

Guilherme Starling

HEAD OF OPERATIONS · CHIEF OF STAFF · DATA & AI-DRIVEN SCALE

Belo Horizonte, Brazil · UTC-3 · full CET and ET overlap

Remote or relocation

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SUMMARY

Operations leader who builds the operating backbone of high-growth fintechs. **Employee #1** at Emcash: over 7+ years the company went from three people to **75K+ active users and R\$500M+ (≈US\$92M) in loan originations** across three lending products I led from concept to market – and I built the organizations behind them, leading **100+ people** and scaling the technology org **from 0 to 50**. Today I own company-wide operational efficiency and the data function behind it, reporting to the CEO.

SELECTED IMPACT

- **Three lending products led from concept to market** – payroll-deductible, real-estate *pró-soluto*, vehicle financing – which together took the company to **75K+ active users and R\$500M+ in loan originations since inception**
- **0 → 50-person technology organization** built from scratch, 10 direct and 40+ indirect reports – and **every current Product and Engineering leader was hired or developed under me**
- **Retired the company's BI tooling** by replacing it with an AI-built reporting system, cutting licence cost and moving margin visibility per product and per process into the current month
- **Analytical data platform built from zero on AWS**, with automated reporting live across data, controllership and investor relations

EXPERIENCE

Emcash — Brazilian consumer-credit fintech

Apr 2019 – Present

Payroll-deductible, real-estate and vehicle lending. Employee #1, hired alongside the two founders; grew with the company from 3 to 100+ people. Four successive mandates, each building a function that did not previously exist.

Head of Data & AI-Driven Operational Efficiency

Apr 2026 – Present

Own company-wide operational efficiency and the data function behind it. Reports to the CEO.

- Designed and built an **AI-driven reporting system that replaced the company's BI tooling** – scheduled data routines, generated dashboards, workspace and credential management, built with AI rather than licensed. **Cut BI cost** and moved margin visibility per product and per process into the current month, where month-end reporting used to be.
- Designing the company's **end-to-end process architecture**: mapping how work actually flows across the business, then rebuilding each step with **AI embedded in the process** rather than bolted onto it (BMAD/BMM as the framework, Claude as the engine). Partner to the operations teams sector by sector – **data, controllership and investor relations now run on automated reporting**.
- **Full ownership of the data function**: built the **analytical data platform on AWS** from the ground up – RDS read replica → S3 data lake in Parquet → dedicated reporting database – and lead the data analyst team (3 direct reports).
- Supply the **executive board with its strategic read of the business**: the numbers behind pricing, capacity and investment decisions. Automated reconciliation cut divergences against the accounting close from **493 to 50**, and the residual 50 exposed a defect in the manual process itself.

Head of Technology & Product

Mar 2024 – Apr 2026

Build a technology organization that didn't exist yet, then turn three lending products into a governed portfolio.

- Built the technology organization **from 0 to 50 professionals** – structure, hiring, career framework, processes and governance, all from scratch. Led **50+ people**: 10 direct, 40+ indirect.
- Hired leadership before individual contributors and grew it internally rather than importing it: **every leader in Product and Engineering at the company today came out of that bench**.
- Implemented **OKRs and agile operating rhythms company-wide**, putting a 50-person organization on a single planning cycle through continuous change.
- Led the design and build of the **three lending products** concept-through-delivery, then gave the portfolio the prioritization frameworks and rituals it had outgrown. Migrated process and tooling (**Jira → Notion**), cutting licence and administrative cost.

Senior Project Manager

Aug 2022 – Feb 2024

- Managed **40+ people across multiple disciplines** through the early-growth inflection, coordinating product, engineering and operational delivery under a single planning cycle.
- Re-cut the operating model at each stage of scale rather than defending the previous one, and converted recurring operational crises into structured, repeatable playbooks.

Product Owner – employee #1

Apr 2019 – Jul 2022

- Structured the entire operation from zero and built the product function and team from scratch, on agile practice grounded in PMBOK®.
- Ran Scrum adapted to real constraints rather than by the book, with ROI as the framing metric for every prioritization call – the discipline that later became company-wide OKRs.

Visão – Serviços e Negócios para o Varejo · Project Analyst

Aug 2018 – Mar 2019

- Built the project management function and ran the portfolio of organizational-improvement projects across operations, IT, strategy and HR; mapped processes to remove bottlenecks and surface risk.

UFLA Júnior Consultoria · Director of Project Management

Mar 2015 – Dec 2017

- Led the project management practice and delivered consulting engagements in marketing, sales, strategic management and finance for clients across industry, food, hospitality, healthcare and the public sector.

EDUCATION & CERTIFICATION

PMI-ACP® – Agile Certified Practitioner

Project Management Institute · 2022

MBA, Agile Project Management

PUC Minas · 2020–2021

Postgraduate, Project Management

PUC Minas · 2019–2020

BBA, Business Administration

Universidade Federal de Lavras · 2015–2018

SKILLS & LANGUAGES

Operations: business operations · operational strategy and execution · KPI and SLO frameworks · process design and continuous improvement · OKR implementation · executive and board reporting · margin and unit-economics analysis

Leadership: org design · hiring and leadership development · cross-functional and matrixed leadership · influence without authority · executive stakeholder management

Data & AI: analytical data platform design on AWS (RDS, S3/Parquet) · data modelling · SQL · BI and dashboarding · AI process automation (Claude, BMAD/BMM) · automated reconciliation · data team leadership

Domains & languages: fintech and lending · consumer credit · regulated financial products · marketplace operations | Portuguese (native) · English (fluent) · Spanish (professional)