

JOYCE CACHO

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AREAS OF EXPERTISE

Qualified Financial Expert (QFE) ▪ Corporate Governance ▪ Enterprise Risk Management (ERM) ▪ M&A Valuation Risk ▪ Profit & Loss (P&L) Strategy ▪ Sustainability/ESG ▪ Global Supply Chain

SECTOR EXPERIENCE

Financial Services/Fintech ▪ Food & Agribusiness ▪ Energy Technology ▪ Industrials (Waste Management; Basic Materials; Chemicals; Parts & Components) ▪ Manufacturing

AWARD / RECOGNITION

50 Women to Watch for Boards 2023  
Ready to serve on public company boards  
50/50 WOMEN ON BOARDS

FINANCE QUALIFICATIONS

Chartered Financial Analyst (CFA)  
New York

Professional Member - 2018

Association of Certified Anti-Money  
Laundering Specialists (ACAMS)

Designated - 2015

GOVERNANCE

NATIONAL ASSOCIATION OF  
CORPORATE DIRECTORS (NACD)

Reviewer | NACD Directorship Certification

Fellow | Board Leadership (2018)

Fellow | Board Governance (2013)

COMPETENT BOARDS, Inc.

Advisor | ESG & Climate Change Certification

SANTA CLARA UNIVERSITY

SILICON VALLEY EXECUTIVE CENTER

Advisor | Diversity in Corporate

Governance Institute (DCGI)

EDUCATION

PhD - Investment Decision-Making,  
Corporate Finance &

Brazil Agribusiness Growth

UNIVERSITY OF MISSOURI - Columbia

MS - Commodity Marketing &  
International Trade Policy

VIRGINIA TECH

BA - Economics & Computer Science

UNIVERSITY OF WINDSOR (Canada)

INDEPENDENT BOARD CHAIRPERSON

QFE ▪ CHARTERED FINANCIAL ANALYST (CFA) ▪ AUDIT COMMITTEE

MANUFACTURING ▪ FINANCIAL SERVICES ▪ FINTECH ▪ GLOBAL SUPPLY CHAIN

- Served on Audit & Finance Committees throughout 10+ year board director career.
- Holds Certified Anti-Money Laundering Specialist (CAMS) and Chartered Financial Analyst (Professional CFA) designations.
- Independent board chairperson Sistema.bio, a U.S. energy-bio, technology innovating company; operations and sales in Latin America, South Asia, East Africa; Series B=\$15B.
- Independent board director (former) of Land O'Lakes, Inc., a Fortune 215 company.
- Independent board director (former) of Sunrise Banks, N.A., a BAAS partner for Fintech growth; served on Finance & Audit; Compliance & Bank Secrecy Act (BSA) Committees.
- Established Strategic Research Department, Rabobank International-North America, working with Corporate (Credit; Trade Finance), and Investment banking (Loan Syndications; M&A) of one of the world's largest banks with over \$660B in assets.
- Pre-IPO, private investor in MetaMorphix Inc., a biopharma company which developed and commercialized DNA tests for livestock and companion animal healthcare markets.
- Advisor and Faculty for ESG & Climate Change Certification; Competent Boards, Inc.
- Faculty for *Risk & Reward: Connecting Climate to the Balance Sheet*; and *Structuring Oversight of Climate Risk* courses; Diligent Institute Climate Leadership Certification.
- Member, US-Sustainable Investment Forum (US-SIF) since 2016.
- Skilled in scientific language, computer programming, used to data driven problem-solving, integral to GenAI/ML and cybersecurity risk oversight board discussions.

CORPORATE BOARD EXPERIENCE

SISTEMA.BIO ▪ USA, KENYA, INDIA, COLUMBIA, MEXICO 2022 – PRESENT

*Energy-bio, manufacturing, innovation, growth stage; PE-backed (Series B=\$15B; Impact Investors)*

- Independent Director; Board Chair

SUNRISE BANKS, N.A. ▪ ST. PAUL, MINNESOTA 2018 – 2022

*Benefit Corporation (Certified B Corp); Fintech partnerships; Banking-as-a-Service (BaaS); \$2B assets*

- Non-Executive/Independent Board Director
- Committees: Finance & Audit; Compliance & Bank Secrecy Act (BSA)

LAND O'LAKES, INC. ▪ ARDEN HILLS, MINNESOTA 2017 – 2019

*Fortune 215; Farm products & Packaging supply-chains; AgTech/data; Food brands; \$19B net sales*

- Independent Board Director
- Committees: Operating; Audit; Nominating & Governance

NONPROFIT BOARD LEADERSHIP

WORLD BENCHMARKING ALLIANCE ▪ AMSTERDAM, NETHERLANDS 2020–PRESENT

*Natively remote-working organization, global team, benchmarking 2K companies in the world*

- Independent Director – Supervisory Board; Chair: Operations Committee

EXECUTIVE CAREER EXPERIENCE

ADINURA ADVISORY SERVICES, INC. ▪ CEO & President 2012–PRESENT

NOVUS INTERNATIONAL, INC. ▪ Global Chief Sustainability Officer 2009 – 2012

CORPORATE COUNCIL ON AFRICA ▪ Director, Agribusiness Initiatives Program 2007 – 2008

INTERNATIONAL CONSULTING ▪ Management Consulting – African continent 2003 – 2006

RABOBANK INTERNATIONAL, NORTH AMERICA ▪ Exec. Dir. – Strategic Research 1997 – 2003