

Ryan Morin, CPA, CMA

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Professional Summary

Finance leader and CPA who turns messy data into measurable value. Built the Monte Carlo engine for a \$9B / 250K+ loan portfolio; uncovered a \$6M reporting gap unlocking \$5M; and unified the operating model that supported a \$60M Series C. Drove efficiency at scale—eliminated budget variances, cut cloud unit costs 10% and vendor spend \$600K, reclassified \$7M R&D to CAPEX (+0.3 pp), automated margin reporting (+\$50K MRR), and deployed an LLM (–30% data requests). Prior wins: monetized \$4.8M unused airtime (+11%), quantified \$800K revenue risk, and recommended an \$80M investment (+11% / +\$2.5M).

Professional Experience

Solar Mosaic (Oakland, California)

Senior Manager, Data Analytics and Finance | May 2022 – Present

- Built a Monte Carlo cash-flow valuation model in python that replaced ad-hoc estimates with scenario-driven forecasts for a **\$9B / 250K+ loan** portfolio.
- Identified a **\$6M** reporting gap and led Engineering/Product to correct pipelines and standardize reporting, restoring accuracy and unlocking **\$5M** in corporate cash flow.
- Re-engineered SQL reporting logic to clarify unit economics, eliminating errors and cutting **\$150K** in recurring monthly costs.
- Deployed a finance-focused **LLM** for self-service data retrieval, improving team productivity and reducing inbound data requests by **30%**.
- Built an activity-based headcount planning model, linking operational volume metrics to staffing needs to dynamically flex workforce forecasts as the business changed.

Very Good Security (San Francisco, California)

Manager, Financial Planning and Analysis | Mar 2020 – Apr 2022

- Built live Tableau KPI dashboards for department variance-to-plan; **eliminated negative variances to \$0**.
- Built AWS SQL based customer-level margin analytics with live reporting for Customer Success; **improved MRR by \$50K**.

- Renegotiated cloud contract; **cut unit costs by 10%** (from **\$2.00** to **\$1.80** per unit).
- Unified KPIs, driver trees, and scenarios into a single operating model; **validated scalability and supported a \$60M Series C**.
- Supervised 4-person accounting team.

Finastra (San Francisco, California)

Consultant | Mar 2018 – Feb 2020

- Consolidated vendor contracts and renegotiated terms across a **\$50M OPEX** base; eliminated duplicative spend and delivered **\$600K annual savings** with no headcount impact.
- Corrected labor capitalization by reclassifying **\$7M** in R&D from OPEX to CAPEX; improved profitability by **0.3%**.
- Built Azure SQL based **product x department** profitability reporting; clarified cost ownership and informed capital allocation.
- Developed long-term financial plans, budgets, and forecasted future performance based on data analysis.

Bag Borrow or Steal (Seattle, Washington)

Controller | Jul 2015 – Nov 2017

- Faced rising OPEX; migrated to new accounting & payroll systems & right-sized OPEX, reducing costs 6% of revenue (\$340K).
- Inventory reporting & control broken; worked with the warehouse to establish consistent inventory management procedures, improving investor confidence and reducing time-to-close by 1 week.
- Enhanced collections (50% recovery lift) and optimized marketing spend (+8% profitability).
- Oversee the accounting department, ensuring accuracy in financial statements, managed state and federal tax filings and developed long-term budgeting and cash flow forecasting.
- Supervised 2-person accounting team.

Seattle Mariners (Seattle, Washington)

Senior Financial Analyst | Jun 2013 – Jul 2015

- Uncovered **\$4.8M** in unused airtime and monetized it, generating new operating income (**+11% uplift**) and improving returns on the media rights contract.
- Built a Python **Monte Carlo revenue-risk model** quantifying **\$800K** variance exposure, strengthening investor confidence with risk-adjusted forecasts.
- Recommended an **\$80M** investment projected to increase cash flow by **11% (+\$2.5M)**.
- Created an ROI-based content spend prioritization method, reducing **COGS by \$250K** and enhancing shareholder value.

- Developed long-term financial plans, budgeting, and forecasting future liquidity needs based on data analysis.

Equitable Bank (Toronto, Ontario)

Senior Financial Analyst | Jun 2011 – Dec 2012

- Improve the efficiency of Management—Automated CFO reporting via VBA, improving efficiency 3%.
- Reduce Operational Risk—Built NPV “what-if” sensitivity models to guide strategy, improving management’s confidence in forecasts.
- Worked with the Director of FP&A to develop long-term financial plans, budgeting, forecasting future asset performance based on data analysis.

Xceed Mortgage Corporation (Toronto, Ontario)

Financial Analyst | Sep 2009 – Jun 2011

- Limited visibility into cost drivers—Developed product pricing model for \$400M investment trust.
- Reduce cash burn rate—Recommended \$4M reduction in deposit balances, saving \$200K annually.

Education & Certifications

- CPA, CMA – CPA Ontario (2011)
- CFA Program – Passed Level II (CFA Institute)
- UC Berkeley – Data Analytics Bootcamp (2022)
- BA, Liberal Arts – University of Toronto

Technical Skills

Data tools: Basic, VBA, Python, SQL, Snowflake, AWS, GitHub, R, Alteryx, Tableau, HTML, DBT, Airflow

ERP & Systems: Oracle Financials, SAP, NetSuite, Workday, Hyperion, TM1, QuickBooks, MS Dynamics, Anaplan