

**EDUCATION**

08/2023 – 02/2025 Lisbon, PRT	Nova School of Business and Economics M. Sc. in Finance (Grade: 16/20, German equivalent: 1.7) – <i>Area of Expertise: Sustainability</i> <i>Master thesis: Climate Action and Cost of Equity in European Companies</i>
03/2019 – 07/2023 Konstanz, GER	HTWG Konstanz – University of Applied Sciences B.A. in Business Administration (Grade: 1.4)
09/2021 – 01/2022 Hong Kong SAR	Hong Kong Baptist University Exchange semester

PROFESSIONAL EXPERIENCE

07/2026 – present Lisbon, PRT/remote	Joshua Elm – Startup Finance Freelancer Startup Finance for early-stage founder-led teams, focused on forecasts, cash runway, funding need, use of funds, financing logic and investor / bank / grant materials
02/2026 – present Lisbon, PRT	HomePresence Founder – <i>Property Monitoring & Home Services</i> Built and launched HomePresence as a local property-monitoring and absence-care service for international homeowners in Lisbon/Cascais, including positioning, pricing, website, legal setup and acquisition materials
09/2025 – 12/2025 Lisbon, PRT	Indie Campers Central Services, UNIPESSOAL LDA Corporate Finance Analyst – <i>Debt & Investors Team</i> - Developed consolidated and entity-level profit-and-loss and balance sheet models for pre-audit 2024 and interim Q3 2025 reporting across 22 countries, translating complex financial data into bank- and investor-ready disclosure materials. - Worked on the 2026 debt financing process in the double-digit million range, including cash-flow forecasts, debt structure analysis, financing materials and bank-facing documentation for international banking and leasing partners.
08/2022 – 10/2022 Frankfurt a.M., GER	DWS Group GmbH & Co. KGaA Xtrackers Intern – <i>Client Coverage Division Passive Sales</i> - Researched and prepared thematic investment analyses and presentations for internal and external use, including client pitches, roadshows, webinars and workshops for institutional and professional investor audiences - Conducted competitor and switch-case analyses, internal flow calculations and ESG-related market in-/outflow assessments to support product positioning across passive investment products
03/2021 – 08/2021 Stuttgart, GER	LBBW Asset Management mbH Intern – <i>Portfolio Management Equity Research</i> - Conducted fundamental equity research and developed cross-sector investment cases, including a detailed Carbon Capture Utilisation & Storage analysis with policy assessment, expert meetings and stock recommendations - Performed ESG analyses of multinational companies using UN PRI, UN Global Compact, DCGK, ISS ESG and broker research; prepared weekly ESG reports and supported proxy voting processes, including voting guidelines and follow-up reviews
10/2019 – 03/2020 Reichenau, GER	Startup „Lilianfeld“ Student Trainee – <i>Marketing, Sales & Finance</i>

ADDITIONAL EXPERIENCE

09/2023 – 10/2024 Lisbon, PRT	NOVAFRICA Student Club Member – <i>Pizza & Topic Team</i> Organized events, led discussions, and presented topics on business and economic development in Africa
07/2023 – 08/2024 Konstanz / Lisbon,	Investment Group Konstanz e.V. Board Member – <i>External Affairs; later Advisory Board Member</i> - Coordinated partner acquisitions, secured financial resources, and sourced engaging companies for the 'Insight Finance' lecture and networking series, available to the public and all 400 Investment Group members - Advised the new board on strategic direction, partnerships and organizational leadership for the 400-member student club
07/2023 – 08/2023 Singen, GER	Flexflow Part Time Worker – <i>Youth Refugee Home</i> Tutored German to unaccompanied minor refugees; supported intake processes and hospital visits as part of on-call duties
10/2020 – 03/2021 Konstanz, GER	HTWG Konstanz – University of Applied Sciences Tutor – Module “Investment & Financing” Led weekly sessions for a class of 30-50 students, focusing on the practical applications of “Investment & Financing” theories

SKILLS & INTERESTS

LANGUAGES	German Native	English Fluent (C1) – spoken & written	French Basic proficiency (B1)		
IT-SKILLS	Microsoft Office Expert	Stata Advanced	Bloomberg Intermediate	Python Intermediate	AI Tools Daily
INTERESTS	- Sustainability: academic focus, extensive reading, and engagement in the Novafrica Student Club - Travelling & Living: Explored 4 continents and 17 countries; lived in 3 countries across 2 continents, all within the last 5 years - Sports: Former volleyball club competitor, now playing for fun, passionate about ski & snowboarding, and an aspiring surfer				