

RAFAEL DAZA TABARES

FINANCIAL PROFESSIONAL · FP&A|M&A · AUDITOR & CONSULTANT

Financial professional with over 25 Years of solid experience in financial planning, auditing, controllership, IPO, M&A, and financial management in multinational and national companies, including eight years as an auditor and consultant in "big four" auditing firms and consultancies, and sixteen years as a financial professional in the areas of industry, tourism, aviation, real estate, and financial institutions. Available for relocation.

SUMMARY OF QUALIFICATIONS

- Planning, Management, and Monitoring of Economic and Financial Performance;
- Implementation and Monitoring of KPIs;
- Knowledge of corporate accounting, preparation of trial balances, consolidation of financial statements, preparation of balance sheets and notes of the financial statements, conversion of financial statements to US GAAP/IFRS, and preparation of regulatory filings (CVM/BACEN);
- Skilled in executing organizational restructuring, performance improvement, implementation of Zero-Based Budgeting and ABC Costing, creation of administrative policies and procedures, and implementation of integrated management systems;
- Participation in negotiations with large corporate groups in merger and acquisition processes, due diligence, and company valuation;
- Development of business plans for startups, fintechs, companies going public (IPOs), and the constitution of financial institutions;
- Strong leadership skills in people management, staff training, structuring and restructuring of administrative/financial departments, and company integration during mergers;
- Proficient in Microsoft Office Suite, with strong emphasis on Advanced Excel and Power BI. Experience with SAP, ERM, MXM, and Matera integrated management systems

PROFESSIONAL EXPERIENCE

F&D Consultancy – RJ (Consulting) | 06/2023 - Present

Founding Partner of F&D Consultancy, a boutique financial and strategic consulting firm specializing in M&A, Valuation, Financial Planning, Auditing, and Business Development. Hands-on approach, focused on value creation and tangible results. Experience with medium and large companies, in Brazil and abroad, including expansion, institutional relations, and investment fundraising.

B&T XP Exchange - RJ (Financial Market) | 05/2012 – 01/2023

Company established over 25 years ago, with 20 proprietary retail exchange stores (Europa Câmbio), 200 exchange correspondents, and participation in the "fintehs" ZroBank (digital bank operating with cryptocurrencies) and IZZI Remessas. Largest foreign exchange broker in Brazil with USD 1.2 billion in volume contracted on its own account and USD 7.0 billion intermediated with Banks.

Chief Financial Officer and FP&A:

- **In the financial area**, responsible for the implementation of cost center accounting, preparation of the zero-based budget (ZBB), dissemination of the matrix budgeting culture by expense and revenue package managers with monthly monitoring (actual vs. budgeted).
  Development of the PDCA for expense reduction to support financial crises and adverse scenarios, reduction of the accounting closing period to five business days.
  Monthly presentation of results to the executive board, participation in the implementation of the integrated system (Matera) and parameterization of all financial information, "KPIs" and relevant information from other areas in a BI tool (Microsoft Power BI).

- **In the administrative area**, structuring of the employee bonus plan (PPR), development of the annual strategic planning meetings (WPE), restructuring of personnel in the financial/administrative, accounting, and financial planning departments, and management of the complete renovation of the offices in RJ/SP/PE.

CONTACT INFO

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ACADEMIC QUALIFICATIONS

Bachelor Degree in Accounting
Mackenzie University - SP
(2006)

Bachelor Degree in Economics
Mackenzie University - SP
(2002)

LANGUAGES

English (advanced)
Spanish (intermediate)

HOBIES

Enthusiast of road cycling and triathlon.

- **In financial planning,** Led M&A processes for the acquisition of the retail exchange operators Europa Câmbio (12 stores in Pernambuco) and Espaço Câmbio (7 stores in Rio de Janeiro). Prepared various viability studies for the expansion and acquisition of exchange offices. Developed the business plan for the creation B&T Exchange Bank, and structured business plans for investor fundraising for the startups (finthechs) Zro Bank and IZZI Remessas.

- **Legal and corporate affairs,** Adjusted Basel ratios by implementing a capital management system (in compliance with BACEN Resolution 3.988), conducted a full review of financial statements (aligned with Big Four standards), and provided information to regulatory authorities (BACEN, Federal Revenue Service, COAF, among others) during audits.

- **Internal Audit,** Oversaw audit cycles in areas such as foreign exchange, Anti-Money Laundering (AML/CTF), customer database management, finance, treasury, and IT security. Responsible for obtaining the ABRACAM Compliance Seal for the foreign exchange market, in accordance with Central Bank Circular No. 3.978/2020. Also developed the Capital Management Framework, including five-year projections of the Income Statement, Balance Sheet, and Cash Flow, in line with Resolution No. 4.557.

GALEAZZI Associados - SP (Business Consulting) | 01/2009 - 04/2012

Project Manager: Acted as a business consultant, leading or participating in performance improvement and "turnaround" projects for companies undergoing financial deterioration and business management restructuring. Focused primarily on administrative, financial, controlling, and accounting areas.

Key Projects:

- **Vipal Borrachas:** Interim Controller at Vipal, developed new tools for contribution margin analysis, KPIs, and cost analysis. Designed a restructuring plan for administrative departments (IT, HR, Treasury, Procurement, Controlling, Tax), resulting in an EBITDA improvement of approximately 1.5 percentage points per month.
- **CVC Turismo:** Served for one year as Controller at a CVC Turismo affiliate (GP7, now Publicis Red Lion). Key accomplishments include the implementation of the accounting module in the financial back-office system, establishment of In-house Accounting, and preparation/achievement of external audit report.
- **7 Travel:** Interim CFO for four months; developed the business plan for an online travel portal.
- **WebJet:** For eight months, led the implementation of the internal controls department, including the setup of processes and systems for the aircraft parts inventory area.

Brasil Brokers - RJ (Real Estate Brokerage) | 11/2007 - 11/2008

Controller Manager:
Responsible for the financial and accounting management of 16 subsidiaries within the Brasil Brokers Group. Participated in the company's IPO process, which took place in December 2007

LOPES – SP (Real Estate Brokerage) | 11/2006 - 11/2007

Controller Manager:
Responsible for establishing a centralized accounting and controlling department for all of the group's subsidiaries, managing a team of approximately 15 staff members. Participated in the company's IPO process, which took place in December 2016.

Deloitte - SP (Ex- Arthur Andersen) | 12/1999 - 11/2006

Senior Auditor:
External auditor with key clients including Anglo American (Mining), Lopes Real Estate Brokerage (Real Estate), Banco Santander (Financial Services), and Varig (Aviation).
Participated in the due diligence process for the acquisition of Banespa Bank (Santander Group) and in the IPO of Lopes Real Estate Brokerage.

MAIN COMPANIES SERVED