



# Maria Liva

Strategic Operations, Financial Management,  
Project Management, Negotiations,  
Business Development, IT Systems, Consulting

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Athens, Greece

## Skills

- Cross-Functional Leadership
- Communication & Negotiation
- Track of Excellence
- Analytical & Critical Thinking
- Problem Solving and Process Optimisation
- Financial Reporting & Analysis
- Project Management

## Education

**PhD Candidate** 2023-Present  
Athens University of Econ. and Business  
Entrepreneurship

**MBA** 9.13/10 Honors 2018-2021  
Athens University of Econ. and Business &  
National Technical University of Athens

**BSc. B. Admin.** Top 10% 2011-2015  
Athens University of Econ. and Business

## Certifications

**Certified Insurance Broker** since 2015  
Bank of Greece

**Q. Research Data Management** Mar-Apr 2025  
Hellenic Academic Libraries Link

**Master your Own Business** Apr-Jun 2025  
Alba Graduate Business Sc. & Mastercard

## Languages

- English, Proficient
- German, Fluent
- Greek, Native

## Achievements

**MENSA GREECE**  
Successful Examination FRT A

## Experience

- **MARE STUDIO** Interior Design Boutique firm, Global hospitality & residential projects 2025 - Present  
**Director** - Strategic management of creative vision and business execution
  - Manage all business operations and internal infrastructure. Design and implementation of the studio's operational frameworks to support a diverse projects' portfolio.
  - Manage and mentor a high-performing team of designers and consultants.
  - Foster a collaborative environment through clear resource allocation, performance tracking and talent development.
  - Negotiate contracts and service agreements. Mitigate risk while ensuring project scopes are clearly defined and commercially viable.
  - Serve as the internal lead for all IT support services and digital infrastructure. Streamline studio operations by deploying integrated solutions and providing hands-on technical leadership.
  - Partner with the Creative Director to translate high-level artistic concepts into executable project roadmaps and lead the feasibility phase of each engagement.
- **A.U.E.B. - N.T.U.A. Athens MBA** 2022 - Present  
**Executive Member of the External Board of Consultants**
- **Insurance Broker Family Office** €300k sales, €10m ins. capital 2024 - Present  
**Director** - Corporate & Private Property, Liability, Life & Health
- **Pescanova Hellas** €65m sales, Nueva Pescanova Group €1b sales 2021 - 2024  
**Financial Management** - Corporate Finance, Treasury Management, Credit Control
  - Monitored, negotiated and adjusted financial debt and expenses to achieve best balance between credit lines/factoring and operational cash flow.
  - Forecasted financial data and coordinated budget to ensure financial strategy and reach quantitative goals.
  - Supervised receivables and payables to optimize working capital.
  - Collaborated with procurement sales & marketing teams on commercial agreements.
  - Created credit control function and processes and maximized the utilisation of credit limits while zeroing default risk with minimum cost.
  - Reviewed outsourced legal affairs and vendors' agreements.
- **PwC Greece** 2021 - 2021  
**Experienced Accounting Associate** - Google, G.E., Latsco, Lime, Concordia Group
  - Applied up-to-date knowledge of tax codes, legislation and tax programs, integrity of general ledger and chart of accounts.
  - Drafted tax calculations and returns on a monthly and yearly basis.
  - Performed quarterly financial reports and reconciliations on US GAAP, IFRS & Greek.
  - Designed and implemented inventory monitoring & reporting system.
  - Trained colleagues and clients in accounting principles and company procedures.
- **Deloitte Greece** 2018-2021  
**Tax Accountant Consultant** - Bank of Greece, OPAP, Pescanova Hellas
  - Audited and evaluated electronic payment licenses' applications for BoG compliance
  - Recorded, classified and summarised financial transactions and events in accordance with accounting principles.
  - Performed bank reconciliations, accounts payable/receivable, invoicing, billing, collections, balance records, vendor payments, profit and loss statements for clients.
  - Managed goods' purchases in compliance with commercial and accounting principles.
- **Avis Budget Greece** 2015-2018  
**Customer Service Executive** - Scored as a top performer within the first year
  - Handled and resolved customer's complaints in collaboration with global customer service departments to provide exceptional after sales support.