

# MARGARET CAREY, Financial Controller

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**Versatile Finance Professional** with 20+ years' experience in operational finance and management accounting across Tech, Media, and Retail. Skilled in financial control, including consolidated accounts, budgeting, forecasting, and systems. Now applying Python and Generative AI to automate reporting, support analysis, and reduce manual work. Focused on scalable, modern finance solutions. Seeking a role leading financial control while improving processes through automation and smart systems.

## Key Areas of Expertise:

- ◆ Consolidated Management Accounts
- ◆ Business Model Creation /Strategic Planning
- ◆ IFRS, US GAAP, SOX
- ◆ Statutory Accounts
- ◆ Audit Management/Compliance/Financial Policies
- ◆ Budget/P&L & Forecasting (incl. cash-flow)
- ◆ Process Improvement
- ◆ System Implementation
- ◆ Project Management

## PROFESSIONAL ACHIEVEMENTS

- **Developed Python and Generative AI prototypes** (variance analysis, accrual checker, Executive Dashboard) and AI governance toolkit (readiness assessments, pilot tracking, controls) — modernising finance workflows with proper governance.
- **Facilitated 700% revenue growth** by building an Excel-based invoicing and content partner reporting tool.
- **Deferred approx. £50k in expenditures** on a Billing tool, providing time for revenue model and system requirements to evolve.
- **Saved 30% in data costs** by building a model which flagged high costs associated with low-subscriber, low conversion podcasts.
- **Reduced month-end processing time 40%** by streamlining processes.
- **Accelerated product launch and revenue generation** by leading the conceptualization and development of a crucial SaaS platform feature enabling multi-currency transactions across 50+ countries.

## PROFESSIONAL EXPERIENCE

### Maraccount Solutions, London, UK, Interim Financial Controller

Feb 21 - Aug 25

Providing accounting services to a variety of startups in the climate tech & retail sectors alongside pro bono analysis of the community impact of a multi-billion pound urban regeneration project. Clients included Oaktree Power, Breathe Batteries, Vaha& Family owned interiors & hospitality business. Focused on:

- Implementing Xero accounting software with chart of account structure aligning to business plan.
- Managing the entire accounts function (Billing, Payables, Receivable, GL, Payroll, VAT, Treasury) ensuring timely and accurate financial reporting.
- Producing comprehensive monthly management accounts tracking crucial KPI performance to Budget & Forecast.
- Documenting Spendesk process flow. Spendesk is a comprehensive Accounts Payable management solution that handles purchase order creation, expense management, budget management and credit card facilities.

### Key Projects:

- Proposed customized inventory management solutions for two companies: a laboratory inventory management system (Quartz) for Breathe and a bill of materials system (MRPeasy) for Oaktree. These solutions minimise material waste, associate usage with experiments, streamline procurement workflows, boost operational efficiency, track assets, and support FIFO inventory valuation.
- Implemented lightweight but scalable finance systems for family-run ventures in interiors and hospitality. Integrated Xero, Zettle, and Excel dashboards to automate reconciliations and convert raw data into clear performance insights.
- Tested Xero-to-Power BI integration tools (Tugger, Xpna, ODatalinks) and consulted with Acterys, a fully integrated Power BI provider, to explore advanced solutions.
- Undertook focused training in Python and Generative AI during 2025, developing working prototypes and complete AI governance framework (readiness assessments, pilot tracking, controls) — enabling safe GenAI adoption in finance.
- Distilled (using Google NotebookLM) a £10 billion urban development plan spanning hundreds of documents into actionable insights focused on water and light impacts. Collaborated with water engineers to address flood risks for a tripling population and used Julius AI to create dashboards highlighting that approx. 1k residents would face daylight loss.

### Oyster HR Inc, London, UK, Interim Financial Controller, reported to CEO

Apr 20 - Jan 21

Oyster SaaS HR platform enables start-ups and SME's to hire permanent staff globally, eliminating the need for country specific legal entities. Joined as first finance hire following seed funding raise of \$4M April 20.

- Set up and ran finance function & processes (incl. multi-currency sales invoicing system, Consolidated Management accounts, Intercompany reconciliations) to support business growth to 25+ customers within 6 months of company securing \$4m seed funding.
- Worked on business plan which secured \$18m series A Funding Jan 21.
- Managed relationships with external lawyers and accountants on Intercompany agreements, Transfer Pricing, R&D claim.

- Negotiated and managed contracts/relationships/tools relating to Insurance, Banking (Mercury, Transferwise, OFX, Rapyd, Revolut, Brex card), CAP Table (Carta).
- Structured Chart of Accounts and used Xero Tracking functionality to record and report revenue and cost of sales at granular level, i.e. customer country and their non-local employee country.

#### Key Project:

**Led the conceptualization and development of a crucial SaaS platform feature enabling multi-currency transactions across 50+ countries.** Scoped out requirements and created an Excel prototype for a tool managing multi-currency receipts and payments for payroll vendors and customer employees. Collaborated closely with Product and Engineering teams to translate the Excel prototype into a fully-fledged SaaS feature, including defining API specifications and integration requirements

**Personal Projects: Family Interiors Business & Volunteering: UK General Election & OLIO** Oct 19 - Mar 20

**Zoe.com, London, UK, Interim Financial Controller, reported to CEO** Nov 17 - Sep 19

Hired to set-up and run finance function for health tech start-up focused on leveraging large scale bio data and machine learning to recommend diet based on individual's unique metabolism.

- Established and led the entire finance function from ground up, implementing robust processes to support company growth.
- Implemented Xero accounting software for both UK and US entities, ensuring seamless financial operations across regions.
- Sourced and managed relationships with key service providers, including: Insurance providers for cyber, clinical trial, and D&O coverage, payroll and pension providers in both UK and US markets.
- Oversaw day-to-day accounting operations, produced timely management reports, and managed treasury functions.
- Implemented financial controls to track high-cost medical testing samples from multiple suppliers. Verified compliance with contract terms and processed volumes.
- Led R&D tax claim processes, securing valuable tax credits to support ongoing research initiatives.
- Assisted external accountants with preparing and filing statutory accounts, ensuring full compliance with UK and US regulation.

**Onzo, London, UK, Billing System Consultant, reported to CFO** May17 - Aug 17

Interim role created to assess and implement an IOT stature billing system fit to support Onzo's SaaS data analytics business. Onzo provides real time usage analytics to Utility companies' customers and required a tool capable of aggregating monthly usage data from millions of utility sensors. Key requirements included flexibility to handle a variety of commercial terms and billing scenarios, e.g. monthly in arrears annual in advance invoicing, pro-rata pricing, flat/tiered pricing, monthly minimum guarantees.

**audioBoom, London, UK, Interim Financial Controller, reported to CFO** Sep 15 - Jan 17

Hired to manage finance function and implement new systems and tools to support the business transition from a subscription-based B2C platform to an advertising-based B2B business model.

- Prepared consolidated management (P&L, Cash flow, balance sheet) accounts for 5 entities (U.K x 2, U.S, Australia, India).
- Compiled Board reports plus monthly P&L forecast and annual budget.
- Finalised monthly accruals (data cost, content partner cost of sales, bonus accruals) and intercompany postings (reconciliation report and consolidation eliminations).
- Managed annual audit and completed statutory accounts (under IFRS) for group and subsidiary companies.
- Built a finance team, developing finance processes and organizational capability and career plans for team.

#### Key Projects:

**Designed a scalable end-to-end billing, content partner reporting, and gross margin forecast system.**

Tool enabled automatic invoicing (of multiple campaigns) to 50+ advertising partners and revenue share reporting (programmatic and live read advertising) to 1,000+ podcast/channels. Optimised to include gross margin plus cash-flow forecast.

**Harnessed Google Analytics data to produce a weekly listens/plans KPI report which enticed high-value content partners onto the platform and led to new sales deals.**

Report was viewable by web link and cut data by region, channel, and genre; summarised top -20 data by week, prior week, lifetime average, high and lows.

**Urban Outfitters Inc, London, UK Interim Finance Manager, reported to Financial Controller** Oct 14 - Apr 15

Recruited to backfill for incumbent seconded to work on Oracle system implementation. Required to manage a team of three providing accounting, reconciliation, reporting, and audit support for Urban and Anthropology brands; online plus brick and mortar spanning 50 stores across 9 countries. Developed partnerships with design, store operations, E-commerce teams. (£240M T/O).

- Drove timely completion of consolidated management accounts for 9 legal entities, and reporting packs including sales, cost of sales, store analysis, and property depreciation analysis.
- Led department through year-end audit period during a period of high staff turnover. Hired temporary staff and recruited new team.
- Finalised monthly sales and gross margin numbers for all brands and channels throughout all regions.
- Reviewed payroll and overhead charges with focus on salaries, digital marketing (affiliate & SEO), and utilities.
- Reviewed key balance sheet reconciliations including stock, returns, deferred rent, accruals, and prepayments.
- Produced and presented four (retail and online channels for two brands) management packs (US GAAP) which included P&L commentaries on sales and GM by department/region, KPI (visits, basket, selling price), overheads, and depreciation trending against budget and prior period.

**Key Project: Redesigned capex and depreciation (£15M and £12M p.a.) process, eliminating multiple steps and reducing task time from 2 days to 3 hours.**

- Eliminated multiple steps by establishing one file to incorporate end- to-end process.
- File tabs including download from accounting system, comprehensive report from Sage capex module, and depreciation journal extract from fixed asset system and reconciliation report.

**Transformed concessions revenue process into a flexible format supporting concessions business model growth in EMEA and Asian markets.**

- Consolidated end-to-end processes into one file with key workings automatically generated when the concessionaire portal sales copied into a data sheet within the file.

**Net -A – Porter, Process Consultant, London, UK, reported to Financial Controller** Oct 12 - Apr 13

Hired to kick-start a process improvement project with the Accounts Payable Department to inject a culture of continuous improvement, and to think up and prioritize a list of process improvement projects for the team to implement.

- Identified £33k in manpower savings and improvements in quality and quantity of analytical information. Recommended Access database in place of Excel to track, pay, and accrue monthly shipping costs

**RR Donnelley, London, UK, Interim Project Accountant, reported to Finance Director** Sep 13 - Apr 14

Management accounting and forecasting role created to support the finance department after transferring Global processes (\$50M T/O) from U.S. to Europe. Required to identify the source of key process breakdowns and provide solutions.

**Key Projects: Improved sales forecasting, job costing, and invoicing by implementing new controls.**

- Created an automated Essbase Global P&L with actual, forecast, and budget comparisons by region and month.
- Developed a margin analysis report for all projects that included conditional formatting to trigger accrual and invoicing errors.

**ASOS, London, UK, Interim Finance Manager, reported to Financial Controller** Oct 12 - Apr 13

Three month management assignment (extended to seven months) to fill in for the Finance Manager and to manage an eight-member finance team through a transformation project initiated to restructure team, streamline processes, and support international growth. (£500m T/O).

- Delivered consolidated IFRS management accounts for 6 legal entities and 50 cost centres; finalised sales and margin results across regions, and reviewed key retail metrics including stock valuation, basket size, and revenue per customer.

**Key Projects:**

**Reduced stock valuation process task time from 1 day to 1 hour and increased visibility on data integrity issues.**

- Streamlined process which adjusted for daily foreign exchange discrepancies between stock values in accounting and warehouse management systems.

**Streamlined intercompany (8 entities) processing and reconciliation processes**

- Established reciprocal intercompany posting functionality in the finance system and automated balance sheet reconciliation.

**Early Career**

Finance Manager, TNS (WPP), Zodiak Rights, Disney Home Entertainment & Interactive Divisions, London May 10 - Jun 12  
 Finance Manager, BBC Worldwide, & GEO Networks, London, UK Aug 06 – Jan 10

**EDUCATION**

**CIMA**; first time-pass 2006

**University of Limerick, Ireland** – Bachelor of Business Studies

**Technical Proficiencies:** Xero, SAP R/3, Oracle, Maconomy, Navision, Open Accounts, PowerBI, EssBase, BW, SAP BPC, Hyperion FDM, Cognos, TM1, Microstrategy, Pandas, Python, Streamlit, Zapier, Expensify, Spendesk, Notion, Google Workspace, MS Office (Excel, Access, Visio), CharlieHR, GustoHR, OpenAI, Vertex AI