

# PRATEEK PIPARA

**Finance Director | Fintech & Regulated Lending | Ex-BCG Strategy**

Finance executive with strategy consulting and Big 4 roots. Running end-to-end finance for a SAMA-licensed lending business in Saudi Arabia.

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## Core Expertise

- **Board Stakeholder Management:** Board Narrative & Packs, Presenting to the Board, Audit Committee, KPMG Review
- **Fundraising & IR:** Equity Raises, Debt Structuring, Investor Relations, Stakeholder Engagement
- **M&A & Due Diligence:** Financial, Tax & Legal DD, Deal Execution, Post-Acquisition Integration
- **Commercial & Product Enablement:** Pricing Design, AI Pricing Software, Product IRR & Investment Cases
- **Corporate Finance & Strategy:** FP&A, Budgeting, P&L, Capital Allocation, Business Strategy
- **Tax & Structuring:** Cross-Border Tax, Transfer Pricing, UAE Corp Tax, Saudi Zakat
- **AI-Built Tools:** Pricing Engine (used daily by the commercial team), Finance OS, AI Chief of Staff (prateekpipara.com)

## Regulatory Approvals

**DFSA** Approved Person (Dubai)
**CBB** Approved Person (Bahrain)
**SAMA** Direct Engagement (Saudi)

## Education

- **MBA (Finance)** — SPJIMR, Mumbai
- **Chartered Accountant** — ICAI
- **Global Fast Track** — Cornell University
- Bachelor of Commerce — H.R. College, Mumbai

## Additional

**UAE Golden Visa Holder**
Languages: English, Hindi

## Profile Summary

- Head of Finance with 10+ years across **management consulting (BCG), Big 4 advisory (EY, PwC), and fintech operations** in the GCC. Combines strategy consulting rigour with hands-on financial execution — equally comfortable in a board strategy session and a KPMG audit close.
- Co-led a **$50M equity raise**. Executed **two acquisitions** (financial, tax and legal DD). Structuring a debt facility for lending growth.
- Sole owner of **KPMG limited review, audit committee, and board governance** with no CFO in place — held the finance function independently.
- DFSA and CBB approved person. Direct SAMA engagement. **Three GCC regulatory frameworks** on the CV.
- Strategic budgeting drove a **UK market exit and Saudi lending pivot**, redirecting capital to higher-ROI opportunities.

## Work Experience

**April 2023 — Present: Tarabut Gateway, Dubai & Saudi Arabia**

**Head of Finance** (Nov 2023 — Present) | **Finance Manager** (Apr 2023 — Nov 2023)
*Promoted within 6 months. Seconded to lead finance for a SAMA-licensed lending subsidiary in Saudi Arabia, Tarabut Finance (formerly Gulf Lifting Financial Leasing Company). Currently the CEO's direct finance counterpart, owning all financial and strategic decisions.*

- Own the complete finance function for a **SAMA-licensed SME lending entity, scaling monthly disbursements 6x**: accounting, close, FP&A, tax, budgeting, board reporting across four jurisdictions.
- Co-led a **$50M equity fundraise** alongside the CEO and CFO. Shaped investor narrative, managed DD, engaged global investors.
- Currently **structuring a debt facility** for the lending book, building direct relationships with institutional lenders.
- Ran **three annual budget cycles** working directly with the CEO. Analysis drove the UK payments exit and Saudi lending pivot, leading to the acquisition of the lending subsidiary.
- Led **financial, tax and legal DD on two acquisitions**: Vyne (UK payments, tech acquisition, wound down 2025) and Gulf Lifting Financial Leasing Company (Saudi lending, now Tarabut Finance, one of the group's core revenue engines).
- Sole owner of **quarterly KPMG limited review** for the SAMA entity. Ran auditor discussions and audit committee sign-off with no CFO in place.
- Independently managed **two board meetings** alongside the CEO, navigating competing interests between outgoing leadership of the acquired subsidiary and the parent company.
- Built **finance and accounting team from scratch**. **Designed standardised pricing structures and built AI pricing software now used by the commercial team.** Delivered quarterly FP&A with dynamic reforecasting.

**Sept 2020 — March 2023: Boston Consulting Group (BCG), Mumbai as Senior Strategy Associate**

- Assessed 5+ **integration opportunities** for electronics player; competitive analysis of 7+ players for **2-3x topline growth**; 35+ inorganic targets.
- Delivered **CX transformation** ($8B insurance) and **business transformation** ($15B steel). **Post-merger integration** for a bank.
- Built the discipline of **crafting story-driven presentations** — structuring complex analyses into clear narratives for C-suite and board audiences. Applied directly at Tarabut.
- Ranked **top 25%** of the senior strategy associate cohort.

**May 2017 — May 2018: PwC, Mumbai as Associate, Tax & Regulatory Advisory**

- Advised 5+ clients on **investment structuring from tax and legal perspectives**. Tax DD for M&A transactions. Coordinated **3+ internal teams** on cross-border advisory for multinationals.

**Oct 2012 — June 2016: EY (SRBC & Associates LLP), Mumbai as Associate, Tax Advisory**

- Cross-border and domestic **direct tax advisory** and litigation for 10+ clients across articleship and Associate tenure. Awarded **highest annual rating (5/5)**. Won **EY "Kudos" Award** for record-turnaround delivery.