PIETRO ANTONIO RUBIO SARMIENTO

Madrid, Spain | (+34) 637 301 754 | (+63) 917 542 0602 | pietrosarmiento@student.ie.edu | linkedin.com/in/pietro-sarmiento
Spain (Student Residence Permit)

PROFESSIONAL SUMMARY

Financial-services professional turned AI product builder, with 8+ years across institutional banking, wealth advisory, and startup technology. Combines credit, portfolio, and client-advisory experience with hands-on product work: builds AI products tested with real users, turns feedback into product decisions, and leads cross-functional teams. Completing an International MBA at IE Business School.

PROFESSIONAL EXPERIENCE

IFE MANAGEMENT (START-UP/FINANCE, €10.72M AUA) **MANILA, PHILIPPINES**
Financial planning and advisory; 130+ active households; 81% firm-wide retention
Lead Financial Architect JANUARY 2025 - JULY 2025

- Owned advisory journeys for 50+ households (~€5.46M AUA), turning complex financial needs into clear action plans.
- Designed and facilitated an online focus group with five clients; converted feedback into a same-day response standard with clear resolution timelines and identified demand for new offerings such as estate-planning workshops.
- Built an education-planning calculator, trained three financial architects, and led a controlled pilot across ~50% of sessions; gathered feedback and saved ~15-30 minutes per engagement.
- Identified repeated manual chart creation and partnered with IT to introduce standardized advisor-dashboard visualizations, improving preparation and decision support.

Associate Financial Architect SEPTEMBER 2022 - JANUARY 2025

- Managed financial plans for ~50 clients across budgeting, forecasting, investments, debt, and risk, achieving a 90%+ Net Promoter Score.
- Analyzed client cash flows and portfolios to identify ~€1.00M in investable funds and support ~€2.46M in investment execution.
- Built operating processes, hiring frameworks, and performance standards with the founder during early-stage growth.

BDO UNIBANK, INC. (BANKING, €70.57B ASSETS) **MANILA, PHILIPPINES**
Relationship Manager, Institutional Banking JANUARY 2018 - APRIL 2022

- Managed a €4.29M corporate loan portfolio across 15 SME and mid-market clients, analyzing financials, cash flows, credit risk, pricing, and performance in a regulated banking environment.
- Presented credit proposals to owners, CEOs, and CFOs, translating financial data into approval recommendations and loan onboarding.
- Led four colleagues managing €4.16M in loans and €3.62M average daily balance; opened a new client segment and earned the Trailblazer Account Executive award.

ZAP GROUP, INC. (START-UP TECH) **MANILA, PHILIPPINES**
Account Manager MAY 2017 - DECEMBER 2017

- Onboarded loyalty-technology clients and drove a strategic pivot into new customer verticals, expanding the addressable market and testing growth channels.

SELECTED AI AND PRODUCT PROJECTS

CAPTA (IE Tech Lab x Microsoft)

- Co-led the six-person team behind a multi-agent AI prototype helping early-stage Spanish startups find non-dilutive capital; led the business workstream (economics, roadmap) alongside a technical workstream on Azure AI Foundry, Microsoft Fabric, and GitHub. Built in human approval, source validation, and data-privacy safeguards; presented to IE and Microsoft reviewers.

COACH CHRIS

- Building an AI career-coaching platform, deployed via GitHub and Vercel; tested with 10 users and converted workflow-confusion feedback into guided onboarding. Developing a deterministic scoring engine to reduce hallucinations.

MATCHUP

- Built the landing page and early-beta web app for a Philippines pickleball matchmaking platform that pairs players by skill, distance, availability, and play style; defined a freemium model and a pricing hypothesis to validate.

EDUCATION

IE BUSINESS SCHOOL **MADRID, SPAIN**
International MBA (Digital Business, Innovation, and Transformation) EXPECTED DECEMBER 2026

DE LA SALLE UNIVERSITY - MANILA **MANILA, PHILIPPINES**
BA Psychology and BS Advertising Management DECEMBER 2016

TOOLS, SKILLS, AND CERTIFICATIONS

- **Tools and Technologies:** Microsoft Office, Google Workspace, ChatGPT, Claude, Claude Code, Gemini API, Cursor, GitHub, Vercel, n8n, Make, Zapier
- **Skills:** Product Discovery and User Research, Roadmapping, Financial Modeling and Credit Analysis, AI Transformation, Process Mapping, Prompt Engineering, Stakeholder Facilitation, Cross-functional Leadership
- **Languages and Certifications:** English (Native); Filipino (Native); Spanish (Basic) | Certified Investment Solicitor and UITF Sales Person (Philippines)