

PHILIP FERNANDEZ

Finance Leader, Tax, Reporting, Treasury, Automation & AI Transformation

EXECUTIVE PROFILE

Finance operator who builds the systems finance runs on. I combine accounting, UK and international tax and financial control with hands-on engineering — automation, data and AI — to turn manual, error-prone finance processes into controlled, auditable, near real-time systems.

I specialise in turning complex, manual and fragmented finance operations and data into controlled, auditable and scalable reporting and decision systems. Combines technical accounting and tax judgement with hands-on systems delivery across ERP, SQL, Excel/VBA, Access, Power BI/Tableau, Power Automate, Copilot Studio, Python and AI workflows.

Can go from writing SQL for a report to delivering ad hoc analysis for an urgent tender to reviewing a contract to advising on the best way to configure our ERP for a new requirement to reviewing an invoice for correct VAT treatment to responding to audit points all in the same day

I start with the problem, not the tool, and end every analysis with a directed action.

SELECTED ACHIEVEMENTS

- Advised C-suite stakeholders on risks, accounting and tax issues arising from strategic initiatives, creating safer and more practical alternatives.
- Influenced senior management thinking on balance sheet presentation, reporting structure and financial ratios for lenders, investors, vendors and tender processes.
- Automated Four Agency finance reporting and controls across management accounts, income reviews, billing, WIP/COSA, accruals, prepayments, intercompany recharges, payment runs, PO checks and supplier statement reconciliation.
- Owned ERP configuration, vendor relationship, updates, testing, back-end extracts, approval layers, bespoke views and data/ledger structures for restructuring and strategic reporting.
- Cut NBAD group month-end corporate and regulatory reporting from two weeks to two hours by building an integrated reporting database drawing from multiple source systems.
- Reduced new-entity ERP migration from two weeks to under one day through a validated, cross-checked, user-friendly transfer process.
- Saved over £100k per year by configuring regulatory reporting software (Lombard Risk) in-house, and contributed a recurring six-figure annual P&L uplift by finding low-risk uses for large idle cash balances.
- Delivered substantial corporation-tax savings by applying the CIR group-ratio election, preparing anti-hybrid calculations and taking a UK group out of the charge to tax.
- Cut a Basel II capital calculation from four hours to under ten minutes with bespoke Excel VBA across credit, counterparty and market risk — built to a five-week deadline.

CORE SKILLS

C-suite advisory & commercial judgement: Advising senior management on strategic initiatives, balance sheet presentation, tender ratios, risk trade-offs, practical alternatives and directed actions.

Strategic reporting & decision support : Board reporting, KPI design, scenario-based reporting, commercial insight, tender support, ratio analysis, trend identification and making financial issues visible early.

Risk management & governance: Due diligence, credit insurance, liquidity risk, customer/supplier watchlists, approval layers, audit trails, data governance and controlled process design.

Transformation, systems & data: ERP configuration, ERP back-end reporting, SQL Server, T-SQL, Excel, Access, VBA, Power Query, Power Pivot, data validation and control layers, Sharepoint and Teams

Financial control, tax & treasury: Management accounts, statutory/group reporting, balance sheet control, audit support, corporation tax, VAT, WHT, transfer pricing, CFC, CIR, cashflow and FX risk.

AI & Agentic: Claude & OpenAI (API, Agents SDK), Copilot / Copilot Studio, LangGraph, AutoGen, CrewAI, MCP (client & server build), A2A, RAG pipelines (Pinecone), n8n (incl. ElevenLabs front end), Cursor / Claude Code / Codex / Emergent

Data & BI: Power BI – M, DAX, translytical flows, TMDL, semantic modelling, Tableau; Power Query / Power Pivot; MS Fabric

Engineering & Cloud: Python (numpy, pandas, BeautifulSoup, requests, matplotlib, scikit-learn), FastAPI, C#, ASP MVC (EF, Razor), Azure, AWS, GitHub

Data Platforms: SQL Server / T-SQL, Databricks, Snowflake, BigQuery, Postgres, Dataverse

Accounting & Tax: FRS 102, Companies Act / UK GAAP, consolidation; Corporation Tax, CIR (group ratio, anti-hybrid), CFC, transfer pricing (CUP), VAT (place of supply, use & enjoyment), withholding tax / DTTs, BEPS

CAREER HISTORY

Four Agency Worldwide - Data Analyst / Finance Data, Systems & Automation Focus | 2020-2025

Global media agency. Sole owner of finance systems, automation, BI, tax and risk processes.

- Owned the ERP end to end - sole contact for configuration and vendor, with schema-level diagnosis (identifying not just the fault but its root cause), all back-end extracts, embedded data controls and approval layers, plus negotiating enhanced access for all staff at lower overall cost.
- Replaced manual finance with all-encompassing business software in Excel and Access: full management accounts, automated integrity checks, and a credit-control / cash-forecasting platform that flagged operational risk and fed a daily board cash email - used across the whole finance function.
- Built Tableau BI across timesheets, debtors, media profitability and FX/terms-mismatch risk, plus the board pack - letting users explore drivers and act on them.
- Redesigned core processes (supplier/expense payment, customer onboarding with modern-slavery/ESG capture, problem-account handling) - transformation, not automation of bad processes - cutting complaints and reaching the fastest-ever input-to-payment cycle.
- Led tax and compliance: correct VAT on complex services (incl. charity digital advertising and overseas use-and-enjoyment rules), withholding-tax/treaty compliance, error correction and HMRC reporting, transfer-pricing and CFC documentation, and a multinational netting agreement to strengthen balance-sheet ratios for tenders.
- Built Copilot agents (statutory info, ERP FAQ/codes, FRS 102, sector VAT) and SharePoint/Teams workflows for credit notes, month-end checklists and legal-recovery tracking - visible, managed and auditable.
- Ran due diligence and a credit-risk watch-list, served data/tender requests inside 24 hours, and assessed tax/accounting risk on C-suite initiatives with safer practical alternatives.

Reason for leaving

Outgrew the role. The business scaled down compared to its size pre Covid and the role became more limited and reduced as a result, especially with staff changes in Finance

Opportunities for development, especially in AI, were not available for the scale of my ambition or ability.

Awaiting surgery

Mott MacDonald - Systems Accountant | 2019

Global engineering and development consultancy. ERP implementation and reconciliation.

- Cut new-entity ERP migration from two weeks to under one day via a validated, cross-checked transfer process (GL, cashbooks, tax codes, mileage).
- Built an intercompany reconciliation engine matching 27,000+ postings in under 30 seconds, with manual match/unmatch, revaluation to consolidated base, and Outlook routing of reconciling items.
- Automated management-to-financial-accounts reconciliation and led functional testing across desktop, web and mobile deliveries of the new ERP.

Reason for leaving

Fixed contract for specific deliverables

All deliverables met

Stemcor - Financial Accountant | 2017-2019

International steel-trading group. Multi-entity month-end, consolidation, tax and treasury.

- Ran month-end close and year-end statements for six companies (incl. head-office treasury entity) and the consolidation submission, simplifying the process to a T+1 reporting basis.
- Reviewed and corrected tax computations for thirteen companies, delivered substantial savings via the CIR group ratio, prepared anti-hybrid calculations, took the UK group out of charge, and ran CFC analysis and transfer pricing (incl. intercompany loan CUP pricing).
- Created and automated a consolidated 13-week group cashflow forecast with cash-metric dashboard, daily free-cash reporting to senior management, and a borrowing-base funding calculation.
- Supported corporate restructuring (eliminating redundant holding companies with all tax/regulatory issues) and resolved FRS 102 disclosure across standalone and group accounts.

Reason for leaving

Needed a more challenging role

Skills moved away from pure accounting and tax to systems, automation, business process development and more business focus

National Bank of Abu Dhabi - Senior Accountant / Projects | 2010-2015

UK branch of international bank. Financial, regulatory and risk reporting; systems projects.

- Built integrated daily and month-end reporting databases spanning financial, middle-office, risk and compliance - cutting head-office month-end reporting from two weeks to two hours.
- Configured Lombard Risk regulatory software in-house, saving over £100k per year, and delivered GABRIEL/OSCA regulatory reporting, stress testing and scenario analysis.
- Critical role in Intellect/Murex implementation and static-data migration; built credit-review, covenant, trade-finance, transfer-pricing and treasury monitoring systems; handled WHT and international tax-treaty interpretation (s17, CATA).

Reason for leaving

Merger with Emirates Bank

Newly implemented ERP was hosted in UAE

Most of the reporting was moved locally to the UAE

Only very limited reporting requirements in the UK as it was a branch and not a subsidiary

EARLIER CAREER

- **Bank Leumi - Basel II Accountant / Process Developer (2007-2008):** built the bank's Basel II capital model to a five-week deadline; VBA automation cut the run from four hours to under ten minutes and liquidity-ratio calculation from two hours to under five minutes.
- **State Street Bank - Fund Accountant / Pricing (2003-2005):** project accountant on fund take-on/conversion (unit trusts/OEICs); reviewed and signed off NAVs; resolved parallel-pricing differences; direct client contact (Schroders, Investec, JPM Chase, Citibank, RBS NatWest).
- **Credit Suisse First Boston - Project Accountant (2002):** led the emerging-markets element of a global product-control systems project, reconciling trading systems to the global database with PMO-standard change documentation.
- **KPMG Audit Plc - Assistant Manager, Audit (1999-2001):** risk-based statutory and regulatory audits of financial institutions; manager responsibilities on high-profile assignments; structured-credit-derivatives consolidation assessment. Clients incl. Deutsche Bank, HSBC, Sumitomo Trust.
- **MacIntyre Hudson - Junior Manager (1996-1999):** planned, controlled and reviewed audit assignments; built an Excel KPI/forecasting package (P&L, balance sheet, cashflow) for clients.

CAREER BREAKS

I have not always moved directly from one role to another.

In software there is a concept of CI/CD which means continuous integration, continuous delivery. My own acronym is CL/CI/CD continuous learning, continuous improvement, continuous development.

The most expensive person in your organization is the person who doesn't change or improve.

This is especially the case in Finance where accounting, reporting, tax, technology is constantly changing, and that's before you even consider the international aspects.

I have often taken time between roles to develop new skills. Most recently delving very deeply into this new world of AI, not only attending courses or covering superficial topic but real development and delivery. My projects section has a small sample of this and there will be more to follow.

There have also been times I have gone on adventures around the world, whether that is being eaten by leeches in Borneo, climbing volcanoes in Sicily, taking a walk up Mount Kilimanjaro or questioning all of my life's decisions in the Himalayas whilst watching the sun rise from behind Mount Ama Dablam. I have enjoyed the journeys, the food, the people, the colours the smells and the bumpy roads. Using a squat toilet on an overnight train through India is something you remember for a very long time. The world is an amazing, extraordinary place.

In 2026 I also had to spend some time recovering from surgery. Life happens. Thankfully as I go to the gym daily my ability to recover and my recovery were much easier than otherwise.

QUALIFICATIONS & EDUCATION

- **ICAEW exams** - all first-time passes (1999); National Prizewinner, Order of Merit (Intermediate Stage).
- **Securities Institute Diploma** (Financial Derivatives, Investment Analysis), 2001; Investment Management Certificate & Investment Advice Certificate, 2000.
- **BA (Hons) Mathematics & German with Contemporary Studies, 2:2** - Oxford Brookes University, 1991-1995.