

Ricardo Iriondo

Business, Finance & Technology Professional

Kraków, Poland · hire@ricardoiriondo.com · www.ricardoiriondo.com

PROFESSIONAL PROFILE

Business and technology professional with a background spanning corporate finance, international business, entrepreneurship and software development. Began career with Dow, a global U.S. multinational, working in finance roles in France and Germany with European and global responsibilities.

Subsequently founded and operated an e-commerce business in France serving customers across Europe, gaining hands-on experience in business development, product development, technology, digital marketing, operations and financial management. More recently, developed software and digital products using Python, Java, web technologies, APIs, databases, React, Next.js and machine learning.

CORE EXPERTISE

Business & Finance

Financial analysis · Management reporting · Budgeting & forecasting · Cost accounting · Profitability analysis · Product-level P&L · Variance analysis · Decision support · Transfer pricing

Technology & Digital

Software & web applications · Digital products · Business automation · Python · Java · JavaScript · PHP · Django · REST APIs · React · Next.js · PostgreSQL · AI & Machine Learning

Business & Entrepreneurship

Business development · Market analysis · Business planning · E-commerce · Product development · International business · Operations · Supplier management

International

International finance · Cross-border business · European operations · Global stakeholders · Multicultural collaboration

PROFESSIONAL EXPERIENCE

B&N — France

E-commerce / Consumer Products

Founder & Business Manager

France · [2007-]

- Founded and developed an e-commerce business serving customers in France and Spain, taking the business from market analysis and company formation through product development, manufacturing, e-commerce, marketing, finance and operations.
- Developed the business concept, established the French operating company and managed business planning and market development.
- Built and launched the e-commerce website and supporting digital properties, while developing marketing and customer-acquisition activities including Google Ads, SEO and Google Analytics.
- Established production operations including machinery setup, production processes and raw-material sourcing, while managing suppliers and customer service.
- Developed financial reporting and management tools, including ABC cost accounting, product-level P&L, decision-support models, financial statements and VAT reporting.
- Worked across product development, technology, marketing, operations and finance, combining commercial and technical responsibilities.

Dow Chemical Company

U.S. multinational materials science company

International Industrial Senior Finance Analyst

Germany · [2003-2006]

Business units covering France, UK, Italy & Spain

- Managed and supported budgeting for industrial sites across France, UK, Italy and Spain.
- Calculated and controlled standard product costs and analysed standard-versus-actual and budget-versus-actual variances.
- Prepared cost and financial reports for business requirements and participated in Six Sigma improvement projects as a Green Belt.

Intercompany Pricing Group — Global Team Leader

Germany · [2001-2003]

- Established a global Intercompany Transfer Pricing function and developed processes supporting international intercompany product sales.
- Calculated and provided internal product prices for Dow companies worldwide and trained international users on transfer-pricing policies and processes.
- Supported integration of the Union Carbide organisation following its acquisition by Dow and participated in the Dow Chemical Future Leaders programme in Europe.

Intercompany Pricing Group — Europe Team Member

Germany · [2000-2001]

- Ensured application of intercompany pricing policies and calculated transfer prices for product sales between European Dow companies.
- Worked with finance and business stakeholders across the European organisation.

Finance Controller — European Accounting Centre

France · [1998-2000]

- Prepared US GAAP and statutory financial statements for Dow entities in Spain and Portugal and managed monthly closing and reporting activities.
- Reported financial results to the U.S. organisation within a European accounting environment supporting multiple countries.

TECHNOLOGY & DIGITAL PRODUCT EXPERIENCE

Mini-Crossword Digital Product

Designed and developed a complete digital product combining algorithms, software development, content generation and commercialisation.

- Developed Python algorithms for generating and identifying mini-crossword puzzles and built RESTful APIs using Django.
- Designed a PostgreSQL database and developed the web application using React and Next.js.
- Created books from generated puzzle content and explored commercialisation through Amazon KDP.

EDUCATION & PROFESSIONAL DEVELOPMENT

Machine Learning Specialization

DeepLearning.AI — 2024

Dow Chemical Future Leaders Programme

Europe

Six Sigma Green Belt

Dow Chemical Company

Business Administration

University of Alcalá de Henares, Madrid · [1992-1997]

Bachelor's Degree with Honours

TECHNICAL SKILLS

Business & Finance: Excel · Word · PowerPoint · Access · SAP · BusinessObjects

Web & Applications: Django · REST APIs · React · Next.js

Digital & Analytics: AI · Machine Learning · E-commerce · SEO · Google Analytics · Google Ads · Business Automation

Programming: Python · Java · PHP · JavaScript · HTML

Databases: PostgreSQL · MySQL

EDUCATIONAL CONTENT

Created educational content in Spanish focused on Python and AI, building a YouTube channel with approximately **1,500 subscribers**. Teaching technical concepts through practical explanation has further developed expertise in programming, Python and AI.

INTERNATIONAL EXPERIENCE & LANGUAGES

Professional and entrepreneurial experience spanning **France, Germany, Spain, China and Poland**, including work with European and international organisations, multicultural teams and stakeholders from different countries and cultures.

Spanish — Native | **English** — Full professional proficiency | **French** — Full professional proficiency

ADDITIONAL ACTIVITIES

Competitive football — Real Madrid (Junior), Athletic Club de Bilbao, Barakaldo, Erandio, Alcalá de Henares and Romo.