

Pavel Khromov

CFO & Co-founder — finance, fundraising and strategy for startups, plus hands-on business building

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Brazilian citizen — no visa sponsorship needed · English (fluent) · Portuguese (advanced) · Russian (native)

Open to: CFO · Fractional CFO · CFO & Co-founder · Country GM / General Manager Brazil · Head of Finance & Strategy

SUMMARY

Finance executive with consulting and M&A roots (Deloitte, ALTHAUS; 40+ deals), now an operator growing early-stage startups in Brazil and the US from zero to \$100K+ MRR: fractional CFO & COO at an AI infrastructure company, founding CFO of a payments fintech, GM of a cross-border marketplace. Earlier, board-level advisory to shareholders of a \$40B group. Builds every day — tooling for the teams I work with (marketing, ops, analytics), assistants and personal productivity — and studies vertical AI-native use cases in retail and e-commerce.

EXPERIENCE

Fractional CFO & COO · FlyMy.AI

San Francisco / remote · Nov 2024 – present

B2B AI inference and agent platform. MRR ~\$100K.

- Ran finance and operations from bootstrapping through seed: raised \$1M; built financial model and investor materials for the next \$10–15M round; lead investor Q&A and due diligence with the anchor VC
- Scaled ARR 10x in 6 months; designed GTM structure (gateway / agents / enterprise), ICP and headcount plan behind the growth story
- Fielded two inbound acquisition approaches; built partner channel of 2,500+ and three new product verticals; advanced enterprise deals and pilots
- Built the company's outbound and reporting tooling on its own platform (LLM agents, data pipelines)

Founding CFO · Grato Pay

São Paulo, Brazil · Jan 2025 – present

Payments and value-added services for HoReCa (tips, reviews, loyalty on POS); stealth, bootstrapped.

- Structured the technology licence and equity term sheet with the European product partner (€6M monthly turnover, 500+ venues in Europe) — milestone-based stake, mutual protections
- Led acquirer and bank negotiations (white-label acquiring, sub-acquiring, bank partnership signed); built the pricing and unit economics
- Designed partner-led distribution (platform partners with 2,000+ venues) with revenue-share economics and an interactive simulator for partners

General Manager, Brazil · PixelPorto

São Paulo, Brazil · Jan 2024 – present

Cross-border digital goods marketplace (gift cards, gaming currency, subscriptions, game keys).

- Launched and scaled from zero to ~\$40K monthly GMV run-rate in under a year (50x growth); lifted conversion to payment from 3% to 22%, AOV from \$6.5 to \$9–14
- Owned full P&L: product roadmap and storefront migration, pricing, supplier agreements (Razer Gold reseller, LATAM-wide), PIX acquiring, compliance
- ~30K monthly visitors with repeat purchases up to 50% of orders; built team of 6 and the creator/affiliate channel from scratch (170+ creators, in-house CRM and contracting workflow)
- Screened local acquisition targets and payments partners (buy-side)

Business Development Manager, Brazil · Yandex (Lessy)

São Paulo, Brazil · Jun 2023 – Aug 2024

Retail smart-shopping app, 1.5M+ daily users.

- Launched the app in Brazil: 100+ retailers onboarded, 800K+ downloads in 6 months; strategic partnerships with top Brazilian retailers; LATAM market research and go-to-market

Strategy & Investments Manager, Shareholders' Office · Alfa Group

Moscow · Jan 2019 – May 2023

\$40B investment group (retail, telecom, insurance, banking).

- Advised shareholders; supported boards and committees (strategy, finance, investment, remuneration) of portfolio companies
- Co-designed 3–5-year strategies for the group's retail businesses (top 1–2 market positions); coordinated cross-group CX projects for 40M+ clients
- Advised on M&A transactions totalling \$40M+; developed corporate governance for a tech-insurance startup (15K+ digital clients); redesigned STI/LTI programmes for top management

M&A Associate · ALTHAUS Capital

Moscow · Jan 2018 – Jan 2019

Mid-cap M&A advisory.

- Executed buy-/sell-side mid-cap deals in e-commerce, logistics, food retail, IT/TMT, agriculture: 18+ deals, \$20M+ raised; teasers, models, deal structuring, term sheets

Manager, Corporate Finance (CFO-1) · Tele2 Russia

Moscow · Apr 2015 – May 2018

Top-3 telecom operator.

- Macro-region investment projects and capex allocation; cost-efficiency programmes with combined effect of \$50M+
- Led Ariba and SAP finance projects; designed two key financial policies approved by top management; ran engagement programme for 30+ regional CFOs

Consultant, Corporate Finance / Transaction Services · Deloitte CIS

Moscow · Jan 2013 – Mar 2015

- 30+ due diligence and transaction-support projects

EDUCATION

- MGIMO University, Moscow — M.A. in Economics (2011)
- MGIMO University, Moscow — B.A. in Commerce (2007)

SKILLS

- **Fundraising & investor relations:** seed, Series A, pitch deck, data room, due diligence, cap table, term sheet
- **Financial modelling & FP&A:** 3-statement model, budgeting, forecasting, cash flow, runway, KPI reporting, board reporting
- **M&A and deal structuring:** buy-side, sell-side, valuation, SPA, earn-out, 40+ transactions
- **Corporate governance / board advisory:** board of directors, committees, shareholder office, STI/LTI
- **Unit economics & pricing:** CAC, LTV, contribution margin, pricing, revenue share
- **Go-to-market & market entry (Brazil / LATAM):** market entry, entity setup, Simples Nacional, Lucro Presumido, CLT vs PJ, partnerships, distribution
- **Payments & acquiring:** PIX, acquirers, sub-acquiring, PSP, white-label, chargebacks, compliance
- **Data & automation:** SQL, DataLens, LLM agents, MCP, Claude Code, n8n, Instantly, DocuSign, Python, JavaScript

LANGUAGES

English — Fluent · Portuguese — Advanced (professional working proficiency) · Russian — Native