

MIGUEL ESTIÉN

FINANCE & CORPORATE BUSINESS DEVELOPMENT EXECUTIVE

(b) (6)

Miguel is a strategist and a skilled operator who applies technical expertise in finance, general management and business development to effectively lead multifunctional teams to fulfill ambitious goals.

His career started with General Electric's rotational management programs and included senior leadership roles with GE Capital, the financial services arm of GE, in Mexico, Japan, Hungary and throughout the U.S.

As a mission driven and goal-oriented leader, in 2018 Miguel returned to Puerto Rico with his family after ~20 years abroad to support the island's rebuild effort via social impact projects following the devastation left by Hurricane Maria and the prolonged economic recession.

CORPORATE FINANCE

- Financial Analysis, Budgeting
- Risk Management
- M&A, Deal Structuring

GENERAL MANAGEMENT

- Cross Functional Leadership
- Project Management
- Technology Deployment

BUSINESS DEVELOPMENT

- Strategic Planning
- Negotiation
- International Business

EXPERIENCE

SOCIAL ENTREPRENEURSHIP – San Juan, PR

2017 – Present

Founder & operator of project-based enterprises looking to alleviate social issues with private sector tools.

Puerto Rico Live Co-Founder

- Produced live, on-stage conversations with global thought leaders. Built business enterprise, including the staffing of the technical & production team; handling of sponsorships, finance and digital media.

Pinpoint Strategies CFO

- Handle all financial and regulatory matters for the export-driven consulting firm based in Puerto Rico.

Guava Platform Founder

- Executing on plans to build a technology-based solution to help small business owners improve their working capital.

Power PR Founder

- Fundraised, procured and donated solar equipment post-Hurricane Maria. Coordinated delivery through a network of community leaders throughout the island.

GE CAPITAL AMERICAS – Norwalk, CT & NYC, NY

2013 – 2016

Wholesale commercial lender managing over \$100 billion in assets throughout the Americas

Director, Merger & Acquisition / Corporate Development

- Led the divestiture of GE's corporate jet financing business (\$2.4B), with assets in the US, Canada, Mexico & Brazil, including carve out financials, data room and diligence efforts, business-wide negotiations, issue resolutions, and cross functional coordination of closing deliverables.
- Originated, structured and diligence partnerships with FinTech firms in the small business lending space

GE CAPITAL HQ – Norwalk, CT

2011 – 2013

GE's financial services unit originating leases & loans globally | ~\$500B in assets / ~\$8B net income

Director, Product Management, Global Marketing

- Co-led global expansion of the Access GE customer loyalty program, allowing over 3K clients to benefit from GE's insights & managerial best practices after building business case for investment.
- Business lead in the development & deployment of the new digital platform powered by Salesforce.com

GE CAPITAL WORKING CAPITAL SOLUTIONS – Norwalk, CT

2010 – 2011

A factoring, securitization and servicing business managing ~\$10B in account receivables globally

North America Business Development Leader

- Structured, acquired and integrated an account receivables portfolio of \$750 million in assets.
- Led the transition of 65 team members, IT integrations and post-acquisition operational integration.
- Project managed the set-up of new cash collection operations in the US and Brazil, including bank and IT infrastructure, facility management and staffing.

GE CAPITAL LATIN AMERICA – Mexico City, Mexico

2006 – 2010

Wholesale lending unit with ~\$4B in assets providing financing to corporates and mid-size firms

Country Manager / Managing Director, Working Capital Business 2008 – 2010

- Exceeded origination, product delivery and financial targets for business with ~\$300 million in assets, ~\$13 million in net income.
- Received Chairman's Award for business turnaround by implementing a new IT management system while redefining operational fulfillment roles culminating in enhanced efficiency and compliance.

Vice President Strategy 2007

- Led strategic initiatives, annual business plan and new product introduction for the Latin America region.
- Oversaw the design, product development and launch of the asset-backed revolver product.
- Conducted competitive surveys and consolidated intelligence to assess market positioning.

Sales Force Effectiveness Leader 2006

- Drove \$75 million in incremental revenue during the first year of instituting a new cross-sale program.
- Launched a new Commercial Leadership Program; hired and coached two high potential MBA grads.
- Redesigned territory coverage to drive an enhanced market penetration for sales force of 60.
- Managed commercial operations, Customer Relationship Management system and reporting.

GENERAL ELECTRIC – Fairfield, CT

1998 – 2003

Associate Auditor, GE Corporate Audit Staff (CAS)

Led financial audits and operational projects by conducting risk assessments, analysis of financial statements and test work. Created presentations synthesizing issues and corrective actions.

- Financial Audit, GE Insurance / Richmond, VA
- Controllership Audit, GE Edison Life Insurance / Tokyo, Japan
- Financial Audit, GE Supply / Shelton, CT
- Regulatory Compliance Investigation, GE Capital / Mexico City, Mexico
- Automation & Transfer of Accounts Payable Process, GE Lighting / Budapest, Hungary
- GE Pension Fund Controllership Review, GE Asset Management / Stamford, CT

Analyst, Financial Management Program (FMP), GE Plastics

Completed a 2-year rotational management program in corporate finance, accounting & financial planning.

- Project Manager, Corporate Financial Reporting, GE Plastics / Singapore
- Commercial Finance Analyst / Coshocton OH
- Cost Accountant / Mt Vernon, IN
- Budget Analyst, Financial Planning & Analysis / Pittsfield, MA

CIVIC AFFILIATIONS

- Aurora Angel Network, Start-Up Investor, San Juan, PR (2020 - Present)
- UPR, School of Business, Alumni Advisory Committee Member, San Juan, PR (2018 – Present)
- PR Education Foundation, Board Member, San Juan, PR (2019 – 2020)
- Orchard Platform (FinTech startup), Member Advisory Board, NY (2016)
- Half Moon Empanadas (Hispanic Small Business), Advisory Board, FL (2013)
- American Council on Germany, Young Leader Fellow, NY (2012 - 2015)

PUBLICATIONS

Careers in International Affairs (Cressey, Hermer & Steffensen), Ninth Edition, 2014, Georgetown University Press, Chapter 7: Careers in Multinational Corporations (Pages 172 – 179)

EDUCATION

KELLOGG SCHOOL OF MANAGEMENT, NORTHWESTERN UNIVERSITY, Evanston, IL
Master of Business Administration (MBA)

- Concentration in Financial Services & Capital Markets

GEORGETOWN UNIVERSITY, SCHOOL OF FOREIGN SERVICE, Washington, DC
Master of Science in Foreign Service (MSFS)

- Business and Government Relations Concentration
- Honor's Certificate in International Business Diplomacy, Landegger Program
- Coca-Cola Fellow Scholarship Recipient

UNIVERSITY OF PUERTO RICO, SCHOOL OF BUSINESS, San Juan, PR
Bachelor's in Finance (Magna Cum Laude)

ESPIRITU SANTO HIGH SCHOOL, San Juan, PR

PROFESSIONAL TRAINING

GE's Crotonville Leadership Development Center

- Executive Management Development - 2012
- Advanced Management Development - 2008
- Credit Analysis - 2007
- Advanced Negotiations - 2007
- Advanced Commercial Development - 2007
- Six Sigma Quality Green Belt (*Certified*) - 2003
- Financial Audit Technical Development - 2001
- Financial Management Program - 2000

PERSONAL INFORMATION

Languages: English (Fluent), Spanish (Native)

Citizenship: American