

Tomás Roura Zabala

Barcelona, Spain · Open to relocation
+34 672 749 259 | rourazabalatomas@gmail.com
LinkedIn: Tomás Roura Zabala

SUMMARY

International Business graduate (HZ University of Applied Sciences, Netherlands) with two finance internships in healthcare factoring and accounting. At Zintra Capital, handled due diligence and monitoring on a €50–60M active invoice portfolio (€200–250M purchased per year) and automated reporting in Excel/Power BI, cutting daily processing time by ~60%. Hands-on with Sage 200 and reconciliations. Studied in the Netherlands and Chile; Spanish and Catalan native, English C1. Looking for a graduate role in Audit, Advisory or Finance; available immediately.

EDUCATION

- HZ University of Applied Sciences – BBA in International Business**
Vlissingen, Netherlands
Sep 2022 – Jul 2026
- Graduation project (Zintra Capital):** root-cause analysis of reactive invoice-portfolio monitoring (COSO internal-control framework, BPM process mapping, interviews); delivered an Operations Manual adopted by the company.
 - Relevant coursework:** Financial and Management Accounting, Corporate Finance, Data Analytics; working-capital business simulation (finance department).
- Universidad Mayor – Exchange semester (minor)**
Santiago, Chile
Feb 2025 – Jul 2025
- Semester abroad in Latin America; completed a Power BI course (data modelling and dashboards).

PROFESSIONAL EXPERIENCE

- Zintra Capital** (healthcare invoice factoring)
Operations & Due Diligence Intern
Barcelona, Spain
Mar 2026 – Aug 2026
- Key achievement:** automated daily and weekly portfolio reporting in Excel/Power BI: daily processing from ~2.5 h to under 1 h (-60%) and weekly reporting from 3–5 h to under 2 h, saving ~7–10 h per week.
 - Ran pre-purchase due diligence on invoices owed by regional health services, hospital groups and insurers, checking each invoice's status (approved, rejected, paid) on debtor portals; €200–250M purchased per year.
 - Monitored the €50–60M active portfolio (10,000+ invoices, 8–10 clients) after purchase, flagging invoices rejected post-purchase and reconciling collections against bank statements.
 - Built KPI dashboards that gave management a clear view of unpaid invoices, which previously could not be identified reliably.
 - Wrote the team's Operations Manual (due diligence, bank reconciliation, monthly portfolio control) and a debtor manual mapping the statuses of 30+ debtor portals to 7 internal codes.
- Winche Redes Comerciales**
Administration & Accounting Intern
Barcelona, Spain
Sep 2024 – Feb 2025
- Kept the books for cash advances to 400–700 field staff (meals, fuel, travel): recorded top-ups, tracked spending, resolved differences and confirmed closing balances at month-end.
 - Reconciled costs of a seasonal 500–800-vehicle fleet (~€150–240K per month) in Sage 200, posting AP/AR entries and consolidating 1,500+ entries into Excel reports for management.
 - Flagged anomalies in fuel-card and fleet-cost data, speeding up the monthly variance review.

ADDITIONAL EXPERIENCE

- Sneaker Care Co. – Chief Financial Officer (university student company)**
Vlissingen, Netherlands, Jan 2024 – Jul 2024
- Built and maintained a linked balance sheet, P&L and cash-flow model in Excel for a 7-person company (€350 starting capital); managed the budget and tracked actuals against plan.
 - Set up the bank-to-ledger reconciliation and prepared tax documentation; the company generated ~€1,500 in revenue in 3 months.
- Fletcher Hotels – Waiter (part-time, while studying)**
Vlissingen, Netherlands, Feb 2023 – Aug 2024
- Served guests in a busy hotel restaurant alongside my studies; coordinated the floor team during peak service when needed.

SKILLS & CERTIFICATES

Languages	Spanish (native), Catalan (native), English (C1 – Cambridge Advanced)
Finance & Accounting	Bank and ledger reconciliations, AP/AR, month-end checks, invoice due diligence, Sage 200 (entries, cost centres, Excel imports), IFRS / Spanish GAAP basics
Data & Reporting	Excel (PivotTables, XLOOKUP, financial models), Power BI (Power Query, DAX, KPI dashboards)
Methods	Process mapping (BPM), COSO internal-control framework, root-cause analysis
Certificates	Cambridge C1 Advanced (CAE); Power BI course – Universidad Mayor (2025)