

EUNICE YAA CUDJOE

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PROFESSIONAL PROFILE

An ambitious finance professional with strong academic credentials and demonstrated finance, compliance, and audit experience in diverse firms. I am a Doctoral student in Management Science seeking to leverage my corporate experience to advance the existing body of knowledge in my field.

EDUCATION

UNIVERSITÉ JEAN MOULIN LYON 3

IAE Lyon School of Management

PhD in Management Science (Behavioral Finance and Financial Audit)

Lyon, France

Sept. 2022 – 2025

UNIVERSITÉ CLERMONT AUVERGNE

IAE Clermont Auvergne-School of Management

Master's in International Audit, Economics and Finance

Specification: MSc. Finance, **Final Grade: 16.19/20.0, Très bien**

Clermont-Ferrand, France

Sept. 2019 – Dec. 2020

UNIVERSITÉ CLERMONT AUVERGNE

Centre d'Etudes et de Recherches sur le Développement International-CERDI

Master's in International Audit, Economics and Finance

Specification: MSc. Development Economics, **Final Grade: 16.19/20.0, Très bien**

Clermont-Ferrand, France

Sept. 2019 – Dec. 2020

UNIVERSITY OF CAPE COAST

Bachelor of Commerce

Specification: Accounting and Finance, **Final Grade: 3.8/4.0, First class**

Cape Coast, Ghana

Sept. 2013 – May 2017

ADDITIONAL TRAINING

STANFORD UNIVERSITY - Code in Place (Python Programming)

April – May 2020

- Completed a 5-week introductory online Python programming course based on material from the first half of Stanford's introductory programming course, CS106A.
- Offered by Stanford during the COVID-19 pandemic, with 10,000 global students and 900 volunteer teachers participating from around the world.
- Successfully completed and submitted all assignments, sections and final project.
- Created a Word Guess Game as my final project. Available at [this link](#)

PROFESSIONAL QUALIFICATIONS

- Associate Member, The Institute of Chartered Accountants Ghana (ICAG)
- Bloomberg Essentials, Corporate Finance Institute

PUBLICATIONS

- Taylor, D., Awuye, I.S. & **Cudjoe, E.Y.** (2022) Covid-19 pandemic, a catalyst for aggressive earnings management by banks? *Journal of Accounting and Public Policy*. Rank: ABS 3 Available at <https://doi.org/10.1016/j.jaccpubpol.2022.107032>
- Taylor, D., Sarpong, B. & **Cudjoe, E.** Cost-efficiency and bank profitability during health crisis. *Applied Economics Letters*. Rank: ABS 1 Available at <https://doi.org/10.1080/13504851.2022.2146644>

- Awuye, I.S., Taylor, D. & Cudjoe, E. Covid-19 induced economic uncertainty and earnings nexus
To be submitted
- Cudjoe, E. Y. (2020, May 28). Regulatory compliance amid rising FinTechs in Ghana.
Business & Financial Times (B&FT). p. 17. Available at [this link](#)
- Cudjoe, E. Y. & Taylor, D. (2020, April 27). Beyond regulatory compliance: The business case.
Business & Financial Times (B&FT). p. 32. Available at [this link](#)

PROFESSIONAL EXPERIENCE

KYC Analyst Intern– Deutsche Bank

Luxembourg

Jan. 2020 – Jul. 2020

- Identified and verified client profiles for New Client Adoption (NCA) in accordance with laws.
- Identified and verified all intermediary beneficial owners (IBOs) and ultimate beneficial owners (UBOs) of clients and performed name list screening for all relevant related parties.
- Conducted risk metric checks on high-risk countries, industries, and PEP individuals.
- Investigated and evaluated documents provided by relationship managers.
- Supported relationship managers with regards to KYC requirements and interaction with clients.
- Collected, analyzed, annotated, and documented all required customer data and documents.

Audit Associate- NJD Konsulting

Accra, Ghana

Jan. 2019 - Jul. 2019

- Developed a complete set of IFRS financial statements for clients to aid in performance analysis.
- Examined statutory deductions of clients to ensure compliance with laws and regulations.
- Reviewed payment vouchers and financial documents of clients to ensure accuracy.
- Verified fixed assets to be certain of their existence.
- Developed management letters to ensure clients received timely feedback on their performance.
- Effectively documented and completed all engagements on time.

Audit Assistant - Ghana Audit Service

Takoradi, Ghana

Sept. 2017 – Aug. 2018

- Validated the usage of fuel purchased by Government Institutions.
- Assessed the validity of store documents through vouching.
- Validated the movement of store items to detect discrepancies.
- Conducted stock count of all inventories.
- Examined payment vouchers of Government Institutions to ascertain their completeness.
- Raised queries on audit engagements and issued audit observations on matters identified.

Audit Trainee - Ghana Audit Service

Takoradi, Ghana

Jun. 2016 – Jul. 2016

- Recomputed expenditure and revenue margins of District Assemblies.
- Reviewed the allocations to funds held by District Assemblies.
- Verified amounts in draft reports and financial statements of some Government Institutions.
- Aided in the preparation of audit reports of some Government Institutions.

AWARDS

- Doctoral Scholarship - Université Jean Moulin Lyon 3 (Project ANR REMOTAUDIT), (2022-2025)
- Institute of Chartered Accountants Ghana (ICAG) Scholarship (2017)
- Dean of School of Business Award, University of Cape Coast (2016)

- Institute of Chartered Accountants Ghana (ICAG), Best Female Accounting Student (2016)
- Dean of School of Business Award, University of Cape-Coast (2015)
- Dean of School of Business Award, University of Cape Coast (2014)

LEADERSHIP ROLES

- Deputy Secretary of Pentecost Students and Associates- University of Cape Coast (PENSA-UCC), 2015/2016 academic year.
- Member of the Planning Committee and the Organizing Committee of the University of Cape Coast Association of Business Students (UCCABS), 2015/2016 academic year.
- Member of the Finance Committee of Pentecost Students and Associates- University of Cape Coast (PENSA-UCC), 2014/2015 academic year.

PERSONAL COMPETENCIES

- Passionate about professional development
- Articulate and versatile with good communication and interpersonal skills
- Strong team-working skills
- Highly analytical with strong research skills
- Adapts easily to changes and well in a multi-cultural setting
- Comfortable working within a time frame
- Ready to learn and a fast learner.

SOFTWARE SKILLS

- Comfortable use of Microsoft Office Suite
- Knowledge of the use of Stata
- Knowledge of the use of Python programming

LANGUAGES

- English: Native
- French: Intermediate

HOBBIES

- Listening to music
- Watching football
- Singing

REFEREES

Available on request.