



Hristina Spasova

Profile

Self motivated person who is eager to constantly learn, improve and share professional experience. Skilled in financial analytics, credit and risk management, dunning and collection. Solid reader of business operations. Problem solver, dedicated mentor and innovation fan.

Get in touch!

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Sofia, Bulgaria

Work Experience

CO-founder and Managing Partner

Kabernikum Ltd | Oct 2024 - Present

- Consultancy services focused on information and communication technologies, data centers and digital infrastructure.

Managing Partner and Member Board of Directors

Innovative Energy Solutions JSC | July 2024 - Present

- Investments, development and implementation of renewable energy tech solutions.

Sabbatical

July 2023 - June 2024

- Identify potential customer retail markets for the portfolio brands of La Digue - Waxxme, Dipme, Pawme, Chillama;
- Discover the benefits and challenges of starting offline penetration for a successful time-tested online business;
- Elaborate the synergy between online&offline aiming to develop successfully working Retail Network and online POS map;
- Act as a **brand ambassador** by detecting additional sales channels;
- Consult on business expansion opportunities locally and internationally;
- Support business development and expansion, sales growth, building strategic partnerships, increase profitability;
- Analyse, prepare and present data to evaluate opportunities, potential partners/markets, make proposals on establishing strong collaboration;
- Successfully graduate Digital Marketing studies at SoftUni;
- German Language Certification on A2 and B1 levels.

Chief Financial Officer

La Digue AD | March 2022 - June 2023

- Manage the overall financial position of the company;
- Analyse company's strengths/weaknesses and propose corrective actions;
- Establish the 4 P's in business continuity plan - risks and potential business impact, planning an effective response, roles and responsibilities, communication, testing and training;
- Collaborate with the peers on budgeting and financial planning;
- Track company financials and profit/loss reporting;
- Identify process gaps and make proposals on their solutions;
- Supervise the process of creating financial records;
- Examine potential financial risks and gains for business initiatives;
- Report on company financials and commentate on variances;
- Cooperate on building the pricing and marketing strategy;
- Actively collaborate with Marketing and IT on campaigns, promotions, customer messages, business solutions and optimisations;
- Widen knowledge on digital marketing, metrics and campaigns.



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Credit Risk and Control Supervisor

EKO Bulgaria EAD | July 2020 - March 2022

- Coordinate the preparation of proposals for new/update/revision of customer credit and submission to management for approval;
- Collaborate with Commercial Departments to ensure timely and effective collections while minimizing credit risk, handling the company's whole customer portfolio
- Execute credit agency reports and financials to evaluate and recommend approval or denial of credit to potential new customers;
- Run the monthly and annual credit control management reports;
- Prepare the estimation of the annual bad debt provision for review by the CFO;
- Conduct Monthly Account Audits;
- Manage and complete Credit Insurance Policies and external partners contracts renewal processes;
- Lead the successful setup and execution of cross-functional and highly complex SAP development projects as well as major transformation programs with senior management attention in scope, time and quality;
- Continuously strive for excellence by identifying and implementing innovative improvement ideas - operational improvements as well as digitalization opportunities.

Internal Dunning Controller

Telenor Bulgaria | Jan 2015 - Jul 2020

- Drive collection department's pilot projects - coordinate implementation activities, monitor progress to plan, identify gaps/areas for improvement/determine potential solutions;
- Act as the process expert for development and continuous improvement in the systems and process areas;
- Challenge existing processes, provide innovative solutions improving customer experience;
- Supervise, perform fraud investigations and report handsets leasing process to business customers with the objective of ensuring prompt payment and mitigating credit risk exposure
- Prepare analysis and take decisions affecting credit status of all business and residential customers
- Analyse and control data to evaluate opportunities, potential issues, fraud patterns (related to payment behaviour)

Credit Control Specialist - Corporate Account

Cosmo Bulgaria Mobile | Jan 2011 - Jan 2015

- Prepare specific reports and statements regarding business customers' debts needed for achieving revenue targets;
- Business customers' activity evaluation and monitoring;
- Mentor and coach new and existing credit control specialists and commercial teams;
- Test and deploy improvement on existing and new functionalities;
- Interact, adjust and implement cross-functional credit control procedures

Business Assistant

Cosmo Bulgaria Mobile | Jun 2010 - Jan 2011

- Full administrative and travel support to the CFO and Finance Directors
- Manage and optimize calendar, schedule appointments, adjust regular meetings;
- Keep and update minutes of meetings and report status of strategic initiatives;
- Support team projects;
- Plan and run internal and external events and meetings;
- Optimize calendar, adjust regular meetings, free up time for strategic initiatives
- Coordinate procedures throughout Finance Division



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Personal Interests

- Sports, Dancing, Travelling
- Foreign languages
- Architecture and Design
- Marketing
- Project Management
- Clean driving licence

Skills

- Exceptional communication and mediating skills
- Fast learner, eager to innovate and achieve goals
- Experienced in working in multinational, business environment
- Ability to work under pressure, take ad-hoc decisions and actions, meet tight deadlines
- Passionate, highly motivated and responsible professional, able to establish trust and confidence in dynamic environment
- Excellent organizational and problem-solving skills
- Exclusive knowledge of MS Office (Excel, Power Point, Word, Outlook), Access, Power Point, basic in SQL, Power BI
- SAP development projects

Assistant Import Manager & Designer

Euro House LTD | Oct 2003 - Jun 2010

- Arrange the import process and all related activities;
- Seek, contact and negotiate terms and conditions with multinational suppliers (Italy, Spain, Turkey and Japan);
- Organize the smooth documentary flow - import invoices, custom's papers, price lists and presentations;
- Responsible for the business correspondence;
- Understand and tend the needs of key customers;
- Plan, arrange and participate in trade exhibition held 2 times per year;
- Design 3D projects and prepare conceptual action plan for residential customers and construction companies.

Academic History

Academy of Economic SA D.A. Cenov

Master in Finance 2007 - 2009 | International Business and Management

- Financial Management, Marketing Management, Business Communications

Academy of Economic SA D.A. Cenov

Professional Qualification 2005 - 2007 | Customs officer and broker

- Currency and customs control and operations

Academy of Economic SA D.A. Cenov

Bachelor in Finance 2003 - 2007 | International Economic Relations

- Micro- and Macroeconomics, Statistics, Finance, Marketing, Planning

Specializations

E-Mail Marketing

Softuni Digital

Content Marketing

Softuni Digital

Facebook Marketing

Softuni Digital

SEO

Softuni Digital

Google Analytics

Softuni Digital

E-Commerce

Softuni Digital

Advancing Negotiation Skills

Scotwork

Languages Spoken

English:

Excellent
Business English Higher C1

German:

B1

French:

Basic