

Alvaro González Ricci



I. General Data

Name	ALVARO GONZÁLEZ RICCI
Degree	Marketing Degree
Languages Spoken	Advanced English

II. Education

University Degree	Marketing Degree Universidad Rafael Landivar Guatemala, 1988-1993
High School	<i>Bachiller en Ciencias y Letras</i> Colegio Americano de Guatemala Guatemala, 1972-1984

III. Professional Experience

Institution – Title	Date
Minister of Public Finance – Ministry of Public Finance • President of the Superintendency of Tax Administration Directory • Board President National Council of Partnerships for Development and Economic Infrastructure- CONADIE • Sitting Member Monetary Board • Member of Board of Directors Crédito Hipotecario Nacional	January 2020 – to date
Congress of the Republic of Guatemala – Advisory to the President of the Congress of the Republic of Guatemala	2016
WB – Consultant of the Ministry of Public Finance with the World Bank	2017
IDB – Consultant of the Ministry of Public Finance with the Inter-American Development Bank	2016
Congress of the Republic of Guatemala – Congressman for Central District • President of the Commission in Support to Tax Collection 2012 and 2014 • Party Sub-Chief 2013 y 2015	2012-2016
Citibank Guatemala – Vice-president / General Manager Citivalores S.A	1997-2006
Banco del Café / Grupo Financiero del País – Executive President Assistant / Authorized Security Broker Agent in El Salvador	1995-1996

Investments and International Services / Grupo Financiero del País - General Manager	1994-1995
Banco del Café / Grupo Financiero del País – Investment Director	1993-1994
Banco del Café / Grupo Financiero del País – Bank Settlement Plan – BSP- Manager	1992-1993
Banco del Café / Grupo Financiero del País - Project Manager	1991-1992
Banco del Café / Grupo Financiero del País –Chief of Projects, Deposits and Caja Division	1990-1991
Banco del Café / Grupo Financiero del País – Business Executive	1989-1990
Banco del Café / Grupo Financiero del País –Training Program for Administrative and Operational Areas	1989

IV. Training

Activity	Training Center
ICT and Public Procurement Workshop of the Spanish Cooperation Center in Antigua Guatemala	Inter-American Government Procurement Network (RICG) and Spanish Agency for International Development Cooperation (AECID)
Mexico-Guatemala Bilateral Exchange Program on Electoral Reform Agency	International Center for Electoral Training and Research
CePac Training	Latin America Training and Development Center
Know the Code	Latin America Training and Development Center
Credit Administration	Latin America Training and Development Center
Problem Loan Management (Web Based)	Latin America Training and Development Center
Macroeconomics	Latin America Training and Development Center
Loan Structuring	Latin America Training and Development Center
Risk Acceptance Criteria Analysis	Latin America Training and Development Center
Sustainable Growth	Latin America Training and Development Center
Ownership and Management Analysis	Latin America Training and Development Center
Fraud Awareness Web Based Training	Latin America Training and Development Center
Sections 23A and 23B and Regulation W of the Federal Reverse Act	Latin America Training and Development Center
Structured Finance and Complex Transactions Policy Training	LATAM Guatemala
Anti-Tying Compliance Training	LATAM Guatemala

Compliance Processes	LATAM Guatemala
Foreign Corrupt Practices Act	Latin America Training and Development Center
Documentary Collections	Latin America Training and Development Center
Anti-money laundering	Latin America Training and Development Center
ABF Equipment Management & Valuations	Latin America Training and Development Center
Selling & Structuring Cash Management Solutions	Latin America Training and Development Center
ABF Vendor Product & Direct Finance Seminar	Latin America Training and Development Center
Leading people (new manager training – phase I)	Latin America Training and Development Center
Industry Analysis	Latin America Training and Development Center
Financial Statement Analysis	Latin America Training and Development Center
Market Risk Management	Latin America Training and Development Center
Introduction to Risk Management	Latin America Training and Development Center
Risk Management Citiwriting	Latin America Training and Development Center
Ropes	LATAM Guatemala
DMAIC/Problem Solving Tools	Latin America Training and Development Center
Most Balanced and Diversified ABF Strategy	Latin America Asset Based Finance
ABF CLAN Training	Latin America Training and Development Center
CONEXPO	Latin America Training and Development Center
Bourse Game	Latin America Training and Development Center
ABF – Amembal & Associates	Latin America Training and Development Center
Compliance	Latin America Training and Development Center
Cash Management sales certification / bronze	Latin America Training and Development Center
Documentary letters of credit	Latin America Training and Development Center
Standby letters of credit	Latin America Training and Development Center
Basics of trade services and trade finance	Latin America Training and Development Center
Cash Management - Products	Latin America Training and Development Center
Operations Training	Latin America Training and Development Center
Relationship Selling Workshop	Latin America Training and Development Center
Introducing Citibank Quality	Latin America Training and Development Center
Local Facilities Approval	Latin America Training and Development Center
EMU Awareness Module	Latin America Training and Development Center

ABF Conference, Miami	Latin America Training and Development Center
Successful Implementation of the LAN-ABF Strategy	Latin America Asset Based Finance
ETM Conference, Miami	Latin America Training and Development Center
VISA Seminars	Miami, Florida
Banking on Change	Andersen Consulting, Irving, Texas
Interest Rate Risk Management	Nueva York Institute of Finance, United States

V. Legislative Initiatives Submitted to the Congress of the Republic of Guatemala

Legislative Initiative	Date of Submission
Amendment to Decree Number 20-2012 of the Congress of the Republic, Tax Update Law.	08/14/2012
Amendments to Decree Number 73-2008 of the Congress of the Republic, Solidarity Tax Law.	08/14/2012
Tax Law Amendments: <ol style="list-style-type: none"> 1. Income tax exemption on retirement and pensions. 2. The non-application of ISR to interest paid to non-resident multilateral, banking or financial entities for loans or financing. 3. Import of Classic Cars. 4. Withholdings greater than Q1,000.00. 5. Modification to the withholding regime for small taxpayers referred to in the VAT Law. 	2012
Law for the simplification of inheritance proceedings.	06/20/2012
Tax Update Law. Include as exempt and deductible from income tax the retirement and pensions of State employees.	06/20/2012
Tax Update Law, add an article to regulate the Import of Classic Cars for non-commercial purposes.	08/14/2012
Organic Law of the Superintendency of Tax Administration, SAT. Strengthening of SAT: Ensure that 2% of the revenues received by SAT and collected by the system's banks are automatically credited on a daily basis.	07/02/2012
Solidarity Tax Law. The law establishes figures that exempt the crediting of the solidarity tax related to income tax.	08/14/2012

Law Against Customs Smuggling of Fuel derived from Petroleum.	07/11/2012
Law of State Contracting Article 44. To prevent the use of financial leasing to elude bidding procedures and competition in the acquisition of vehicles, services and others.	12/20/2012
Amendments to Decree 1-2013 of the Congress of the Republic. Decree of the remission of 50% of the tax on circulation of land vehicles.	06/20/2013
National Constituent Assembly, Electoral and Political Parties Law. Article 205 is amended, in the sense that the Congress of the Republic is integrated with 158 deputies	06/25/2013
Public Trust Law. Establish rules to facilitate the auditing and registration of trusts.	07/23/2013
Law on Probity and Responsibility of Public Officials and Employees.	08/13/2013
State Contracting Law, procedure for appointing bidding and quotation boards and rules to help make procurement processes more transparent.	12/02/2013
Consumer and User Protection Law aimed at protecting credit card holders	12/02/2013
Reform of the Contracting Law. Audit of INDE's bidding processes 2012 and 2013.	2012-2013
Regulation of public trusts. Monitoring of trusts and public hearings to improve existing regulations.	2012-2013
Financial Leasing. Audit of SIT's contract for the acquisition of equipment to block stolen telephones.	2012-2013
Probity Law. Monitoring of the CGC actions and analysis of the impact of the Probity Statement.	2012-2013
Law of the Executive Branch. Follow-up of funds executed through NGOs. Initiative to limit the use of NGOs and prohibit them from being contracted for public works.	2012-2013
State Contracting Law with support from USAID/IDB/ATAL / Chambers and Presidency of Congress. Sectorial monitoring: public works, insurance and bonds, medicines and institutional strengthening (Guatecompras)	2012-2013
Improvements to the Guatecompras System Regulations. Working Group with MINFIN to improve transparency, generate statistics and facilitate price control	2012-2013
Initiative to make the different charges on credit cards more transparent.	2012-2013

Public Transportation. Monitoring of Subsidy (Q260MM) and Pre-Payment; monitoring in the Finance Commission and of the Agreement issued by the Ministry of Communications	2012-2013
Tax Update Law. Monitoring of SAT actions.	2012-2013
Law for the Simplification of Probate Procedures. Initiative to make the process more transparent and easier.	2012-2013
Organic Law of SAT 2% (Strengthening the Autonomy of SAT). Monitoring of resources transferred from MINFIN to SAT. Initiative to financially strengthen SAT and comply with the Organic Law.	2012-2013
Combating Fuel Smuggling. Monitoring of the PNC, PGN and Ministry of the Interior. Initiative to improve inter-institutional coordination.	2012-2013
First Registration Tax Law (Classic Vehicles). Revision of tax reform. Initiative to reform tax update laws.	2012-2013