



EDUARDO GARRIGA BENAIGES

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CEO / MD / CRO / CFO / COO

Economist with Executive MBA. Over 15 years of top professional experience in professional services, financial industry, insurance and healthcare, both national and international, in management and finance positions. Used to work in competitive, complex and regulated environments with a need of cultural change. Ability to take on challenges, design and implement the strategic vision, M&A. Highly successful in the design and deployment of strategies, new markets and products, growth in revenue and margins, cost reduction, change management and human capital enhancement. Involved with the motivation and empowerment of people. Good communicator, customer and results oriented, flexible, committed, honest and passionate teamwork.

PROFESSIONAL EXPERIENCE

2014 – Present FREELANCE CONSULTANT

Working as a consulting in the fields of starting new business (business plans, financial plans and fundraising) and M&A transactions.

2010 – Present EXECUS

Execus Professional Services is a Social Selling consultancy firm that provides services to the companies in the practice of leveraging Social Networks and tools through the sales process.

Investor & Strategy Advisor

I am responsible for defining and implementing the strategy of the firm. For the moment, we achieved to be official partner of LinkedIn in Europe.

2012 – 2014 BARCELONA ACTIVA

Developing agency of the city of Barcelona responsible for fostering the city, both nationally and internationally, by helping entrepreneurs, enterprises and unemployed people. Over €40M budget and more than 300 professionals.

Interim Managing Director of Strategy and Resources

Reporting directly to the CEO, responsible for the definition, implementation and execution of the strategy as well as all internal departments of the company (Finance, IT, Organization, HR, Communication, Marketing and Legal).

- ✓ Definition of a new strategic roadmap to foster the city globally. Creating a new agency, called Barcelona Growth, developing the Barcelona brand.
- ✓ Lead the company to a more integrated organization in the global strategic goals of the city by:
 - Building up a new financial model of the company to increase services to enterprises and people by incrementing the budget 41% (+5M€)
 - Defining a new labour relations model going from a temporary system to a permanent system by adding 91 new employees.

2007 – 2011 MUTUA UNIVERSAL

Third largest Spanish insurance healthcare company, holding 9% of market share, and with over €900M in revenues and 2,000 employees. Over 150 offices, both administration and medical care, and 4 hospitals.

CEO

Hired to lead the restructuring, transformation, organizational and cultural change of the company towards a more professional management style.

- ✓ Defined and deployed a new organization model focused on business, from a hierarchical structure to a matrix one, as a main driver for boosting revenues and profitability.
- ✓ Deployed an internal re-engineering processes and procedures plan. Changed corporate IT software to support the new organizational model and to cut down IT cost (-20% in three years).
- ✓ Industry leader in revenue growth (+0,4%) and market share increase (+0,2pb) in 2010, after an accumulated decrease of 17% and 1,05pb between 2007-2009.
- ✓ Increased net profitability by 5 points in 2010, by lowering the accident rate (leaders in 2010 in direct costs of claims) and the reduction of fixed costs (31M€ between 2007-2009).
- ✓ Led the design and implementation of a new Strategic Plan for the period 2011-2013, including a new Mission, Vision and Values and definition of strategic goals, promoting involvement and participation of all the company staff.
- ✓ Reduced more than 40% of external healthcare assistance to increase the attendance in own healthcare centres up to 91% of all the visits.
- ✓ Innovated and implemented in all own medical centres an on-line clinical assistance.

2007 - 2011 UNIPRESALUD (Subsidiary company of Mutua Universal)

Unipresalud is a Health and Safety Company with an annual revenue exceeding €46M and a workforce of 750 professionals working throughout the country. It is the fifth Spanish largest company in terms of revenues.

CEO

I was responsible for setting the strategy, monitoring the implementation and achievement of strategic goals and reporting to the stakeholder.

- ✓ Increased the benefit to €0.2M in 2010 from losses of €3M in 2007.
- ✓ 10% workforce reduction through a voluntary redundancy plan agreed with Union representatives, and the Collective Agreement renegotiation to reduce pay-roll cost.
- ✓ Organic revenue growth (+3%) due to new commercial network creation in 2010.
- ✓ Inorganic revenue growth (+€3M) due to acquisitions of two companies and several portfolio clients.
- ✓ Cash flow increase through bank debt renegotiation and sale of non-strategic assets.
- ✓ Strategic agreements with competitors to share fixed operating costs.

2006 – 2007 CAIXA PENEDES

Financial institution with over 600 branches, 3,000 employees and several affiliated companies in various industries such as real estate, insurance, investment and pensions plans and corporate services.

Internal Audit Manager

Responsible for ensuring the adequacy of the Company's operating plans and strategies defined by the Board, with a team of 8 consultants.

- ✓ Internal system definition to control the cost of each project, measuring the time needed to plan the annual projects.
- ✓ Set the reporting system for all consolidated companies, allowing remote control of economic and financial information and reducing timing to close the financial statements.

2005 – 2006 WINTERTHUR

Insurance company with more than €1,000M in revenues and 2,000 employees operating in Life and Non-Life insurance.

International controller

Responsible for planning and budgeting preparation and monthly closing accounting processes, aligning them to the management strategy and providing accurate reports to management, analysing business performance, identifying deviations and proposing corrective actions.

- ✓ Development of a quarterly price revision process to review the strategic goals and take decisions
- ✓ Implement a new model for year budgeting in 22 days and forecasting in 15 days for the management.

1999 - 2005 ERNST&YOUNG

Independent professional services company that operates in the areas of audit, M&A, tax, legal and IT.

Manager

Worked for the assurance services for three years and next three years for the transaction services department. Due to my actuarial studies I participated in the audit of major insurance companies of Spain as Winterthur, Generali and Mapfre and made a lot of Due Diligence reviews in all industries such as insurance, chemical, automotive, among others.

2000 - 2008 UNIVERSITAT OBERTA de CATALUNYA Professor

EDUCATION

2010	NON EXECUTIVE DIRECTORS PROGRAM (by Deloitte & Touch and Spencer Stuart)
2007-2008	EXECUTIVE M.B.A. ESADE Business School
2003	ACCOUNTING AND AUDITING SPECIALIST. Alcalá University
1997-1999	GRADUATE IN ACTUARIAL SCIENCES. Universidad de Barcelona.
1996-1998	GRADUATE IN ECONOMICS. Barcelona University
1992-1996	GRADUATE IN BUSINESS ADMINISTRATION. Pompeu Fabra University

LANGUAGES

Spanish: Native

English: Full professional working proficiency

OTHER

Professional Waterpolo sportsman Until 2002. I played a World Junior Championship and European Junior Championship with Spanish National Team, among other competitions.