

TAEF Fellows Program

Application for CFE's Offer (MICROFINANCE - Tunis)

(Rawia Chaouali)

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## General Information

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<b>Name:</b> Chaouali	<b>Surname:</b> Rawia
<b>Gender:</b> Female	<b>Marital Status:</b> Single
<b>Birth Date:</b> 20/08/1996	<b>Home Address:</b> App 9, Rachidya 2, El Mourouj 3
<b>Email Address:</b> chawalir@yahoo.fr	<b>Phone Number:</b> +21624314583
<b>Emergency Contact:</b> Moufida Arif/ +21622791335/Mother	<b>University:</b> Tunis Business School
<b>Expected Degree:</b> Bachelor of Science in Business Administration	<b>Graduation Year:</b> 2020
<b>Languages Known and Proficiency:</b> Native fluency in Tunisian Arab Dialect. Working knowledge in French and Standard Modern Arabic and Fluency in English.	<b>Major:</b> Finance and International Political Economy
<b>How did you hear about the program?</b> Former TAEF follow	<b>Type of Internship:</b> Any time of the year internship Preference: Spring semester 2020, from February until May.

### **Are you involved in community work? Provide details**

Since I started college in September 2015, I have served in multiple volunteering positions with different organizations. First, university clubs, such as Act to Impact in which I helped organize and manage an event for kids in the neighborhood surrounding Tunis Business School to get glasses and get their eyes checked by doctors. Then I joined Enactus, as a member of the project management department. The project we worked on was to market the traditional art craft done by people with disabilities at UTAIM (Union Tunisienne d'Aide. aux Insuffisants Mentaux). Third, during my exchange year in the United States, I volunteered in The Local Cup which is an innovative community-run start-up coffee shop located in the Near Northwest Neighborhood of South Bend. I volunteered taking care of and entertain the kids of the neighborhood on weekends. Fourth and most importantly, I worked as a project manager for 6 months with the Women Entrepreneurship Institute – L'Ellethom, in Tunisia. The WEI offers business workshops to women in rural and underprivileged areas of the country to be able to start their businesses and gain financial independence. In addition to my position as a project manager, I also worked as a trainer focused on SWOT and BMC analysis and delivered workshops in different areas of the country including Kairouan, Jendouba and El Kef.

### **Where do you see yourself in 3-5 years? Describe please**

According to my current plans, in three years I will be a holder of a master's in economics after completing a one-year master's program and have two years' experience in either a nongovernmental organization (national or international) that focuses on economic development of especially underprivileged communities or a financial institution that serves the same purpose. After gaining the experience needed and giving back to my community, I am considering applying for a Ph.D. program in economic development and policymaking which might take up to four years after which I will join one of the international organizations or financial institutions again but as a senior economist with the possibility of teaching as a professor in college.

## **Fellow program details**

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### **Why did you choose CFE company? What did you consider in setting your priorities?**

I chose CFE for three main reasons. First, it is directly related to my field of study: business administration with a concentration in finance and international political economy. Thus, working with CFE will contribute greatly to my professional and personal development. It will help me put theory into practice and better understand the field of finance, risk management, and economic development. Second, CFE's mission and vision are in line with my principals. In my short- and long-term career goals, I want to be part of an institution that directly contributes to the economic development of Tunisia and/or the community. Supporting small businesses flourish is a number one priority for the Tunisian economy to prosper and being part of such a process is one-step towards achieving my long-term goals. The third reason is my growing interest in microfinance institutions and their contributions to the economy of developing countries. This interest started when I for the first time attended a conference by Mohammed Yunus in which he explained the key role that microfinance institutions play in decreasing poverty, helping families get over poverty traps and lift the entire community to a better future. In short, I am interested in this opportunity because it is in line with my studies, professional and career goals and especially my values.

### **What do you think your added value would be as an intern in the chosen company?**

Working alongside with potential entrepreneurs as an intern in the United States and as a project manager and a trainer in Tunisia, I am aware of the barriers and challenges young business leaders face when opening a startup. Thus, I will bring new insights to CEF, a new perspective and help serve the entrepreneurs better. Second, my hard-working nature will help optimize the time allocated to tasks that I will be part of. Third, my diverse background that encompasses business development, project management, finance, and economics will help look at the task or challenge in hand from more than one dimension and thus find a better more effective solution.

### **What are your strengths?**

The major strengths that I developed are: working within a team, being a quick learner, critical thinking and creative reasoning and most importantly the ability to adapt to change. Throughout my academic curriculum, internships, extracurricular activities, models simulations and competitions in Tunisia and abroad I developed the ability to work within different teams with people from diverse backgrounds, nationalities, beliefs, and opinions. Within all the teams that I have worked with, I contributed greatly to the teamwork and put all my efforts to be an effective and efficient member. Second, I can learn quickly but also do not hesitate to ask for help and guidance. Moreover, College and internships gave me the skill and ability to research and practice and be solution oriented until the task is perfectly done. Besides, my academic background, models, and simulations (United nations and World trade organization) taught me to think critically and outside the box especially when drafting a policy or when measuring the impact of an already existing policy. Thus, I am trained to take into consideration all involved parties and try to find middle ground solutions. Besides, having the opportunity to study abroad for an entire academic year helped me learn how to adapt easily to change on a personal and a professional level. Since we are living in a constantly changing environment, I consider this skill to be one of the most valuable. Thus, I never hesitate to push myself out of my comfort zone to face new challenges, learn and grow.

# RAWIA CHAOUALI

Cell: 24314583

[chawalir@yahoo.fr](mailto:chawalir@yahoo.fr)

<https://www.linkedin.com/in/rawia-chaouali>

## EDUCATION

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### Tunis Business School

Tunis, Tunisia

Expected June 2020

Bachelor of Science in Business Administration, Major in Finance, Minor in International Political Economy

### Saint Mary's College

Exchange Student, Major: Business Administration

Notre Dame, IN

August 2017- May 2018

- Junior Status

## EXPERIENCE

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### Research Assistant to Dr. Leila Baghdadi, World Trade Organization Chair Holder, Tunis Business School

Tunis, Tunisia

October 2018- January 2019

### Women's Entrepreneurship Institute (L'Ellethom)

Tunis, Tunisia

June 2018-Present

#### Project Manager

- Planning and managing events
- Identifying the tasks that should be accomplished by each member
- Allocating the resources needed for the tasks to be accomplished
- Writing and applying for grants

### Women's Entrepreneurship Initiative

Indiana, The United States

January – May 2018

#### Intern

- Assisted the Executive Director in organizing the annual engaging women conference
- Assisted in fundraising and in allocating potential sponsors for the conference
- Conducted phone surveys to track the success of the SPARK entrepreneurship training program

### ATIJIARY Bank

Tunis, Tunisia

#### Intern

June 2017

- Performed the check remittance and clearing operation
- Processed new ATM cards for customers,
- Contacted customers when checkbooks and ATM cards were ready for pickup

### 4C (Centre de Carrière et de Certification des Compétences)

Tunis, Tunisia

#### TBS Ambassador

January 2016-June 2017

- Attended networking events and invited entrepreneurs, business professionals, and coaches to assist with workshops at TBS
- Participated in organizing the TBS Job Fair in 2017

### Tunis Business School Business Incubator

Tunis, Tunisia

#### Organizing Team

January 2016-June 2017

- Conducted research on activities and services a business incubator should provide
- Scheduled meetings, wrote notes and meeting reports

### Banque Internationale Arabe de Tunisie (BIAT Headquarters)

Tunis, Tunisia

August 2016

*Intern, External Commerce Department*

- Learned the process by which a letter of credit is examined, approved, or rejected
- Verified whether the presented folders were complete as well as classified and organized folders

**ENACTUS TBS**

*Member, Project Management Department*

Tunis, Tunisia  
*October 2015- June 2016*

- Developed ideas as well as conducted research on centers for people with developmental delays
- Developed each projects' SWOT, BMC (Business Model Canvas), and PESTELs (analyzes a business from a Political, Economic, Social, Technological, Environmental and Legal perspective)
- Attended conferences and workshops on business-related topics

**SKILLS**

**Technical:**

- MTA certification in Database Administration Fundamentals
- Basic knowledge of Stata, C++, Pascal, and HTML languages

**Language:**

- Native fluency in Tunisian and Arabic
- Proficiency in English and French

**CERTIFICATIONS AND AWARDS**

- Recipient of Thomas Jefferson Scholarship from the U.S. Department of State
- Won Third Place in the International Trade Centre's Student Video Pitch Contest for Gender Equality on behalf of The Women Entrepreneurship Institute – L'Ellethom.
- Certification FinLabs.
- Certification FX/MM workshop /Bourse Game held by FOREX Club Tunisia.

Chaouali Rawia

Cité El Mourouj, Ben Arous, 2074

24314583

chawalir@yahoo.fr

23/12/19

Centre financier aux Entrepreneurs

33, Rue d'Italie 1000 Tunis, Tunisie

71258256

[info@cfe.com.tn](mailto:info@cfe.com.tn)

Dear CEF team,

I am writing this letter to apply for a four months internship during the spring semester 2020 in your department of finance and risk management. I am currently a senior student at Tunis business school with a major in finance and international political economy. Following my internships in the banking sector, working with different NGOs and assisting with research, I am seeking to enrich my experience through working with microfinance institutions as I believe it combines different experiences both professional and academic that I have been exposed to. I was thrilled to learn that CEF is currently seeking interns in this position and would be honored to be considered for the internship.

This internship will allow me the opportunity to put theory into practice and apply what I learned in finance courses in college in a professional real-life setting. As we studied different finance courses, most notably, management of financial institutions and portfolio risk management, I believe I have the toolkit and ready to apply my skills in professional life. I also worked as a research assistant to professor Leila Baghdadi and took classes in econometrics, statistics and trained to use STATA and prepared to apply these toolkits in the research and development of new risk management strategies within CEF. Besides, this opportunity will build on my previous experiences with business development and support. I had the opportunity to work with an incubator for entrepreneurs both abroad and in Tunisia, the women entrepreneurship initiative and L'Eellethom respectively. I have been able to learn about the challenges and the barriers that business starters in Tunisia face, mainly financial difficulties, and I would be honored to be part of an institution that helps lift these barriers and support businesses grow and flourish. From a microfinance institution's perspective, the question is always how to manage and minimize the risk while optimizing and meeting the responsibility of the institution. Thus, learning and contributing to the decision-making process of microloans allocation at CEF would add great value to my professional development. I also believe that my background and previous experience will add a new perspective to the CEF team that I am going to work hard to contribute to its operations.

I also find it extremely important to implement entrepreneurial thinking in our community to help boost the whole Tunisian economy and it would be a pleasure to be part of an institution that works on that.

The enclosed resume will clearly show my qualifications and abilities.

Thank you,

Sincerely,

Rawia Chawali

Degree: Bachelor of Business Administration  
**Student Academic Transcript**

First Name: Rawja

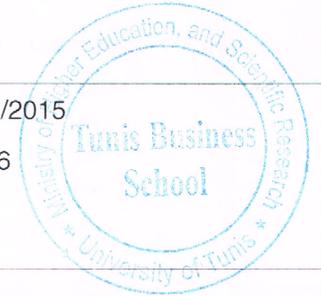
Date of Entrance: 09/09/2015

Last Name: Chaouali

Date of Birth: 20/08/1996

C.I.N: 07982098

Nationality: Tunisian



**Semester: Fall, 2015/2016**

1

Group	Course Code	Course Title	Credits	Letter Grade	Earned Credit
F.G4	CS 100	Computer Science I	3	B	3
F.G4	BCOR 110	Mathematics for Business	3	A	3
F.G4	NBC 101	Debating Skills	1	B+	1
F.G4	BCOR 100	TBS Organization Seminar	0	P	0
F.G4	NBC 100	Intensive General English	3	A-	3
F.G4	NBC 110	French I	1	D+	1
Registered Credits:		11	Earned Credits:		11
			Semester GPA:		3,336
Total Cumulative Registered Credits:		11	Total Cumulative Earned Credits:		11
			Cumulative GPA:		3,336

**Semester: Spring, 2015/2016**

2

Group	Course Code	Course Title	Credits	Letter Grade	Earned Credit
Fr.G4	CS 120	New Computer Science 2	3	A	3
Fr.G4	BCOR 130	Financial Accounting	3	A	3
Fr.G4	BCOR 150	Probability & Statistics for Business I	3	A-	3
Fr.G4	NBC 120	English Communication Skills	2	B+	2
Fr.G4	BCOR 140	Introduction to Microeconomics	3	B-	3
Fr.G4	NBC 130	French 2	1	A	1
Fr.G4	BCOR 120	Principals of Management	3	B+	3
Registered Credits:		18	Earned Credits:		18
			Semester GPA:		3,538
Total Cumulative Registered Credits:		29	Total Cumulative Earned Credits:		29
			Cumulative GPA:		3,462

**Semester: Fall, 2016/2017**

3

Group	Course Code	Course Title	Credits	Letter Grade	Earned Credit
So.G4	BCOR 250	Probability and Statistics for Business II	3	A	3
So.G4	NBC 200	Business English	2	B+	2
So.G4	BCOR 225	Managerial Accounting	3	A	3
So.G4	BCOR 270	Business Law	3	A-	3
So.G4	CS 200	Information System Analysis and Design	3	C+	3
So.G4	BCOR 240	Introduction to Macroeconomics	3	C-	3
Registered Credits:		17	Earned Credits:		17
			Semester GPA:		3,158
Total Cumulative Registered Credits:		46	Total Cumulative Earned Credits:		46
			Cumulative GPA:		3,349

**Semester: spring, 2016/2017**

4

Group	Course Code	Course Title	Credits	Letter Grade	Earned Credit
So.S2.G4	BCOR 230	Linear Programming	3	B	3
So.S2.G4	BCOR 200	Introduction to Management of Information Systems	3	B	3

So.S2.G4	BCOR 210	Fundamentals of Marketing	3	A-	3
So.S2.G4	NBC 210	Technical Writing	2	A	2
So.S2.G4	BCOR 260	Principles of Finance	3	B	3
So.S2.G4	CS 220	Web Development	3	C+	3

Registered Credits:	17	Earned Credits:	17	Semester GPA:	3,117
Total Cumulative Registered Credits:	63	Total Cumulative Earned Credits:	63	Cumulative GPA:	3,287

**Semester: Fall, 2018/2019**

5

Group	Course Code	Course Title	Credits	Letter Grade	Earned Credit
Ju.S1.FIN1	FIN 300	Corporate Finance	3	D+	3
Ju.S1.FIN2	FIN 350	Financial Markets	3	B+	3
Ju.S1.BA1	BA 305	Production and Operations Management	3	B-	3
Ju.S1.MRK4	IPE 300	International Trade Theory	3	B-	3
Ju.S1.BA2	BA 350	Econometrics	3	A	3
Ju.S1.MRK4	IPE 325	International Relation	3	A	3

Registered Credits:	18	Earned Credits:	18	Semester GPA:	3
Total Cumulative Registered Credits:	81	Total Cumulative Earned Credits:	81	Cumulative GPA:	3,223

**Semester: Spring, 2018/2019**

6

Group	Course Code	Course Title	Credits	Letter Grade	Earned Credit
Ju.S2.FIN1	FIN 310	Macro-Finance	3	A-	3
Ju.S2.BA1	NBC 300	Reporting Skills	1	B	1
Ju.S2.BA1	IPE 305	Business Economics	3	A	3
Ju.S2.FIN4	FIN 320	Management of Financial Institutions	3	A-	3
Ju.S2.FIN1	FIN 330	Derivative Securities	3	B	3
Ju.S2.FIN4	IPE 320	International Macroeconomics	3	A	3

Registered Credits:	16	Earned Credits:	16	Semester GPA:	3,637
Total Cumulative Registered Credits:	97	Total Cumulative Earned Credits:	97	Cumulative GPA:	3,291

TRANSCRIPT TOTALS	
	Earned
Total Institution:	97
Total Transfer:	0
OverAll:	97



Date: 31/07/2019

Tunis Business School  
General Secretary  
**Bechir BELAÏBA**

# Saint Mary's College

## NOTRE DAME · INDIANA

*The Nation's Premier Catholic Women's College*

Student ID: 980439691

Date of Birth: 20-AUG

Record of: Rawia Chaouali  
 5, Street Moncef Bey Guesmi  
 PO Box N 342 Bousalem  
 Jendouba, 8170  
 Tunisia

Issued To: Colleen Cook  
 1275 K Street, NW, Suite 600  
 Washington, DC 20005-4006

Course Level: Undergraduate

CURRENT PROGRAM:  
 Non-degree seeking  
 Major : Undeclared

SUBJ NO.	C	COURSE TITLE	CRSD	GRD	PTS R
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INSTITUTION CREDIT:

Fail 2017					
ECON 351	M	Intermediate Macroeconomics	3.00	A	12.00
ECON 370	M	Tps in Economics: Game Theory	3.00	A	12.00
EDUC 100	M	Strategies for Acad Success	2.00	A	8.00
ICS 201	M	Intro to InterCultural Studies	3.00	A-	11.01
POSC 290	M	Model UN	1.00	S	0.00
THTR 375	M	Rehearsal and Performance	1.00	A	4.00
		Hrs: 13.00 GPA-Hrs: 12.00 QPts: 47.01 GPA: 3.91			

Honor's List  
 Good Standing

Spring 2018					
BUAD 370	M	Topics:Idrshp Team&Change Mgt	3.00	A-	11.01
ECON 354	M	Economic Development	3.00	A	12.00
ECON 495	M	Senior Economics Seminar	3.00	A	12.00
ENLT 109W	M	Languages and Literature	4.00	A-	14.68
ENWR 000	M	Writing Proficiency Completed	0.00	S	0.00
		Hrs: 13.00 GPA-Hrs: 13.00 QPts: 49.69 GPA: 3.82			

Honor's List  
 Good Standing

***** TRANSCRIPT TOTALS *****					
TOTAL INSTITUTION		Earned Hrs	GPA Hrs	Points	GPA
		26.00	25.00	96.70	3.86

TOTAL TRANSFER 0.00 0.00 0.00 0.00

OVERALL 26.00 25.00 96.70 3.86  
 \*\*\*\*\* END OF TRANSCRIPT \*\*\*\*\*

An official transcript is printed on security paper and does not require a raised seal



Todd Norris  
 Registrar



الجمهورية التونسية  
بطاقة التعريف الوطنية



07982098



اللقب **شوالي**  
الاسم **راوية**

**بنت الحسين بن الزين**  
تاريخ الولادة **20 اوت 1996**

مكانها **بوسالم**

اسم ولقب الأم مفيدة عريف

المهنة طالبة

العنوان نهج سوسة حي 07 نوفمبر

بوسالم جندوبية

تونس في 02 فيفري 2016

GS

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