



Jacobo Zagher Wayzel.

Managing Director specialized in scaling financial and investment businesses, with a proven track record in profitable growth (EBITDA), recurring revenue generation, and the structuring of highly scalable business models.

Managing Director | Algo Global LTD | 2023 – 2026.

I assumed the role of Managing Director with the objective of scaling commercial operations and strengthening the profitability of a brokerage business model, while simultaneously overseeing other executive responsibilities. I restructured the commercial strategy by implementing a referral-based growth model, successfully doubling the agent network from 120 to 250 within two years. At the same time, I optimized commission structures by reducing acquisition and performance costs, improving operational efficiency and overall margins.

I designed and implemented a merit-based promoter model focused on active portfolio value, aligning incentives with sustainable value creation. I led the CRM migration and automation of key processes, reducing reliance on manual tools and significantly increasing back-office productivity.

From a financial leadership perspective, I established monthly cash flow-based tracking of key performance indicators including **EBITDA, ROA, ROI, and net income**, enabling disciplined and data-driven decision-making. In coordination with the accounting team, I managed tax planning and operational expenditures (vendors, payroll, and general expenses), ensuring full financial control.

By 2025, the business was generating **USD \$750,000 in monthly revenue from returns**, achieving a **25% annual net margin**, consolidating a highly profitable and scalable operation. Additionally, I institutionalized the organization by implementing corporate governance structures, improving strategic decision-making and organizational alignment.

Managing Director | Apoyoz | 2007 – 2023.

(Continued strategic involvement during 2023–2024 in parallel with Algo Global)

I built the company from the ground up, developing a payroll-deduction lending business that evolved into a fully digital and scalable financial operation. I designed and executed the commercial structure, building a network of over 3,000 agents and establishing key departments including collections, risk, finance, and contact center, creating a fully integrated and sustainable organization.

I led the company's digital transformation, reducing contract closing times from 6 days to 30 minutes through process automation, proprietary platform development, and the digitalization of the sales force. I implemented CRM, ERP systems, and mobile applications for both agents and clients, significantly improving operational efficiency and customer experience.

From a financial management standpoint, I established rigorous control through monthly cash flow analysis and KPI tracking, including **EBITDA, ROA, ROI, and net income**, ensuring sustained profitability and operational visibility. I worked closely with the accounting team on tax planning and expense control, maintaining strict financial discipline across the organization.

By 2024, the company managed an active portfolio of **\$90 million MXN**, generating **\$5.5 million MXN in monthly interest income**, achieving a **23.5% annual net margin**, positioning the business as a financially solid and profitable operation. I also played a key role in capital raising processes, due diligence, and the development of credit evaluation models.

Additionally, I led the development of a fully digital onboarding application, eliminating paper-based processes and enabling a 100% digital client acquisition flow.

Additional Positions.

Executive Assistant | **Moore Stephens** | 2006 – 2007.

Strategic Planning | **CEMEX** | 2004 – 2006.

Strategic Planning | **Mueblerías XXI** | 1998 – 2004.

Professional Summary.

Managing Director with extensive experience leading the creation, transformation, and scaling of business models within financial services, lending, and investment sectors.

Specialized in business strategy, financial structuring, profitability (EBITDA), and digital transformation, with a proven record of driving revenue growth, margin optimization, and capital raising initiatives.

I have successfully led multiple operations simultaneously, integrating financial discipline, corporate governance, and commercial execution to maximize value creation, operational control, and long-term sustainability.

Education.

Bachelor's Degree in Business Administration with a specialization in Finance – Universidad Anáhuac.

Languages.

Spanish: Native
English: Advanced
Hebrew: Intermediate.

Technologies.

CRM, ERP, Advanced Excel, Process Automation.