

Emmanuel Charhon

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Education

EDHEC Business School – Nice, France
MSc in Corporate Finance & Banking

September 2024 – May 2025

Courses: Advanced Corporate Finance, Corporate & Treasury Risk Management, M&A, Venture Capital, Private Equity, Investment Banking, Financial Modelling, Corporate Law, Sustainable Finance, Regulation and Ethics in Finance, etc.

Professional Experience

PwC – Neuilly-sur-Seine, France
Permanent – Associate Auditor, Continuum Program

September 2025 - Present

Two-year rotational program combining financial audit and IT systems audit for major clients in Industry and Services.

- Performed financial and IT audits for major clients, ensuring compliance with IFRS, SOX, PCAOB, Basel III, and AML/CFT standards.
- Tested and analysed key business cycles (revenue, purchases, payroll, fixed assets), identifying risks and improvement opportunities.
- Assessed the reliability of financial and non-financial reporting, including ESG and sustainability metrics.
- Developed audit strategies covering financial, operational, IT, and regulatory risks, with actionable recommendations.
- Reviewed IT controls (ITGCs, ITACs, ITDs) to ensure system security, data integrity, and GDPR compliance.
- Leveraged analytics tools (Excel, ACL, Power BI) to detect anomalies and enhance audit efficiency.
- Prepared clear, actionable reports for senior management, supporting risk management and regulatory compliance.
- Advised on business and IT transformation projects, optimizing governance and processes.

Compagnie des Alpes – Paris, France
Internship – Financial Planning and Analysis (FP&A), Group Level

January - June 2024

European leader in leisure, operating the largest ski resorts in the French Alps as well as distinctive leisure parks across Europe.

- Monitored the Group's financial performance during closings and budget exercises, including medium-term planning.
- Built automated Excel reporting tools and performed variance analysis on consolidated accounts (P&L, cash flow, balance sheet).
- Prepared and presented financial reports, dashboards, and KPIs to senior management and stakeholders.
- Identified acquisition opportunities and conducted valuation analyses (DCF, comparable company multiples, precedent transactions).
- Developed financial models for asset performance, applying statistical and predictive analysis.
- Contributed to an ERP/EPM transformation project for the integration and centralization of financial systems.
- Reviewed and provided recommendations on bank memoranda related to a bond issuance project.
- Collaborated with accounting, IT, and business teams to optimize reporting processes and improve data reliability.

Crédit Agricole (Corporate Business Center) – Cannes, France
Internship – Corporate Banker

March - August 2023

- Monitored a portfolio of over 300 companies across diverse sectors, supporting three senior managers.
- Analysed client strategies, financial reports, and risk management frameworks for companies with up to €1 billion in annual revenue.
- Conducted market research, competitive analysis, and business model assessments.
- Contributed to legal, financial, fiscal, and technical due diligence for credit decisions.
- Performed financial modelling to assess profitability (NPV, IRR, ROI, ROE) and creditworthiness (debts ratios).
- Evaluated ESG criteria as part of credit assessments.
- Prepared documentation and presentations for credit committee reviews.
- Developed credit proposals (project financing, credit lines, leasing); contributed to structured finance deals (syndicated loans, LBOs).
- Participated in meetings with company executives and CFOs, supporting negotiations for favourable credit terms.

Languages and IT Skills

Languages: English (fluent), French (native), Spanish (intermediate).

IT skills: Pack Office (Mastering Excel including VBA), Python, SAP, Data Snipper, Power BI, Bloomberg.

Additional Experience and Achievements

Soft skills: Strong analytical mindset combined with adaptability, teamwork, and clear communication skills to deliver results in dynamic and high-pressure environments.

Association: Participated in the creation of the Sports Office at EDHEC BS Nice as Chief Marketing Officer (CMO).

Certificates: Bloomberg Market Concept (BMC), CFA (in process), TOEIC.

Sports: Football (regional level), Beach volleyball (EDHEC BS 2021 champion), Ski.

Hobbies: Finance, Geopolitics, Cooking, Travel.