

# MARIA SO



Espoo, Finland



+358408323607



so.mariagloria@gmail.com



[LinkedIn Profile](#)

## FINANCIAL ANALYST

**Highly analytical and detail-oriented finance professional** with 3+ years of experience assessing business profitability, overseeing accounts, managing payments and tax filings, monitoring cash flow, and providing financial reports. Equipped with robust financial planning and strategy development capabilities with proven expertise in financial forecasting, financial modelling, payroll processing, and trend analysis. Rapidly adapt to new technologies and passionate about using code to explore the world of high-tech financial solutions to make sound financial decisions. Fluent in English, Tagalog, and Finnish.



## CORE COMPETENCIES & EXPERTISE

Financial Accounting & Analysis	Budgeting & Forecasting	Internal Controls/Risk Management
Financial Modelling & Reporting	Cash Flow Management	Client Relationship Management
Strategic Planning & Research	Payroll Processing	Cross-Functional Team Leadership
Market & Competitor Analysis	Paychecks & Tax Filings	Financial Negotiations



## CAREER OVERVIEW & ACHIEVEMENTS

### ELMAN SIIVOUS OY – ESPOO

NOV 2019 – Present

#### Finance Manager

Review company income and expenses to calculate the annual percentage rate of return or profitability. Serve as the go-to expert on risk assessment, mitigation, and crisis response to identify potential threats and benefits to business objectives. Analyse financial statements, including balance sheets and income statements, to enable internal and external stakeholders to make informed decisions regarding investments.

#### Highlights:

- Maintained trusted relationships with 10 clients by timely responding to their needs and providing feedback.
- Handled multiple financial transactions, including G/L, AR & AP processing, and performing bank reconciliations.
- Scheduled paychecks and managed employees' monthly payroll and pensions.
- Examined key figures of financial reports to analyse profit & loss and cash flow.
- Performed filing and calculation of taxes, debts, and other financial information.
- Realised the company's full financial potential to discover revenue streams hidden within the business.
- Established new government contracts that doubled revenue growth during the pandemic from 150k to 300k.



## EDUCATION & CERTIFICATIONS

### INFORMATION TECHNOLOGY | Southeast Finland University of Applied Sciences | Mikkeli | In Progress

- ✧ Python Programming and Data Processing, Digital Business and Agile Development, Basics of Programming, PHP Programming, E-Marketing, Basics of HTML and CSS, Project Studies of Programming

### BUSINESS ADMINISTRATION | Rastor Instituutti | Espoo 2021

- ✧ Business Management, Financial Accounting, Business Writing, Customer Service and Optical Trade

### TRAINING & CERTIFICATIONS:

- ✧ Digital Transformation: 5 Game-Changing Technologies for Business 2020, Imperial College Business School London



## TECHNICAL SKILLS

- ✧ Microsoft Office Suite (Excel, Word, PowerPoint) | Power BI | Python | JavaScript | SQL | PHP