

# Candice Bacha

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**Address:** Zone Verte A (102-106) – Naccache – Metn – Lebanon  
**Date of Birth:** 5 Novembre 1993

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## STATEMENT

I am a passionate, ambitious and result oriented person who is looking for a new challenge. I have completed a Bachelor in Business Administration and Management at Saint Joseph University in Beirut followed by a Master in Finance at Grenoble Graduate School of Business in France.

Further to my academic background, I have undertaken a number of internships and work experience within leading organizations in both Lebanon and France such as PwC and Jones Lang LaSalle.

My current employment at PwC as Regional Expenses Associate helped me in getting more exposure to day to day accounting activities, and in increasing my ability to cope with tight deadlines. In addition to that, my current role involves a lot of coordination and communication tasks which I believe are being keys in continuously building my interpersonal and managerial skills.

I am now looking to apply the knowledge and skills that I have acquired in a new role that would allow me to further develop my competencies in the field through new challenges. I am highly motivated, hungry to learn and keen to contribute to the team with a positive energy and willingness to go the extra mile to achieve the team common goals.

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## EDUCATIONAL BACKGROUND

2020	<b>CFA Level 1 Candidate</b>
2015 - 2017	<b>Grenoble Graduate School of Business, Grenoble, France</b> Master of Science in Finance Thesis: "Do the evaluation methods participate in the creation of a property bubble?"
2013 - 2015	<b>Saint-Joseph University (USJ), Beirut, Lebanon</b> Bachelor of Business Administration and Management
2013	<b>College des Soeurs des Saints-Cœurs - Sioufi, Beirut, Lebanon</b> French Baccalaureate   Specialty in Life Sciences

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## PROFESSIONAL EXPERIENCE

**Sept2017- Present    PriceWaterhouse Coopers – PwC, Lebanon**  
Accountant Associate

My role In the expenses department at PwC, involves the receipt and the payment of all the Middle East expense reports.

- Collection of all the staff expense reports from all the Middle East countries
- Review the details of an expense report based on the provided receipts, to ensure the accuracy and the compliancy with PwC's Policy.
- Ensure that the received expense report has been properly approved by the authorizing employee.
- Deduction of the non-compliant expenses through entries.
- Payment run of the expenses on SunSystems software.
- Preparation of Line of Service (LoS) reports for communication
- Communicating the discrepancies to staff/client and responding to queries.

**Sept 16 – Feb 2017    Jones Lang LaSalle, France**

Internship (6 months) in the Property Valuation Department – Expertise immobilière

My role consists in assisting in the evaluation of commercial assets such as shopping centers/malls, office areas, commercial and residential resorts and buildings.

- Area inspection / site visit, prepare call and landscaping reports
- Industry and market research
- Town planning and surveying to conduct a benchmark analysis and comparison
- Deliver asset valuation report

**Jun 14 – Aug 14    IBL Bank, Lebanon**

Internship (2 months) within the Corporate and Risk Departments

My stay at IBL Bank gave me an overview on credit processes and risk assessment. I contributed in building credit proposals leading to setting proper recommendations to credit committee.

- Review existing and new credit applications to optimize credit worthiness and maximize risk return
- Review feasibility studies submitted by clients for project financing
- Audit of credit proposals from a risk perspective (financial assessment - debt v/s collaterals)
- Credit inspection and verification to determine error sources and inefficiencies

**Jun 13 – Jul 13    IBL Bank, Lebanon**

Internship (1 month): Teller and Customer Service Officer – CSO

- Teller    I have assisted in the bank daily operational and transactional activities
- CSO    Originated new customer accounts and assisted in approvals of personal loans

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**LANGUAGES & COMPUTER SKILLS**

- Fluent in English | French | Arabic
- Proficient in Microsoft Office tools including Word, Excel and PowerPoint
- Computer Software: IPower, SunSystems, Vision, Access

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**ACTIVITIES**

- Former team member of Gharzouzi's Ballet Dance Academy
- Sports: Member of The Skiing Society Endurance, Running, Swimming, Ballet Dancing, Ping pong
- Other: Music (playing Piano) and reading

References are available upon request