Ramaz Kartozia

Personal Profile

A multi lingual finance management professional with extensive and broad financial and commercial experience covering: management reporting, risk management, project management, business development, tax reporting and IT infrastructure management. Key expertise includes broad financial & accounting expertise, relationship management of clients, lenders and suppliers, team leadership and project management.

Work experience

2022 Feb to date Assistant finance managers-Veloce eSports Ltd.

2021 to date Accountant – Consultant, Poseti Ltd (London, UK)

- Responsible for produce for client periodic accounts, including P&L, balance sheet and cash flows.
- Preparing annual budget and liaising with clients to deliver annual forecast for the business and provide analytical reviews on actual performance against forecasts
- Preparing balance sheet reconciliations, accounts payable, PAYE and tax filings
- Liaising with Clients with respect to expenses, invoice postings and bank reconciliations
- Preparation and maintenance of accruals and prepayments
- Assisting with ad-hoc projects and reporting as and when they may arise
- Practical experience in using Xero accounting, SAGE accounting, SAGE payroll programs

2016-current Practice Lead: Math and Science, First Georgian Supplementary School, UK

2010-2016 Real Estate Development (Georgia): Business Development/Project Manager (Expat/Trailing Spouse- Moscow, RF and Bridgetown Barbados, West Indies)

- Designed and managed the development of the two B&B projects in Eastern Europe (in a seaside and ski resort areas of Georgia).
- Virtually led a team of up to 15 contractors with a detailed project plan on a tight deadline delivering projects on budget and on time.
- Implemented target costing principles and achieved 10% savings on the overall cost.
- Structured, negotiated and managed all procurement contract with local and international suppliers.

2008-2010 London College Wimbledon, ACCA Tutor- London, UK (Subjects Taught)

- ACCA Part I: Financial Information for Management, Preparing Financial Statements
- ACCA Part 2 : Financial Reporting, Financial Management

2006-2008 Marbreck Construction LTD, Finance Manager - London UK

- Headed finance department accountable for all financial and accounting activities of the company
 with an overall responsibility for all day-to-day, monthly, quarterly and annual reporting
- Managed accounting and payroll activities in SAGE as well as implemented bespoke financial programs for greater efficiency and auditability of the business activities.
- Supervised day-to-day running of the business accounts and all finance related matters;
 purchase/sales ledgers, payroll and sub-contractor payments, Year End and statutory accounts including VAT, PAYE and corporate tax returns
- Fostered effective relationship with 3rd parties and successfully negotiated lending and factoring facilities

2005-2006 Elite College, Accounting Tutor -London UK

- Subjects Taught: ACCA Part I, ABE-Introduction to Accounting
- Trained students to use SAGE accounting program

2002-2008 Math and Science Volunteer Teacher in 1st Georgian Supplementary School, London

Tutored students for GCSE and A level exams in Math and Science

2000- 2002 JSC 'Cartu Bank', Poti, Georgia- Branch Manager

- Supervised a branch with 16 employees with an overall responsibility for the banks operation and performance
- Over a period of 2 years increased annual profitability of the branch by 30%
- Reported directly to the Chairman of the Board (Head Office)
- Managed multiple stakeholders across corporate and municipal clients

1998-2000 Absolute Bank, Chief Accountant- Poti, Georgia

- Accountable for full spectrum of financial and cost accounting activities
- Established an efficient system for cost sensitivity analysis
- Pioneered the set-up of the regional foreign exchange hub, to serve as a clearinghouse for Western
 part of Georgia resulting in a significant reduction in USD exposure risk and increased the profitability
 by 35% from exchange operation.

1995-1998 United Bank of Georgia Corp. Poti, Georgia (Currently part of VTB Group) Deputy Branch Manager, Head of Operations & IT

- Head of the Financial Analysis Division with the responsibility for the financial reporting, analysis and planning
- Led the bank's the financial reporting standardisation process and established control framework for the front to back office operations
- Led the implementation of the bank's information management system, which resulted in 15% cost reduction

Online course "Skills Bootcamp in Front-End Web Development"

- Automated previously manually executed day to day operating activates
- Played a key role in modernisation/computerisation of the branch

Education
2022-2023

2018	SAGE Accounting 50 Computerised Payroll Online course(level 1-2)
2017	Imperial College Business School(London): A complete course in Risk Management
2012 –2017	Masters in Banking and Finance, University of West Indies, Barbados Research Paper(Option Pricing and Option Return, Passed with distinction) Internship – Credit department of Cartu Bank (Batumi, Georgia, Passed with distinction).
2004 –2008	ACCA - Kaplan Financial, London UK Passed 8 exams of ACCA Qualification—Average Passing Marks 72% Completed courses are: Corporate Reporting, Financial Reporting, Financial Management and Control, Business Taxation, Performance Management, Managing People, Financial Information for Management, Preparing Financial Statements
1990-1995	Tbilisi State University, Tbilisi, Georgia Bachelor of Science in Applied Mathematics

Other

IT skills: Proficient in MS office, Archicad, able to write macros and software in different

programming languages

Languages: English (fluent); Georgian (native); Russian (fluent)

Interests/sports: Computer Science, Judo, Chess, Gardening