**Mariia Kosmina**

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**EDUCATION**

**Herriot-Watt University, United Kingdom**  *November 2016*

*MSc in Finance and Management. Cumulative grade: 64%*

The degree provides deep understanding of competitive strategies and key success factors of highly performing companies as well as techniques for analyzing company’s competitiveness, financial stability and accordance to the main principles of corporate governance. It also delivers comprehensive knowledge regarding contemporary issues in corporate finance and emerging financial markets, develops strong analytical skills in financial research and raises overall global financial and business awareness.

**Saint-Petersburg State University, Graduate School of Management, Russia** *July 2014*

*BSc in Financial Management. Cumulative grade: 65%*

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| **Areas:** | **Knowledge and skills:** |
| *Economics* | Micro-; Macro - and Global |
| *Accounting and Financial Analysis* | International (IFRS) and Russian accounting standards; financial analysis; managerial accounting; internal and external auditing; taxation |
| *Finance* | Financial institutes and markets; bank management; corporate finance and derivatives |
| *Financial mathematics* | Theory of probability and statistics; econometrics and financial modeling |
| *Logistics* | Operations management; supply chain management |
| *Others* | Marketing communications; HR-management; IT-technologies in management |

Relevant undergraduate research projects

*Business plan (2012):* team project aimed to deliver comprehensive business plan for a car rental company. It included market observation, marketing-mix, organizational, manufacturing, investment, financial and risk estimation plans. My role was to deliver a financial plan: model future cash flows and estimate the possible risk inherited to those flows. I found this project very useful as it was a great opportunity to implement all skills from different business disciplines using real market data. Moreover, it was my best experience of team working and responsibility distribution. Besides that, I was responsible for time scheduling, communication and interaction. I believe that I played a significant role in delivering project on time and mitigating all conflict situations arising within the team.

*Goodwill analysis of the world’s largest pharmaceutical companies (2013):* I suggested an approach for goodwill value estimation of these companies based on prediction of discounted payouts to shareholders and investigated into the correlation between various financial factors and these values of companies’ goodwill finding the most influential ones.

*The influence of non-financial factors on the credit risk level (2014):* Applying the deep financial analysis, I proved that underestimation of non-financial factors influencing the credit risk level of banks’ borrowers leads to inaccurate prediction of their financial capability and, as a result, creates losses for the banks.

*The effect of sovereign credit rating announcements on Russian stock market (2016):* I analyzed the Russian stock market reaction on sovereign rating announcement, revealed the distinctive patterns of this reaction and explained the magnitude of abnormal market returns caused by these announcements.

**RELEVANT WORKING EXPERIENCE**

**March 2014 – May 2014:** **Internship. PJSC Baltic Financial Agency, Saint-Petersburg, Russia.**

My aims were to deliberately investigate the bank’s methodology regarding the estimation of a credit risk level of corporate borrowers; identify the possible reasons of the model’s inaccuracy using E-views and Microsoft Office and make recommendations for possible model’s improvements.

**July 2013 –August 2013:** **Internship.** **Societe Generale Group, PJSC Rosbank central office, Saint-Petersburg, Russia.**

My duties comprised of working with large corporate clients, assisting in identification of borrowers with uncollectable debts and referring them to the bank’s legal department.

**July 2012 – August 2012: Internship.** **JSC Unicredit Bank. Personal and corporate banking departments. Saint-Petersburg, Russia.**

The role included assisting in processing clients’ personal data, observation and analyzing clients’ payment graphs using Microsoft Excel and computing charges for outstanding debts.

**KEY SKILLS:**

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| *Languages:* | Russian*Native* | English*Advanced superior (C2)* | French*Basic* |
| *System experience*:  | Stata; E-views (statistical data analysis software); Microsoft Word, Excel, PowerPoint, ERP systems. |
| *Others:* | Mathematical and statistical analysis for data processing; financial research and financial analysis; scientific literature analysis and research conducting. |

**EXTRA-CURRICULAR EXPERIENCE**

1999-2010: music school; professional piano player.

2010-2012: leader of a school music band: song composition, vocal, piano and guitar.