

Saad Koumaa

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WORK EXPERIENCE

Since Oct 2023	BEARINGPOINT – BANKING & INSURANCE – STRATEGY CONSULTING	Paris, France
	<ul style="list-style-type: none">• Navigating the core challenges of regulatory and digital transformation in the insurance and banking sectors. Enhancing operational efficiency and ensuring regulatory compliance.• Developing new offers and drafting sales proposals• Managing the knowledge management tool within the team	
2022 – 2023	CRÉDIT AGRICOLE CIB – Coverage Analyst – Large French Corporates & Family Holdings	Paris, France
	<ul style="list-style-type: none">• Assisting the Senior Banker in managing internal aspects of existing client relationships and participating to the development of new relationships• Coordinating with product teams (M&A, ECM, DCM, Project Finance...) to identify and execute transactions for clients globally across in-scope products• Understanding customers' strategy and financial situation to anticipate their needs & understand the challenges and specificities of their business sectors• Carrying out global and sectoral studies on portfolio customers: gathering and analyzing information (reference documents, broker notes...), preparing and presenting summary documents• Providing management with performance indicators (by business line, geographical area, sector...)	
2021 – 2022	ATTIJARIWafa BANK CIB – Investment Banking Analyst – Large European Corporates	Paris, France
	<ul style="list-style-type: none">• Coordinating with the Banker all customer activities with the bank and follow up on transactions• Covering +10 key corporate clients in various sectors: media, Telecom, Tech, Oil, food industry...• Effectively coordinating the bank's subsidiaries in 15 Sub-Saharan African countries, facilitating communication and cross-cultural partnership• Preparing credit memos, commercial presentations, briefing notes and meeting minutes	
June – Aug 2021	AWB EUROPE – Summer Analyst	Paris, France
	<ul style="list-style-type: none">• Performing KYC checks in accordance with AML policies and Wolfsberg's due diligence• Participating in the reinforcement of internal compliance rules and KYC	
June – Aug 2018	MOOV AFRICA – Mobile Money / Mobile Banking Analyst	Libreville, Gabon
	<ul style="list-style-type: none">• Studying Mobile Money / Mobile Banking services in Gabon, enabling financial transactions and payments to be made via a cell phone• Collaborating with service providers to improve the quality and coverage of Mobile Money	

EDUCATION

2022 – 2023	GRENOBLE ECOLE DE MANAGEMENT (GEM)	Paris, France
	MSc in Finance (Ranked 19th worldwide by The Financial Times) <ul style="list-style-type: none">• Corporate Finance & Investment Decisions, M&A & Company Valuation, Private Equity, Accounting & Financial Statements Analysis, Quantitative Methods for Finance	
2020 – 2023	Master's degree in management, Grande Ecole Program	Grenoble, France
	<ul style="list-style-type: none">• Managerial Accounting, Finance, Audit, Data Analysis, Software Skills & Basics Modeling, Introduction to Law, Fundamentals of Marketing, Negotiation & Sales Techniques	
2018 – 2020	SKEMA BUSINESS SCHOOL	Nice, France
	ESDHEM Program : Bachelor's degree in Economics & management	
2017 – 2018	PREPARATORY CLASSES LYCÉE DESCARTES	Rabat, Maroc
	Preparatory classes for the competitive entrance for major French Business School	
2017	BACCALAUREATE in Science Lycée Blaise Pascal	Libreville, Gabon
	Baccalaureate in science (specialty Mathematics) with 1st class honours.	

SKILLS

Languages :	English Fluent (990/990 TOEIC)	Computer skills :	Office suite : Excel (Tosa Certification : Advanced)
	French Bilingual		PowerPoint, Word – Proficient
	Arabic Mother tongue		Adobe Suite: Photoshop, Lightroom – Proficient
	Spanish B1 Level		

HOBBIES

Activities :	Football	Playing since the age of 8, participation in national competitions, participation in the university championship and the French Cup (All French business schools)
	Traveling	Frequent traveller (visited +10 countries)