

## **ABRIDGED CURRICULUM VITAE:**

### **Career Objective:**

To establish myself within a dynamic environment where my expertise in Business Leadership and Management can be utilized.

### **Education:**

- B Com (Accounting) University of Zululand (1986);
- UED (University Educational Diploma) – University of Zululand (1986);
- CAIB (SA) – Institute of Bankers South Africa (1990);
- MBL (Master of Business Administration and Leadership) – Unisa Graduate School of Business Leadership (2002).

### **Professional Experience:**

- Council member - University of KwaZulu Natal: 01 July 2012 – 30 June 2016
- Member of Senior Appointments Committee – University of KwaZulu Natal
- Council Member – Durban Chamber of Commerce and Industry – May 2014
- 27 years Banking experience in Retail; Commercial; Risk Management; Credit, Insolvent Estates and Corporate Banking.
- Knowledge, Understanding skill and competencies in financial services, banking and investments
- Excellent people and interpersonal skills
- Ability to lead, influence, train and motivate
- Creative, team builder and results focused
- Excellent client relation skills with vibrant personality
- High level business negotiation
- Strategic business planning and implementation
- Computer literate
- Assertive, decisive and enterprising
- Engaged commercial and government customers at all levels

**Work Experience:**

Ithala Development finance Corporation Limited - 01 December 2011 to date

Group Chief Executive Officer – Ithala Development finance corporation (IDFC)  
(Schedule 3D) of the Provincial Business Entity in the Public Finance Management Act  
(PFMA)

My responsibility as a Group Chief Executive Officer is to:

- Mobilize financial resources and provide financial and supportive services to persons domiciled, ordinarily resident, or carrying on business within KZN
- Plan, execute, finance and monitor the implementation of development projects and programmes in KZN
- Promote, assist and encourage the development of the Province's human resources and its social, economic, financial and physical infrastructure
- Promote, encourage and facilitate private sector investment in the Province and the participation of private sector and community organizations in development projects and programmes and contributing to economic development generally
- Act as Government's agent for performing development related tasks and responsibilities that the government considers may be more efficiently or effectively performed by a corporate entity

I am currently managing assets of R4, 8bn.

**First National Bank (FNB) - April 2008 to 30 November 2011**

Chief Executive Officer - FNB Public Sector Banking National Government. My mandate was to turn a loss making business to profitability. Lead the National Government team in terms of strategy.

## **November 2005 – April 2008**

I was a Provincial Director in KwaZulu Natal managing Public Sector Business. Successfully implemented the transfer of Ethekewini Metro Municipality from Standard Bank to FNB. Ethekewini Municipality is one of the six Metros in the Country had a budget of R20 billion.

I was Responsible for the total portfolio in the Province, managing Client Portfolio Executives and Relationship Managers and their portfolios in terms of the following:-

- Acquisition and retention strategy
- Client acquisition through sales planning and implementation;
- Profitable client retention (entrenching client loyalty) through strategic portfolio planning and organic growth (cross-sell and up-sell)
- Strategic management of Provincial portfolio, in terms of maintaining and ensuring service levels as well as managing any risk to the Bank in holding the relationships with the clients (Credit, Reputation, Financial, Operational and Legislative).
- Development of the team.
- Provincial profitability
  
- Identifying key clients for retention across the public sector segments in the Province
- Identifying new business opportunities across the public sector segments in Province
- Ensuring that there are coordinated client strategies in place in the province for all key clients that are identified for retention and acquisition
- Lobbying clients in the province at an executive level
- Ensuring that the appropriate relationship and service delivery models are implemented for all clients in the province.
- Influencing the representation strategy in the province (branches, ATMs and mini ATMs)
- Aligning promotional spend to the provincial client retention and acquisition strategies
- Aligning the public relations activities to the provincial client retention and acquisition strategies
- Provincial pricing strategy
- Effective team leadership including playing a coaching and mentoring role within the team

- Developing relationships with product houses, the Commercial Segment and Branch Banking, including the Provincial Executives, and the Chairman in the province
- Keeping abreast of provincial dynamics, activities and developments
- Monitoring competitor activities within the province

Our business was tender driven and we won the following tenders:

- Mpofana Municipality - Retention
- Umlalazi Municipality – Retention.
- Ndwedwe Municipality-Retention
- MIDI – Acquisition amongst others
- **Won Innovation awards for improved efficiencies in 2006**
- **Won the best team of the year award in 2007 in terms of profitability.**
- **I was nominated for the Women Development Programme which was about transformational leadership. It was a 12 months programme which included a visit China.**

#### **FNB February 2004 – November 2005**

**Client Portfolio Executive** in the Public Sector Business and was responsible for the Gauteng and North West Provincial and Local Government Accounts together with National Government Accounts. I was involved in the formation of SMMEs.

Being the CPE I was the first level of entry to the First Rand Group and responsible for:

- Managing the total portfolio from developing, implementing, acquisition and retention strategies.
- Developing and in-depth knowledge of Clients’ business and needs
- Customizing the value offering to the client’s needs
- Developing relationships with key decision makers
- Selling and presenting solutions

I was instrumental in automating Unemployment Insurance Fund (UIF) by offering and implementing the Electronic Fund Transfer Solution Nationwide resulting in improved efficiencies and cost saving for both the UIF and the FNB.

I was also involved with the tender team and we submitted, won and implemented the following tenders:

- Department of Foreign Affairs
- National Home Builders Registration Council (NHBRC)
- National Heritage Council (NHC) and
- Civil Aviation Authority (CAA)

- Independent Communication Association of South Africa (ICASA).

## **Nedbank Limited - January 1994 to February 2004**

### **Division: Special Portfolio/Credit Risk**

#### **Credit Manager**

- Credit Risk Management of high risk accounts and Recovery
- Credit Risk Division Support and Liaison
- Special Portfolio Staff support and development
- Statutory Reporting (AC-133 and DI – 500)
- Management Information Systems
- Internal Reports and meetings
- Ad Hoc Reports and Information.

Special Portfolio is an intensive care unit. All the commercial areas countrywide identify the portfolios that have become irregular and forward those groups to special portfolio. The bank's risks are minimized and at the same time value is added to the client's business after having identified the source of the problem. Looking at the business in a holistic manner by developing an in-depth knowledge of client's activities and work with client closely.

Getting to understand the client by looking amongst other things at Management, business, Financials, working capital management, information systems, needs, challenges, security, contingencies, labour resources and the environment the client operate in.

Restructuring of deals, help client improve financial controls, implement reduction program, improve the bank's security, strategize for each client, site visits and regular meetings with all the stakeholders. Analyze and interpret financial statements. Help the client to improve financial controls. The client is controlled and monitored on a daily basis. Provisions raised where necessary. We presently control a book of R254million.

## **Nedbank Limited - October 2000 to December 2002**

#### **Credit Manager**

**Administration of irregular accounts** from the commercial area offices country-wide. Making arrangements with the debtors to liquidate the debt. Realizing our security to pay off or reduce the debt. Handing over delinquent accounts to attorneys for legal action. Constantly giving instruction to attorneys, authorizing sale of assets,

corresponding with the evaluators to get a fair market value of the assets (movable and immovable)

**Administration of Insolvent Estates (Sequestration and Liquidations)**

Corresponding with Insolvent Practitioners, Lodging claims, Detailed Statements of Accounts and Shortfall calculations. Requesting advance dividends. Raising Provisions for doubtful debts and writing off irrecoverable debts. We controlled a book of R2.1 billion.

**Nedbank Limited - October 1994 to September 1999**

**Credit Manager**

- Managing risk on bank facilities granted to existing commercial clients.
- Granting banking facilities as requested by existing and new clients without sacrificing quality at minimal risk.
- Maintaining existing clients by providing superior service at all times and adding value to my portfolio.
- Analyzing financial statements and review of banking facilities.
- Controlling and managing bad debts by identifying early warning signs based on the conduct of the account.
- Training and development of my subordinates.
- Interviewing and appointing personnel
- Being a team player and supporting other teams.

**Standard Bank of SA Limited - January 1984 to September 1994**

Position: Manager's Clerk

I was selected for a career development program called accelerated training program (Graduate Program) The program covered all the processes in a branch network from waste, investments, home loans foreign exchange ledgers and credit on retail and corporate.