

# portfolio

**Gustavo Amaral**

2019 - 2024

**PRODUCT MANAGEMENT**

---

# CAREER TRAJECTORY

---



**2014** | I began my undergraduate studies in **Law** (UFRGS).



**2015 - 2016** | I started my career working as an **Accounting Assistant**. Although it wasn't my area of specialization, I gained valuable experience with the bureaucracy surrounding business operations in Brazil.



**2016 - 2019** | I entered the financial market, working as an Operations Analyst at Banco Cooperativo Sicredi. During this period, I was promoted, became a **technical operations lead** of activities of Credit Recovery, and also served as an **Internal Quality Auditor** (focused on ISO 9001).



**2019** | I **graduated** with a degree in Law.



**2019 - 2021** | I transitioned to a Product Manager career, still at Banco Cooperativo Sicredi. Here, I worked as a **Product Manager** with the Credit Recovery and Credit Collateral squads.



**2021** | I accepted an offer from Localiza&Co as a **Senior Product Manager**, where I began working with the Credit Analysis and Fraud Prevention squads.



**2023** | I was promoted to **Specialist Product Manager**, and in addition to my daily activities, I started investing time in **mentoring** colleagues.



**2024** | I completed my **Postgraduate** studies in **Leadership and Innovation** at Fundação Getulio Vargas (FGV).

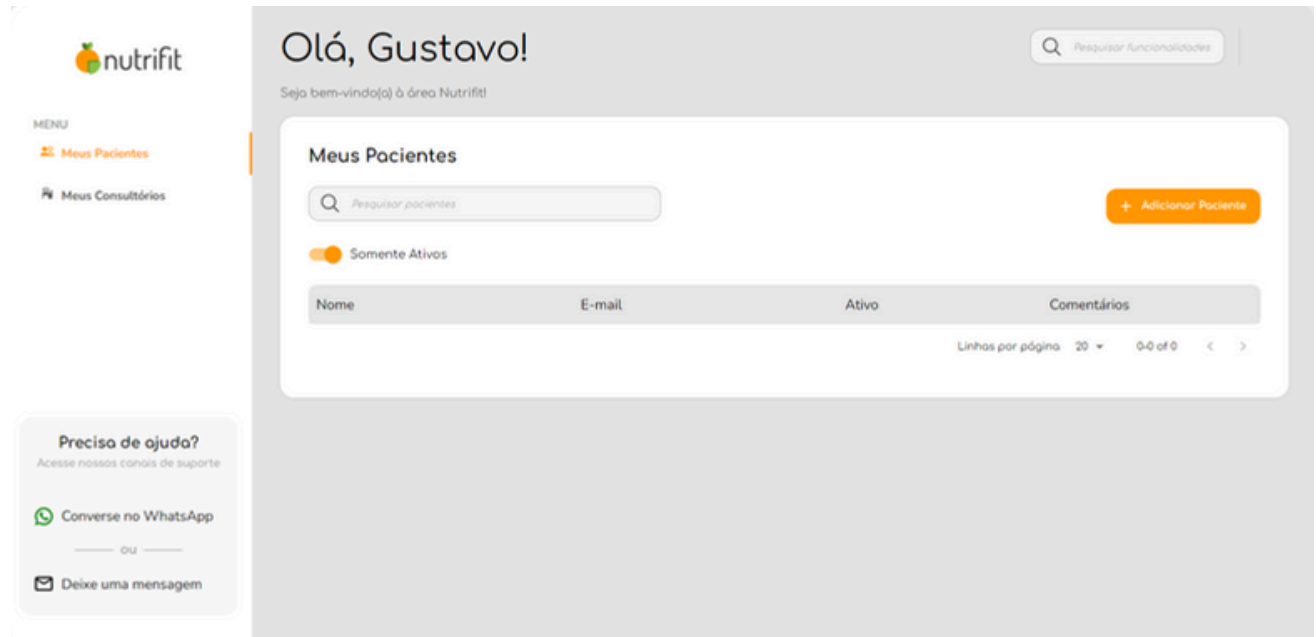
---

# **BUSINESS CASES**

---

# Nutrifit App

(under development)



## Context

In Brazil, we have over 200,000 nutritionists, and on average, 1 in 4 adults is obese.

We aim to help nutritionists better serve their patients with a top-quality SaaS cloud-native, automating all the operational tasks involved in the patient care cycle.

Through our market analysis, we've recognized that the industry is competitive, but we believe we can raise the standard of quality and offer a more qualitative and cost-effective service to our users.

That is why we're developing the Nutrifit App.


**Nutrifit is my own product**, currently under development (about 60% completed, with a Go-To-Market planned for Jan/25).


My two partners and I are developing the app during our spare time and weekends.

Initially, we will launch a free Beta version to gather feedback and accelerate lead generation. Once the customer base has matured, we will implement pricing that offers a high cost-benefit ratio, leveraging the efficiency of our lean structure.


## Tools & Stack

 Back-end: **.NET**

 Front-end: **React**

 Front-end: **MUI React Library**

 Mobile: **FlutterFlow**

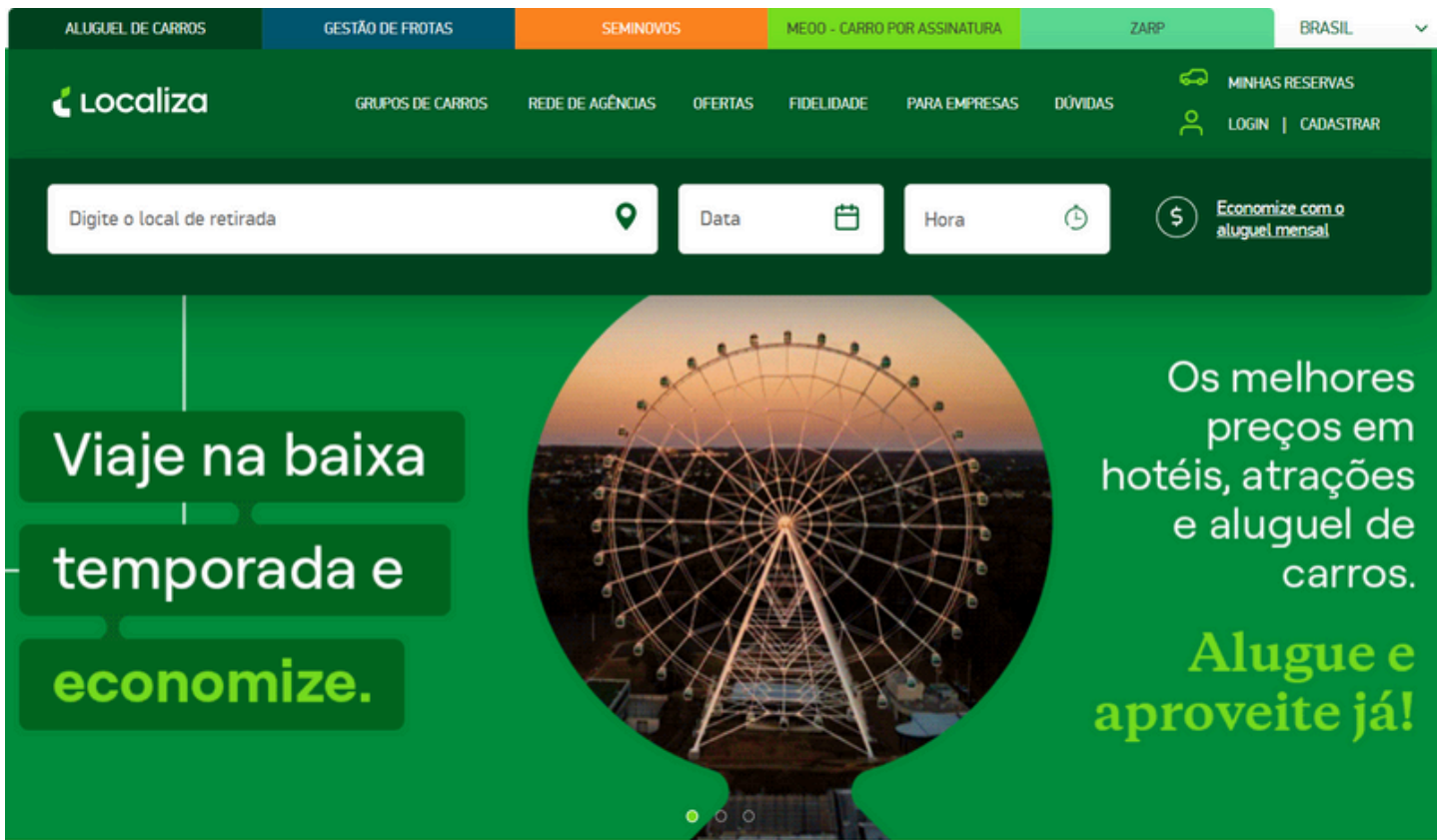
 Documentation: **Miro**

 Delivery Management: **Trello**

## Targeted OKRs

*After the free Beta version*

- +3k Daily Active Users (DAU);
- Net Promoter Score > 80.



## Problem

Localiza&Co is the largest mobility network in South America, operating in 7 countries, with a fleet of over 627,000 cars, 927 physical locations, and 21,000 employees (as of March/24).

The company operates in the rental of light and specialized vehicles, vehicle subscription services, and the sale of pre-owned cars.





Here, I work with systems and platforms to prevent fraud, addressing both financial loss (chargeback) and asset loss (misappropriation).

## Solution

My team and I implemented a fraud prevention platform that orchestrates validations from multiple information providers, analytical models, and manual review processes.

As a result, we developed a highly comprehensive and customizable fraud prevention ecosystem, capable of preventing fraud or responding to it quickly.

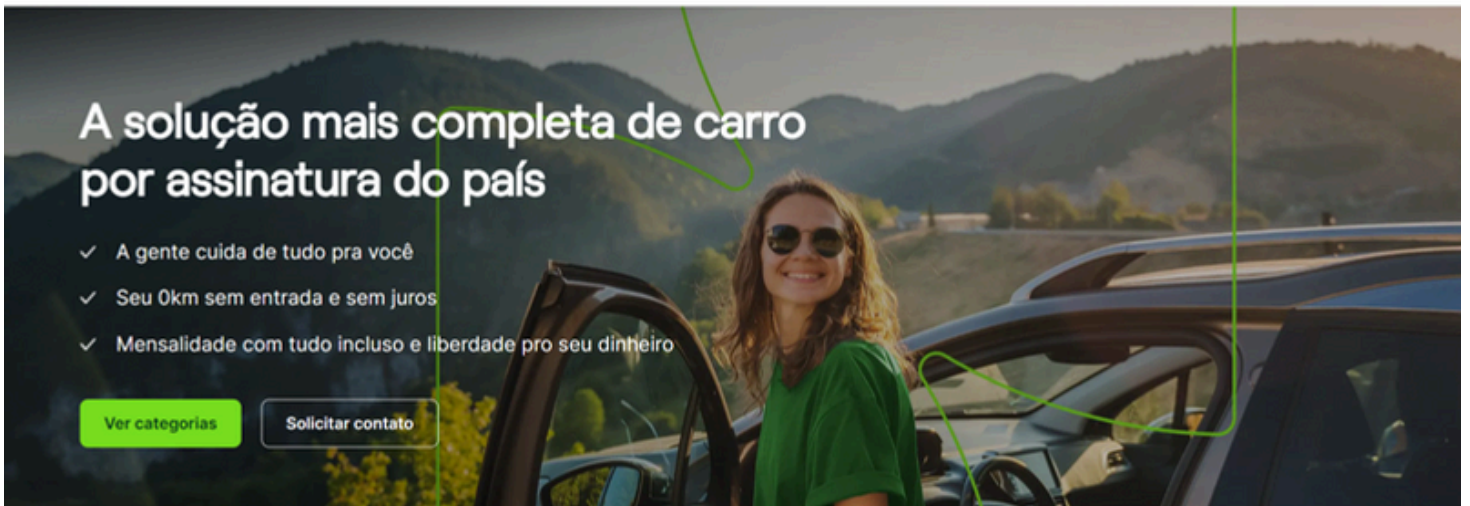
## Tools & Stack

-  Back-end: **.NET**
-  Front-end: **Angular**
-  Documentation: **Miro**
-  Delivery Management: **Azure DevOps**

## Result

- High financial impact<sup>1</sup> in loss reduction, considering the high average loss per fraud event (cost of the car).

<sup>1</sup> The numbers of cars lost and recovered are not publicly disclosed by the company.



## Problem

At Localiza&Co, I also worked on the Credit Analysis journey for long-term products (such as vehicle subscriptions or rentals for companies).

Given the credit granting process for billing on long-term products, our focus was on assessing customers as accurately as possible, aiming to place our high-value asset in the hands of a trustworthy individual with the financial profile to honor payments.

## Solution

We built a Credit Analysis platform with three different Credit Engines, customized to each customer profile.

Additionally, we implemented two manual credit review desks to ensure quick and accurate human analysis.

## Tools & Stack

 Back-end: **.NET**

 Front-end: **Angular**

 Documentation: **Miro**

 Delivery Management: **Azure DevOps**

## Results

- Reduction in default rates;
- Increased revenue (enabled by extending credit to reliable customers).

# Credit Collateral Management Plataform (Sicredi)

(2020)



Abrir conta

Acessar minha conta



Crédito

Nossos produtos

Página inicial > Crédito > Crédito para Você > Crédito com Garantia

## Crédito com Garantia

Para ajudar você com eventuais necessidades.

Localizar agência



## Problem

Sicredi is an ecosystem of cooperative financial institutions, with more than 100 individual cooperatives and 8 million members.

Here, my team worked on platformizing the Credit Collateral Management system, enabling scalability in processes that were previously manual.

## Solution

The Credit Collateral Management platform was developed to define the legal or internal policy parameters for each type of credit collateral offered to the client.

As a result, we improved governance in this area and mitigated legal risks. Additionally, proper formalization of the collateral increases the chances of success in the event of a default recovery.

## Tools & Stack



Back-end: **Java**



Front-end: **Angular**



Data Lake: **Teradata**



Documentation: **Miro**



Delivery Management: **Jira**

## Results

- Reduction of operational headcount<sup>1</sup> in the cooperatives;
- Greater governance of information.

<sup>1</sup> Since Sicredi is neither a public financial institution nor publicly traded, current figures are not disclosed publicly.

# Credit Collection Plataforma (Sicredi)

(2019)



Abrir conta

Acessar minha conta



Página inicial > Renegociação

## Renegociação

Nós te ajudamos a reorganizar a sua vida financeira



## Problem

My team and I also worked on platformizing the Credit Recovery journey.

Previously, the processes were based on legacy systems, with manual inquiries, high operational workload, and low granularity of management information.

## Solution

We implemented a Credit Recovery Platform across various channels (self-service, collection agencies, and in-person service).

Our platform was integrated with legacy systems, automating processes and discount concessions, making the Credit Recovery journey more organized and manageable.

## Tools & Stack



Back-end: **Java**



Front-end: **Angular**



Data Lake: **Teradata**



Documentation: **Miro**



Delivery Management: **Jira**

## Results

- Millions (BRL)<sup>1</sup> recovered through the platform;
- Reduction of operational headcount in Collection Agencies;
- Greater governance of information.

<sup>1</sup> Since Sicredi is neither a public financial institution nor publicly traded, current figures are not disclosed publicly.

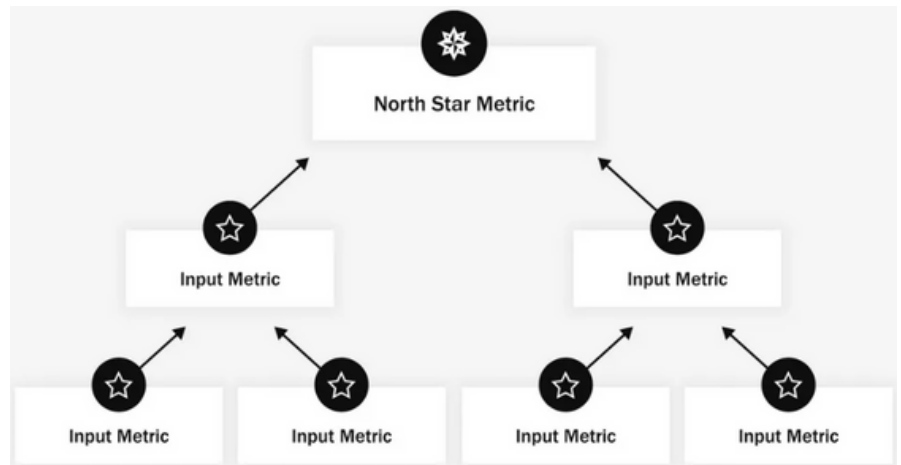
---

# PRODUCT TOOLS

---

Throughout my journey in Product Management, I've used various tools and frameworks to manage the lifecycle of the products I've worked on, such as:

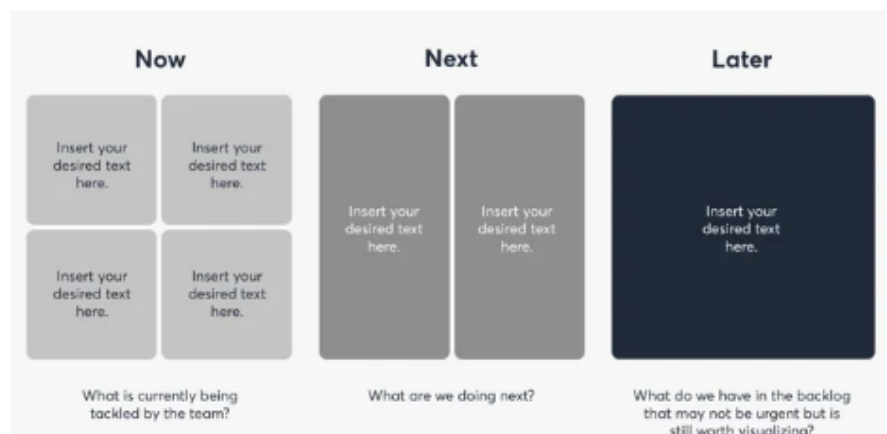
## North Star Metric & Metrics Tree



## Opportunity Solution Trees



## “Now, Next e Later” Roadmap



Throughout my journey in Product Management, I've used various tools and frameworks to manage the lifecycle of the products I've worked on, such as:



## Product Communication by 6-Pager Memo (Amazon Template)

"Jeff, what does Day 2 look like?"

That's a question I just got at our most recent all-hands meeting. I've been reminding people that it's Day 1 for a couple of decades. I work in an Amazon building named Day 1, and when I moved buildings, I took the name with me. I spend time thinking about this topic.

"Day 2 is stasis. Followed by irrelevance. Followed by excruciating, painful decline. Followed by death. And *that* is why it is *always* Day 1."

To be sure, this kind of decline would happen in extreme slow motion. An established company might harvest Day 2 for decades, but the final result would still come.

I'm interested in the question, how do you fend off Day 2? What are the techniques and tactics? How do you keep the vitality of Day 1, even inside a large organization?

Such a question can't have a simple answer. There will be many elements, multiple paths, and many traps. I don't know the whole answer, but I may know bits of it. Here's a starter pack of essentials for Day 1 defense: customer obsession, a skeptical view of proxies, the eager adoption of external trends, and high-velocity decision making.

## Template: Working Backwards PR FAQ

### Press Release Components

**Heading:** Name the product in a way the reader (i.e. your target customers) will understand. One sentence under the title.

**Subheading:** Describe the customer for the product and what benefits they will gain from using it. One sentence only underneath the Heading.

**Summary Paragraph:** Start with the city, media outlet, and your proposed launch date. Give a summary of the product and the benefit.

**Problem Paragraph:** This is where you describe the problem that your product is designed to solve. Make sure that you write this paragraph from the customer's point of view.

**Solution Paragraph(s):** Describe your product in some detail and how it simply and easily solves the customer's problem. For more complex products, you may need more than one paragraph.

**Quotes & Getting Started:** Add one quote from you or your company's spokesperson and a second quote from a hypothetical customer in which they describe the benefits they are getting from using your new product. Describe how easy it is to get started, and provide a link to your website where customers can get more information and get started.

## Product Communication by PR FAQ (Amazon Template)

## User Research (Quanti & Quali)



# contact



Click here or use the link below

<https://www.linkedin.com/in/gustavo-beppler-do-amaral/>



**beppler.gustavo@gmail.com**



**+55 51 9971-7693**