

Curriculum Vitae

Josephine Bloggs

EMPLOYMENT HISTORY

Company: **ABC bank**

ABC bank is a leading South African financial services group, and also a growing international player. The group consists of ABC bank Limited (A Bank; B bank; C Bank, D Bank, E Bank, F Bank), ABC Investment Bank and GEF Bank. It's well established brands offer banking services to their respective markets (retail, corporate, commercial and international) ranging from branch and electronic banking to structured finance and stockbroking. The group operates internationally through outlets in London, Isle of Man, Hong Kong, Singapore, as well as through subsidiaries and associates in sub-Saharan Africa.

ABC bank provides a complete financial service to the personal banking market through its various brands. Through an in-depth understanding of their respective client needs, the brands are ideally positioned to cover the market with each brand focusing on a clearly defined segment. Whereas ABC Bank, DEF Bank, GHI Bank's broader market, ABC bank Investment Bank and GEF Bank concentrate more on niche markets. This approach includes providing the most sophisticated and personalized services to those clients whose financial needs are diverse and more complex, while at the same time finding ways to provide basic and convenient banking the increasingly important emerging markets.

Position: **Business Analyst**

Period: **01 May 1996 to 30 October 1998**

As a business analyst with ABC bank I needed to perform value-adding analysis of production results relating to Strategic Cost Management, Product Costing, Consumer Profitability, Operational Cost Management and Financial and Business Analysis of various areas within the bank.

This entailed forming part of a project team that established a process-centric Activity-Based Management system for business areas across ABC bank.

My role within the project team expected me to specify activity-based costing methods for front-end delivery channels for areas such as Retail Banking, Corporate Banking and Commercial Banking Channels.

I was also assigned to convert the activity based costing methods of the Central Processing Division to accepted methodologies as prescribed by the Process Management Division. This included the identification of service level agreements being in place with various process managers in respect of capacities and time standards, and the collection and analysis of identified cost driver volumes.

I also had to lend support to process managers and projects in achieving their objectives by providing training in the principles of activity based costing, providing consulting services on a continual basis to internal clients and external consulting firms.

This required me to gain an in-depth understanding of the business units' financial statements and ledgers and analyzing those to create meaningful management accounts.

My project involvement included a full activity-based costing exercise for the Electronic Banking Division, which included the modeling of business processes, calculation of time standards, calculation of activity and process costs and delivery of re-engineering proposals.

I was also involved in an activity-based costing study that was carried out on the Retail Banking Branch Network. This study was piloted in four branches and served as a test of the applicability of the process and methodology of activity-based costing for the branch front-end. This required me to perform business modeling and process costing, and recommendations of future rollout of the activity-based costing concept for the whole bank.

My level of IT literacy was of a very high degree, having to design databases to cope with the calculation of Activity-Based Costing models.

Company: 123 Bank Ltd

123 Bank Ltd is South Africa's leading provider of personal banking and financial services. It serves more customers than any other bank in the country. The Group is well established as a financial services group and was formed in 1991. 123 Bank Ltd has an established infrastructure, a complete range of retail and corporate banking, insurance and financial products and services as well as extensive local and international networks. This enables 123 Bank Ltd to interact with their customers through a combination of physical and electronic channels, offering each a choice of banking and financial products and services – from basic offering for low-income personal market to customized solutions for the corporate market.

123 Bank Ltd is committed to growing South Africa's prosperity by being the leading financial services group, measured in terms of the creation of wealth for shareholders, customers, staff and the communities they serve.

Positions: Project Manager, Team Leader and Business Designer

Period: 01 November 1998 to 30 March 2000

I started off as a Business Designer and quickly progressed to Team Leader and ultimately Project Manager.

My objectives and performance criteria as a project manager to manage the whole system development life cycle of the Property Management System of 123 Bank Ltd. This was achieved through the compilation of workable project plans, which addressed to business requirements, resource planning, project schedules, risk management and variance management.

The project team consisted of a geographically dispersed development team with the Head office in Johannesburg and the development team situated in Cape Town. Effective communication skills were required to enable successful project implementation.

As the project manager I had to give regular progress to the project steering committee in regards of the consumption of financial resources, project schedule and risk matters.

As a Team Leader in the Financial Systems Department in 123 Bank Ltd I managed the specialized production support team consisting 6 programmers and 3 persons in quality control and software release positions. Optimisation of system performance was achieved through monitoring response, resolution times, system stability and enhancements.

As a Business Designer liaison with all systems interfacing with the 123 Bank Ltd Financial Accounting Systems was undertaken, resulting in trouble shooting and negotiations relating to future development and enhancements. Analysis of requirement definitions was also undertaken resulting in the production of Business Feasibility Assessments, Cost Assessments, Risk Analysis and Impact Analysis.

A further output of my designation as Business Designer was the compilation of Entity Relationship Diagrams, Function and Process Decomposition Diagrams and Dataflow diagrams after conduction JAD session with the various system users.

Position: Systems Manager

Period: 01 April 2000 to 31 December 2000

Reporting To: Business Information Officer

**Areas of Responsibility: Group Economic Research
 Group Procurement
 Group Legal Services
 Group Logistical Services**

My objectives and performance criteria for the above position entailed the role of system custodian. I was fully accountable for making systems in the above Strategic Business Units work. This included coordinating system functionalities across the business areas, system stability and maximizing the resource for the benefit of the company.

The information technology function was managed as a resource regarding cost, people (Project Managers, Product Specialists, Business Analysts) hardware and software. The total life cycle of the systems and infrastructure was managed which in turn acted as inputs to strategic business planning.

Research and development in respect to system availability, system features and trends was conducted on a regular basis where representation on industry, product and system forum was needed. I also managed the vendor relationship in regards to all services, software and hardware and conducted contract negotiations when required.

I also conducted total program management, which addressed the total development life cycle of systems for the above-mentioned areas.

Company: 123 Bank Ltd Asset Management (Pty) Ltd

Position: Head: Business Operations

Period: 01 January 2001- 30 September 2001

Reporting to: Managing Director

As head of business operations my responsibilities entailed managing the administration for 123 Bank Ltd Asset Management, which at the time had assets under management of R17 billion (£1.5 billion). This included the daily operational control of the funds under management, month end processing of management fee calculations, statement generation and performance reporting.

My responsibility also entailed managing the IT function of the business, ensuring system maintenance and enhancements were performed.

As head of the department I also formed part of the company's executive committee deciding on strategic direction of the company and specifically the operational function of the business.

Company: 123 Bank Ltd Portfolio Managers (Pty) Ltd

Position: Head: 123 Bank Ltd Portfolio Managers

Period: 01 October 2001 - Current

Reporting to: Operating Executive: 123 Bank Ltd Fiduciary and Investment Services

After a transaction where the institutional asset management book was sold to X-Vest Associates, the private client book was retained and moved to XYZ Direct (Pty) Ltd. The company name was subsequently changed to 123 Bank Ltd Portfolio Managers (Pty) Ltd. I was appointed as director with executive responsibilities of 123 Bank Ltd Portfolio Managers (Pty) Ltd during January 2003.

Investment Management:

I manage the total investment process, which entails the asset allocation, sector

allocation, stock picking and performance management of the client book with a current total market value of R1.5 billion (£137 million). The analysis function also resides under my supervision, which comprises of fundamental-, technical and quantitative analysis.

The dealing function also forms part of my responsibilities, where we place buy or sell orders on traded instruments at regulated exchanges.

I am also the chairman of the Investment Strategy Committee, aimed at setting the investment strategy for our client portfolios.

As member of the Investment Policy Board, I contribute in respect of guidelines in the controls necessary to manage the investments of our clients according to compliance standards set by regulatory bodies in South Africa.

General Management:

As head of the subsidiary I am also responsible for General Management functions relating to Human Resource Management, Financial Management, Company Risk Control, Information Technology and Business Development.

Initially I had to start up the financial function requiring me to create the total financial accounting function entailing the creation of ledgers, ensuring financial control and starting the budgeting process. These functions were subsequently handed over to the newly appointed financial manager.

I also form part of various committees within the 123 Bank Ltd Group...

As member of the Investment Management Committee Working Group for 123 Bank Ltd Financial Services, I give input in regards to product accreditation of investment products distributed within the group.

As member of the Personal Financial Services Investment Steering Committee and 123 Bank Ltd Brokers Investment Platform, I contribute towards this unit's investment strategies and vision.

Strategy:

I am a member of the executive committee for 123 Bank Ltd Stockbrokers and 123 Bank Ltd Portfolio Managers. These two subsidiaries are sister companies, and managed by the same executive committee.

My role in the executive committee is to represent 123 Bank Ltd Portfolio Managers. The Strategy Committee's function is to set and implement workable strategies for both companies through an innovative strategy process.

I am also the Change Leader for an initiative in 123 Bank Ltd to change its culture to modern leadership practices. The initiative is called Leading the 123 Bank Ltd Way, and being the Change Leader for 123 Bank Ltd Stock Brokers and 123 Bank Ltd Portfolio Managers means implementing the 123 Bank Ltd Group Initiative in these companies.