

## Biography

***Maria do Carmo Duarte Ferreira*** joined REFER in 2007 taking responsibility for corporate treasury which included debt and risk portfolio management.

Since 2013 has been Finance Director, first at REFER and after the merger with EP - Estradas de Portugal, at Infraestruturas de Portugal, being also in charge of EU funds applications and EIB loans management.

Started her career in 1994 at Banco Mello de Investimentos and has also assumed leading corporate financial positions at Cimpor – Cimentos de Portugal, SGPS and Logoplaste.

Studied Economics at Universidade Nova de Lisboa and has post-graduate studies in Financial Markets and Financial Assets from INDEG/ISCTE.