAL SOFTWARE

Advanced MS Office suite, Ibbotson EnCorr Optimizer, Zephyr Style Advisor, Bloomberg, Orbis, SPSS, @Risk