Pablo Rengifo Méndez

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EDUCATION

Honors College at Florida International University - *Bachelor of Business Administration, Finance* **Miami, FL**
Cumulative GPA: 3.97 / 4.00 *May 2029*
Relevant coursework: Financial Accounting, Applied AI in Entrepreneurship, Calculus for Business, Macroeconomics, Microeconomics

EXPERIENCE

United Community Bank **Miami, FL**
Acquisition Finance Analyst - Fall Intern *Oct 2026 - Present*
- Underwrite SBA business acquisition loans, auditing earnings quality, add-backs, debt service coverage, and equity injection compliance
- Build acquisition lending pipeline via outreach to searchers, business brokers, and university ETA programs that generate qualified loans
- Develop a deal screening model standardizing search fund and owner transition loan evaluation, cutting initial loan review time by 15%

Mis Propias Finanzas **Bogotá, Colombia**
Start-Up Summer Intern *Apr 2026 - Aug 2026*
- Co-led the development of a free, AI-powered real estate tools platform for 1,000+ investors, owning the user journey, data-capture, UI, and go-to-market plan converting engagement into qualified leads for MPF Black 2.0, MPF's flagship real estate investment membership
- Built AI agents that automate MPF's editorial engine, repurposing one research into Substack, LinkedIn, and Podcast content, codifying the founder's voice; plus an AI "financial copilot" master prompt that turns any LLM into a personalized advisor for MPF Invest investors
- Produced and automated weekly and monthly financial briefs for 300+ advisory and Invest clients, translating key macro and market events into accessible, investor-ready educational material that drives compounding value and retention across MPF's premium programs
- Redesigned and built MPF's company-wide OKR tracking system as a web app using AI, replacing a rigid Notion process with a flexible framework for quantitative and qualitative key results, delivering real-time insights aligning the company around measurable performance

Phoenician Investment Fund **Miami, FL**
VP of Capital Markets *Jan 2026 - Present*
- Design and deliver a 12-week Capital Markets curriculum through weekly seminars for 100+ members, covering equity & debt markets, valuations, fixed income, derivatives, and leveraged finance, whilst mentoring members on interview & recruiting prep, and networking
- Engineered a web application, enabling 100+ members to submit post-session exit tickets, to track measurable progress on a points-based leaderboard, giving the board real-time visibility into member learning, growth, engagement and accountability throughout the semester
- Collaborate within a five-member dedicated sector team to strategically source and screen 15+ potential acquisition targets, ultimately presenting 2 formal, well-defended investment pitches to an executive committee overseeing a $1M+ simulated hedge-fund style portfolio

Closet Up **Bogotá, Colombia**
Co-Investor & Shadowing *Oct 2023 - Present*
- Conducted key market positioning and competitive landscape analysis to inform a $7,000+ investment decision; investing personal capital while gaining direct experience applying risk/return evaluation and ownership considerations in a real-world, pre-seed stage environment
- Collaborated with the co-founder to understand pre-seed startup operations, cost/margin management, fundraising, and growth strategy from the inside, attending investor networking events that sharpened my investor's perspective on risks, ownership, and capital allocations

LEADERSHIP & PROFESSIONAL DEVELOPMENT

Student Managed Investment Fund **Miami, FL**
Equities Competition Team Analyst *Sept 2026 - Present*
- Compete in the team's first nationwide competitions, including the Citadel Stock Pitch Competition and CFA Institute Research Challenge, representing FIU against leading university teams through institutional-quality equity research & investment recommendations
- Selected for the inaugural cohort of FIU's $900,000+ Student Managed Investment Fund, pitching stocks for portfolio inclusion to allocate real university capital and helping build the equity research and pitch process from scratch across multiple sector coverage teams

American Marketing Association **Miami, FL**
Co-Director of Membership and Engagement & Sponsorship Coordinator *Sept 2025 - Present*
- Drive membership monetization and retention, contributing to $7,000 in total membership revenue over the past 12 months, including new and renewed members, while supporting $3,430 in current-cycle revenue through improved engagement and social activity planning

SKILLS & INTERESTS

Skills: Bloomberg Market Concepts, English (Fluent), German (Intermediate), Spanish (Native), Microsoft 365 (Excel PowerPoint, Word)
Interests: Apple, Artificial Intelligence, Entrepreneurship, Formula 1, Golf, Game of Thrones & House of the Dragon & Suits (TV Shows), Kitesurf, Marvel Studios (MCU), NFL, Personal Fitness, Poker, Soccer (FC Barcelona), The Settlers of Catan (Board Game), Wakeboarding