



**Joyce Cacho**, Ph.D., CFA-NY, CDI.D, NACD-Leadership Fellow  
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*Languages: Fluent in Portuguese and Spanish; conversational in French*

**Board Chair | Independent Director (NED) | Capital Strategy |  
M&A & Growth Oversight | Valuation Strategy | Supply Chain |  
Regulated Industries | Audit Committee**

## BOARD PROFILE

Independent board director and board chair with governance experience across a Fortune 300 enterprise (Land O’Lakes), a privately held, family-owned, OCC-regulated U.S. national bank (Sunrise Banks, N.A.), and a PE-backed energy technology company (Sistema.bio). Joyce brings oversight expertise in audit, enterprise risk, internal controls, and capital strategy, anchored by fluency in valuation, regulated growth, and data-informed governance. Her board roles span consumer-facing digital services, small-business lending, and sustainability-linked operations—supporting B2C and B2B2C fluency in service-centric, multi-site business environments. She earned a 2024 certificate in Generative AI for Productivity (Cornell University), reinforcing board-level oversight capabilities in cybersecurity, digital integration, and innovation strategy.

As Board Chair at Sistema.bio, a U.S.-registered, PE-backed enterprise, Joyce leads governance through M&A integration, scaling up digital operations, and Series C capital strategy. At Sunrise Banks, N.A., a privately held, family-owned, and OCC-regulated U.S. national bank, she oversaw fintech-enabled growth, audit rigor, and regulatory alignment as part of its board. Her role supported multi-line, digitally driven banking services and reinforced governance practices aligned with both mission and regulatory performance. At Land O’Lakes (\$17B revenue), a cooperative enterprise with public company rigor, she strengthened KPI links to supply-chain risk, data-driven innovation, and ESG accountability within a national enterprise operating four distinct businesses: dairy foods, crop inputs, animal nutrition, and sustainability services. Her board service in a member-owned governance structure brings relevant insight into the ownership mindset, long-horizon alignment, and performance culture also found in employee-owned (ESOP) companies.

Her governance experience in cooperative and privately held enterprises is directly transferable to ESOP, family-owned, and publicly listed companies seeking long-term value creation, aligned ownership cultures, and disciplined performance oversight. She brings a strong oversight lens to distributed, multi-site operations, real estate utilization, and regulated capital deployment—critical capabilities for U.S.-based industrial, business-services, and manufacturing companies navigating transformation and growth.

Joyce’s executive career began at Rabobank International–North America, where she led strategic research in M&A, credit risk, and capital deployment, advising the CEO–Americas on a \$212.5M acquisition and delivering the bank’s first fee-based advisory engagement for McDonald’s (NYSE: MCD). Her work supported Rabobank’s Basel II regulatory readiness and Category III capital strategy, contributing to U.S. market positioning for one of the world’s Globally Systemically Important Banks (G-SIBs). These responsibilities reflect CFO-level fluency in compliance oversight and capital planning at scale.

She advised FMC Corporation (NYSE: FMC) on its inaugural sustainability report, positioning ecological restoration as a driver of asset quality. At Novus International, she served as Global Chief Sustainability Officer and advanced waste-to-value strategies targeting supply-chain volatility in energy and manufacturing ecosystems.

Joyce has governed transformation, investor readiness, and innovation in public, PE-backed, and cooperative enterprises across capital markets, energy, manufacturing, and regulated industries. Her U.S.-anchored experience—shaped across multiple regions—brings operational fluency and risk-aligned governance to companies focused on growth, succession, and performance discipline across multi-site operating models.”

### Recognition & Thought Leadership

She served on the USDA–USTR Agricultural Policy Advisory Committee (APAC), a federal appointment requiring U.S. Secret security clearance—reinforcing her readiness for oversight roles in federally regulated, defense-adjacent, and critical infrastructure sectors. She is recognized by 50/50 Women on Boards, Savoy Magazine, and Directors & Boards.

Her perspectives throughout *The Future Boardroom* (2025) by Helle Bank Jørgensen, Global Managing Director of UK-headquartered Board Intelligence, underscore her approach to preparedness, curiosity, and technology oversight. She is a featured governance speaker for the Silicon Valley Directors Exchange (SVDX) and the Society of Petroleum Engineers (SPE) International. Her board experience across both B2B and B2C companies is transferable to real estate, equipment manufacturing, industrial processing, and energy systems.