João Vitor Dallarosa Linhares

Founder & Applied AI Engineer | Customer-facing implementation

Balneário Camboriú, Brazil · Open to relocation within the EU

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Citizenships: Luxembourg, Italy & Brazil · EU citizen

Portfolio: https://lumecuida.com.br/

PROFILE

Founder building **AI-first solutions** from user needs through architecture, implementation and validation. Created Cop.ia, an automated investment subscription product, and Lume, a conversational AI app. **Active in financial markets since 2018**, combining quantitative research, institutional client experience, financial education and product development. Seeking **Forward Deployed / Applied AI Engineering roles across Europe**.

FOUNDER EXPERIENCE

Founder | Cop.ia | Quantitative Investment Technology

Jan 2024 - Present · Santa Catarina, Brazil

- Created and commercialised a quantitative investment subscription product for Brazilian retail investors, running **16 automated strategies** simultaneously with trades replicated through copy trading; broker-approved operation through XP and BTG.
- Connected Python analysis with MetaTrader 5 / MQL5 execution workflows. R&D included four-state HMM regime analysis and instrument-specific XGBoost experiments across 39,165 historical trades and 16 features, with independent-data validation. Experimental scoring remains a research component.
- Led AI-assisted acquisition and onboarding, reducing the acquisition cycle by 35%; achieved annual retention above 85% and annual growth above 20%.
- Owned financial modelling, P&L, cash-flow and subscription operations, keeping delinquency below 5%.

Founder & Product Creator | Lume | Conversational AI

Santa Catarina, Brazil

- Created the product from idea through app development and validation with **50+ pilot users**; progressed into the SEBRAE SC acceleration programme.
- Built a **Flutter / Dart app and FastAPI backend**, connecting PostgreSQL application data and factual memory with Qdrant conversation retrieval; containerised backend services with Docker.
- Developed **conversational RAG** through user-scoped retrieval, tool calls, session summaries and context budgets, using custom Python orchestration and model SDKs.
- Connected text streaming, voice interactions and usage-cost tracking with user feedback, experience design and delivery priorities.

TECHNICAL TOOLKIT

Software & AI: Python, Flutter / Dart, FastAPI, PostgreSQL, async SQLAlchemy, Qdrant, Riverpod, Docker, RAG, model SDKs, tool calling and agent workflows.

Quantitative systems: Gaussian HMM, XGBoost, feature engineering, model evaluation, MetaTrader 5, MQL5 / JSON, APScheduler, StrategyQuant X and pytest.

João Vitor Dallarosa Linhares
Founder & Applied AI Engineer

PROFESSIONAL EXPERIENCE

Independent Quantitative Trader | Self-employed

Jan 2018 - Present · Santa Catarina, Brazil

- Applied data mining and quantitative research to analyse market behaviour, trade derivatives and manage a personal investment portfolio.

Financial Educator & Mentor | Self-employed

Jul 2021 - Oct 2025 · Balneário Camboriú, Brazil

- Advised and educated **500+ entrepreneurs and investors**, translating market analysis, trading strategies and risk management into practical guidance.
- Helped retail participants understand quantitative trading approaches through financial education and mentoring.

Equity Broker / Head of Derivatives Trading Desk | Group XP / BTG Pactual

Aug 2021 - Dec 2023 · Balneário Camboriú, Brazil

- Managed an institutional derivatives trading desk covering client relationships, portfolio allocation and solutions for entrepreneurs and directors.
- Structured proposals using macroeconomic risk analysis, achieving approval above 65% and retention above 90% of the active portfolio.
- Led committee meetings, executive checkpoints and quarterly KPI reviews; met 100% of targets for 17 consecutive months.

SDR | EQI Investimentos

Jan 2021 - Jul 2021 · Balneário Camboriú, Brazil

- Achieved 110% of the Q1 2021 sales quota through active prospecting, lead qualification and structured pipeline management.
- Developed CRM follow-up routines and handled financial-market objections with entrepreneurs and business owners.

EDUCATION & CREDENTIALS

Bachelor of Economics | FURB - Universidade Regional de Blumenau

2024 · Market analysis, macroeconomics and financial systems.

ANCORD certification

Brazilian financial-market credential.

SEBRAE SC Acceleration Programme

Lume selected and approved for the business acceleration programme.

WORKING APPROACH & LANGUAGES

Approach: AI-assisted research and development, with direct ownership of problem framing, product decisions and implementation review. Domain knowledge guides tool selection, evaluation and iteration.

Business: Customer discovery, institutional stakeholder management, capital allocation, SaaS economics, P&L, growth and retention.

Languages: Portuguese (native); English (fluent).