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Jesús Martínez

Founder, Peach Tree Commercial Capital

Building Credit with Discipline and Results

From Uncertainty to Direction: Economics and Finance 2026

Interview

Juan Diego Ramírez

Founder & CEO, RAM CAPITAL GROUP

Building Wealth with
Discipline and Trust

Interview

Juliana Uribe

Financial Advisor, Northwestern Mutual

Financial Planning That Turns
Uncertainty into Direction

Interview

Gerardo López

Business Service Representative
First Citizens Bank

Structure, Align, and Scale
with Direction

Gente de Éxito

Diana Johnson

Fundadora y Consultora Principal, Diana
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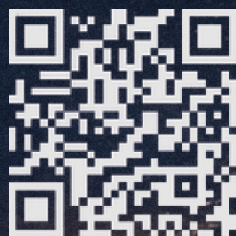
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CONSÍGUELAS EN:



Leading with direction in uncertain times

Isabel Figueroa de Rolo

Founder and Editorial Director, Success Factor

There are moments when the economy stops being a set of variables and becomes a direct test of leadership. This is one of them. In this edition, rather than interpreting figures or projecting scenarios, we focus on something more revealing: how today's leaders think, decide, and execute across different markets.

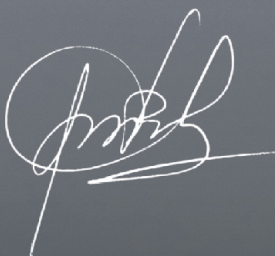
Throughout these conversations, a powerful alignment emerges. Financial leadership is no longer defined by growing faster, but by growing better. There is a shared discipline in protecting cash flow, prioritizing profitability over volume,

and making decisions with clarity that withstands volatility. Precision, more than speed, has become a competitive advantage.

Another clear pattern is structured adaptability. It is not about reacting, but about anticipating, adjusting models, redefining priorities, and sustaining execution over time. The leaders featured here converge on a fundamental idea: results are not driven by isolated decisions, but by consistent systems that enable performance to be repeatable—even in adverse conditions.

A further point of convergence is the integration of new tools, particularly technology—not as a trend, but as a true enabler of efficiency, control, and strategic vision. Innovation is no longer optional; it is essential to remain competitive.

This edition does not aim to provide a single answer, but rather to offer a clear perspective: in times of uncertainty, direction is not improvised. It is built through judgment, coherence, and sustained execution. And it is precisely in that consistency where true leadership is being defined today.



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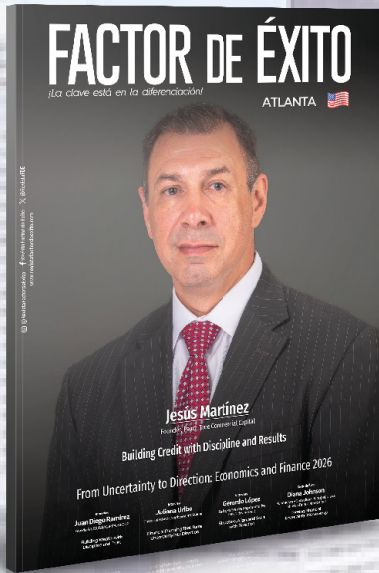
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Innovation and Growth for Georgia

The Kia Georgia team celebrated three major milestones at its West Point facility as it began production of the 2027 Kia Telluride. This vehicle not only marked the start of production for the latest model, but it was also the first hybrid electric vehicle (HEV) assembled in Georgia and the 5 millionth vehicle produced at the plant. The ceremony was attended by Georgia Governor Brian P. Kemp and other local leaders.

Sean Yoon, President of Kia North America, emphasized that this event symbolizes the strength of the West Point plant and its key role in the future of mobility. Since its opening in 2009, Kia Georgia has become a pillar of the automotive industry in the southeastern U.S. The Telluride, one of the brand's



most award-winning models, has been manufactured exclusively at this plant since 2019 and is considered a symbol of quality.

Governor Brian Kemp highlighted the collaboration between Kia,

the local community, and the state, which has enabled the plant's continued success. Stuart Countess, CEO of Kia Georgia, acknowledged the team's efforts, noting that these achievements are the result of their dedication and teamwork.

Better Financial Solutions

Merit Financial Advisors, a Georgia-based firm specializing in financial planning and wealth management for high-net-worth individuals, has acquired Yeomans Consulting Group, Inc., a wealth management firm based in Marietta. This acquisition, which adds approximately \$434 million in assets under management, strengthens Merit's market presence. Yeomans, founded by Randy Yeomans and currently led by him alongside his son Nicholas Yeomans, has earned a solid reputation in the region thanks to its scalable advisory platform and educational marketing strategy.



Through this partnership, Yeomans will benefit from accelerated growth, operational stability, and process support. Randy and Nicholas will assume roles as Wealth Managers and Partners at the firm, alongside their operations and client service teams. Tyler Vernon, CEO of Merit, stated that the acquisition is part of a strategy for continued growth,

highlighting both companies' commitment to the client and their disciplined approach.

This is Merit's 56th acquisition, following the purchase of Glenn Co, LLC. The transaction closed on March 6, 2026, though the financial terms of the agreement were not disclosed.

Bank Merger

Georgia Banking Company, Inc. (GBC) and Tandem Bancorp, Inc. announced the signing of a definitive agreement for their merger through a combination of stock and cash. Tandem Bank, headquartered in Tucker, Georgia, has approximately \$304 million in assets, \$239 million in deposits, and \$229 million in loans, as well as a network that includes one branch and production offices in several cities in the Atlanta metropolitan area.

This transaction will enable GBC to expand its presence and consolidate its scale in the competitive Atlanta market. Following the merger, the combined entity would reach nearly \$3 billion in assets, \$2.6 billion in deposits, and \$2.5 billion in loans, reinforcing its goal of becoming one of the leading local banking institutions.

Bartow Morgan, Jr., CEO of GBC, highlighted Tandem's operational quality and its focus on customer service, while Charles DeWitt, CEO of Tandem, emphasized the strategic advantages of integrating with an established institution.

The agreement provides for cash and stock compensation for

Tandem shareholders, as well as the addition of a Tandem director to GBC's board and the integration of DeWitt into the management team. The transaction, already approved by both boards, is subject to regulatory approvals and is expected to close by the end of the second quarter of 2026.



Optimization and Efficiency

Yamaha Motor Co., Ltd. has announced the gradual relocation of its U.S. subsidiary, Yamaha Motor Corporation, USA, from Cypress to Kennesaw, a process that will take place between late 2026 and 2028. This decision is part of a strategy to optimize asset utilization and improve profitability in the U.S. market.

As part of the plan, the company will sell all fixed assets in Cypress, including land, offices, and warehouses, which have served as its headquarters for approximately five decades. However, to ensure operational continuity, a sale-leaseback agreement is planned while the transition is completed.



The restructuring responds to changes in business strategy in the U.S., where certain divisions had already been relocated to Kennesaw: the marine business in 1999 and the motorsports business in 2019. Currently, the Cypress facilities are primarily used for corporate functions and financial services.

This initiative is part of a broader plan for structural reforms driven by rising costs, including those resulting from tariffs and market changes. In the long term, Yamaha seeks to strengthen its financial resilience through a more sustainable profit structure that is less dependent on revenue growth.

Capitalizing on the World Cup

The arrival of the FIFA World Cup in Atlanta presents a major economic opportunity, but also the challenge of ensuring that its benefits reach local small businesses. This was the focus of a meeting organized by the Georgia Hispanic Chamber of Commerce, where public and business leaders emphasized the importance of preparation.

Lamar Stewart of Showcase Atlanta emphasized that the goal is for the event to happen “with” the city and not simply “over” it. To achieve this, businesses must adapt to the expected influx of 300,000 to 500,000 visitors by improving payment systems, multilingual

customer service, and cultural sensitivity.

For her part, Laurie Prickett of Invest Atlanta highlighted the availability of grants and microfinancing to boost businesses and revitalize commercial spaces. Additionally, the Atlanta Beltline is emerging as a key hub for attracting visitors and stimulating the local economy, with thousands of businesses set to benefit from the influx of tourists.

Initiatives such as “Somos Fútbol Georgia” aim to highlight Latino culture, while the National Center for Civil and Human Rights will expand its cultural offerings tied to the tournament.



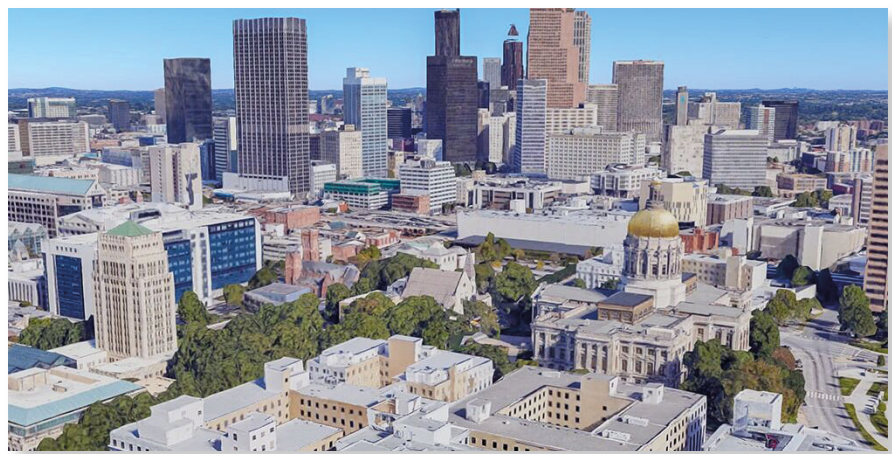
Overall, the World Cup’s success will depend on Atlanta’s ability to bring its communities together and turn this event into a driver of inclusive and sustainable development.

Exports on the Rise

The state of Georgia set a new all-time record in 2025, surpassing \$60.2 billion in exports, with year-over-year growth of 12.7%, well above the national average. The announcement was made by Governor Brian Kemp alongside the Georgia Department of Economic Development, highlighting five consecutive years of record figures.

Georgia exported goods to more than 213 markets and ranked among the top ten exporting states in the country, reflecting significant progress since 2020. This growth has been driven by a robust logistics network, an expanding workforce, and ongoing investments in infrastructure.

Key export products include civil aircraft, computer equipment, vehicles, communications equipment, and medical devices.



Major trade destinations include Canada, Mexico, Singapore, Germany, and the Netherlands.

Additionally, the state’s total trade exceeded \$210.7 billion, cementing Georgia’s position as a major global logistics hub. Key infrastructure such as Hartsfield-Jackson Atlanta International Airport, the Port of Savannah, and

the Port of Brunswick have been instrumental in this performance.

Authorities emphasize that industrial diversification, support for exporters, and a presence in international markets position Georgia as a resilient economy, with prospects for continuing to expand its trade leadership in the coming years.

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▶ **Jesús Martínez**

Founder, Peach Tree Commercial Capital

**Building Credit with
Discipline and Results**

*"Protect investor capital first, generate
consistent yield second."*

In an environment where capital is more selective and mistakes are penalized more quickly, Jesús Martínez has built a private lending platform grounded in a clear principle: consistency matters more than speed. As founder of Peach Tree Commercial Capital, he has led the raise of over \$400 million in capital from investors across the country, consolidating a model that prioritizes capital preservation and the sustained generation of returns.

His approach combines financial discipline, rigorous credit structuring, and operational execution that minimizes improvisation. In a sector where the pressure to grow can compromise standards, Martínez has chosen selective growth, supported by metrics such as over 90% investor retention and delinquency rates consistently below industry benchmarks.

His leadership is reflected not only in results, but in his ability to turn mistakes into systems, integrate technology as a decision-making enabler, and build measurable trust. At a time when financial decisions demand greater precision, his perspective offers a clear view on how to turn uncertainty into structure, discipline, and direction.

How have you translated your leadership at Peach Tree Commercial Capital into sustained growth, profitability, and trust?

From inception, our focus has been on building a repeatable and durable lending platform—not chasing volume. Every deal is structured with the same objective: protect investor capital first and generate consistent yield second. We measure success through two key metrics: 90%+ investor retention



and delinquency rates consistently below industry benchmarks. Retention reflects confidence in our execution, while low delinquency reflects underwriting discipline. Together, they validate a model built on performance rather than short-term gains.

In private lending, decisions are often made under pressure. Can you share a challenging situation and how you turned it into a tangible improvement?

We experienced a project where initial assumptions failed—construction costs increased, timelines slipped, and market conditions softened. Instead of moving forward under flawed assumptions, we stepped in early and restructured the deal: we renegotiated scope and budget, implemented milestone-based



draw schedules, increased contractor oversight, and adjusted the exit strategy. The result was capital preservation with a controlled exit. More importantly, this became a permanent system—today, every deal undergoes a mid-project risk reassessment.

In a high-interest-rate environment, what decisions have allowed you to sustain growth and stability?

Rather than pulling back, we recalibrated. We tightened underwriting standards with lower leverage

and stricter borrower evaluation, prioritized cash-flowing assets capable of sustaining debt under stress scenarios, and shifted into underserved niches such as well-structured fix-and-flip projects, small-scale ground-up construction, and DSCR (Debt Service Coverage Ratio) lending. We chose precision over volume, which allowed us to maintain stable default rates and consistent yield performance. Additionally, our ability to connect culturally and linguistically with Latino investors has expanded access to a highly active but often underserved segment.

How have you scaled operations without compromising underwriting quality?

We've built our platform for scalability without sacrificing discipline. We standardized underwriting guidelines, implemented automated pre-screening, and created real-time pipeline visibility. This has reduced approval and closing timelines, increased deal throughput per analyst, and lowered cost per transaction. Efficiency comes from structuring the process better—not just moving faster.

What rules do you follow to protect margins, cash flow, and portfolio performance?

Our philosophy is structured conservatism with strategic flexibility. We focus on prudent leverage,

verified cash flow, and alignment between borrower success and investor returns. We actively monitor portfolio-level cash flow and payment performance on a weekly basis. If those metrics remain strong, it confirms that credit quality, structuring, and execution are aligned.

How has your approach to risk management evolved over time?

Every deal must meet three criteria: asset quality, borrower strength, and exit clarity. We've evolved from a conservative approach to a more precise one. We don't just avoid bad deals—we structure good deals to perform under pressure. This is reflected in lower portfolio volatility, stable delinquency trends, and stronger recovery outcomes.



What role does technology play in your investment process, and what impact has it delivered?

Technology is a tool to enhance decision-making, not replace it. It allows us to analyze deals faster, identify risk signals earlier, and standardize underwriting decisions. The result is faster execution, greater consistency, and improved risk-adjusted returns. Human judgment remains central, but it is now supported by better data and infrastructure.

In a business built on trust, how do you measure and sustain your reputation?

Trust is a measurable KPI. Internally, we operate with clear accountability and transparency. Externally, we measure it through repeat borrowers, reinvesting investors, and referral-driven growth. When investors redeploy capital and borrowers return for new projects, it confirms that the model is working.





Factores clave

- ▶ Over 90% investor retention as a direct indicator of trust and performance consistency.
- ▶ Delinquency rates consistently below industry benchmarks, reflecting underwriting discipline.
- ▶ More than \$400 million raised, driven by precision rather than volume.
- ▶ Implementation of mid-project risk reassessment as a permanent control system.

Jesús Martínez's leadership stands out for turning financial discipline into a tangible competitive advantage. His approach integrates clear metrics, structured processes, and the strategic use of technology to sustain results in volatile environments. Beyond performance, his model strengthens trust as a core asset, creating value for both investors and the broader real estate ecosystem. In a context where volatility reshapes decision-making, his vision reinforces that sustainable growth is not accelerated—it is built with precision. The future of private lending will belong to those who measure, adjust, and execute with discipline.

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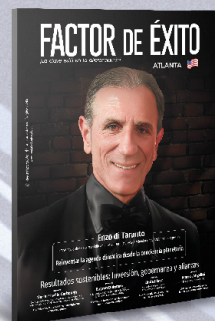
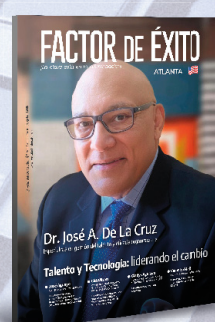
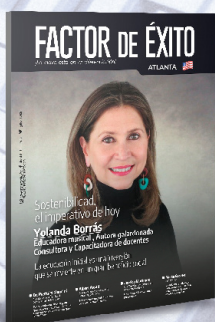
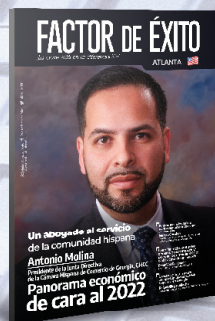
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PLATAFORMA INTERNACIONAL PARA EL LIDERAZGO, EMPRESARIAL Y DE NEGOCIOS



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Josue Rosales

Lead Principal, Rosales Financial Group

Turning Data into Decisions that Create Value

“Better Data, Better Decisions, for Everyone.”

In an environment where regulatory pressure, economic volatility, and operational complexity converge in real time, financial leadership has evolved beyond a technical function into a system of sustained strategic decision-making. Today, the difference lies not in who reports better, but in who decides better—and that capability is built on a critical foundation: timely data, strong controls, and disciplined execution.

Josue Rosales has built his career precisely at that intersection. As Lead Principal of Rosales Financial Group (RFG) and a CPA licensed in Georgia, Florida, and New York, he leads a firm operating in highly regulated environments, advising organizations ranging from government entities managing billions of dollars to private companies navigating growth and transformation.

His approach integrates audit, compliance, technology, and strategy under a single principle: transforming data into a real competitive advantage. Throughout his career, he has led multidisciplinary teams, structured more efficient financial systems, and identified risk exposures that, in some cases, reached millions of dollars. Beyond technical expertise, his leadership is measured through tangible results: reduced operational friction, improved financial close timelines, optimized processes, and strengthened institutional trust.

In a context where financial decisions must respond to variables such as interest rates, inflation,

regulation, and access to capital, his perspective is clear: it is not about reacting better, but about anticipating through better data. Ultimately, true financial leadership is reflected in trade-offs—what to adjust, what to protect, and where to invest. The following insights show how that philosophy translates into execution.

How have you ensured that your leadership at Rosales Financial Group translates accounting discipline, audit, and strategic advisory into growth, financial transparency, and institutional reputation for your clients, and what 1-2 metrics do you use to demonstrate that impact?

The role I serve at RFG is that of Lead Principal, equivalent to a Chief Executive Officer. In this role, I lead our executive team—including our Operations Officers, Compliance Officers, Human Resources, Legal, and Information Technology—with a global vision and strategy to ensure we fulfill our firm’s mission. Much like how we advise our clients, we as a firm must conduct our own SWOT analysis and engage in deep discussions about how we will approach our strategy to deliver executable solutions internally and extend them externally to our clients.

During our most recent strategic planning cycle, we held discussions that many organizations worldwide are having right now: how can Artificial Intelligence be implemented in a way that is both safe and useful? By answering these questions internally, we actively evaluate how we can transfer both cost savings and

insights to our clients—so they, like us, can remain at the top of their industries through continuous learning and access to timely data.

RFG operates in New York, Georgia, and Florida. Each state has its own regulatory requirements and unique business environment. Our clients range from government entities—including one of the largest public housing authorities in the United States managing billions of dollars—to medical practices transitioning from small business control structures to mid-sized scalability. As a result, our clients gain a better understanding of their data—where it comes from and how it is generated—which forms the foundation of financial transparency, while also improving operational efficiency.

The two key metrics I reference are: first, the measurable shift in how our clients understand and use their financial data—moving from reactive decision-making based on outdated reports to proactive strategies driven by timely, reliable information. Second, the reduction in operational friction experienced after working with us—whether that appears as fewer audit findings year over year, faster financial close cycles, or the elimination of redundant administrative processes. For example, in a private-sector medical practice, we restructured the claims workflow so that proper coding controls occurred before submission to insurance. This reduced the need for two employees handling claims to one properly controlled role, saving an estimated \$40,000 to \$50,000 annually in administrative costs, while also improving cash flow through cleaner and faster claims processing.

In environments where regulatory compliance and performance pressures often conflict, what complex situation or professional dilemma have you faced, and how did you turn it into a measurable improvement in controls, trust, or financial performance?

This is one of the most critical tensions in our profession, and something we encounter regularly in both government and private-sector engagements. The pressure to deliver results—whether meeting budget targets, satisfying political stakeholders, or simply keeping operations running—can create environments where internal controls are bypassed, sometimes intentionally and sometimes because processes are rushed.

One clear example occurred during our audit work with the City of East Point, Georgia. Through rigorous audit procedures, our team identified key control overlaps within the City's financial management structure—situations where individuals or departments had responsibilities that should have been properly segregated to prevent errors or irregularities. These were not hypothetical risks; our findings indicated that control weaknesses could represent an exposure

of \$1 to \$3 million in potential fraud without proper remediation. We presented these findings directly to the City Council—not management, but governance—because that independence is essential. The result was a significant operational shift. Public trust in local government improved, and that restored confidence created momentum for further positive changes across the City.

In other municipal clients, we have conducted internal control and forensic procedures that helped uncover operational risks necessary to improve both current and future system states—ensuring compliance and, more importantly, preventing fraud from continuing or occurring in the future. In one such engagement, which we cannot name due to confidentiality requirements, our forensic team identified potential losses ranging from \$800,000 to \$2 million.

In the private sector, our forensic team has assisted in complex divorce proceedings where we uncovered undisclosed properties valued at over \$1.5 million. In these cases, the tension between compliance and performance appears differently—it involves one party attempting to protect assets conflicting with legal disclosure obligations—but the principle remains the same: when data is accurate and methodology is rigorous, the truth emerges, and better decisions are made.

From your experience advising governments, nonprofits, and private companies, what strategic decisions help organizations grow with financial discipline in uncertain environments, and what indicator confirms the strategy is working?

Strategic decisions do not only help organizations grow—they provide peace of mind in a chaotic market. This process begins with how an organization properly identifies what matters most in achieving its purpose and mission. It is unrealistic to assume that in one year, an organization will anticipate every challenge it may face in the future. Therefore, each organization must create its own process to identify strategic objectives and determine how to implement them.

At RFG, we use a methodology internally and recommend it to our clients externally to help them remain confident and committed to their decisions. Before onboarding a consulting or advisory client, we engage in deeply personal conversations with their executive team to understand their commitment to our methodology—or their own—and assess alignment. Organizations that ignore this process or operate without a structured methodology will consistently struggle with preventable issues, slowing growth and increasing financial, legal, and operational risk.

Our recommended process includes three phases: a formal SWOT analysis conducted ideally in the third quarter; budget alignment, where financial forecasts



integrate strategic priorities; and the implementation of internal controls to ensure execution. The key indicator that confirms the strategy works is alignment between budgeted objectives and actual performance—supported by margin analysis, working capital ratios, and revenue thresholds required to sustain operations without liquidity stress.

When organizations reach this level of clarity, they are empowered with the right data to allocate financial and human resources effectively. This is the foundation of our mission: Better Data, Better Decisions, for Everyone.

When organizations seek to improve financial productivity through accounting systems or ERP, what process or practice do you change first, and what measurable improvements have you seen?

The most impactful change is not tied to a specific technology but to an honest evaluation of systems and processes across the organization. Many organizations mistakenly rely on a single solution—such as Artificial Intelligence—to solve all challenges. However, AI is limited by the quality of existing systems and processes.

Through SWOT analysis, leadership must identify what we call “clunky processes”—workflows requiring unnecessary reconciliations between disconnected systems. These inefficiencies directly translate into higher administrative costs and slower decision-making.

Improving these systems produces three measurable outcomes: faster access to data, improved data accuracy, and reduced time to reach the correct

decision. Organizations we have worked with have achieved faster monthly close cycles, cleaner data, and reduced administrative burdens by eliminating redundant processes and integrating systems more effectively.

When organizations must protect liquidity while meeting regulatory demands, how do you decide what to optimize, what to protect, and what indicator confirms the right balance?

These decisions are not made in isolation—they result directly from SWOT analysis, budget alignment, and internal control frameworks. Once priorities are mapped into the budget, leadership gains clarity on essential investments versus areas where resources can be reallocated.

The key indicators include working capital-to-liability ratios, profit margins, and revenue thresholds required to sustain operations. When these indicators are consistently tracked against the approved budget, leadership gains real-time visibility to make confident decisions—even in changing economic conditions.

In the private sector, we have helped organizations restructure budgets, optimize capital allocation, and improve profitability while allowing business owners to regain time for strategic priorities and personal balance.

Given your work in risk, compliance, and internal controls, what methodology do you use to anticipate risks, and what measurable results have you achieved?

We follow the COSO Internal Control Framework, evaluating five components: Control Environment,

Risk Assessment, Control Activities, Information and Communication, and Monitoring Activities.

We conduct interviews with department leaders, map risks based on severity and likelihood, and ensure each risk has a clear remediation plan. The result is a Risk and Control Matrix that provides leadership with a clear view of exposure and priorities.

Our measurable results include identifying fraud exposure between \$1 and \$3 million in government engagements and \$800,000 to \$2 million in municipal cases. Over time, we track reductions in audit findings—moving clients from material weaknesses to clean audit opinions.

In a context where data analytics, automation, and ERP systems are transforming finance, what technological change has generated the most real value, and how has it translated into measurable outcomes?

The greatest value comes not from a specific tool but from integrating the entire organizational ecosystem so that data flows accurately and reaches decision-makers in time.

Organizations that reduce disconnected systems and eliminate manual reconciliations see immediate results: faster reporting timelines, improved data accuracy, and better decision-making. Technology only delivers value when the underlying system is strong—otherwise, it accelerates incorrect outcomes.

Our approach is to fix the foundation first, then implement technology where it generates measurable returns.

With licenses and operations across Georgia, Florida, and New York, how has your work impacted these jurisdictions, and what indicator best reflects your regional contribution and long-term legacy?

Our multijurisdictional expertise enhances the quality of our advisory services. We work with government entities, nonprofits, and private companies, helping them improve compliance, optimize financial structures, and strengthen decision-making frameworks.

One key example is our work with the City of East Point, where governance decisions improved operational outcomes and public trust. In the private sector, we have helped businesses improve profitability and cash flow, including generating \$40,000 to \$50,000 in annual savings through process redesign.

The key indicator of our impact is simple: are our clients making better decisions today than before



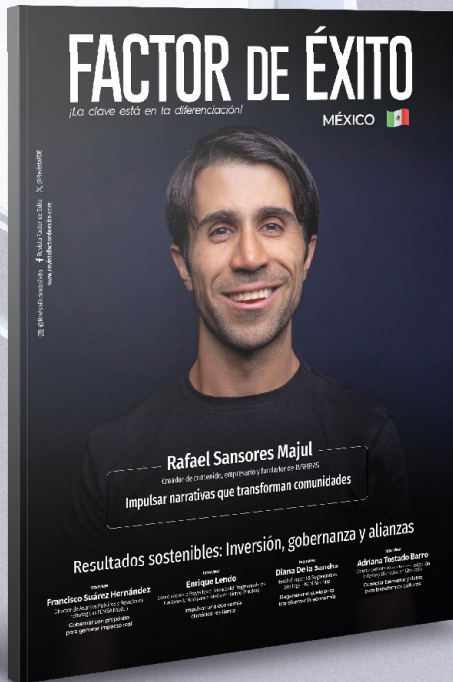
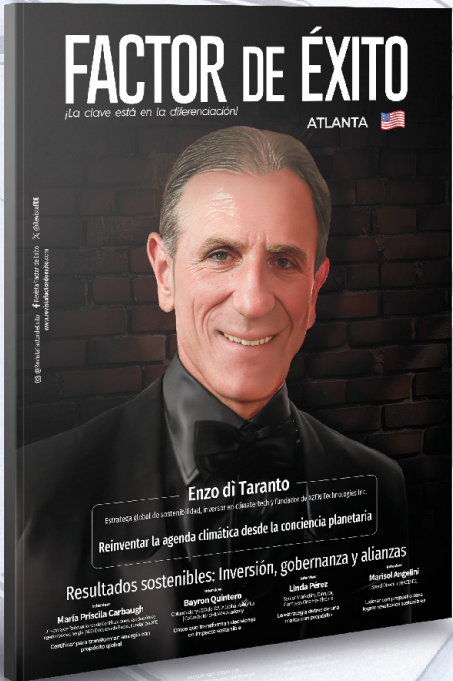
Key Factors

- ▶ \$40,000–\$50,000 annual savings through process optimization
- ▶ Fraud exposure identified up to \$3 million
- ▶ Reduction of audit findings toward clean opinions
- ▶ Faster reporting cycles and improved data accuracy

Perspective on the Interviewee’s Contribution, Legacy, and Impact
 Josue Rosales’ leadership demonstrates that financial transformation does not happen in reports—it happens in the decisions those reports enable. His ability to integrate controls, technology, and strategy through timely data strengthens both performance and trust. Beyond efficiency or compliance, his real impact lies in building organizations capable of understanding their data—and therefore their future.

Because in uncertain environments, success belongs not to those with more information, but to those who know how to use it better.

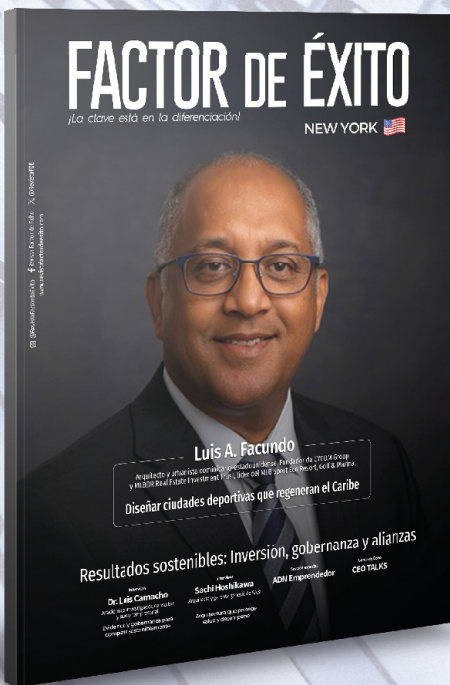
PLATAFORMA INTERNACIONAL PARA EL LIDERAZGO, EMPRESARIAL Y DE NEGOCIOS



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DESCARGA TODAS NUESTRAS EDICIONES AQUI ➡



Juan Diego Ramírez

Founder & CEO,
RAM CAPITAL GROUP

Building Wealth with Discipline and Trust

“The impact of our work is reflected in the management of over one trillion dollars (face value) in total assets within the portfolios we currently manage.”

Leadership in wealth management demands more than just financial knowledge: it requires strategic discipline, an understanding of the economic context, and the ability to build trusting relationships that stand the test of time. Juan Diego Ramírez, founder and CEO of RAM CAPITAL GROUP, has developed precisely this approach over more than fifteen years in the U.S. financial industry.

Born in Bogotá, Colombia, Ramírez began a decisive phase of his career after retiring from the Colombian Air Force and moving to the United States to complete his undergraduate and graduate studies. Since then, he has built a solid career as a financial advisor, establishing a practice that today serves clients in more than 15 states and has managed to grow the total value of the portfolios under its management to over one trillion dollars.

His leadership has been characterized by a combination of analytical rigor, operational discipline, and a deep cultural connection with the Latino community in the United States—a segment he has made a strategic focus of his firm. This is complemented by a consistent commitment to fintech, data analysis, and continuing education as pillars for strengthening his clients' decision-making.

In an environment where economic volatility constantly redefines the rules of the game—interest rates, inflation, access to capital, and market shifts—Ramírez offers a clear vision: transforming uncertainty into opportunity through disciplined planning, diversification, and strategic analysis.

Below, he shares how real financial decisions are made when the goal is not just to grow, but to build sustainable wealth and long-term trust.

How has your leadership at the helm of RAM CAPITAL GROUP translated into sustained growth across more than 15 states, innovation in wealth management, consistent profitability, and a high-performance culture, and which 1-2 metrics (AUM, retention, annual growth, client satisfaction) demonstrate this?

The growth we have achieved over the course of our 15-year career is the result of the strong relationships

we have built with our clients nationwide and across multiple states. The consistency of our work, as well as the gratitude and recognition we receive daily from our clients and other institutions, is a clear indication of their satisfaction with the financial process through which we have educated and advised them.

Furthermore, the impact of our work is reflected in the management of over one trillion dollars (face value) in total assets within the portfolios we currently administer, a figure that continues to grow year after year. This allows us to report highly satisfactory growth indicators compared to industry averages, which in many cases do not exceed 15% of these figures.

For a firm like ours, reaching this point in our firm's history is clear evidence of the level of growth we have achieved and the high degree of satisfaction among our clients. Furthermore, we maintain a 97.4% retention rate in the relationships we build with them. Our clients not only express their satisfaction but also, organically, refer us to family, friends, and acquaintances, which continues to drive our growth in different states and cities across the United States.

In a highly volatile environment (interest rates, inflation, unpredictable markets), what real challenges did you face with clients or your team, and how did you turn that pressure into a measurable improvement in confidence, investment discipline, or financial results?

It is very important to keep in mind that, in highly volatile environments—when there is inflation, changes in interest rates, and market movements that can sometimes be unpredictable—there are also significant opportunities for investors. These scenarios allow for the repositioning of assets, the reorganization of liquidity, and the opportunity to take advantage of acquiring securities and investments at discounted prices.

Strategically, with a well-structured plan, this can position the investor for growth and generate quite substantial returns. Over time, these results foster discipline, confidence, and financial literacy, enabling the investor to make the most of their financial positioning during downturns and secure the best possible advantages.

As a CEO in wealth management, what strategic priorities did you define to grow without diluting your focus—segmentation, value proposition, geographic expansion—and what metric confirmed that your bet was correct?

As CEO and Wealth Manager, one of the strategic priorities that has shaped the growth of our practice and our firm has been our focus on serving and collaborating with the Latino and Hispanic community in the United States. This is a community that has consistently strived to learn, protect, and build wealth for its future.

The added value of our work lies in understanding this market from a personal perspective, as we also come from Latin American countries. We understand the philosophy, customs, and financial mindset of our community, while at the same time having adopted the academic training and knowledge of financial strategies in the United States.

This combination gives us a comprehensive perspective that allows us to effectively advise our clients—individuals already established in the United States but with Latin American and Hispanic roots—helping them achieve their objectives and goals as efficiently as possible.

Our purpose is to provide them with security, clarity in their financial decisions, and solid results that enable them to build a prosperous future.

What decisions did you make to boost productivity and operational efficiency within your advisory team (processes, specialization, automation), and how did they impact metrics such as response time, advisor capacity, or operating costs?

The decisions we have made to grow and consolidate our company have focused on implementing cutting-edge technology.

We use advanced tools such as mobile apps, platforms for creating financial plans, and technology systems from some of the most recognized and successful companies locally and internationally.

These tools allow us to optimize processes through specialization and automation, thereby achieving greater efficiency and better results. Year after year, this strategy has enabled us to strengthen our ability to advise our clients in the best possible way.



At the same time, the integration of technology has helped reduce our business's operating costs, allowing us to maximize value and benefits for our clients.

In portfolio management and wealth planning, what did you decide to protect, what did you decide to adjust, and where did you decide to invest when the economic cycle changed, and what concrete results did you observe in terms of returns, capital preservation, or cash flow for your clients?

It is important to keep in mind the basics of financial planning and investment rebalancing during economic cycles, both in periods of growth and contraction.

During these cycles, it is essential to have a team that helps review the portfolio, reposition assets, and reassess industries and segments where market valuations have shifted.

The goal is to apply a disciplined strategy that allows for selling when prices are high and acquiring assets when they are available at a discount.

Proper implementation of these strategies can lead to higher returns, better capital preservation, and more efficient cash flow, always taking into account key factors such as the client’s age, goals, and investment horizon.

Having started your career after retiring from the Colombian Air Force, how do you integrate discipline and risk management into your investment model—diversification, hedging, liquidity—and what indicators do you use to measure exposure and resilience?

My experience in the military has allowed me to develop discipline and a solid analytical capacity to advise on and assess risks within investment models.

Aspects such as diversification, hedging, and liquidity are key indicators that, supported by statistical, mathematical, and financial analysis, help reduce the likelihood of drastic changes in returns and portfolio performance.

Furthermore, this approach allows for the establishment of clear monitoring parameters—daily, monthly, and annual—that foster discipline in both the advisor and the investor.

How are you using technology, data analytics, or automation tools to improve decision-making and the customer experience, and what tangible ROI have you generated?

We currently use state-of-the-art technology in our data analytics practice through automation tools that improve decision-making for our clients.

We have advanced financial planning, forecasting, and analysis platforms that incorporate Monte Carlo simulations to generate scenarios with the highest probability of success.

These tools allow us to evaluate multiple market variables and project different possible outcomes, helping to reduce uncertainty in decision-making.

You attribute your personal balance to the strength of your team; what leadership practices have you established to maintain trust, reputation, and talent within the firm?

Our firm has a strategy of continuous and sustainable education. This is implemented on a weekly basis through working groups focused on learning and professional development.

As part of this commitment, we provide ongoing training on licenses and investment mechanisms, ensuring compliance with national standards and regulations.

This comprehensive focus on education and continuous development allows us to maintain a firm with cutting-edge talent, reputation, and expertise.

Key Factors

- ▶ Over US\$1 trillion in face value invested in managed portfolios.
- ▶ 97.4% client retention rate, an indicator of trust and repeat business.
- ▶ Operational presence serving clients in more than 15 U.S. states.
- ▶ Use of advanced analytics and Monte Carlo simulations for financial planning.

Juan Diego Ramírez’s career demonstrates how sustainable financial leadership is built by combining discipline, technology, and trust. His results—wealth growth, high client retention, and geographic expansion—reflect a management style focused on informed decisions and long-term relationships. In an increasingly volatile economic environment, his approach demonstrates that rigorous planning and financial education remain key tools for transforming uncertainty into opportunity. The future of wealth management, as his experience suggests, will be marked by the intelligent integration of data analysis, human leadership, and long-term strategic vision.

Universities in the Face of the Technological Revolution: Georgia Tech's Call to Lead Change

From the Georgia Institute of Technology, its president promotes a vision in which higher education not only responds to change but also actively leads it.

Amid a global transformation driven by technology, artificial intelligence, and accelerated digitalization, universities find themselves at a decisive crossroads. It is no longer enough to adapt to change, they must lead it. This is the firm stance of Ángel Cabrera, president of the Georgia Institute of Technology, who argues that higher education institutions have the responsibility to become active engines of innovation and social transformation.

According to Cabrera, the current moment demands a profound redefinition of the role of universities. Rather than merely transmitting knowledge, these institutions must build environments that foster creativity, experimentation, and the ability to solve complex problems. In a world where technology advances at a dizzying pace, higher education cannot lag behind; it must anticipate and guide the way forward.

One of the central pillars of this transformation is artificial intelligence (AI), a tool that is reshaping



virtually every sector, from the economy to culture. Cabrera warns that resisting this technology is not only futile but counterproductive. Instead of viewing it as a threat, universities must strategically integrate it into their teaching, research, and engagement with society.

In this regard, he proposes an approach based on four fundamental pillars. The first is teaching artificial intelligence to all students, regardless of their field of study. The logic is clear: in an increasingly competitive and globalized job market, those who do not understand or know how to use these tools will be at a disadvantage.

The second pillar is teaching with artificial intelligence. This implies a complete rethinking of how knowledge is delivered. Instead of traditional classes focused on the transmission of information, the educational model must evolve toward more interactive dynamics, where critical thinking, collaboration, and analysis take center stage. In this context, AI becomes an ally that enhances learning rather than replacing the teacher.

The third pillar focuses on research. Artificial intelligence is transforming the way knowledge is generated, enabling faster and deeper advances in fields such as medicine, engineering, and the social sciences. For Cabrera, universities must lead this process by investing in innovation and promoting interdisciplinary projects that harness the full potential of these tools.

Finally, the fourth pillar highlights the social responsibility of universities. In a world where millions of workers need to update their skills, educational institutions must offer lifelong learning programs that allow people to adapt to new labor market demands. This means opening their doors to broader audiences and diversifying teaching models.

This approach responds not only to a technological need but also to a deeper shift in the nature of



knowledge. Today, information is accessible to everyone thanks to digital tools. However, what truly makes a difference is the ability to interpret, analyze, and apply that knowledge in complex contexts. In Cabrera's words, human value increasingly lies in decision-making, ethical judgment, and the understanding of social realities.

To illustrate this idea, the president of Georgia Tech uses a powerful metaphor: chess. In this game, machines have clearly surpassed humans. However, the real world does not function like a board with fixed rules. It is an open system, full of uncertainty, where decisions do not always have clear right or wrong answers. In this context, technology can be a powerful tool, but it still requires human direction.

This perspective reinforces the idea that the education of the future should not focus solely on technical skills but also on human competencies such as creativity, empathy, and critical thinking. Universities, therefore, have the task of training not only competent professionals but also citizens capable of facing the ethical and social challenges of their time.

Moreover, the leadership of institutions such as Georgia Tech extends beyond the academic sphere. Its impact reaches economic development and business innovation. Located in Atlanta, the university has established itself as a benchmark in research and entrepreneurship, contributing to the growth of a dynamic technological ecosystem in the region.

This model of collaboration between university, industry, and government is key to understanding how higher education can influence societal development. By fostering innovation and supporting the creation of new companies, universities generate not only knowledge but also economic opportunities.

However, this transformation process is not without challenges. Adapting educational systems to a changing environment requires investment, political will, and a long-term vision. It also involves questioning traditional structures and taking risks—something that is not always easy for institutions with a long history.

Despite these difficulties, Cabrera's message is clear: universities have no choice but to evolve. In an increasingly interconnected and competitive world, those institutions that fail to adapt risk falling behind. Conversely, those that embrace change can become global leaders.

Ultimately, the call from Georgia Tech is an invitation to rethink the future of education. More than ever, universities are being called upon to play a central role in building a more innovative, equitable, and sustainable world. It is not just about training professionals but about leading change in an era marked by uncertainty and constant transformation.

Thus, the question is no longer whether universities should change, but how, and how quickly, they are willing to do so. Because in this new landscape, leadership is not an option, it is a necessity.

Alejandro Arreaza

Economist, Barclays

Anticipating volatility to decide with advantage

“Credibility is everything for an analyst, it is the first thing you must protect and the only thing you cannot lose.”

In an environment where markets react in real time to political, fiscal, and monetary signals, the role of the economist has evolved from interpreting data to exercising intellectual leadership with direct impact on investment decisions, economic policy, and capital allocation. Alejandro Arreaza, Andean Region Economist at Barclays, has built a recognized track record based on analytical consistency and the ability to read complex scenarios across Latin America, covering economies such as Colombia, Peru, Ecuador, and Venezuela, as well as Central America and the Caribbean.

With more than a decade at Barclays and previous experience in banking and economic research in Venezuela, his work has been cited by global media such as the Financial Times, Bloomberg, and CNN en Español, and he has been consistently ranked in the Institutional Investor survey. His analysis has served as reference for investors,

central banks, and policymakers, including technical decisions related to complex financial operations by the Colombian government and discussions with political leaders across the region.

At a time when economic leadership is measured by the ability to filter noise, prioritize with discipline, and maintain credibility under volatility, his approach combines analytical rigor, political awareness, and the use of new tools such as artificial intelligence to produce faster—but also more relevant—research. Under that perspective, his vision offers insight into how uncertainty can be turned into direction, and how markets, institutions, and investors can coordinate to build more sustainable scenarios.

Below, he shares how decisions are made when the context changes constantly and credibility becomes the most valuable asset.





How have you ensured that your role as Andean region economist at Barclays translates into analysis that influences investment decisions, anticipates economic cycles, and builds institutional credibility, and which indicators best reflect that impact?

In times of high volatility and uncertainty like the ones we are living through, consistency is one of the most valued assets for an analyst, and something I always try to maintain, filtering the noise and keeping the focus, making sure the trees do not prevent me from seeing the forest. I have covered very diverse countries, some with complex political situations and major macroeconomic challenges, and those are precisely the situations where I have been able to stand out, finding opportunities where others only see problems. It is an honor to have been consistently ranked among the top economists for Latin America in the Institutional Investor survey, to be cited by global newspapers such as the Financial Times for being at the forefront of the analysis of Venezuela's political transition, to see the board of Colombia's central bank take our analysis as reference for complex transactions such as the Total Return Swap executed by the Ministry of Finance, or to have leaders such as Ecuador's President Daniel Noboa and Nobel Peace Prize laureate María Corina

Machado participate in meetings with investors that I have coordinated.

In an environment where a single macro signal can change market narratives within hours, can you share a moment of pressure that forced you to rethink your analysis and what measurable learning came from it?

The deepening of the political crisis in Venezuela, which led to the debt default in 2017 and later to sanctions in 2019 that practically left the country out of international financial markets, was a critical moment in my career. Until then Venezuela had been my main focus. However, I was able to turn that situation into an opportunity that pushed me to diversify and prove my versatility in other markets. That allowed me to gain a broader presence across Latin America, applying the experience gained in Venezuela's complex environment to other countries. I became a reference for Ecuador, later expanded into Central America during the pandemic when countries like Costa Rica and El Salvador faced very challenging situations, and took a more active role in Colombia and Peru when political instability increased and demanded more rigorous analysis.

From your coverage of Colombia, Peru, Ecuador, and Venezuela, how do you turn macro signals into a strategic narrative that helps investors decide where to grow or protect capital?

I think everything has to be seen in relative terms, always looking for catalysts that can move the situation in one direction or another. Sometimes countries look strong from a macro perspective and have the capacity to perform well, but the market has already priced in those good fundamentals. In those cases, insisting on what everyone already knows may not generate better returns, and it becomes more relevant to identify what could change the trajectory. On the other hand, countries that look weak in macro terms can become over-penalized by markets, and that is when it may be more appropriate to see the glass half full, because there can be opportunities if events begin to change how those countries are perceived.

In the production of economic research, what tools have improved productivity and what concrete change have you seen in your work?

Artificial intelligence is transforming the way we produce research in real time. It allows us to access information and data much faster and with fewer resources, which clearly improves efficiency. At the same time, it forces us to be more creative in order to stay competitive. These tools tend to focus on consensus views, while our job as analysts is to identify what could happen outside the consensus in order to detect opportunities or risks.

In volatile regional environments, which indicators are most relevant today to anticipate stability or risk in Andean markets?

Political and geopolitical factors have become critical in determining economic scenarios and market fluctuations. Economic variables remain important, but institutional strength can be even more decisive, because it determines whether a country can withstand pressure in a changing environment. A large fiscal deficit can put sustainability at risk, but how serious it is depends on whether it is structural or temporary, and on the ability of institutions and authorities to correct imbalances and return to a sustainable path.

When global conditions force you to choose between speed, independence, and credibility, what do you protect first and how do you know the decision was right?

Credibility is everything for an analyst, it is the first thing you must protect and the only thing you cannot lose. We will not always be right, and sometimes our views will be wrong, that is part of the business. What matters is understanding what went wrong and how to reduce risks. Being fast is important, but given limited resources, you must be selective and focus on what really matters. Clients and colleagues

recognize that, and that is probably the best indicator that you are doing things correctly.

Beyond data, what responsibility does economic analysis have in building trust in markets and in shaping decisions that affect countries and societies?

We carry a great responsibility. Markets are like a thermometer that reflects the condition of countries and helps coordinate the needs of the different actors involved. Our analysis does not only affect investors, but millions of people. Analysts can play an important role in encouraging better policies and better practices. The ideal scenario is one of partnership between markets, authorities, and society. When that happens, virtuous circles are created in which better outcomes for countries also mean better outcomes for investors. If I can contribute even a small part to helping the region be seen under that logic, that would be a great success.

Factores clave

- ▶ Analytical consistency as the foundation of credibility in volatile markets
- ▶ Repeated Institutional Investor rankings and influence on policy discussions
- ▶ Artificial intelligence improving speed without replacing judgment
- ▶ Institutional strength increasingly decisive over traditional macro indicators

Alejandro Arreaza's perspective shows that economic leadership today is defined by the ability to preserve credibility under uncertainty, transform data into decisions, and anticipate risks before they materialize. His work reflects a combination of analytical rigor, political awareness, and technological adaptation that creates real value for investors, institutions, and countries. In a world where trust is the most important financial asset, his vision reminds us that the future of markets will depend on the quality of decisions and the strength of the institutions behind them.

Georgia Prepares to Shine on the Global Stage

The state unveils its new 2026 travel guide.

At a pivotal moment for international tourism, the state of Georgia is stepping into the global spotlight with the launch of its highly anticipated 2026 travel guide. The announcement was made in Atlanta by Governor Brian Kemp alongside the tourism division of the Georgia Department of Economic Development, known as Explore Georgia.

This new resource, completely free of charge, is far more than a simple brochure. It is a 130-page publication that blends striking imagery with immersive storytelling, designed to inspire travelers from around the world to discover every corner of the so-called “Peach State.” Its release comes at a particularly significant time: the lead-up to the FIFA World Cup 2026 and the celebration of the 250th anniversary of the United States—two events expected to draw millions of visitors.

The guide can be requested online for delivery by mail or picked up at any of the nine visitor information centers located throughout the state, making it easily accessible to both international and domestic travelers.

Governor Brian Kemp emphasized the importance of this historic moment for Georgia, noting that the state is preparing to welcome a record number of visitors. According to him, the guide not only provides practical information but also aims to capture the essence of Georgia, its people, culture, and landscapes.

The publication features an innovative cover with four fold-out sections that reflect the state’s diversity. Highlighted images include the impressive Mercedes-Benz Stadium, one of the key venues for the World Cup, the historic Plains Train Depot, connected to the life of former President Jimmy Carter; the Fort



Frederica National Monument, evoking the colonial past; and the exclusive Cloudland at McLemore Resort Highlands Course, a symbol of luxury tourism in the mountains.

This blend of history, modernity, and nature encapsulates Georgia’s value proposition: a destination capable of offering experiences for every taste.

Far from limiting itself to general recommendations, the 2026 travel guide is designed as a comprehensive planning tool. It includes detailed itineraries, fold-out maps, transportation and accessibility information, as well as suggestions for local products that visitors can purchase as souvenirs.

In addition, the publication features a series of thematic articles that enrich the reader’s experience. Among them are sports-related routes tied to major events, historical tours in the context of the national



anniversary, family-friendly adventures in the capital, and culinary experiences that reflect the state's unique identity.

It also includes recommendations for those seeking more relaxed experiences, off-the-beaten-path getaways, and lesser-known destinations, inviting travelers to discover Georgia's most authentic side.

The launch of this guide is not merely a cultural or promotional initiative; it is part of a broader economic strategy. According to Pat Wilson, Commissioner of the Department of Economic Development, this is a unique opportunity to attract both domestic and international visitors and distribute them across the entire state, beyond major cities.

Tourism, in this sense, stands as a fundamental pillar of the local economy. Each visit directly contributes to sustaining jobs in sectors such as hospitality, food service, and retail, strengthening communities and boosting economic activity.

For his part, Jay Markwaller highlighted that Georgia offers everything today's travelers are looking for: natural wonders, charming small towns, vibrant cities, iconic film locations, and a thriving arts scene.

The data supports this optimistic outlook. After three consecutive years of record-breaking tourism, Georgia reached a historic figure of 174.2 million visitors in 2024. This influx generated \$45.2 billion in spending, translating into a total economic impact of \$82 billion across the state.

Moreover, the tourism industry has been key in job creation, with more than 470,000 positions directly or indirectly linked to the sector. These figures reflect not only the destination's appeal but also the effectiveness of the promotional strategies implemented in recent years.

Ultimately, the 2026 travel guide aims to position Georgia not just as a place to visit but as an experience to be lived. From the vibrant energy of Atlanta to the tranquility of its historic towns, along with its natural landscapes and cultural richness, the state presents itself as a mosaic of possibilities.

With the world turning its attention to Georgia in 2026, this guide becomes an open invitation: explore, discover, and above all, feel at home. Because if there is one thing that defines this southern U.S. state, it is its ability to welcome every visitor with open arms and turn every journey into a memorable story.

Juliana Uribe

Financial Advisor, Northwestern Mutual

Financial Planning That Turns Uncertainty into Direction

“In times of economic uncertainty, the true value of financial advisory is to transform uncertainty into direction and clarity.”

With more than 15 years of experience in financial planning, business development, and wealth advisory, Juliana Uribe has built a professional practice grounded in trust, long-term vision, and strategic discipline. As a Financial Advisor at Northwestern Mutual, her work focuses on guiding professionals, families, and entrepreneurs in decisions that directly impact their financial stability, combining wealth protection, financial efficiency, and sustained growth.

Her approach has been shaped in a context where economic volatility, interest rate fluctuations, and the need for better wealth structuring require more informed and less impulsive decision-making. Through a comprehensive planning methodology, she has built long-term relationships with her clients, achieving high retention rates and sustained growth driven by referrals—key indicators of trust, consistency, and results.

Rather than offering isolated recommendations, her model prioritizes understanding each client's financial life cycle, anticipating risks, and designing strategies that protect capital without limiting growth. In an environment where financial leadership is defined by the ability to make clear decisions amid uncertainty, her practice focuses on turning complexity into direction and pressure into strategic planning.

Below, she shares how she translates this approach into concrete decisions, management habits, and measurable results in her daily work.

How have you ensured that your leadership as a financial advisor translates simultaneously into portfolio growth, client trust, and sustainable wealth planning, and which 1-2 metrics (assets under management, client retention, annual growth, or recurrence) demonstrate that impact?

My approach as a financial advisor has always been centered on building long-term relationships based on trust, education, and strategic clarity. In an economic environment where uncertainty is increasingly common, clients value working with an advisor who not only understands the numbers but also their personal, family, and business goals.

My leadership has translated into portfolio growth precisely because I prioritize listening first and designing financial strategies that are sustainable over time. This means guiding each client through key decisions such as wealth protection, financial efficiency, and long-term planning, with a comprehensive vision that adapts to changing economic conditions.

In terms of impact, one of the most important indicators for me has been high client retention, which reflects the trust built over time and the continuity of the relationships we

establish. We have also achieved sustained growth through referrals, demonstrating that when people experience clarity and value in their financial planning, they naturally recommend that guidance to other professionals and entrepreneurs.

From my role as an Associate Financial Advisor with Northwestern Mutual, my priority is to help individuals, families, and entrepreneurs move from uncertainty to direction, with solid financial strategies that enable them to make decisions with greater confidence and a forward-looking perspective.

In an environment where financial decisions directly affect the security of families and entrepreneurs, what moment of pressure, mistake, or professional dilemma shaped your current advisory approach, and what concrete practice did you adopt that improved results or client trust?

Financial decisions are not just numbers; they are decisions that protect families, businesses, and futures.

Throughout my career, I realized that people often make financial decisions in isolation—investments, insurance, or retirement—without a strategy that connects all these elements. That realization profoundly shaped the way I advise.

Today, my approach is based on comprehensive financial planning—a holistic model that designs a complete strategy aligned with each client's personal, family, and business goals. This model, supported by Northwestern Mutual's planning methodology, enables clearer and more sustainable long-term decisions.

This way of working has significantly strengthened client trust, as they know they have consistent support and a long-term perspective. From my role at Northwestern Mutual, my goal is precisely that: to help people make decisions with greater clarity, prepare for the unexpected, and move confidently toward their financial goals.

In times of economic uncertainty, the true value of financial advisory is to transform uncertainty into direction and clarity.

From your experience in financial planning and business development, which strategic decisions have allowed you to grow your practice advising professionals and entrepreneurs, and which indicator—new clients, assets managed, or service expansion—confirms that the strategy worked?

One of the most important strategic decisions in growing my practice has been focusing on building long-term relationships with professionals and entrepreneurs, beyond

one-time advisory services. From the beginning, I understood that a client's financial needs evolve over time, especially as they develop a business, expand their wealth, or go through different life stages.

For this reason, I structured my practice around comprehensive financial planning, supporting clients not only in investment decisions but also in key areas such as wealth protection, financial efficiency, and long-term planning. This more strategic and relational approach has enabled deeper conversations and truly personalized advisory.

Another key element has been investing time in financial education. Many professionals and entrepreneurs make complex decisions in their businesses but lack the same clarity when it comes to personal or family financial planning. Creating spaces for conversation and education has been essential in building trust and strengthening long-term relationships.

The indicators that best reflect the success of this strategy have been the consistent growth of new clients through introductions and the deepening of existing relationships, where clients continue expanding their financial planning with us as their needs evolve.

My goal has always been the same: to help professionals, families, and entrepreneurs make more strategic financial decisions, with a clear vision of how to protect, grow, and organize their wealth over time.

Helping people build financial stability is more than a profession—it is my mission.

Productivity in financial advisory depends heavily on processes and commercial discipline: what habits, tools, or management systems do you use to serve more clients without losing personalization, and what measurable improvement have you achieved in efficiency or service capacity?

Strategic financial decisions are the foundation of sustainable growth.

In financial advisory, productivity is not simply about serving more clients, but about having systems in place that ensure a consistent and personalized experience for every individual or company that trusts us.

In my practice, I have learned that the key lies in combining commercial discipline with clear processes. One of the most important practices has been structuring the advisory process into well-defined stages: deeply understanding client goals, developing a comprehensive financial strategy, and maintaining periodic reviews to adjust the plan as personal, business, or economic circumstances change.

It has also been essential to use our planning and management tools, which allow us to organize information



efficiently and maintain continuous follow-up on each implemented strategy. This ensures that every client receives ongoing attention, not just occasional advice.

Another important habit is regularly dedicating time to strategic conversations with clients—not only to review numbers but to understand how their goals, businesses, and family priorities evolve.

This structured approach has significantly improved our service capacity. Today, we can support a larger number of professionals, families, and entrepreneurs without losing the personalized focus that defines our work, maintaining long-term relationships built on trust and continuous follow-up.

My priority has always been to balance efficiency with closeness, ensuring that each client feels their financial strategy is specifically designed for their reality and goals.

In wealth planning, protecting capital often competes with growing it: what did you prioritize—protection, liquidity, or investment—for your clients in recent years of volatility, and which indicator validated that decision?

My priority has been helping clients maintain a balance between protection and growth. Before focusing solely on returns, we work on strengthening the financial foundation: adequate liquidity, wealth protection, risk management, and an investment strategy aligned with long-term objectives.

This approach has allowed many clients to maintain stability in their financial plans even during periods of uncertainty. An important indicator has been portfolio stability and client confidence in maintaining long-term strategies, avoiding impulsive decisions during volatile moments.

My priority is precisely that: to guide families, professionals, and entrepreneurs so they can navigate economic changes with greater confidence, making financial decisions that not only respond to the present but also strengthen their future.

When advising clients on insurance, retirement, and wealth accumulation, what financial risks do you most frequently observe and what concrete strategy have you implemented to mitigate them?

One of the most common risks I observe is the lack of early planning, especially in areas such as protection and retirement. Many professionals and entrepreneurs are highly focused on growing their businesses or income, but they postpone key decisions related to coverage, tax efficiency, and wealth planning.

That is why my approach has been to implement comprehensive strategies from early stages, combining protection, wealth accumulation, and retirement planning. This approach has enabled many clients to strengthen their financial structure and make decisions with greater clarity and long-term preparedness from my practice at Northwestern Mutual.

Technology is transforming financial planning: how are you integrating it into your advisory process, and what has changed in the quality of decisions?

Technology plays a key role in financial planning today. Being associated with Northwestern Mutual allows me to use advanced technology and sophisticated financial models to develop each plan and recommendation in a fully personalized way for every client.

These tools help us analyze different scenarios, better organize financial information, and make more strategic decisions. The result is a clearer and more efficient experience for the client, where every recommendation is supported by both technological analysis and a personalized approach.

In your work with the Latino business community, how do you build trust and long-term relationships, and what indicator reflects that impact?

My participation in spaces such as the Georgia Hispanic Chamber of Commerce reflects something that has been central to my career: building relationships based on trust and financial education within the Latino business community.

A large part of my work involves creating meaningful conversations that help professionals, families, and entrepreneurs better understand their financial decisions and plan with a long-term vision. When people feel informed and supported, they naturally become financial leaders within their own families and businesses.

The clearest indicator of this impact has been the consistent growth of relationships through referrals and long-term client continuity, reflecting the trust built within the community.

Key Factors

- ▶ High client retention as an indicator of trust and continuity
- ▶ Sustained growth driven by referrals and long-term relationships
- ▶ Comprehensive financial planning as a pillar of stability in volatile environments
- ▶ Use of technology and analytical models for more strategic decision-making

The value of financial advisory is measured by its ability to generate clarity amid uncertainty, and this is the core that defines Juliana Uribe’s professional leadership. Her approach combines strategic discipline, human guidance, and technological tools to help families and entrepreneurs make sustainable decisions over time. Rather than simply optimizing numbers, her work focuses on building financial structures that can withstand economic cycles and enable confident growth. In an increasingly complex environment, true financial leadership will be the one that anticipates, protects, and guides. And that is where planning stops being a service and becomes direction.

Nathalia Sarmiento

Program Manager, Small Business Advisory & Client Solutions, Georgia Hispanic Chamber of Commerce

Transforming Latino Businesses into Sustainable Growth

“This approach allows me to act as a bridge between technical knowledge and the reality of the entrepreneur, ensuring that strategies truly translate into action.”

In an environment where economic volatility is reshaping the rules of growth, Nathalia Sarmiento has built a leadership model that connects strategy, business education, and real execution for small businesses. From her role at the Hispanic Business Center of the Georgia Hispanic Chamber of Commerce, her work goes beyond advising: she translates complexity into concrete action, bringing tools, knowledge, and support closer to entrepreneurs operating in highly uncertain contexts.

Her approach focuses on closing structural gaps—access to resources, business organization, and technology adoption—through a practical, bilingual, and results-driven model. The data supports this impact: more than 120 entrepreneurs served annually, over 100 personalized advisory sessions each year, and program completion rates close to 91%. At an institutional level, the Hispanic Business Center has contributed to an estimated \$36.8 million in economic impact over the past five years, positioning itself as a key pillar in strengthening the Latino business ecosystem in Georgia.

Beyond the numbers, her leadership is reflected in how she transforms complex decisions into clear paths for growth, sustainability, and competitiveness. In a context where financial discipline, productivity, and trust are critical, her work demonstrates how strategic guidance can turn uncertainty into direction.

How have you translated your leadership advising small businesses at the Georgia Hispanic Chamber of Commerce into business growth, financial strengthening, and trust within the Latino business community, and what 1–2 indicators demonstrate this impact?

Throughout my experience advising small businesses in organizations focused on economic development within communities, I have translated my leadership into business growth and greater trust within the Latino community by focusing on closing real gaps that entrepreneurs face, especially in areas such as business organization, access to resources, and preparation for growth opportunities.

From my role as Program Manager at the Hispanic Business Center, the 501(c)(3) and educational arm of the Georgia Hispanic Chamber of Commerce, I do this by leading bilingual business education programs and 1:1 advisory sessions that help participants better structure their businesses in key areas such as marketing, technology

adoption, and strategic planning. In more specialized financial areas, I facilitate access to experts and support entrepreneurs in implementing those recommendations within their operations.

This approach allows me to act as a bridge between technical knowledge and the reality of the entrepreneur, ensuring that strategies truly translate into action. As a result, businesses have improved their organization, advanced their formalization, and become better prepared to access capital and growth opportunities, while also strengthening trust through close, language-accessible, and results-driven support with tangible deliverables.

At an aggregate level, Hispanic Business Center (HBC) programs have contributed to an estimated economic impact of \$36.8 million over the past five years, reflecting its role as a pillar in strengthening the Latino business ecosystem in Georgia.

As direct evidence of my work, I have supported more than 120 entrepreneurs annually, with a 91% program completion rate, delivering over 100 personalized advisory sessions per year, primarily with participants receiving scholarships in business acceleration programs.

When supporting small business owners, difficult decisions often arise—liquidity constraints, regulatory changes, or market uncertainty. What complex situation stands out where your strategic approach turned pressure into measurable improvement?

From my role advising entrepreneurs and small businesses, my approach is to help translate macroeconomic variables such as interest rates, inflation, consumer behavior, and access to financing into clearer and more actionable decisions, regardless of the entrepreneur's technical knowledge level.

While I am not the technical expert in all financial areas, my role has been to design and implement educational programs and learning spaces such as workshops and webinars with experts that allow entrepreneurs to understand how these factors directly impact their daily operations.

For example, in contexts of high inflation or elevated interest rates, I have facilitated sessions with specialists where business owners learn to adjust costs, review pricing, and prioritize operational efficiency. In terms of access to financing, I connect entrepreneurs with experts in both the



public and private sectors, including the SBA, to strengthen their financial profile and readiness for capital opportunities.

One of the most complex situations I supported involved a small retail business facing inconsistent sales due to external factors that limited customer traffic to its physical location.

As a result, within a 12-month period, the business improved sales consistency, increased its digital visibility by 71%, and generated a more stable flow of potential customers.

From your role advising entrepreneurs and SMEs, how do you help business owners read the economic environment and translate it into sustainable growth decisions?

I have focused my support on promoting financial discipline through practical tools such as cash flow projections, as well as educational spaces for entrepreneurs in economically vulnerable contexts.

As a result, businesses have achieved greater financial stability, reduced unnecessary expenses, and improved planning capacity, reflected in more consistent cash flow and stronger operating margins.

Many small businesses face productivity and operational structure challenges. What practices or tools have you implemented to improve efficiency, and what measurable changes have you observed?

I have worked with entrepreneurs to implement structural practices that generate order, visibility, and operational control, including process standardization, the use of basic management tools such as CRM systems, and tracking dashboards with key indicators.

As a result, businesses have reduced operational rework, improved internal organization, increased sales consistency, and made faster, data-driven decisions.

In small businesses, cash flow often determines survival. What strategic decisions have you promoted to strengthen cash flow and financial discipline?

I have focused on promoting financial discipline through practical tools such as cash flow projections and applied financial education.

As a result, businesses have achieved greater financial stability, reduced unnecessary expenses, and improved planning capacity, reflected in more consistent cash flow and improved operating margins.



How do you help entrepreneurs manage risks without slowing growth, and what signal confirms the business is more resilient?

My approach is based on a holistic perspective, where risks are not only mitigated but transformed into opportunities to strengthen the business structure over the long term.

As a clear signal that a business is more protected, I observe greater revenue diversification, decision-making based on information and planning, and consistency in both operations and leadership.

How have you integrated technology, automation, or analytics into your programs, and what impact have you seen?

I developed strategies that increased engagement by more than 200%, improved click-through rate by 5%, and enhanced ad relevance by 12%.

As a result, businesses have improved operational efficiency, increased sales consistency, and developed greater strategic clarity, moving from reactive operations to more structured, data-driven decision-making.

What leadership culture do you aim to build with entrepreneurs, and what indicator reflects that legacy?

The leadership culture I aim to build is based on fostering trust, developing capabilities, and supporting entrepreneurs in a holistic way.

As a result, I have observed high retention and participation in business education programs, with completion rates close to 90%, as well as strong recurrence among entrepreneurs engaging in ongoing programs and mentorship spaces.

Key Factors

- ▶ Economic impact: \$36.8 million generated through HBC programs.
- ▶ Direct reach: more than 120 entrepreneurs supported annually.
- ▶ Measurable results: up to 71% increase in digital visibility in supported businesses.
- ▶ Execution culture: program completion rates close to 90%.

Nathalia Sarmiento's leadership shows that sustainable business growth is built through disciplined execution and human-centered support. Her ability to translate technical knowledge into actionable decisions enables small businesses to access tools that once seemed out of reach, integrating technology, data, and financial education into real-world contexts. Beyond economic results, her impact strengthens trust and resilience across entire business communities. The future of leadership will belong to those who can turn complexity into clarity and uncertainty into sustainable decisions.



Gerardo López

Business Service Representative
First Citizens Bank

Structure, Align, and Scale with Direction

“In an environment where many seek quick answers, real growth happens when relationships are built that allow decisions to be made with clarity, sustained over time, and turned into strategy.”

In a context where economic volatility continues to reshape the rules of business, leadership is no longer defined by the ability to react, but by the capacity to structure, anticipate, and sustain decisions over time. Gerardo López has built his career precisely at that intersection—where finance, operations, and people converge—guiding small businesses, many led by immigrant entrepreneurs, from uncertainty toward direction.

With more than two decades of experience spanning engineering, business management, compliance, and community development, his approach stands out for transforming banking and advisory into long-term strategic relationships. By helping business owners gain clarity over their financial structure—cash flow, capital use, and operational efficiency—he enables them to move from constant pressure to financial stability, improved access to capital, and sustainable growth.

His leadership is not centered on solving isolated problems, but on developing decision-making capacity: shifting entrepreneurs from urgency-driven actions to structured, strategic thinking. In a landscape where access to financing, operational discipline, and trust are decisive, his work demonstrates that real value lies in building systems that allow businesses to grow with clarity.

From this perspective, the conversation explores how to translate uncertainty into concrete, sustainable, and measurable decisions over time.

How have you ensured that your leadership supporting entrepreneurs and small businesses translates into sustainable growth, access to financing, stronger operations, and trust within the business community, and what 1–2 metrics reflect that impact?

My approach has evolved into something very clear: it's not about solving a specific need, but about building a relationship where the business can grow with direction and sustainability over time.

I work with clients to help them understand their financial structure—cash flow, profitability, and capital use—so that every decision is intentional. When a business owner gains clarity, the way they operate changes.

From a relationship banking perspective, impact is not measured by a single solution delivered, but by the client's evolution. I've seen it reflected in two key metrics:

Improved access to capital, either because we better structure their financial profile or because they make decisions that make them more bankable.

Operational stability, reflected in more predictable cash flow, better cost control, and sustained growth.

But there is something equally important: trust. When a client starts making decisions with criteria rather than urgency, you know the relationship is creating real value.

In your work with immigrant entrepreneurs and small businesses, can you share a moment of pressure or uncertainty—financial, cultural, or operational—that you turned into a measurable improvement for the business or program you were leading?

In the post-pandemic period, I worked with businesses that were generating revenue but operating without financial control. One in particular faced constant liquidity pressure.

Instead of focusing only on solving the immediate issue, we addressed the root cause: financial order, visibility, and structure. We reorganized their finances, established basic controls, and prepared them for access to capital.

The result was twofold: they stabilized their cash flow and gained access to financing that allowed them to sustain and then grow their operation.

Beyond the financial outcome, the real value was the relationship built. They moved from seeking urgent solutions to making strategic decisions with ongoing support.

From your experience guiding small businesses across industries, what strategic decisions have you driven to help them move from survival to structured growth—new markets, formalization, or access to capital—and what indicator confirmed success?

I've identified that sustainable growth comes from three well-executed decisions: 1. diversifying revenue, 2. structuring finances, and 3. using capital strategically.

Many businesses don't fail due to lack of sales, but due to lack of structure. By working on financial organization and planning, the business gains stability and the ability to grow without compromising operations.

The clearest indicator is consistency in cash flow. When the business stops operating with volatility and begins to project with clarity, it shows that decisions are aligned.

That enables something essential in relationship banking: planning for the future, not just reacting to the present.

With a background that combines engineering, business management, and consulting, what processes or practices have you implemented to improve productivity and efficiency in the businesses

you advise, and what concrete improvements were achieved?

One of the greatest contributions I can make from my experience is helping businesses become structured. Many operate without clear processes, which limits their growth.

I've worked on implementing simple but effective practices:

- ▶ Ongoing financial control
- ▶ Separation of personal and business finances
- ▶ Standardization of operational processes (key)

This not only improves efficiency, it also enables more strategic conversations. When a business is organized, we can talk about growth, financing, and expansion with greater clarity.



Efficiency, in this context, is not about doing more—it's about operating with intention.

In environments where small businesses face inflation pressures, limited cash flow, and restricted access to credit, how do you help them prioritize between protecting liquidity, investing in growth, or cutting costs, and what financial signal confirms the right decision?

From a strategic standpoint, I always start with the fundamentals: protecting liquidity. Without cash flow, any strategy loses viability.

From there, we work on understanding where the business creates value and where it is losing efficiency. That allows us to make more informed decisions: invest, adjust, or strengthen.

The clearest signal of a good decision is when the business stops operating under constant pressure and starts projecting with stability.

As a banker, my role is not just to offer solutions, but to ensure those decisions are sustainable over time.

From your experience in compliance, operations, and community programs, how do you help entrepreneurs identify and manage risks—regulatory, financial, or market—before they become crises, and what practice has proven most effective?

Risk management is largely an exercise in visibility. Many problems are not unexpected—they are simply not being monitored.

I work with clients across three fronts:

- ▶ Financial risk (liquidity, debt levels)
- ▶ Operational risk (critical dependencies)
- ▶ Market risk (external changes)

The most effective practice has been establishing regular reviews, even if simple. When clients understand their numbers, they can anticipate.

This strengthens the relationship, because it stops being reactive and becomes strategic.

In supporting small businesses, what role are digitalization, data, and technology tools—including basic automation or AI—playing in improving commercial or financial decisions, and what tangible results have you observed?

Digitalization has been a turning point for many small businesses—not because of the technology itself, but because of the visibility it creates.

I've seen how basic tools—digital payments, financial reporting, automation—transform how businesses make decisions.

The value lies in the fact that the client no longer operates blindly. They can see, understand, and act.

From my role, this enables deeper and more strategic conversations, because we are no longer talking about assumptions, but real information.

Leading initiatives that connect institutions, entrepreneurs, and communities, what work culture and follow-up mechanisms have you built to generate trust and sustained results, and what indicators reflect that legacy?

I've built my work on a clear principle: relationships generate results when there is trust, consistency, and follow-up.

It's not about solving a specific need, but about accompanying the business in its evolution. That's why I work with a clear structure: understand, plan, and follow up.

The results are reflected in:

- ▶ Businesses that sustain and grow over time
- ▶ Greater financial organization
- ▶ More strategic decision-making
- ▶ And something very important: relationships that continue

Because in the end, the real value is not in a transaction, but in becoming a partner the client turns to when making important decisions.



Key Factors

- ▶ Financial structure (cash flow and capital use) as the foundation of sustainable growth.
- ▶ Cash flow consistency as the primary indicator of sound decision-making.
- ▶ Relationship banking as a value model: trust + follow-up + client evolution.
- ▶ Digitalization as a visibility enabler that drives better decisions, not just efficiency.



Gerardo López's contribution lies in something deeply relevant: restoring the strategic and human dimension of financial management. His approach connects operational discipline, access to capital, and technology with a greater outcome—entrepreneurs who make decisions with clarity and sustain them over time. In an environment where speed can create confusion, his perspective is clear: structure before scale. Because true leadership is not about reacting faster, but about building systems that allow anticipation. That is where real value is created—when every decision stops being urgent and becomes strategic.

AI Transforming Payments: Efficiency, Precision, and Competitive Advantage in Banking

Finastra redefines payment operations with artificial intelligence, driving over 20% efficiency gains while elevating the customer experience in an increasingly demanding financial landscape.

In a financial ecosystem where speed, accuracy, and operational resilience are no longer differentiators but baseline expectations, banks face mounting pressure to optimize their payment operations. Exception handling, operational errors, and manual processes remain among the most costly and time-consuming challenges, directly impacting both efficiency and customer satisfaction.

Against this backdrop, Finastra takes a strategic step forward by embedding artificial intelligence into its payments ecosystem with the launch of OperatorAssist, a solution designed to structurally transform how financial institutions manage their daily operations.

More than an incremental upgrade, this innovation addresses a critical industry need: turning operational complexity into measurable, sustainable efficiency.

From Operational Friction to Intelligent Efficiency

Payment operations—particularly in high-volume, multi-system environments—are often defined by fragmented workflows, manual reviews, and prolonged resolution times for exceptions. Each error or disruption not only increases operational costs but also affects customer perception and institutional reputation.

OperatorAssist introduces a new paradigm: automating analysis, anticipating solutions, and guiding teams in real time. This approach shifts operations from reactive processes to proactive, predictive workflows.

Integrated directly into the payments hub interface, the solution acts as an intelligent “co-pilot,” supporting operators at every stage of the payment lifecycle. From identifying errors to recommending corrective actions, it significantly reduces reliance on manual intervention while enhancing speed and accuracy.

Early results are compelling: efficiency gains exceeding 20%, alongside meaningful improvements in resolution times and operational precision.

Measurable Impact: Productivity, Accuracy, and Experience

One of the most powerful aspects of this innovation is its ability to deliver quantifiable results across key operational dimensions:

Operational time optimization: Reducing manual investigation time by 20% to 30% allows teams to recover more than 1.5 hours per day, freeing capacity for higher-value strategic tasks.

Greater execution accuracy: AI-driven recommendations reduce human error, improving operational quality and minimizing rework.

Enhanced customer experience: Faster issue resolution and fewer errors directly translate into higher customer satisfaction and stronger loyalty.

Reduced manual effort: Automated investigations and reporting streamline internal processes and lower operational workload.

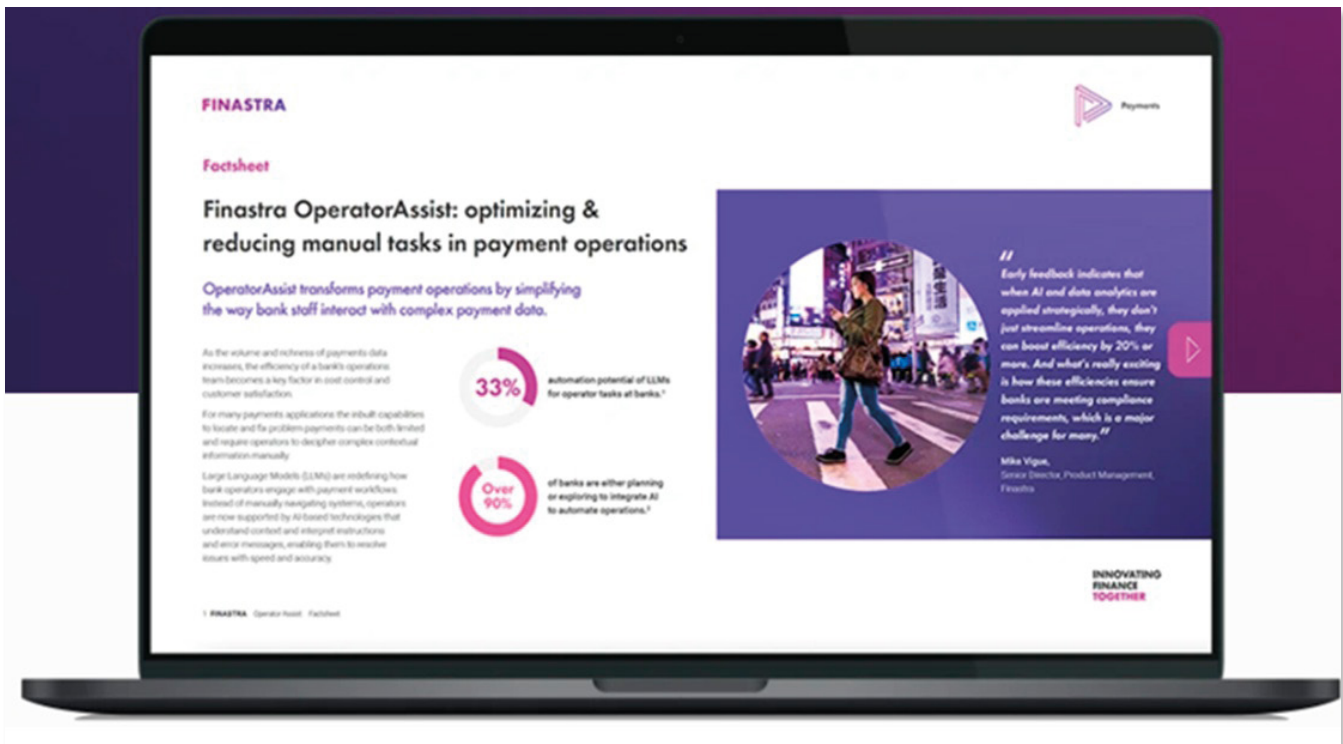
Accelerated onboarding: Acting as a virtual expert, the solution shortens learning curves and boosts productivity for new team members from the outset.

Together, these benefits not only optimize performance but also redefine the role of payments teams, enabling them to evolve toward more strategic contributions within their organizations.

A Structural Shift in Banking Operations

The vision behind OperatorAssist reflects a broader industry transformation: the move toward intelligent, data-driven operating models powered by advanced automation.

Barry Rodrigues, EVP of Payments at Finastra, emphasizes that this solution is not merely an enhancement, but a fundamental shift in how payments teams operate. By



combining AI with cloud-native architecture and ISO 20022 compatibility, Finastra eliminates longstanding operational friction while enabling faster, smarter decision-making.

Industry experts echo this perspective. Gareth Lodge, Principal Analyst at Celent, highlights that the speed of straight-through processing is critical for banks. Efficient exception management not only reduces costs but also strengthens competitiveness by improving service delivery and operational performance.

Integration and Scalability for Modern Banking

OperatorAssist is not a standalone tool—it is a strategic extension of Finastra’s broader payments ecosystem. Available to users of Global PAYplus and Payments To Go, it enables banks to incorporate AI capabilities without requiring complex structural overhauls.

This modular and scalable approach supports progressive adoption of advanced technologies, aligning with the priorities of financial institutions: improving outcomes without disrupting operational stability.

Built on cloud-native architecture, the solution also delivers high levels of resilience, adaptability, and scalability—essential attributes in an environment where transaction volumes continue to grow and evolve.

Global Leadership with Tangible Impact

With a presence in over 130 countries and a client base that includes 45 of the world’s top 50 banks, Finastra stands as

a key player in the evolution of the global financial system. Its portfolio spans lending, payments, universal banking, treasury, and capital markets, reflecting a strategy focused on delivering mission-critical, scalable, and results-driven solutions.

The launch of OperatorAssist reinforces this leadership, demonstrating how technological innovation can translate into tangible value for financial institutions. In a landscape where digital transformation is no longer optional but foundational, integrating AI into core processes like payments becomes a decisive advantage.

Toward a New Era in Payment Operations

The integration of artificial intelligence into payment operations marks the beginning of a new era in banking. It is no longer just about improving existing processes—it is about redefining how value flows through financial systems.

OperatorAssist embodies this shift: from reactive operations to intelligent systems, from manual processes to advanced automation, and from incremental efficiency to structural transformation.

In an environment where every second counts and every error carries a cost, the ability to anticipate, resolve, and optimize in real time is no longer a competitive edge—it is a strategic necessity.

The banks that will lead the future are those that turn technology into faster decisions, more precise operations, and more human-centered experiences.



Diana Johnson

Founder & Principal Consultant, Diana Johnson Financial Solutions

Turning Financial Uncertainty into Strategy

“Financial planning is not only about growing when the economy is doing well, but also about protecting and positioning yourself strategically during difficult economic cycles.”

From Atlanta, Diana Johnson has built a financial practice driven by a clear purpose: helping Latino entrepreneurs and families transform economic uncertainty into structured financial decisions. Born in Colombia and having immigrated to the United States at the age of 17 without speaking English, without financial resources, and without a support network, her personal journey closely reflects the challenges many immigrant families face when navigating the U.S. financial system.

After more than 14 years in the corporate sector—where she contributed to strategic initiatives and leadership projects that strengthened her operational and analytical capabilities—Johnson redirected her career toward financial education and planning for the Latino community. Since 2020, she has led Diana Johnson Financial Solutions, a firm dedicated to helping Hispanic entrepreneurs and professionals organize, protect, and grow their wealth through clear strategies in cash flow management, asset protection, and long-term investment.

Her approach is structured around three pillars: financial organization, risk protection, and sustainable wealth growth. Through her work, she helps entrepreneurs—many of whom traditionally operate without formal financial structures—develop financial discipline, separate personal and business finances, and build assets beyond their businesses.

At the same time, her role as Atlanta Chapter Leader of United Latinas expands this impact into community leadership and economic empowerment for women. In an economic environment marked by volatility, inflation, and shifting access to capital, Johnson represents a financial leadership model grounded in education, strategy, and resilience.

In this conversation, she shares how personal experiences and economic cycles—from the 2008 housing crisis to the 2020 pandemic—shaped her vision of financial planning and how she now helps Latino entrepreneurs turn economic uncertainty into strategic direction.

How has your leadership translated into client growth, financial education, community trust, and business sustainability, and what indicators do you use to measure that impact?

As founder of Diana Johnson Financial Solutions, my leadership is based on helping Latino entrepreneurs and families transform financial uncertainty into a clear strategy for growth and stability.

My practice is built around three pillars: organization, protection, and growth.

First, we work on financial organization, because many families and businesses work extremely hard but lack full clarity on their cash flow, debts, or investment opportunities.

Then we establish protection strategies to ensure that both the family and the business can remain stable in the face of unexpected events.

Finally, we design a wealth-building strategy that allows them to build long-term assets.

Beyond advising and guiding, my mission is to educate. When people understand how money works in the United States, they gain the confidence to make better financial decisions.

To measure the impact of my work, I use two main indicators:

- *Number of families and entrepreneurs who successfully structure a comprehensive financial plan*
- *Improvements in cash-flow stability and the ability to save or invest*

When a family moves from living with financial uncertainty to having a clear financial strategy, I know the work is creating real impact.

What personal or economic experiences shaped your understanding of financial planning, and how do they influence your work today?

I immigrated to the United States from Colombia at the age of 17, without speaking English, without money, and without a support network. That experience taught me very early how vulnerable many immigrants can be when they arrive in this country without access to financial education or proper guidance.

Very often we see families, in their effort to establish themselves quickly, take on debt without fully understanding interest rates, long-term costs, or the consequences of financial decisions such as car loans, mortgages, or high-interest credit cards.

These decisions can trap people in cycles of debt that limit growth in other areas of life.

That is why I strongly believe in the importance of having professional guidance, mentors, and financial education from the beginning, so people can understand how the financial systems in this country work and develop habits that allow them to build long-term stability and opportunities.

However, two economic events profoundly shaped my understanding of financial planning: the 2008 housing crisis and the 2020 pandemic.

During the 2008 financial crisis, millions of families lost their homes and financial stability. That moment also affected me personally. My husband and I had purchased our first home in 2007 with great effort and savings, and just a year later the housing market collapsed.

That experience was a wake-up call. It made me realize that I needed to learn much more about how financial markets, interest rates, and the economy actually work.

At that time I was studying at the university at night, and I decided to deepen my knowledge in areas such as economics, accounting, stock market investing, and sales.

Looking back, that experience pushed me to gain financial knowledge that I probably would never have pursued otherwise.

Years later, during the 2020 pandemic, I saw once again how many Latino entrepreneurs faced business closures or drastic income losses because they did not have financial reserves or adequate protection structures.

These two events reinforced a conviction that guides my professional practice today: financial planning is not only about growing when the economy is doing well, but also about protecting yourself and positioning strategically during difficult economic cycles.

How do you help Latino entrepreneurs turn today's economic environment—high interest rates, inflation, and volatility—into clear financial decisions?

The current environment—high interest rates, inflation, and economic volatility—can generate uncertainty for many entrepreneurs and families.

My role is to help them translate that economic information into clear and strategic financial decisions.

Typically, we work in three areas aligned with my pillars.

Organization: improving visibility of business cash flow and clearly separating personal and business finances.

Protection: securing family and business income through liquidity reserves, strategic insurance, and tax planning.

Growth: identifying investment opportunities in real estate or indexed annuities that allow them to build wealth outside the business.

The clearest signal of success is when an entrepreneur moves from reacting to the economy to making financial decisions with strategic vision.

What are the first financial habits you introduce to improve entrepreneurs' financial structure?



Many Hispanic entrepreneurs operate with tremendous talent and work ethic, but without a clear financial structure.

That is why the first step is always creating financial organization.

The three habits I introduce first are:

- Completely separating personal and business finances
- Implementing monthly cash-flow tracking
- Creating an annual financial and tax plan

These changes may seem simple, but they create a significant transformation.

Within the first months we typically see:

- Greater clarity in investment decisions
- Reduced financial stress
- Improved ability to plan for growth

Financial organization is the first step toward achieving protection and sustainable growth.

How do you guide entrepreneurs when they face the dilemma between reinvesting in their business and protecting personal wealth?

Many entrepreneurs face the dilemma of whether to reinvest all their capital in the business or strengthen their financial protection.

My approach is to find a strategic balance between growth and protection.

The business may be the main engine of income, but it also represents risk if all wealth depends on it.

That is why we structure plans that allow them to:

- Reinvest intelligently in the business
- Protect family income
- Build assets independent from the business

The indicator that confirms the balance is correct is when the entrepreneur can continue growing the business without putting the family's financial stability at risk.

How do entrepreneurs' perceptions change when life insurance with living benefits becomes part of their financial strategy?

Many entrepreneurs initially see life insurance only as protection for their family in case of death.

However, when integrated strategically into financial planning, life insurance with living benefits becomes an important tool for financial stability.

It can help:

- Protect income
- Create liquidity during difficult times
- Support retirement planning
- Cover critical medical events

When entrepreneurs understand its role within a comprehensive financial plan, their perception changes and they begin to see it as part of a strategy for asset protection and family stability.

What role is technology playing in the evolution of your financial advisory practice?

Financial advisory is also evolving with new digital tools.

In my practice we use technology to improve:

- Cash-flow analysis
- Tracking of financial goals
- Automation of savings and debt payments
- Financial education for clients

This allows clients to gain greater clarity about their financial situation and make more informed decisions.

For my firm, technology has also improved operational efficiency, allowing us to dedicate more time to what matters most: strategy, education, and human guidance.

As leader of the United Latinas Atlanta chapter, how do you promote financial leadership and legacy within the community?

As leader of the United Latinas chapter in Atlanta, I strongly believe in the power of financial education and community.

My leadership approach is based on three elements:

- Accessible financial education
- Creating support networks and collaboration among women entrepreneurs and professionals
- Mentorship and consulting for business growth

When Latina women gain access to financial information and supportive communities, their leadership capacity grows exponentially.

The sign that confirms this work is creating a legacy is seeing how many women who participate in our programs begin leading projects, feel more empowered to grow their businesses, and become more open to conversations about financial success and legacy for themselves and their families.

That multiplier effect is what truly builds stronger, more resilient communities that are financially prepared for the future.

Key Factors

- ▶ Financial organization as the foundation for sustainable entrepreneurial growth
- ▶ Financial education as a driver of economic mobility within the Latino community
- ▶ Strategic balance between business reinvestment and asset protection
- ▶ Technology improving financial visibility and decision-making

Diana Johnson's trajectory demonstrates how financial leadership can emerge from both personal experience and professional discipline. Her work connects education, strategy, and technology to strengthen the financial stability of Latino entrepreneurs and families in the United States. More than advising on financial products, her approach focuses on building decision-making structures that allow clients to protect income, manage risks, and create long-term wealth.

In a changing economic environment, her vision reinforces a central idea: true financial leadership is not measured only by growth, but by the ability to sustain stability and create lasting opportunities for future generations.

Andrés Silva Arancibia

Technology communicator. Founder of Flumarketing.com. Contributor to the International Astronomical Search Collaboration (IASC), official partner of NASA. Visiting professor at Universidad Complutense de Madrid, Spain. Digital strategist, author, and consultant.

AI Disruption in Real Estate Financing

When AI converges with other technologies, real estate financing stops being a slow and exclusionary process and begins to operate as a platform of precision, speed, and new liquidity.

Can the Latin American real estate sector redesign its access to capital by placing AI at the center of its financing strategies?

The question is urgent. In a region where, according to a recent Inter-American Development Bank (IDB) study titled “Innovative Financial Tools for Neighborhood Upgrading,” more than 120 million people live in informal settlements, the quantitative housing deficit reaches 15 million units, and the qualitative deficit affects 40 million households, with an estimated investment need of US\$1.4 trillion, the challenge is no longer simply about building more—it is about financing better, faster, and with less friction.

Complementing this perspective, the International Monetary Fund (IMF), in its working paper “What Can Artificial Intelligence Do for Stagnant Productivity in Latin America and the Caribbean?” (October 11, 2024), warns that AI can increase regional productivity, but Latin America risks capturing fewer benefits if it fails to accelerate technological diffusion and workforce transition within this new AI-driven digital context.

From this perspective, five transformations are becoming essential in the real estate financing system.

Data and underwriting: financing those who are currently invisible

The first transformation occurs in risk assessment. In Latin America, many households, small developers, and property owners with incomplete financial histories remain outside the radar of traditional credit systems.

AI increases its value when connected to open finance APIs, alternative data, digital payment histories, digital cadastres, and geospatial information.

The World Bank, in its 2024 study “The Use of Alternative Data in Credit Risk Assessment: Opportunities, Risks, and Challenges,” highlights that open banking and open finance enrich the data base and provide a multidimensional view of the applicant. However, it also warns that if poorly managed they can exacerbate biases, leading to discriminatory outcomes and perpetuating inequalities.

In the same line, the IDB report “Open Finance in Latin America and the Caribbean: Great Opportunities, Large Challenges” (2023) notes that this type of ecosystem enables personalized financial products and reduces information asymmetries.

When combined with digital cadastral maps and updated real estate databases, credit scoring stops being a partial snapshot and becomes a much more complete and dynamic reading of income, location, ownership status, and territorial exposure.

Customer experience and frictionless loan origination

The second transformation occurs in the financial experience of the real estate client.

The IDB’s 2025 report “Beyond Cash: The Digital Payments Revolution in Latin America and the Caribbean” indicates that digital payment transactions in the region have more than doubled since 2019, while the fintech segment focused on payments has tripled since 2017.

On top of that infrastructure, generative AI and intelligent agents can summarize documents, assist credit evaluations, automate communications, and support executives throughout the entire lending journey.

McKinsey, in “Banking on Gen AI in the Credit Business: The Route to Value Creation,” shows that banks are already prioritizing applications such as credit decisioning, early-warning systems, credit memorandum drafting, and customer engagement.

Meanwhile, Deloitte’s “2025 Commercial Real Estate Outlook” highlights that in real estate the areas advancing most rapidly in AI adoption are financial planning, analytics, and risk management.

In mortgages, leasing, and project financing, this enables faster pre-qualifications, conversational onboarding, and lower operational costs for the sector.

Tokenization and liquidity: new funding structures

The third transformation focuses on improving evaluation in order to create new financing structures.

Here AI multiplies its impact when combined with tokenization and programmable digital assets.

In its April 2025 study “Leveraging Tokenisation for Payments and Financial Transactions,” the Bank for International Settlements (BIS) argues that tokenization can provide efficiency, transparency, and accessibility to the financial system.

A BIS working paper from November 2025 titled “When Bricks Meet Bytes: Does Tokenisation Fill Gaps in Traditional Real Estate Markets?” shows that real estate tokenization can fill gaps in traditional markets, especially in areas with limited access to credit.

For the Latin American real estate sector, this opens the door to regulated fractional ownership of assets, tokenization of rental cash flows, collective financing of urban renewal projects, and structures where AI monitors covenants and risk alerts almost in real time.

Geointelligence, climate, and financial resilience

The fourth transformation connects AI with geointelligence, climate data, interoperable cadastres, and territorial analytics.

In real estate, it is no longer enough to know how much an asset is worth today; it is also critical to understand how its location and exposure to threats will affect credit, market value, liquidity, insurance, and operational stability.

The OECD report “Future-Proofing Real Estate Investment” (December 24, 2025) emphasizes that local climate risks are increasingly becoming financial risks for borrowers, banks, insurers, and investors, recommending the use of open, interoperable, and localized data.

Similarly, the World Bank working paper “Capitalizing on Digital Transformation to Enhance the Effectiveness of Property Institutions” (April 2025) highlights that digital cadastral maps and the integration of registries, appraisals, and cadastres improve the quality of real estate databases and facilitate access to credit and insurance.

In practice, AI can integrate urban records and spatial information to design more accurate mortgages, resilience-based pricing models, and retrofit financing aimed at climate adaptation and energy efficiency.

Quantum computing: from laboratory to financial design

The fifth transformation begins between 2025 and 2026, although its deepest impact is expected between 2027 and 2030.

On February 19, 2025, Microsoft introduced Majorana 1 as a step toward practical quantum computing. Eight months later, IBM announced (November 12, 2025) that it aims to achieve quantum advantage by the end of 2026 and fault-tolerant quantum computing by 2029.

Beyond hardware development, scientific literature has already mapped its financial potential. A review in Nature Reviews Physics on quantum computing for finance highlights opportunities in optimization, pricing, and risk management.

Meanwhile, in npj Quantum Information, researchers Stefan Woerner and Daniel J. Egger from IBM Research – Zurich demonstrated algorithms capable of analyzing Value at Risk (VaR) and Conditional Value at Risk (CVaR) more efficiently than traditional Monte Carlo simulations.

In real estate financing, this suggests a future capacity to optimize mortgage portfolios, simulate complex prepayment and default scenarios, allocate capital among projects with multiple constraints, and enhance secondary markets for real estate assets.

Returning to the initial question

Can the Latin American real estate sector redesign its access to capital by placing AI at the center of its financing strategies?

Yes—but only if it understands that AI alone is not enough.

Its real and effective leap occurs when it is articulated with open finance, digital payments, tokenization, intelligent cadastres, climate analytics, and eventually quantum computing.

This technological convergence can expand financial inclusion, reduce friction, improve pricing, increase liquidity, and strengthen risk management.

When these elements align, AI stops being an isolated tool and becomes a true engine of innovation and financial disruption for the Latin American real estate sector.

Mujeres Mujeres FACTOR DE ÉXITO

Leading with Purpose: The Event Redefining Women's Leadership in the Region



The fifth edition of the Mujeres Factor de Éxito 2026 event once again confirmed that women's leadership in the Dominican Republic is entering a new phase of maturity. It is more strategic, more conscious, and, above all, more focused on sustainable results. Under the theme "Leading with Purpose: The New Definition of Success," the international platform Factor de Éxito brought together

female executives, entrepreneurs, and leaders from various sectors in a space designed not only to inspire but also to engage in in-depth conversation about the role women play today in business, institutional, and social decision-making.

The event has become a highly anticipated date on the business community's calendar, precisely

because it does not merely celebrate achievements but promotes practical reflection on how leadership is built in environments marked by speed, technological transformation, and the need to act with consistency. In this fifth edition, the focus centered on an idea that ran through the entire agenda: purpose not as rhetoric, but as a criterion for deciding, directing, and executing.

The event began with remarks by Betty Soto, Deputy Minister of Energy Efficiency, who attended as a guest of honor. In her remarks, she highlighted the importance of promoting leaders capable of combining vision, responsibility, and action, emphasizing that today's challenges require individuals who understand the impact of their decisions beyond immediate results. Her speech set the institutional tone for the event, linking women's leadership to sustainable development and the need to strengthen trust in organizations.



and Sponsorship: How to Accelerate the Pipeline of Women in Senior Management." Her presentation addressed one of the most relevant topics in the current conversation about leadership: the need to create structures that allow more women to access decision-making positions. Beyond motivation, she highlighted the importance of establishing concrete mechanisms for support, visibility, and professional sponsorship that facilitate growth within organizations.



The official welcome was delivered by Isabel Figueroa de Rolo, founder and editorial director of Factor de Éxito, who anchored the event's central theme in a simple yet decisive idea: consistency as the foundation of trust. During her remarks, she noted that in a context dominated by automation, artificial intelligence, and the acceleration of processes, credibility becomes one of the most valuable assets for any leader.

Her message centered on a practical reflection on leadership: when what is said and what is done align, trust is built; and when trust exists, relationships, teams, and projects capable of standing the test of time are built. This approach resonated with the essence of the event, which, since its first edition, has sought to promote realistic, execution-oriented leadership that is mindful of the impact of every decision.

The agenda continued with a presentation by Jenniffer Arias, who delivered a talk titled "Mentoring



In her presentation, she emphasized that technology can optimize processes, but it does not replace the judgment, empathy, or responsibility involved in leading teams and organizations. This approach reinforced the event's central theme: purpose is not an abstract concept, but a framework that guides complex decisions.

One of the most enriching moments of the day was the panel "Leadership That Protects and Drives: Executive Decisions That Sustain Growth Without Compromising Trust," moderated by Rayvelis Roa, with the participation of Tamara Vásquez, Kismet Madera, and Michelle Villavicencio, a special guest from Ecuador.



“La inteligencia artificial no reemplaza la inteligencia emocional; la potencia.”
 “El liderazgo femenino en tiempos de IA no es opcional, es estratégico”

During the discussion, the panelists shared real-life experiences of transformation, growth, and sustainability, addressing the challenges of leading in environments where results must be achieved without sacrificing credibility or organizational culture. The dialogue allowed for a deeper exploration of an idea that recurred throughout the event: purpose is not a statement; it is a practice demonstrated in every decision.

The closing remarks were delivered by Arianna Rolo, Marketing Director at Factor de Éxito, who highlighted the evolving nature of the event and the value of the community that has been building around this initiative. In her remarks, she noted that the event is not conceived as an isolated activity, but rather as a space that connects people,



ideas, and opportunities, extending the conversation beyond the formal agenda.

Her message encouraged attendees to view networking as a natural extension of their purpose, recognizing that professional relationships are also built

on trust, collaboration, and a willingness to create impactful projects.

Over the course of its five editions, Mujeres Factor de Éxito has established itself as a space that promotes a vision of female leadership aligned with the

current challenges of the business and social landscape. More than just a forum for inspiration, the event has become a platform for realistically discussing how to lead, how to make decisions, and how to build sustainable organizations in a context of constant change.



This edition confirmed that purpose-driven leadership is not limited to declarative values, but translates into discipline, consistency, and the ability to execute. It also made clear that the conversation about women's role in senior management has evolved toward a more strategic approach, where impact is measured by results, by the quality of decisions, and by the trust generated within teams and institutions.

With this fifth edition, Factor de Éxito reaffirms its commitment to highlighting leaders who translate values into decisions and decisions into results, connecting local talent with a regional agenda that promotes collaboration, strategic thinking, and the building of a better future.

The event is part of the publishing and events platform that the organization develops in various countries, consolidating a space for dialogue that transcends borders and continues to grow as a meeting point for those who view leadership as a responsibility exercised with purpose.



EXECUTIVE GUIDE 2026 FOR ECONOMIC AND FINANCIAL LEADERSHIP: NAVIGATING GROWTH

Diego Rodriguez

Business Development and Corporate Growth Specialist

2026 will not bring crisis headlines or euphoria. It will be the year of intelligent discipline, where business leadership will be measured by the ability to sustain margins, protect liquidity, and grow selectively while interest rates, residual inflation, and geopolitical tensions continue reshaping the playing field. With the IMF projecting global growth anchored at 3.3%, virtually identical to 2025, the message for CEOs and CFOs is clear: this is not a recessionary environment, but it does not allow for errors in capital allocation.

Inflation remains above targets in several advanced economies, keeping central banks in a dilemma between easing rates or holding them higher for longer. Added to this is non-macroeconomic volatility: trade tariffs, supply chain reconfiguration, and the reassessment of expectations around returns on AI investments. In this context, leadership is defined by explicit trade-offs: where to cut without killing innovation, where to invest with certainty of return, and which indicators to monitor when the map changes every quarter.

Growing with Precision: The New CEO Agenda

Studies on CEO priorities for 2025–2026 reveal a striking pattern: no one is abandoning growth, but almost everyone is changing how they pursue it. The era of

“growth at all costs” is over. Now it is about growing first through adjacent revenues: smart pricing, loyalty from existing customers, and improved experience over large bets on new markets.

Many CEOs are planning some M&A activity in the short term, but with much stricter filters for synergies and verifiable returns. Innovation with AI and digital remains central, but with a crucial difference: real benefits in operational efficiency and customer satisfaction are now measured before scaling.

An illustrative example: the CEO of a consumer company decides not to expand into three countries simultaneously. Instead, capital is reallocated to two priority markets where share can be captured through clear levers: better service, deeper use of customer data, and flawless operational execution. That is the difference between scattered ambition and profitable focus. And in 2026, that is leadership.

Economic volatility remains the primary concern for CEOs, shifting the focus toward “resilient growth.” This means designing the business under the assumption that uncertainty is not temporary but a new structural variable.

CFOs: Obsession with Cash and Purpose-Driven Efficiency

CFOs enter 2026 with a crystal-clear agenda: liquidity, operational efficiency, and risk management as an integrated system, not isolated silos. The obsession with cash translates into frequent and actionable liquidity visibility, aggressive working capital optimization (DSO, DPO, and DIO), and cash forecasting models with weekly or biweekly intervals to react quickly to demand drops or cost shocks.

Capex and large initiatives are subjected to far more rigorous “quality control” filters. Priority is given to projects that enhance resilience or deliver clearly measurable financial benefits. Cost discipline ranks among the top priorities, but with a key nuance: it is not about cutting for the sake of cutting, but about freeing up capacity to invest in verifiable growth bets.

This is where leadership shows in trade-offs: the CFO who decides to cut general expenses by 15% and double investment in back-office automation, knowing that this move improves productivity, reduces errors, and sustainably frees up cash.

CFOs with a business mindset integrate cybersecurity risks, supplier stability, data, and regulation into a single framework to avoid isolated decisions that create systemic vulnerabilities. Risk is managed as architecture, not as a checklist.

Five Concrete Strategic Moves

Before allocating capital, set three simple rules for decision-making:

- If expected ROIC < WACC + risk premium, the initiative is discarded or redesigned.
- If there is no leading metric and impact metric defined from day one, scaling is not approved.
- If the project does not improve cash, margin, or resilience within a defined horizon, it does not compete for capital.

Prioritize investments with stricter criteria

Filter the project portfolio with explicit rules: expected return, impact on cash generation, and sensitivity to interest rates and exchange rates. Redirect capital toward productivity initiatives such as automation, AI applied to operations, channel digitalization, and businesses with more stable and predictable cash flows.

Protect cash without killing innovation

Implement strict working capital policies: accelerate collections, negotiate supplier terms, and manage inventories with surgical precision. This “buys time” to continue innovating. Structure innovation in stages: small pilots, clear impact metrics, and scaling only when there is concrete evidence, instead of large moonshots with upfront capital.

Manage risks with a 360° view

Map macro and operational risks within a single framework, along with their financial impact. Create quarterly routines where the CEO, CFO, COO, and CIO jointly review scenarios, margin sensitivity, and portfolio decisions.

Drive productivity as a source of competitiveness

Use AI and automation not only to reduce costs but also to reconfigure processes: have fewer manual tasks in finance and operations, more capacity for analysis and strategic decision-making. Link each efficiency project to specific indicators: cost per transaction, cycle time, and operating margin by business unit.

Maintain stakeholder trust

Communicate the “why” behind adjustments. Explain to employees and the market what is being cut, what is being protected, and what is being strengthened, tying it to a coherent narrative of resilience and responsible growth. For customers and investors, reinforcing that discipline in costs and cash is not a renunciation of growth but the condition to keep investing while others pull back.

The 2026 Leadership Dashboard

Leaders successfully navigating this environment share a precise set of indicators:

Financial resilience: liquidity ratios, net cash position, cash burn under scenarios of 10–20% revenue decline, and working capital turnover as an early signal of stress.

Productivity and efficiency: unit cost per product/customer, operating margin by segment, and savings attributable to automation projects cross-referenced with customer satisfaction impact.

Quality growth: revenue growth weighted by geographic and product risk, percentage of recurring revenue, and ROIC by individual initiative.

Trust and talent: internal engagement, turnover of critical roles, NPS/CSAT, and signals of market confidence in financing conditions.

Ultimately, economic and financial leadership in 2026 is not measured by big announcements but by the ability to make surgical decisions that sustain margins, protect liquidity, and build competitive advantages while others hesitate. It is the year of business leaders who understand that discipline and ambition are not opposites but two sides of the same strategy.



SOVEREIGNTY OF JUDGMENT VS. ALGORITHMIC INERTIA

Jeannina Valenzuela

Sustainability and Reputation Specialist

In *Leading Through*, Kim B. Clark argues that the executive function integrates purpose, people development, and analytical rigor, a clear synthesis of soul, heart, and mind that constitutes the architecture of contemporary strategic leadership. In the face of the rise of artificial intelligence, this premise gains renewed urgency: no system, no matter how sophisticated, replaces responsibility for the priorities defined by senior management. Judgment is not an accessory to the process, it is its foundation.

This principle becomes especially relevant in a rapidly evolving technological ecosystem. The expansion of generative models, autonomous agents, and adaptive learning systems is reshaping resource allocation and the management of strategic risks. Today, technical power does not exempt human judgment; on the contrary, it demands it with increasing rigor. Automation without direction is, at best, inefficient and, at worst, destructive to organizational stability.

Across various sectors, predictive models are already transforming decision-making. Analytical platforms process in minutes volumes of data that previously required weeks of technical review and produce scenarios with high statistical consistency. This computational power accelerates analysis, but it does not replace human discernment. As a result, authority is no longer measured by the accumulation of information, but rather by the ability to establish frameworks of meaning and guide decisions in contexts of uncertainty.

Interpreting reports is insufficient. What matters is recognizing key variables, acceptable risks, and objectives that must prevail amid global market tensions. In this context, senior management designs an architecture of priorities

aimed at correcting strategic asymmetries and ensuring business sustainability in the face of advancing automation. Leadership thus shifts from operational execution to the curation of institutional purpose and the decisions that shape organizational direction.

This redefinition is pragmatic, not theoretical. In 2020, *The New York Times* and *The Washington Post* documented sharp increases in the prices of health-related products in digital markets during the pandemic. In various marketplaces, including Amazon, the combination of scarcity, extreme demand, and automated pricing tools led to significant price hikes. The episode showed that technical efficiency, without a clear governance framework, can result in practices that jeopardize the social license to operate.

From an algorithmic perspective, that behavior was consistent with market parameters; even so, the intervention that halted the escalation did not arise from automated calculation but from conscious leadership aware of reputational impact and institutional legitimacy.

The scenario becomes more demanding with real-time reinforcement learning systems. Their behavior evolves within established boundaries, yet it does not remain static or fully predictable. This dynamism renders traditional control obsolete; periodic audits are not sufficient to oversee technologies that autonomously adjust directives. Governance must adopt a dynamic character, with continuous monitoring and intervention. The goal is not to multiply bureaucracy, but to ensure traceability, transparency, and compliance in environments of technological and competitive hyper-turbulence.

The decisive challenge is institutional. When systems operate by inertia, deliberation dissolves under an appearance of technical objectivity that can conceal dangerous biases. Optimization belongs to the operational domain; setting ethical and strategic limits belongs to senior management. From this clarity depend the safeguards that sustain long-term business viability. Technology executes mandates, but leadership occurs before the model acts. By setting priorities and drawing boundaries, the sovereignty of judgment emerges. In that decision, leadership either hits or misses the strategic target.

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Marcelo Muñoz Rojas PhD

Consultor Fortune 500, Empresario, Escritor, Mentor, Speaker Internacional Tedx. Habla sobre temas relacionados a Transformación Digital, Inteligencia **Artificial Estratégica**, Liderazgo y Management. Basándose en su historia de vida en el mundo corporativo y en los negocios, ha sabido llegar a miles de Personas en Hispanoamerica.

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PROJECTED SAVINGS VS. ACTUAL SAVINGS, THANKS TO AI AND CHANGE MANAGEMENT

Alvaro “Cuco” de Venegas

International Change Guide
| Business & People Transformation

in <https://linkedin.com/in/cucodevenegas>

With different types of “success” and ways to measure productivity, this contrasts with the various developments of Artificial Intelligence tools and how to leverage them. This will be one of the most prominent challenges for the year that is just beginning.

There is evidence that, just as e-commerce, consulting, and delivery services will be the industry’s most widely implementing AI-based solutions during this period, other more critical sectors that could benefit from technological development, such as air traffic control or clinical patient allocation, are resisting adoption due to the critical role of the human factor as decision-makers.

The Financial Times recently reported a projected reduction of around 400,000 hires in the United States, despite GDP nearing 4%. This is due to the spread of the idea among business leaders and decision-makers that “thanks to AI, we will be able to do much more with the same (or fewer) workers,” rather than any cyclical reason or truly substantial factors.

In contrast, in Europe, the CEPR (Centre for Economic Policy Research) conducted a study toward the end of last year among 12,000 companies, showing an increase in productivity without negatively affecting overall employment levels.

It is true that for routine tasks, those with binary criteria, or those where the saying “four eyes see more than two” applies, Artificial Intelligence has provided a significant level of support. These

studies emphasize that the proliferation of companies that “bring” AI closer to everyday life at home and work is often confused with “automation” or “robotization” of tasks, thereby misleading workers who believe they are at risk of being replaced by a machine.

Working on resistance to change has, as its main ally, AI itself. This is a recurring pattern, as seen when multi-line telephones replaced switchboard operators; when photocopiers eliminated around 15% of secretarial and support staff worldwide; when entire business sectors such as manufacturers and distributors of Telex and Fax materials declined with the arrival of computers and the internet; and even companies like Xerox, as we once knew them, along with their maintenance, supplies, and distribution ecosystems, have largely disappeared from offices.

It is also true that we often forget that, even if we are a large company, our environment—and especially our regular suppliers—consists mainly of SMEs. Their structures are smaller, their resources even more limited, and their capacity to implement tools they may consider “non-essential” is low.

Another common operational mistake is confusing development timelines.

Becoming certified under an ISO standard or implementing a productivity methodology such as Agile can isolate us from those suppliers, or even from our own subsidiaries and branches, that do not have the same scale or physical and human resources to implement them. As a result, even within the same organization or originating from the same roots, the influence or “benefits” linked to Artificial Intelligence can become uneven.

For this reason, investing in AI tool licenses must consider those who will resist using them, as well as direct environments, subsidiaries, and spheres of influence, along with the expectations set for the 2026–2027 financial period.

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