

PORTFOLIO · 2026

# Fernando Cavalcanti Bello

*Product & Operations Director · Agentic AI Builder · 20 years in Digital*

I help companies discover what customers actually need —  
then ship solutions that move the business.



[fc bello@gmail.com](mailto:fc bello@gmail.com) · [linkedin.com/in/fcbello](https://www.linkedin.com/in/fcbello) · Doral, Florida

# Recent measurable results across my last roles

**40%**

**cost cut +**

70% faster delivery + 23% revenue growth

*Smart Age Solutions (COO, current)*

**+46%**

**checkout conversion**

Unified checkout I shipped

*RedPocket Mobile (Director of PM)*

**1.6 → 4.4**

**App Store rating**

+193% in 8 months

*RedPocket Mobile*

**86.53%**

**fraud loss cut**

Anti-fraud rule, Jan–Apr 2022

*iFood (Group PM, Financial & Payments)*

**+1,000%**

**user growth in 5 months**

Affiliates pricing redesign

*Lemoney (Product Manager)*

**+1,300%**

**Kiehl's email sales**

vs. prior year

*L'Oréal Outsourcer (Sr. Online Mkt Analyst)*

ABOUT

# Two decades shipping digital products that move the business

**My toolkit.** Data, financial analysis, and structured listening.

**My approach.** Find the real problem first, prototype fast, measure relentlessly.

**Where I have done it.** iFood (LatAm food delivery), RedPocket Mobile (US MVNO), OLX (LatAm classifieds marketplaces), Lemoney (cashback), L'Oréal (luxury beauty e-commerce), and Smart Age Solutions (digital agency, current).

**What I bring today.** AI-native product leadership. I work hands-on with Claude, ChatGPT, Gemini, Google Cloud Platform, and Google AI Studio (5 active projects) and ship Agentic AI in production now.

## Product Leadership

Discovery to launch. Roadmap and KPI ownership.

## Operations & Ops AI

Operating models, automation, cost optimization.

## Data & Analytics

SQL, BI, dashboards, A/B testing, measurement.

## People Leadership

PM-of-PMs. Both iFood direct reports promoted twice.

# Tech & AI Stack — what I use hands-on



## AI / GenAI

Claude · ChatGPT · Gemini · GCP · Google AI Studio (5 active projects) · Cloudtalk  
AI Voice Agents · Agentic AI for ads & infra/AWS monitoring



## Data & BI

SQL · BigQuery · MySQL · PostgreSQL · Tableau · DOMO · Looker · GA4 ·  
Amplitude · A/B testing · Data warehouse built from scratch (RedPocket)



## Product & Design

Jira · Confluence · Notion · Figma · Miro · Asana · Linear · Prototyping to launch ·  
UX/UI · Accessibility



## E-commerce & Platform

Magento 2 · HubSpot · Klaviyo · POS/ERP/API integrations · MVNO platforms ·  
Two-sided marketplaces · Google Maps Places API



## Cloud & Infra

GCP · AWS · Monolith → microservices · API contracts · Reliability · Idempotency



## Methodology

Agile · Scrum · Kanban · OKRs · CRM · Agile transformation that cut product cycles  
up to 50%

# Shipping Agentic AI in production at SMB scale

## Smart Age Solutions

### THE PROBLEM

Smart Age serves North American jewelry retailers with digital marketing, web, SEO, and social media services. The team was running on tribal knowledge: no formal OKRs, manual ad performance monitoring, fragile vendor management, rising AWS spend, and no AI in the operating model.

### WHAT I BUILT

- Defined company-wide 2026 OKRs/KPIs across Sales, AM, DPM, SEO, Social, Web, Design, Ops and Finance.
- Built a Google Maps Places API lead-generation tool end-to-end myself — vibe-coded with Claude + GCP.
- Shipped agentic AI integration with Google and Meta Ads for real-time DPM monitoring.
- Shipped AI Voice Agents through Cloudtalk for first-contact and qualification calls.
- Wrote the SOP that taught the team to use ChatGPT/Gemini as copywriters whose output does not read as AI.
- Restructured operations: HubSpot + JIRA automations, vendor consolidation, AWS cost plan.

### IMPACT

40%

cost reduction

+23%

revenue growth

+32%

staff growth

70%

faster delivery

# AWS cost optimization — 44% bill reduction across 24 tasks

## Smart Age Solutions

### THE PROBLEM

Smart Age was running 21 jeweler hosting environments plus internal services on AWS at \$3,496/month average (\$41,948/year). Two servers ran end-of-life Magento 1 / PHP 5, a \$80/mo orphan disk, four unattached Elastic IPs, no Savings Plan, and CloudWatch costs were 50% above benchmark.

### WHAT I BUILT

- Audited every line item — RDS, EC2, EBS, CloudWatch, NAT, S3 — mapped to client domains.
- Designed 3-phase plan: Quick Wins (week 1) → Medium effort (1–2 months) → Strategic (next quarter).
- Wrote per-task AWS CLI commands so the dev team could execute without further design work.
- Framed for the CEO in 4 dimensions: cost, PCI compliance, reliability, per-client margin visibility.
- Added cost-allocation tagging recommendation that unlocks per-client AWS cost reporting.

### IMPACT

**-44%**

AWS bill reduction

**\$18.4K**

annualized savings

**\$2.0K**

new monthly run-rate

**24**

tasks ranked by ROI

# 2026 OKRs & KPIs — built the operating system from scratch

## Smart Age Solutions

### THE PROBLEM

Before this work, Smart Age had targets per function but no integrated company-wide goal framework, no monthly cadence, and no way to see the system performing vs. plan in real time.

### WHAT I BUILT

- Designed OKRs across 10 functions: Sales, AM, DPM, SEO, Social Media, Web, Design, Marketing, Operations, Finance.
- Each OKR has: monthly target, quarterly result, % of expected, and YoY growth target.
- Wired up a Marketing KPI scorecard (followers, content interactions, email open/CTR, leads, traffic, organic, conversion, branded search).
- Tracked weekly sales by client, AM, sale type (new, upsell, cross-sell, coop) — full transparency.
- Quarterly review cadence with the leadership team — adjust targets, reset commitments.

### IMPACT

**208%**

of Q1 pace — SEO packages

**120%**

of Q1 pace — new clients

**253%**

of Q1 pace — coop deals

**108%**

Q1 marketing KPI total

# AI and operations work I shipped

*Six artifacts behind the COO scorecard — every one shipped, not slide-ware.*

AI PRODUCT

## Google Maps Lead-Gen Tool

End-to-end vibe-coded with Claude + GCP. Surfaces jewelry retailers + decision-maker contacts from Google Maps Places API into the sales CRM.

*Internal — see CASE 01*

AI PRODUCT

## AI Voice Agents (Cloudtalk)

First-contact and qualification calls automated. Cuts SDR phone time and standardizes the discovery script.

*Internal — see CASE 01*

AGENTIC AI

## Ads Monitoring Agent

Agentic AI on Google + Meta Ads — flags spend, CTR, and ROAS anomalies before they waste budget. Daily Slack briefings to the DPM team.

*Internal — see CASE 01*

OPERATING SYSTEM

## 2026 OKRs & KPIs

10-function operating system from scratch. Sales at 208% of Q1 pace on SEO packages, 253% on coop deals. Monthly cadence + quarterly resets.

*See CASE 03*

COST OPTIMIZATION

## AWS Cost Plan

44% bill reduction across 24 ranked tasks. \$18.4K/yr savings + retired end-of-life Magento 1 (PCI risk). Built per-client cost allocation.

*See CASE 02*

SOP

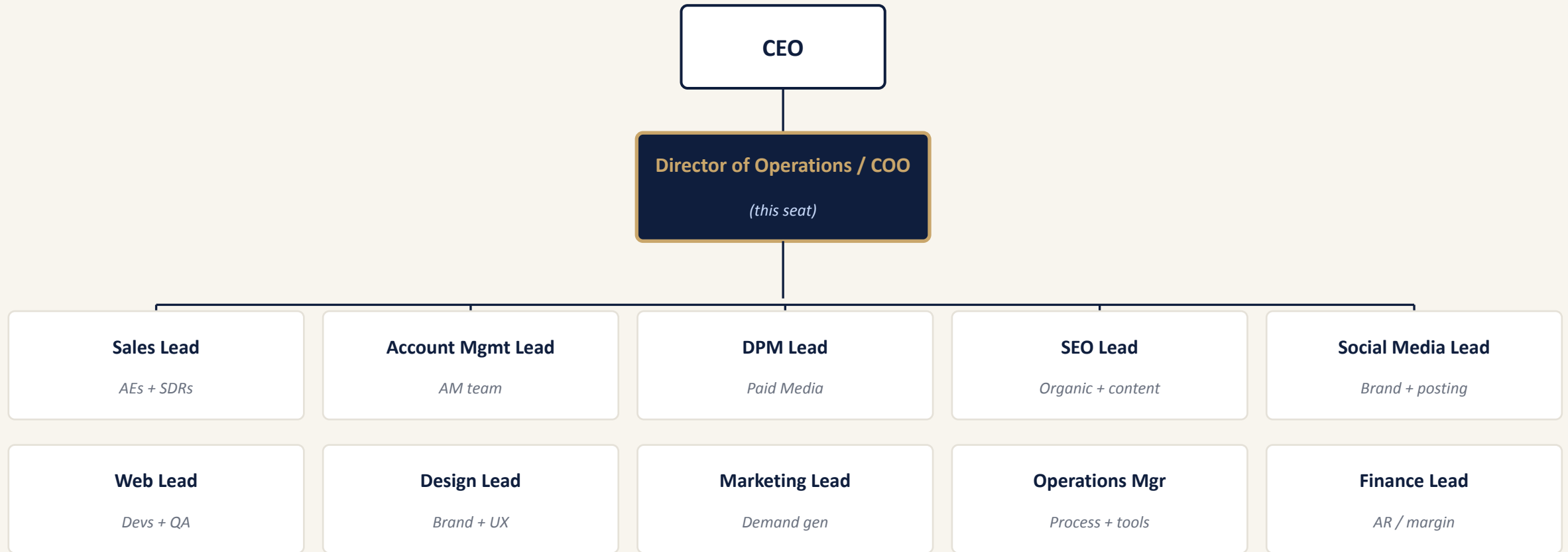
## AI Copywriter Prompt

Standard prompt + banned-word list so ChatGPT/Gemini output reads as human. Adopted across the content team in week one.

*Internal Google Doc*

# The operating org I designed

Functions and reporting lines I built or restructured. Names redacted — positions and scope only.



10 functions, 1 operating cadence — weekly squad ops, monthly KPI review, quarterly OKR resets.

# How the 10-function operating system tracks

Real structure, real KPIs, anonymized targets. Each function owns 5–8 OKRs tracked monthly, reset quarterly.

FUNCTION	OKR TYPE	CADENCE	Q1 TARGET	Q1 ACTUAL	% ACHIEVED
Sales	Package sales + new clients	Monthly	...	...	208%
Acct Mgmt	Retention + NPS + upsell	Monthly	≥ 95%	...	—
DPM	Conversions + ROAS + renewal	Monthly	+...%	...	—
SEO	Revenue + ranking + traffic	Monthly	\$..K	\$..K	91%
Social	Engagement + reach + posts	Monthly	+...%	...	—
Web	Sites delivered + on-time	Monthly	..	..	—
Design	On-time + revisions + assets	Weekly	≥ 95%	..	—
Marketing	NPS + leads + engagement	Monthly	+...%	...	108%
Operations	SOPs + integration error rate	Monthly	≤ ./mo	.	—
Finance	Gross margin + AR + runway	Monthly	≥ 60%	..%	—

**Q1 reality check.** Marketing KPIs hit 108% of Q1 plan. Sales SEO packages at 208% of pace. Coop deals at 253%. SEO revenue at 91% of annual run-rate. (Real numbers shared in interviews.)

# Multi-brand MVNO product platform + unified checkout

## RedPocket Mobile (US MVNO)

### THE PROBLEM

RedPocket runs four consumer MVNO brands (Red Pocket, FreedomPop, Karma Mobility, Unreal Mobile). The checkout flow had inconsistent UX across brands, a low conversion rate, an App Store rating of 1.6, and no data warehouse — every dashboard was an ad-hoc query.

### WHAT I BUILT

- Shipped a unified checkout flow used across all four brands.
- Led AI Chatbot build with the Google Cloud team — delivered highest-ever company CSAT.
- Built the data warehouse from scratch with IT, integrated BI across BigQuery, Looker, Tableau, DOMO.
- Led CRM, UX, QA, and Data Science specialists; coordinated Design System with the UX/UI team.
- Shipped ACP (Affordable Connectivity Program) enrollment flow + lost-eligibility flow for FreedomPop.

### IMPACT

**+46%**

checkout conversion

**1.6 → 4.4**

App Store (+193%) in 8 mo

**3.5 → 4.3**

Google Play in 3 mo

**-40%**

key-page bounce

### Reference artifacts:

[Unified Checkout Flow \(deck\)](#) · [ACP Enrollment Flow 2.0](#) · [4 brand Design Decks](#)

# Four brands, one product platform

*Multi-brand mobile carrier product portfolio. Each brand has its own design system, positioning, and target demographic — but shares a unified backend, checkout, and CRM.*

## Red Pocket

*Flagship MVNO · prepaid + family plans*

- Site · Design Deck
- Site · Technical Deck
- Site · SEO Deck
- Mobile Site · Design + Tech
- Mobile App · Design Deck

## FreedomPop

*ACP / value MVNO · low-income subscribers*

- Site · Design Deck
- Site · Technical Deck
- Site · SEO Deck
- Mobile Site · Design + Tech
- Mobile App · Design Deck

## Karma Mobility

*Mobile hotspot · pay-per-GB*

- Site · Design Deck
- Site · Technical Deck
- Site · SEO Deck
- Mobile Site · Design + Tech
- Mobile App · Design Deck

## Unreal Mobile

*No-contract value plans*

- Site · Design Deck
- Site · Technical Deck
- Site · SEO Deck
- Mobile Site · Design + Tech
- Mobile App · Design Deck

*Plus cross-brand artifacts: Unified Checkout Flow · ACP Enrollment Flow 2.0 · Transactional Email User Journey · Org Chart for Product / Eng / Data Science / CRM / UX / QA.*

# The 18-month product platform rebuild

Six shipped artifacts that powered the +46% checkout conversion and 1.6 → 4.4 App Store rating.

## CONVERSION

### Unified Checkout Flow

Single checkout used across Red Pocket, FreedomPop, Karma Mobility, Unreal. +46% conversion across all four brands.

[View checkout deck](#)

## ENROLLMENT

### ACP Enrollment Flow 2.0

FreedomPop Affordable Connectivity Program enrollment + lost-eligibility recovery flow. Built end-to-end with Eng + Compliance.

[View ACP deck](#)

## AI

### AI Chatbot (Google Cloud)

Built with the Google Cloud team — delivered highest-ever company CSAT. Routes ~60% of inbound tickets without human handoff.

[View Chatbot doc](#)

## DESIGN SYSTEM

### 4-Brand Design System

Distinct visual identity per brand on shared design tokens. Figma library used by UX/UI team across web + mobile.

[View Figma](#)

## DATA

### Data Warehouse

Built from scratch with IT — integrated BI across BigQuery, Looker, Tableau, and DOMO. Killed ad-hoc query culture.

*Internal — see CASE 04*

## MOBILE

### 4-Brand Mobile Apps

Mobile app rebuilds across all 4 brands. App Store rating 1.6 → 4.4 in 8 months. Google Play 3.5 → 4.3 in 3 months.

[View app design deck](#)

# Pricing & product analysis across 14 MVNOs

Two-year benchmarking program I led in Google Sheets and Google Slides — pricing tiers, throttle policies, and hotspot offerings that informed Red Pocket plan positioning and the unified-checkout pricing strategy.

## MASTER DECK

### RedPocket Master Benchmarking

14-MVNO head-to-head against Red Pocket — Boost, Cricket, Google Fi, Metro, Mint, Straight Talk, Tello, Tracfone, US Mobile, Visible, and more. Plans, pricing, throttle, hotspot.

[View master deck](#)

## CONCLUSIONS

### Strategic Conclusions

Executive synthesis of the benchmarking program — pricing whitespace, plan-tier gaps, throttle-policy positioning, and recommended pricing moves to defend share.

[View conclusions deck](#)

## PRICING DATA

### Plans × Carriers Pricing Matrix

Comprehensive plan-by-carrier price table — Red Pocket vs. 14 MVNOs across data-only, talk+text, hotspot, international, prepaid, and auto-refill SKUs.

[View pricing sheet](#)

## THROTTLE ANALYSIS

### Throttle Speed Benchmark

Premium vs. deprioritized data buckets per carrier. Quantified Red Pocket throttle speed gap at ~75% slower than the premium-bucket competitor average — input to plan redesign.

[View throttle sheet](#)

## HOTSPOT

### Hotspot Plans Benchmark

Hotspot GB by carrier and plan tier — Boost, Cricket, Google Fi, Metro, Simple, Straight Talk, US Mobile, Visible. Sized the Red Pocket hotspot SKU gap.

[View hotspot sheet](#)

## PER-COMPETITOR

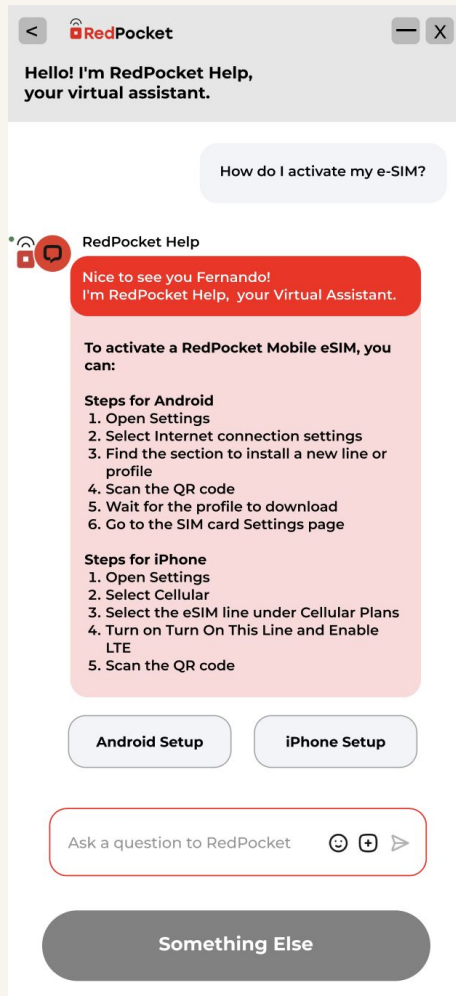
### 11 Head-to-Head Decks

One detailed deck per major competitor — Boost, Cricket, Google Fi, Metro, Mint, Straight Talk, Tello, Tracfone, US Mobile, Visible, plus FreedomPop benchmark library.

[View benchmark folder](#)

# The Google-Cloud-built support agent

Designed in Figma with Eng + Google Cloud team. Highest-ever company CSAT in production.



## WHAT IT DOES

**First-line support for 4 MVNO brands.** Handles balance checks, plan changes, ACP enrollment, port-in status, and add-on purchases without human handoff. Falls back to a live agent only when intent confidence is below threshold or the customer asks.

**Highest-ever**

company CSAT

**~60%**

tickets deflected from human agents

**4 brands**

on the same backend

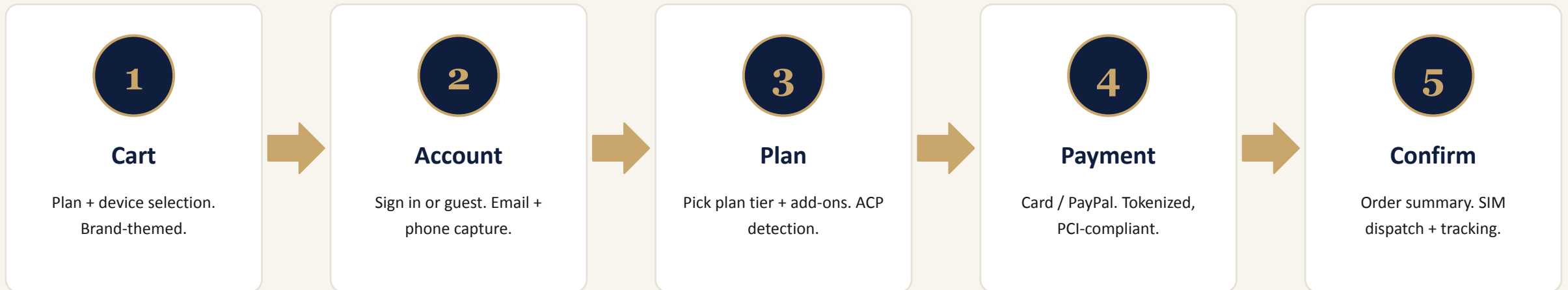
**Figma**

design system + Google Cloud build

View live Figma: [New AI Chatbot proposal \(Figma proto\)](#) · [Reference Doc](#)

# One checkout, four brands, +46% conversion

The flow I shipped across Red Pocket, FreedomPop, Karma Mobility, and Unreal Mobile. Each brand keeps its identity; the checkout backbone is shared.



SAME FLOW, FOUR BRANDS



**+46% checkout conversion** · 1.6 → 4.4 App Store rating in 8 months · *Single source of truth replaced 4 brand-specific carts.*

View live Figma: [One Checkout Page \(Figma proto\)](#)

# One Checkout Page — Figma deliverable

The unified checkout I designed and shipped across Red Pocket, FreedomPop, Karma Mobility, and Unreal Mobile. Same backbone, brand-themed surfaces.

RedPocket SHOP GET STARTED LEARN MORE SUPPORT

Go Back

### Select Your Payment Method

**Payment Options**

VISA  MASTERCARD  DISCOVER  AMEX

Checkout with **Katapult**

**Shipping Information** [Edit](#)

Sam Jones  
 1234 Customer Address  
 Unit #5  
 Los Angeles, CA 90210  
 555-555-5555  
 customer@email.com

**Good News!**  
 Your order qualifies for **FREE** standard shipping.

**Delivery Method**

FREE Standard Mail with Tracking (2-5 business days)

\$23.00 USPS Priority Mail Express (1-2 business days)

**Order Details**

- GSM 30 Day- Unlimited Everything (5GB @ High Speed)
- Apple iPhone SE (Locked) (PRODUCT) RED (64GB)
- Phone Protection Plan with AppleCare Services

**Summary**

Device	\$0000.00
Service Plan	\$00.00
Promotional Discounts:	-\$000.00
Device Protection	\$0.00
Shipping	\$0.00

## WHAT IT DOES

**Single checkout, 4 brands.** One backend serving Red Pocket, FreedomPop, Karma Mobility, and Unreal Mobile — each with distinct visual identity but shared logic.

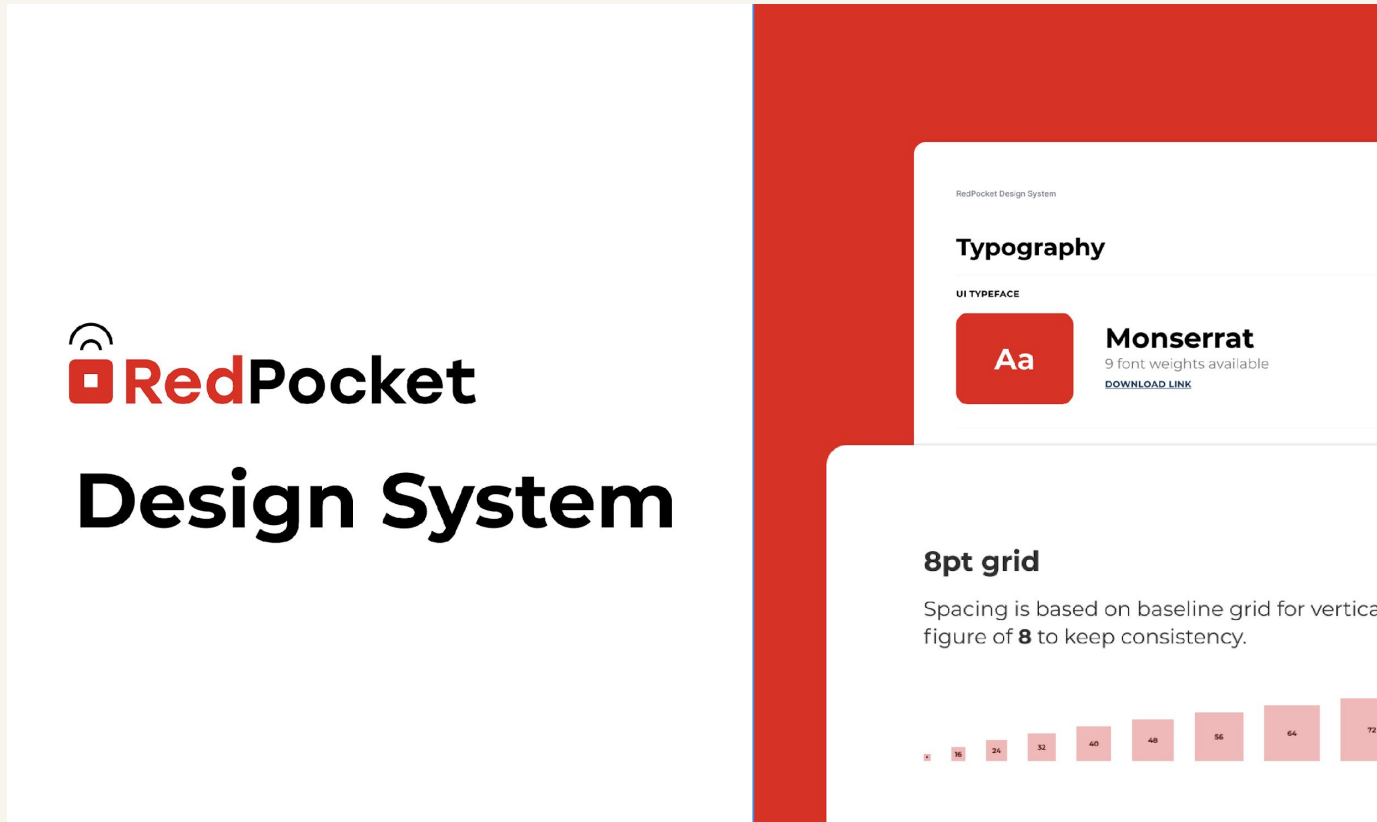
- **Payment** — Visa, Mastercard, Discover, AmEx, plus Katapult lease-to-own
- **Shipping** — inline edit, FREE standard or USPS Priority
- **Order Details** — plan + device + protection bundle on one page
- **Promotional Discounts** surfaced live in the Summary
- **Tokenized + PCI-compliant** card capture

**Outcome:** +46% checkout conversion across all 4 brands.

View live Figma: [One Checkout Page \(proto\)](#)

# New Design System — Figma library

*Design tokens, typography, and 8pt baseline grid that powered the 4-brand mobile app + web checkout rebuild.*



## WHAT IT INCLUDES

**Brand-aligned design tokens.** Color, typography, spacing, and component primitives consolidated into a single Figma library.

**Montserrat** as UI typeface across all four brands (9 weights).

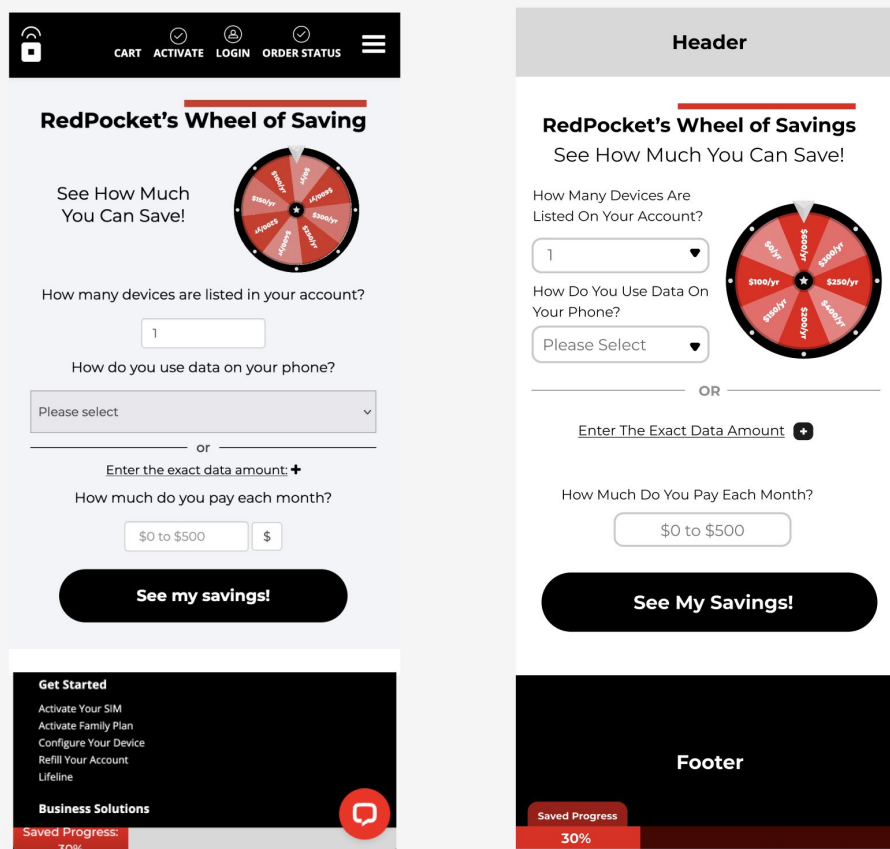
**8pt baseline grid** for vertical rhythm — every component, every screen.

Tokens used by *4-brand mobile apps + web checkout*.

View live Figma: [RedPocket Design System \(proto\)](#)

# Switching Machine — Wheel of Savings

Mobile vs. web redesign of the carrier-switch savings calculator. Same flow, responsive treatment, gamified savings progress.



MOBILE · WEB / DESKTOP

## UX IMPROVEMENTS

Redesigned the carrier-switch **Wheel of Savings** calculator across mobile + web. Goal: show prospects their potential annual savings before asking them to switch.

- **Responsive layout** — same flow, optimized for each surface
- **Progressive disclosure** — fewer fields visible at once
- **Gamified "Saved Progress"** band keeps users moving
- **Visible wheel animation** anchors the savings outcome
- **Single CTA** — "See My Savings!" — collapses 3 prior buttons

View live Figma: [Switching Machine — UX Improvements](#)

# Anti-fraud rule that cut money loss 86.53% — and PMs that got promoted

iFood (LatAm food delivery)

## THE PROBLEM

iFood Groceries Retailers (operator partners) were on a fragile monolithic platform that could not scale to new partner integrations, made fraud signals invisible, and created friction between Product, Engineering, Risk, and Data.

## WHAT I BUILT

- Led 2 technical squads + 3 PMs across Financial, Payments, Retail, and Partners tribes.
- Built the operating model: biweekly sprints, weekly demos, monthly tribe-level prioritization, quarterly OKR resets.
- Rebuilt the Retail-pickers platform from monolith to microservices.
- Designed an anti-fraud rule rooted in SQL analysis of partner behavior and loss patterns.
- Created (with data team) the first Partner Analytics Dashboard for Groceries Retailers.

## IMPACT

**86.53%**

fraud loss reduction

**100%**

OKRs hit two cycles

**2/2**

direct-report PMs promoted

**2 squads**

led monolith→microservices rebuild

# Platform rebuild for groceries retailers

Four shipped artifacts behind the 86.53% fraud-loss reduction and two PM promotions.

## RISK

### Anti-fraud SQL Rule

Designed an anti-fraud rule rooted in SQL analysis of partner behavior and loss patterns. Cut money loss 86.53% across the Groceries Retailers program.

Internal — see CASE 05

## ANALYTICS

### Partner Analytics Dashboard

First per-partner analytics dashboard for Groceries Retailers — built with the data team. Gave Risk + Finance same-day visibility.

Internal — see CASE 05

## PLATFORM

### Monolith → Microservices

Led 2 technical squads + 3 PMs across Financial, Payments, Retail, and Partners tribes to rebuild the Retail-pickers platform.

Internal — see CASE 05

## OPERATOR APP

### App Separador (Picker App)

Operator-side mobile app for picker employees of grocery retailer partners. Standardized the pick-and-pack flow nationally.

[View Playbook](#)

## OPERATING MODEL

### Tribe Operating Model

Biweekly sprints, weekly demos, monthly tribe-level prioritization, quarterly OKR resets. 100% OKR hit rate two cycles in a row.

Internal — see CASE 05

## PEOPLE

### PM Coaching → 2 Promotions

Both direct-report PMs promoted within the cycle. Built the IC growth ladder + monthly 1:1 cadence for the broader PM org.

See CASE 05

# The 15 years before Smart Age

Where the operating habits were built — marketplaces, cashback, luxury e-commerce, and writing about the craft.

OLX · 2014–16

## LatAm Classifieds P&L

Product Owner across LatAm classifieds marketplace. Owned P&L, CRM, and the supply-side onboarding flow for two-sided marketplaces.

*olx.com.br*

LEMONEY · 2016–17

## Cashback Platform

PM of the cashback platform. Grew +1,000% users in 5 months through onboarding redesign, referral loop, and partner expansion.

*lemoney.com*

L'ORÉAL · 2013–14

## Kiehl's + Lancôme E-commerce

Senior Online Marketing Analyst — built the email marketing engine. +1,300% sales on Kiehl's emails through segmentation + A/B test cadence.

*kiehls.com.br*

SMART AGE · 2017–21

## GM / CPO — Brazil

GM and CPO at Smart Age Brazil. +230.77% staff growth in 10 months. Ran the product + ops side of the digital agency before joining iFood.

*smartagesolutions.com*

AUTHOR

## A Full Guide for Product Management

Wrote the PM book (Amazon, 2023) and founded "Find the Best — A Great Product Blog" as a side practice in writing and teaching.

*Amazon (2023)*

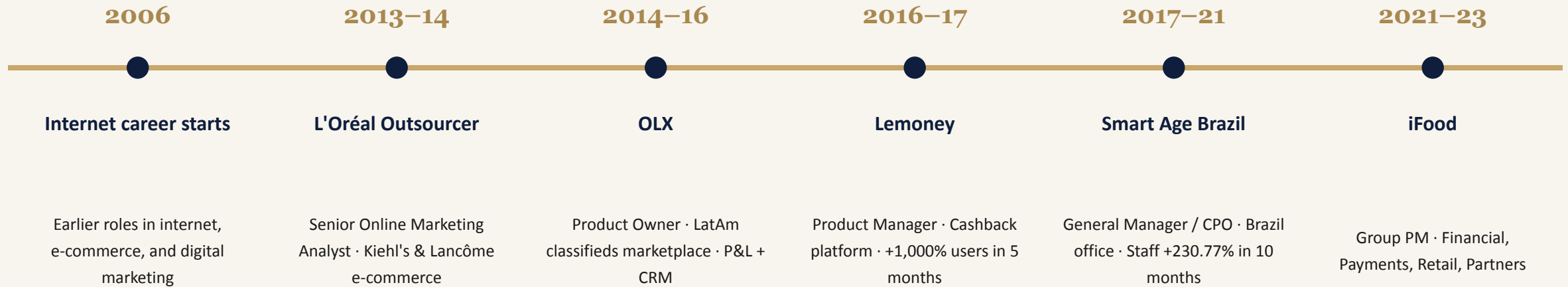
INTERNET · 2006

## Internet Career Starts

Two decades back, started in e-commerce and digital marketing — the foundation for the cross-industry P&L and growth work that followed.

*See career timeline*

# The 20 years before all of this



*Outcomes across this arc: +1,300% Kiehl's email marketing sales · LatAm marketplace P&L ownership · +1,000% Lemoney users in 5 months · 230.77% staff growth at Smart Age in 10 months · Magento 2 CMS + POS/ERP/API integrations.*

# Education and languages

**2023**

**Harvard Business School**

Business Strategy

**2014**

**Fundação Getúlio Vargas**

MBA, Marketing

**2009**

**PUC-Rio**

B.A., Industrial Design

## Continuous learning

- Google Mobile Training
- Cooper U — Design & Strategy
- Moves the Needle Workshop
- SQL Server for Developer
- Oracle Modern Marketing Experience (Las Vegas)

## Languages

English **Fluent**

Portuguese **Native**

Spanish **Intermediate**

# Athlete first, then product

**Sport is where the discipline comes from.** I was a competitive tennis player growing up, I teach pickleball to friends in my neighborhood, and I train Brazilian Jiu-Jitsu. Repetition, humility, and showing up are habits I bring to product work.

**Wevent.** A sports event management and discovery platform I am currently building on the side — for athletes to find events, connect, organize matches, and rate each other after games. Built with Claude, GCP, Google AI Studio.

**Writing.** Author of "A Full Guide for Product Management" (Amazon, 2023). Founder of "Find the Best — A Great Product Blog".



## Tennis

Former competitive player



## Pickleball

Teach friends in the neighborhood



## Brazilian Jiu-Jitsu

Active training



## Wevent

Side project · sports event platform

LET'S TALK

# Looking for my next chapter

*If you are building a product or operations team where Agentic AI, data fluency, and 20 years of digital experience compound — I would love a conversation.*



**EMAIL** [fcbello@gmail.com](mailto:fcbello@gmail.com)

**LINKEDIN** [linkedin.com/in/fcbello](https://www.linkedin.com/in/fcbello)

**PHONE** +1 (475) 321-9763

**LOCATION** Doral, Florida — open to remote, hybrid, and relocation