

# Joseph Carvajales

Senior FP&A Financial Analyst

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## SUMMARY

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I am a Senior FP&A Financial Analyst with more than thirteen years of experience in financial planning and analysis, financial modeling, and business valuation across the United States and Latin America. I build the models and dashboards that executives use to see where a business is heading and decide what to do about it.

## EXPERIENCE

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### **Ricoh Latin America Inc**

Mar 2022 - Present

*Global office solutions integrator | Miami-Fort Lauderdale Area (hybrid) | Full-time*

#### **Senior FP&A Financial Analyst; Data Analytics**

- Financial modeling: built and deployed a multi-year financial model on five-plus years of historical data, enabling CFOs, CEOs, and operational leaders to identify growth opportunities, bridge performance gaps, and optimize segment profitability.
- Reporting modernization: led the company-wide transition from legacy Excel reporting to interactive Power BI dashboards for the CFO, CEO, CRO, and VPs, earning a Ricoh Way Values Award nomination in 2023.
- Enterprise forecasting: optimized real-time forecasting across 14 operating companies by integrating warehouse data with IBM Cognos Analytics and Power BI, giving marketing teams near-real-time unit forecast visibility.
- Business planning: directed annual budgeting and unit-level forecasting models for the manufacturing and office solutions integration divisions, aligning operational drivers with financial targets.
- Financial operations: partnered with Marketing and Data Business Strategy teams on financial strategy and operational planning for a division of more than 3,000 employees.
- Executive stakeholder management: served as the primary FP&A liaison to global headquarters in Japan, independently managing high-priority executive inquiries and ensuring global strategic alignment.

### **Trust Investment**

Apr 2021 - Mar 2022

*Financial consulting firm headquartered in Medellin, Colombia | Miami, Florida | Full-time*

#### **Senior Financial Analyst (FP&A)**

FP&A and financial modeling for consulting engagements serving clients across Latin America and the United States, delivered through the firm's U.S. subsidiary, TISAS Financial Consulting.

### **Pareto's Consulting LLC**

Sep 2013 - Nov 2019

*Independent practice | Miami, Florida | Self-employed*

#### **FP&A Specialist**

- Business valuations: helped owners establish the economic fair value of their companies and analyzed cost drivers by segment and spending category in food distribution, transportation, and logistics.
- FP&A and financial feasibility: built feasibility models and budget forecasts in Excel for multinational companies in food distribution, transportation, and logistics.
- Business plans: drafted revenue, cost, and expense plans for multinational enterprises opening U.S. subsidiaries under USCIS investor visa guidelines (L-1A, L-1B, E-2, EB-5), in collaboration with immigration attorneys.
- Investor relations: led coverage on investor relations matters for a Miami-based private placement.

### **Francisco Dorta A. Sucre C.A.**

Jul 2015 - Apr 2018

*Family-owned distribution group | Miami, Florida | Full-time and contract*

#### **Senior Financial Analyst (May 2016 - Apr 2018)**

#### **Financial Analyst (contract) (Jul 2015 - May 2016)**

- Management reporting: supported management decisions with monthly, quarterly, annual, and ad hoc modeling and reporting of revenues, budgets, CapEx, and OpEx.
- M&A due diligence: spearheaded due diligence for the acquisition of a Mexican tequila brand: identified key risk factors, forecast investment viability, and evaluated acquisition synergies.
- Valuation and portfolio analysis: performed a three-approach valuation of a U.S. subsidiary and analyzed the product portfolio by revenue, cost, and margin; the insights contributed to double-digit bottom-line growth year over

year.

- Variance analysis: ran variance analysis on cash flow, CapEx, OpEx, P&L, and COGS against budget, plus what-if scenarios and forecasts on request.

#### Earlier career

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|---------------------------------------------------------|-------------|
| Fidelity Investments, Financial Services Representative | 2012 - 2013 |
| Montblanc, Sales Executive II                           | 2010 - 2012 |
| Palacios Alimentacion, Junior Financial Analyst         | 2005 - 2008 |

#### EXPERTISE

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**FP&A and financial modeling:** Financial planning and analysis, Multi-year financial modeling, Forecasting and budgeting, Variance analysis, Business valuation, M&A due diligence, Scenario and sensitivity analysis

**Data and business intelligence:** Power BI, IBM Cognos Analytics, Microsoft Excel, Data warehouse integration, Data normalization, Management reporting, Dashboard design

**Leadership and stakeholders:** C-suite business partnering, Global headquarters liaison, Cross-functional leadership, FP&A and analytics team leadership, Strategic financial planning, Negotiation, Executive presentations

#### EDUCATION

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|-----------------------------------------------------------------------|-------------|
| <b>Harvard Business School Executive Education</b>                    | 2016        |
| Negotiation and Leadership                                            |             |
| <b>Florida International University</b>                               | 2009 - 2011 |
| Bachelor of Business Administration, Finance                          |             |
| <b>Miami Dade College</b>                                             | 2006 - 2009 |
| Associate of Arts, Business Administration, Management and Operations |             |

#### LICENSES AND CERTIFICATIONS

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|----------------------------------------------------------------------------|------|
| Digital Transformation Foundations, LinkedIn Learning                      | 2022 |
| Strategic Planning Foundations, LinkedIn Learning                          | 2022 |
| Financial Modeling and Forecasting Financial Statements, LinkedIn Learning | 2020 |