

Tram Anh Pham (Annie)

Finance Operations | Financial Analysis | Business Operations

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annie-dayflow.pages.dev/portfolio/public

PROFILE

Finance and business operations professional with hands-on experience in payment operations, cash reconciliation, accounting support, financial modeling, budgeting, and process improvement. Proven ability to manage high-volume transactions, build decision-support models, automate data workflows, and coordinate cross-functional stakeholders. Proficient in Excel, Power Query, VBA, SAP, NetSuite, and CRM systems.

EXPERIENCE

Finance Executive · Lirunex Limited

Apr 2026 - Present

- Process and monitor approximately 200 withdrawal requests daily, verifying transaction details, KYC status, account balances, and supporting records before processing.
- Reconcile daily deposits and withdrawals across multiple payment gateways and bank accounts; investigate pending, rejected, refunded, and discrepancy cases.
- Coordinate with payment providers and Finance, Accounting, Dealing, Customer Support, and Operations teams to resolve transaction issues and provide accurate case updates.
- Maintain transaction records and reporting trackers using CRM systems, internal finance tools, Power Query, and VBA, improving data accuracy and checking efficiency.

Executive Assistant to CEO · KAN Investment Co., Ltd.

Oct 2025 - Present

- Build formula-driven cash-flow and financial forecast models for product and investment projects, including monthly and annual projections, scenario analysis, NPV, IRR, and break-even calculations.
- Consolidate supplier quotations and project assumptions to analyze costs, pricing, margins, construction budgets, operating expenses, and funding requirements for management decisions.
- Coordinate suppliers, manufacturers, contractors, and external partners across product development, procurement, logistics, and project delivery, tracking timelines, risks, and outstanding actions.
- Prepare and review bilingual commercial documents, including framework agreements, letters of intent, quotations, invoices, and partnership agreements.
- Develop management reports, meeting summaries, presentations, and Excel-based trackers to support CEO-level planning and stakeholder follow-up.

Business Administration Executive · Guardian Vietnam

Oct 2025 - Jan 2026

- Automated pricing, vendor funding, and promotional tracking workflows using Excel VBA and KNIME, reducing processing time from approximately two working days to half a day.
- Coordinated BA, Commercial, Finance, Online Operations, and IT teams to implement online pricing and funding update processes in NetSuite.
- Reconciled trading-term funding, purchasing income, monthly billing, and overlapping promotions; investigated vendor disputes and data discrepancies.

Freelance Accounting & Tax Support · Household Businesses

Mar 2025 - Present

- Maintain accounting records, expense trackers, and tax documentation for three household business clients.
- Prepare tax-related documents and liaise with local tax authorities to support timely reporting and regulatory compliance.

Finance Trainee · Nha Trang Marriott Resort & Spa, Hon Tre Island

Nov 2024 - Feb 2025

- Supported Income Audit and Cost Control functions by reviewing daily night audit reports, system records, and supporting documents to verify revenue and cost data.
- Reconciled records across Opera, FIAT, Marriott internal systems, and source documents; investigated discrepancies and maintained accurate financial records.
- Coordinated with Purchasing, Accounts Receivable, and Accounts Payable teams to follow up on cash-flow records, audit issues, and outstanding finance documentation.

Financial Accounting Intern · Bosch Vietnam

Apr 2024 - Aug 2024

- Processed weekly payments, debit notes, and tax invoices, validating supporting documents and maintaining accurate accounting records in SAP.
- Prepared and organized financial documents for tax reports, audits, VAT refunds, and monthly reconciliations, supporting completeness and audit readiness.
- Coordinated accounting document flow among end users, suppliers, Finance, and Controlling teams; followed up on discrepancies and supported process improvements.

Accounting Intern · Duc Bao

Mar 2023 - Jun 2023

- Assisted in preparing financial statements, accounting schedules, journal entries, and supporting financial documents.
- Performed account reconciliations and supported accounting process improvements through documentation review, cross-functional collaboration, and technical accounting research.

SELECTED PROJECTS

Full case studies and demo files: annie-dayflow.pages.dev/portfolio/public

Promotion price list consolidation and vendor-funding calculation

Guardian Vietnam

Automated monthly price-list consolidation for 12-15 buyers and the twice-weekly vendor-funding top-up in Excel VBA; main monthly update reduced from about two days to half a day.

Investment planning for a serviced apartment development

KAN Investment

Ten-year cash-flow model comparing six- and eight-room configurations (NPV, IRR, payback), construction budget and funding schedule, and sourcing of 34 contractors and supervisors.

Financial planning and commercial coordination for a new product launch

KAN Investment

Ten-year scenario model, pricing and MOQ analysis across 20 benchmarked products, supplier and contract coordination, and weekly tracking of 12 workstreams.

EDUCATION

Bachelor of Economics and Finance · RMIT University

Oct 2020 - Oct 2024

Coursework: Corporate Finance; Forecasting and Quantitative Analysis; Business Statistics

SKILLS

Finance

Payment Operations · Cash Reconciliation · Financial Modeling · Cash-flow Forecasting · Budgeting · Cost and Pricing Analysis · Management Reporting · Accounting Support · KYC and Transaction Verification

Tools

Microsoft Excel · Power Query · VBA · KNIME · SAP · NetSuite · CRM Systems · Opera · FIAT

Operations

Process Improvement · Project Coordination · Supplier Management · Contract Administration · Stakeholder Coordination · Operational Reporting

CERTIFICATIONS

Data Science Foundations: Fundamentals · Making the Business Case · Planning a Project · Business Problem Solving · Data Literacy · Quantitative Methods

LANGUAGES

Vietnamese (Native) · English (Limited Working Proficiency)