Gabriel Torres

Business Advisor

Business advisor with 6 years helping small and mid-size companies plan, finance and grow, now advising a caseload of 45 business owners in the Phoenix area. Builds business plans and loan packages, reads financial statements in QuickBooks and Excel, and explains options to owners in plain language.

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EXPERIENCE

Business Advisor

02/2023 - Present

Sonoran Business Alliance — Phoenix, AZ

Nonprofit advising center for small businesses in Maricopa County.

- Advise a caseload of 45 owners on business planning, pricing, hiring and cash flow.
- Assemble loan packages and cash flow forecasting models that helped clients secure $6.8M in financing since 2023.
- Review QuickBooks books and financial statements, finding margin leaks such as a 12% underpriced service line.
- Teach 10 workshops a year on financial analysis and market research to 300+ attendees.

Commercial Banking Analyst

06/2020 - 01/2023

Saguaro Community Bank — Tempe, AZ

Community bank with 18 branches and a small business lending focus.

- Spread financial statements and wrote credit memos for 120 small business loans of $50K-$2M.
- Built Excel models of debt service coverage and collateral for the loan committee.
- Met with owners alongside relationship managers, gathering documents and explaining loan terms.
- Tracked covenant compliance for a 200-loan portfolio, bringing late reviews to zero in 2022.

Accounting Intern

05/2019 - 08/2019

Camelback Accounting Services — Scottsdale, AZ

Bookkeeping and tax firm for 300 small businesses.

- Reconciled bank and credit card accounts in QuickBooks for 25 small business clients.
- Drafted monthly financial statements and variance notes for 2 senior accountants.
- Built an Excel tracker for 1099 filings covering all 300 clients.

SKILLS

Business Planning
Cash Flow Forecasting
Financial Analysis
Financial Statements
QuickBooks
Excel
Market Research
Credit Analysis
Loan Packaging
Communication Skills

EDUCATION

Bachelor of Science

05/2020

Arizona State University

Tempe, AZ

Finance

CERTIFICATES

QuickBooks Certified User

09/2023

Certiport / Intuit