

Humaira Choonara (1356)
COUNCIL: 28 July 2011



9. CORPORATE AND SHARED SERVICES DEPARTMENT
(STRATEGIC HUMAN RESOURCES MANAGEMENT)
REPORT ON THE INTERVIEWS FOR THE POSITION OF CITY MANAGER AND
PROPOSAL FOR AN ALL INCLUSIVE SALARY PACKAGE FOR THE NEW CITY
MANAGER, MR JASON NGOBENI

1. PURPOSE

The purpose of the report is to make recommendations for the appointment of the position of City Manager for the City of Tshwane and provision for an appropriate remuneration package.

2. STRATEGIC OBJECTIVE

Strategic Objective 7 (Organisational Development and Transformation) is addressed in this report.

3. BACKGROUND

The position was advertised internally and externally on 7 May 2011. Four candidates were invited for the interviews held on 04 July 2011 (see the attached Annexure A). Candidates were also subjected to other assessment processes before the interviews. The panel recommended Mr Jason Ngobeni as the most suitable candidate (See the attached Annexure B for a job profile of Mr Jason Ngobeni). However, it became prevalent that Mr Jason Ngobeni, is currently earning R1.6m annually, a package that is way above the pay range approved for the position of the City Manager in the City of Tshwane.

Therefore, in order to make Mr Ngobeni an appropriate offer to accept service at the CoT, an annual all inclusive market related remuneration should be recommended. Given the nature and the level of the position it is critical that the CoT reviews and remunerates at the correct market level.

SALARY PACKAGE FOR CITY MANAGER

The current approved pay range for City Manager in the CoT is:

Minimum package: R1 277 172
Midpoint package: R1 330 392
Maximum package: R1 383 624

The City of Tshwane (CoT) has approved packages for top management during the Alternative Service Delivery project. However, the need arose that said packages should be revised and hence an external service provider was appointed in January 2011 to evaluate all top management posts and to recommend market related salary packages.

Said packages have however not yet been approved and implemented, but provide guidance in terms of market relatedness of salary packages.

The service provider (SWICON360 PEOPLE) did the necessary job evaluation for the City Manager and did remuneration market survey. The market survey focussed on the national market as well as the state owned market. (See Annexure C – Report on the job level and salary package review for Top Management in the CoT)

The service provider however provided a third model, namely an Institutional Independence remuneration model which categorises organisations into 5 levels. Level 1 is typical the Civil Service pay while level 5 is the normal private sector pay.

According to the Institutional Independence model the CoT as municipality is classified as a level 2, which states that “decision making is devolved to the Organisation, but within strongly prescribed parameters, policy and legislative requirements.”

According to the job level of the City Manager (TASK 26) and the level 2 survey data, the SWICON360 PEOPLE proposed the following pay range for the CoT City Manager:

Minimum package: R 2 173 266

Midpoint package: R 2 716 583

Maximum package: R 3 259 899

The full report of SWICON360 PEOPLE is attached for cognisance as Annexure C.

4. COMMENTS OF THE STAKEHOLDER DEPARTMENTS

4.1 COMMENTS OF THE CHIEF FINANCIAL OFFICER

4.2 COMMENTS OF THE STRATEGIC EXECUTIVE DIRECTOR: CORPORATE AND SHARED SERVICES

4.2.1 LEGAL SERVICES

5. IMPLICATIONS

5.1 HUMAN RESOURCES

It must be taken into account that the new City Manager will have to take the new merged municipality forward. It is important that a sufficient market related package be offered to the candidate to attract and to retain the City Manager for the new CoT. His current package is about R1.6m which is above the CoT's Maximum package of R1 383 624.

5.2 FINANCES

Funds for the recommended salary package will be sourced from the remuneration budget of the Office of the City Manager.

5.3 CONSTITUTIONAL AND LEGAL FACTORS

None

5.4 COMMUNICATION

The recommended salary package will have to be included in the job offer to the candidate.

5.5 PREVIOUS COUNCIL AND MAYORAL COMMITTEE RESOLUTIONS

Mayoral Committee of 19 January 2007: Alternative Service Delivery (ASD) programme and the implementation thereof. (The annexure of said report deals with the job evaluation and salary packages for top management)

6. CONCLUSION

The recommended all inclusive salary package for the new City Manager falls within the market related survey data for City Manager in accordance with the applicable level of SWICON 360 PEOPLE's Institutional Independence model.

ANNEXURES:

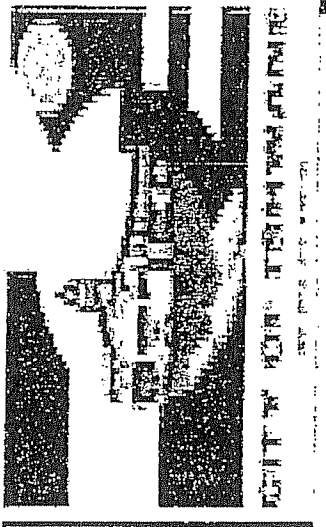
- A: APPOINTMENT REPORT FOR THE CITY MANAGER
- B: PROFILE OF MR J NGOBENI

RESOLVED:

1. That the recommendation of the panel to appoint Mr Jason Ngobeni as the most suitable candidate be approved (see attached Annexure A);
2. That cognisance be taken of the profile of Mr J Ngobeni attached as Annexure B to the report; and
3. That an all inclusive annual salary package between R 2 173 266 and R2 716 583 be offered to the successful candidate, Mr Jason Ngobeni for the post of City Manager for the new CoT.



AUGER-REX



REPORT ON INTERVIEWS FOR POSITION OF CITY MANAGER

Compiled
by
Corporate and Shared Services Department

4 July 2011

The information contained herein is highly confidential and shared on the strict understanding of controlled disclosure. Failure to observe could result in legal proceedings by persons named in this report. No contact should be made with anyone listed without the prior knowledge of the Corporate and Shared Services Department.

Table of Contents

Index	Page No
1 Background	3
2 Constitution of Panel	3
3 Feedback from Panel	4
4 Panel Decision	5
5 Recommendation	5

1. BACKGROUND

An advertisement seeking applications for the position was posted in the Sunday Times of 29 May as well as on the internet in Job Forum 7 in May 2011.

A short-list for the position was drawn and an agreement was reached that panel interviews be held for the short listed applicants for the position of City Manager on 4 July 2011.

The short listed applicants for the position of City Manager included:

- Mr S Bokaba
- Mr J Naidoo
- Mr F Boshieho
- Mr J Ngobeni

2. CONSTITUTION OF THE PANEL

The following members participated in the panel interview process for the position of City Manager on 21 June 2011 from 13:00 to 16:30.

- MMC T Mmoko
- MMC D Mabileisa
- Ms MM Mokaba
- Ms H Choonaara

The Executive Director: Strategic Human Resources – Mamma Mokaba with the role of assisting the panel members with the process.

3. FEEDBACK FROM THE PANEL

The same structured questions were asked to each applicant interviewed and there was a clear rating scale and scoring sheet per applicant. The questions tested the following key competencies:

- Strategic Business Management;
- Strategic Programme Management ;
- Financial Management;
- People Management and Empowerment;
- Service Delivery Innovation

A rating scale of 1- 5 was used-1=no evidence of competency displayed; 2=below average; 3=average, meets position requirements; 4=above average and 5=excellent, exceeds requirements. A full house score for all five key competencies tested =25

Below is a consolidated tabulation of the panel members' scores:

The following is an overall summary of the feedback from the panel:

APPLICANT	MMC Mabiletsa	MMC Dorothy Moko	MMC Thembi Moko	SED Humaira Choonara	Total(average)
Mr S Bokaba	a 17	b 14	S 24	N 18	72%
Mr J Naidoo	22	16	17	72%	18
Mr J Ngobeni	24	25	24	96%	24

The following is an overall summary of the feedback from the panel:

Mr S Bokaba – absent
Mr J Naidoo – extensive private sector experience, with limited local government exposure
Mr F Boshieo – limited experience at a strategic level, experience limited to Water services, research and land affairs, will be excellent as Project Manager :
Mr J Ngobeni – Excellent knowledge of local government, including finance, ICT, EPWP, economic development and skills development

4. PANEL DECISION

The panel unanimously agreed that Mr Jason Ngobeni was viewed as the most suitable candidate for appointment in the position of City Manager.

5. RECOMMENDATION FOR APPOINTMENT TO POSITION OF CITY MANAGER

The consensus recommendation of the panel is that Mr Jason Ngobeni is the most suitable candidate to be appointed and that the position should be filled with effect from 01 September 2011 or any date before.

J. Moko : 4/07/2011
 MMC (on behalf of the panel) : DATE

RECOMMENDED / NOT RECOMMENDED / RECOMMENDED AS AMENDED

APPOINTMENT TO POSITION OF CITY MANAGER



GIR KD. RAMOKGOPA
EXECUTIVE MAYOR

DATE

APPROVED / NOT APPROVED / APPROVED AS AMENDED

**OATH OF OFFICE AS SWORN BY
THE ACTING EXECUTIVE MAYOR:
COUNCILLOR THEMBEKILE ELIZABETH MMOKO**

I, Councillor Thembekile Elizabeth Mmoko (Identity number: 541110 0741 085),

do solemnly swear, that I will faithfully execute the duties as

Acting Executive Mayor of the City of Tshwane,

and will to the best of my ability, protect and defend the Constitution and laws of the Republic of South Africa, to be true and faithful; not to divulge directly or indirectly any matters which are entrusted to me under secrecy; to perform the duties of my office conscientiously and in accordance with the Code of Conduct for Councillors as contained in the Local Government: Municipal Systems Act 32 of 2000; to discharge in good faith all the duties of office; to be committed to non-violence and democratic values; to respect the principles of fairness, impartiality and democratic accountability; to serve all the people of Tshwane, and to act in accordance with the general obligations on government to promote equality and prevent discrimination; to promote the interests of the residents of Tshwane in the Council, Mayoral Committee, and any other Committee meetings and to respond to community issues in the spirit of Batho Pele and good governance.

T. Mmoko

Councillor Thembekile Elizabeth Mmoko
Acting Executive Mayor
Sworn to on this 25th day of July 2011.

I CERTIFY THAT THE DEPONENT ACKNOWLEDGED TO ME THAT HE/SHE KNOWS AND UNDERSTANDS THE CONTENT OF THIS DECLARATION, THAT HE/SHE HAS NO OBJECTION TO TAKING THIS PRESCRIBED OATH AND CONSIDERS IT TO BE BINDING ON HIS/HER CONSCIENCE.

Thus signed and sworn to before me in Tshwane on this 25th day of July 2011.

[Signature] 25/07/2011

COMMISSIONER OF OATHS / KOMMISSARIS VAN EDE

Name: Stimons Ewoud van der Merwe

Capacity: Notary Public, Ex Officio & Admitted Attorney

ADDRESS: MUNITORIA BUILDING
c/o VERMEULEN- & van der WALT Str/St
PRETORIA 0002

EMCM061/2011 CITY MANAGER (5 year fixed-term performance-based contract)

JASON NGOBENI

KILLER QUESTIONS

- Are you in possession of an appropriate tertiary, career-related (Degree or National Diploma) or equivalent qualification? Yes
- Do you have at least ten years relevant working experience? Yes
- Do you have at least five years relevant experience as a Senior Manager? Yes
- Do you have a proven record of success at leading transformation? Yes
- Do you have extensive knowledge of the local government sector, with specific emphasis on legislation governing the sector and how this interfaces with other spheres of government? Yes
- Do you have experience in managing large organisations? Yes
- Do you have financial management experience? Yes

OPEN-ENDED QUESTIONS

Elaborate on your experience in transformation.

I was in management level when the 4 banks, that is, Volkskas, Trust, Allied and United amalgamated to establish the renowned ABSA Bank Ltd. This was one of the extensive transformation processes experienced as it brought together various and different processes and operations.

I was part of a team that led the budget reform process at the city of Johannesburg, which in itself was an elaborate transformation process which resulted in a more transparent, more participative, objective and effective process.

When the city of Johannesburg issued the first municipal bonds to be listed and traded on the bond exchange of SA, this was a major transformation of the financial markets. As it introduces a different type of financial instrument never traded before. We embarked on an extensive educational program where we educated the investor on understanding better the credit profile of a municipality. This leading to a leveled plane field for more issuances by other municipalities without having to go through a similar transformation process.

I led the process of transforming the city of Johannesburg from being a non performing entity iro EPWP to being the best performing municipality in the country which has created the most jobs and receiving the highest EPWP incentive two years in a row. This process began with an assessment of the organisational institution supporting EPWP and moving to cultivating a shared culture by all then to target and objective setting.

Elaborate on your local government sector experience.

As City Treasurer and later Executive Director for Economic Development I have extensively used the constitution and all various legislations that affects local government with specific focus on Municipal Finance Management Act and Municipal Systems Act.

I have worked in the local government for almost 9 years. And during this period I have assisted the city to achieve excellence in various areas, such as, Budgeting, Funding, EPWP, Skills Development, ICT and Broadband, SMME funding and support, etc all within the framework of local government legislation which is sometimes in certain areas vague in guidance.

Elaborate on your project management skills and give a detailed analysis of at least

one big project that you managed.

I have extensive project management experience. I have led 4 city wide consolidated budget approvals at the City of Johannesburg each with a value ave R25b; I led the EPWP implimentation program citywide to achieve the best performing in the country for 3 conservative years; I led the issuance of the first municipal bonds of R2b to be listed and traded on the bond exchange in the country; I led the first off balance sheet private sector funded R1.2b broadband network project of over 900km in the city of Johannesburg;

All these are large projects.

Budget Approval:

working with a team of specialists in my department conduct a detailed needs Analysis process, which starts with a Mayoral Summit led by the Executive Mayor to determine needs as reflected by the citizens at a ward level as well as sector level;

Followed by two Mayoral Lekgotlas primarily focused on the IDP and Budget.

Conducting of a detailed spending trend analysis against service and economic impacts to citizens. Based on the outcome thereof, determine spending indicatives for the medium term period, this in line with the outcome of the Mayoral Lekgotlas. I have learned to understand that this is not a perfect science as the ability to spend is not necessarily the driver for allocation but rather where we derive the most service impact even when spending is the least.

The budget has to support Mayoral and Council priorities, hence the need to achieve the highest level of congruence in the budget.

The ability to manage the budget paradox, that is, doing everthing in smaller incremental scale over an extended period or a specific area focused approach with high impact at the expense of others over a shorter period. The Soweto roads upgrade and refurb model.

Finally subjecting all budget proposals from depts and entities to a panel that extensively scrutinize objective and size of allocation. This process then leads to final adjustments made by my team and out of this a consolidated budget is prepared and ready to go through the Council approval process.

Although this process has standardized budgeting in the City. It is also flexible to accommodate new needs with ease.

The measure of success is when Council approves a city budget that reflects the actual business of Council.

At which institution did you obtain your tertiary qualification, and when?

MBA at University of Pretoria In 2002

MY PERSONAL DETAILS

Candidate Source	External Applicant
Where did you hear about this careers website	Newspaper
Are you employed by either of the Nokeng / Metsweding / Kurigwini Municipalities?	No
Your key area of expertise/ interest	Management - Strategic (Section 57)
Username	Mulambya
Gender (1)	Male
Race (1)	African
Disability (1)	No
Nationality	South Africa
South African citizenship status	SA by birth
SA ID	6810315404083
OR Perm residency / Work Permit / Foreign Passport number (if non-South African)	JOHANNESBURG
Do you posses a valid drivers license	Yes - EC1 (articulated motor vehicle < 16000 kg)
e-mail address	rhulani1@yahoo.com
Cellphone number*	0833915988
Other Contactable Number	0117035261

Current Residential Address

Line 1	11 Portland Place
Line 2	Northcliff
City/Town	JOHANNESBURG
Province	Gauteng
Country	South Africa
Postal Code	2000

Postal Address (if different)

Line 1	P.O.BOX 336
Line 2	PINEGOWRIE
City/Town	JOHANNESBURG
Province	Gauteng
Country	South Africa
Postal Code	2000

MY GENERAL INFORMATION

Highest qualification completed	Masters degree / M-Tech Degree
Nature of employment required	Contract
Current annual package (gross)	R750,000+
Your level of work experience	10 years+
Availability	1 month
Have you ever been convicted of a criminal offence or been dismissed from employment (2)	No

QUALIFICATIONS

1/1/1998 - 1/12/2002

Name of Academic Institution	University of Pretoria
Name of qualification	MBA
Type of qualification	Masters degree / M-Tech Degree
Status of qualification	Completed

1/1/1995 - 1/12/1996

Name of Academic Institution	University of Pretoria
Name of qualification	Bcom Hons
Type of qualification	Honours degree
Status of qualification	Completed

1/1/1988 - 1/12/1990

Name of Academic Institution	University of Venda
Name of qualification	Bcom
Type of qualification	Bachelors degree / B-Tech Degree

Status of qualification	Completed
1/1/1987 - 1/12/1989	
Name of Academic Institution	University of Venda
Name of qualification	Dip State Finance
Type of qualification	Diploma
Status of qualification	Completed
1/1/1982 - 1/12/1986	
Name of Academic Institution	Seriskia High School
Name of qualification	Matric
Type of qualification	Matric / Grade12 / A-Level
Status of qualification	Completed

MY WORK EXPERIENCE

1/5/2007 - Present

Job title	Executive Director: Economic Development
Company name	City of Johannesburg
Company type	Local Govt/Municipality
Industry sector	Public Sector & Non-Profit Organisations
Country	South Africa
Employment status	Contract
Your duties & achievements	Responsibilities :

Manage and direct the Economic Development department and also charged with the management of 4 municipal owned entities, namely, JHB Property Company, Fresh Produce Market, JHB Tourism Company and Metro Trading Company

- As ED I am a member of the Executive Management team of the City representing the Economic Development sector
- Responsible for the development of an Economic Development Strategy including setting growth targets that are aligned to the national economic growth targets taking into account that the City contributes 17% of national GDP
- Manage a department comprising of 9 Directorates as well as manage 4 Companies
- Responsible for a departmental operating budget of R150 million excluding the 4 companies
- Manage a total of over 200 professional staff
- Develop the Sector Business Plan for Economic Development on an annual basis and ensure alignment between the City's Growth and Development Strategy as its long term growth goal
- Conduct periodic one-on-one meetings with all Directors and companies CEO's in order to provide necessary direction and guidance
- Company Board representation
- Responsible to develop and roll out the City's BBBEE policy and monitor its implementation by the City and its Companies
- Custodian of the SMME development and support strategy including the unit responsible for policy development and specific catalytic programs for SMME
- Responsible for the Local and International Investment promotion activities, as well as facilitating for fixed direct investment in the

	<p>region providing support to large prospective investors</p> <ul style="list-style-type: none"> • Responsible for the rolling out of the City's Broadband Network Project, being a multi billion rand investment project • Responsible for the Inner City regeneration efforts mainly focusing on the properties that are dilapidating as well as the implementation of tax incentives such as the UDZ to attract investment into the Inner City. To date over R5 billion invest
Your reason for leaving/ wanting to leave	Personal growth objectives and the personal challenge to make a difference in the City of Tshwane environment
1/12/2002 - 30/4/2007	
Job title	City Treasurer
Company name	City of Johannesburg
Company type	Local Govt/Municipality
Industry sector	Public Sector & Non-Profit Organisations
Country	South Africa
Employment status	Contract
Your duties & achievements	<p>Responsibilities :</p> <p>Responsible for the City's R25 billion CAPE and OPEX budget as well as managed Group Treasury operations with four main sections, namely, Treasury; Budget Office and Planning; Risk Finance; and Compliance.</p> <p>A. Treasury Management</p> <ul style="list-style-type: none"> • Charged with the function of establishing the first group treasury unit for the City and its Utilities, Agencies and Corporates • Develop, recommend for approval and implement treasury policies and procedures for operations, dealing, risk management, asset and liability, compliance, and reporting • Implement an integrated Treasury and Banking systems • Manage investments of over R5 billion in both money and capital markets • Restructured the long term debt instruments, mainly bank loans to be more optimal and cost-effective • Develop a long-term public funding program and present to Council for approval and reviewed annually • Raised long-term funding for CAPEX by issue of bank loans, debt capital issues, i.e. municipal bonds, securitization, asset backed finance and PPP's • Quantify and manage interest rate risk on investments and borrowings • Propose hedging strategies for all exposures and managed the hedge portfolio of over R3 billion within pre determined and approved limits • Manage counterparty credit limits in line with policy • Compile cash projections and reports for treasury • Produce monthly reports on risk management, dealing positions, UAC's investments and loan accounts, cash projections, assets and liabilities, etc • Managed the City's Asset and Liability Committee (ALCo) • Manage a maturity schedule of investments and borrowings • Evaluate proposed financial instruments and pricing from financial institutions regularly • Manage confirmations and settlements with counterparties; • Manage all banking accounts • Implement the Generally Accepted Municipal Accounting (GAMAP) and value all financial transactions in line with AC1333 • Implementation of the Municipal Finance Mana
Your reason for leaving/ wanting to leave	Appointment to the Executive Director; Economic Development

1/2/2002 - 30/11/2002

Job title Executive Manager Corporate Risk
Company name National Housing Finance Corporation
Company type Parastatal
Industry sector Financial Services
Country South Africa
Employment status Permanent
Your duties & achievements Responsibilities :

- Identifying, monitoring, evaluating, controlling and reporting on client portfolio, overall financial and transferable risk
- Defining and monitoring company risk appetite and measurement criteria
- Developing and maintaining risk identification and evaluation programmes
- Managing risk prevention and management, financing and transfer and insurance costs
- Calculating, monitoring and addressing risk and loss statistics cost
- Establishing and maintaining risk categorisation and client grading tools and frameworks
- Establishing and maintaining internal and external client relationships
- Manage enterprise-wide risk
- Determining risk-bearing factors and internal and external risk management options
- Managing, monitoring and updating insurance portfolio
- Implementing and maintaining disaster recovery and crisis management plans
- Manage portfolio risk
- Ensure legal and corporate governance compliance
- Maintaining and updating risk management policies and procedures
- Manage team and individual performance
- Monitoring, appraising and reviewing staff performance
- Manage departmental budget

Your reason for leaving/ wanting to leave Pursue better career prospects.

2/1/2001 - 30/11/2001

Job title Executive Manager Financial Risk
Company name South African Airways
Company type Parastatal
Industry sector Transport & Automotive
Country South Africa
Employment status Permanent
Your duties & achievements Responsibilities :

- Part of a team charged with the establishment of a Treasury unit for SAA.
- Responsible for establishing a middle office operation for SAA Treasury.
- Responsible for identifying all financial risks for SAA.
- Establishing and reviewing risk management policies and procedures and presenting to Board for approval.
- Establishing a compliance unit for SAA responsible for financial regulatory (e.g. SARB & National Treasury) and non-regulatory compliance.

- Proposing hedging strategies and evaluating same for consideration by the ALCO
- Managing a hedge portfolio of currency, interest rates and jet fuel commodity instruments.
- Calculate market-to-market valuations of all positions and reporting P&L's daily, including value-at-risk, stress and sensitivity analyses
- Managing counter-party risks including establishing and monitoring of both investment and marginal risk limits
- Negotiate ISDA Agreements with both local and foreign banks.
- AC 133 valuations and reporting.
- Prepare liquidity cash flow analysis on weekly basics.
- Prepare risk management reports on a daily, weekly, monthly, quarterly, annual basis
- Prepare executive management and Board risk management reports.
- Daily monitoring of all open position against Board approved risk limits.
- Conduct research on issues relevant to the management of risks for SAA.
- Member of the Audit Liaison Committee of the Board and Treasury management committee.
- Responsible for the Jet Fuel Risk Management Committee

Your reason for leaving/ wanting to leave Took a voluntary package after the airlines were severely affected by 9/11 terrorist attacks and had to scale down on operational costs.

1/3/1999 - 31/1/2001

Job title Consultant : Treasury and Risk

Company name DECILLION LIMITED

Company type Private

Industry sector Financial Services

Country South Africa

Employment status Permanent

Your duties & achievements Responsibilities :

Consulted widely in the following areas:

- Establishing funding plans and funding strategies.
- Establishment of Risk Management policies and framework.
- Design and manage cash and liquidity management systems.
- Perform capital budgeting and project risk management models
- Establishment of ALCO (Asset and Liability Management Committee) process and management of ALCO.
- Implementation of treasury and money market systems on a project management basis
- Currency risk management and strategy.
- Interest rate risk management and strategy.
- Commodity risk management and strategy
- Establishment and evaluating of hedging strategies.
- Pricing and valuation of hedging instrument.
- Advisory on use of hedging instrument for public institutions.
- Establishment of money market and FOREX treasury for public and private institutions.
- Managing treasury operations on behalf of organisations on an outsourced basis to Decillion.
- PFMA implementation for public institutions.
- MFMA implementation for municipalities.

Your reason for leaving/ wanting to leave Pursue career prospects

1/5/1997 - 1/2/1999

Job title Senior Manager Risk Management

Company name	NORTH WEST DEVELOPMENT
Company type	Parastatal
Industry sector	Public Sector & Non-Profit Organisations
Country	South Africa
Employment status	Permanent
Your duties & achievements	<p>Responsibilities :</p> <ul style="list-style-type: none"> • Established a Risk Management Department for the North West Development Corporation in terms of a Board decision. • Developed and maintained comprehensive financial risk management systems, policies and procedures on : overall business risks, credit risk management, portfolio risk management and interest rate risk management. • Responsible for analysing all new and existing investment both in listed and unlisted companies and advising investment and funding unit, as well as management accordingly. • Developing credit lending policies and procedures for all new SMME applicants requiring a business loan or rental facility. • Continually assessing NWDC's exposures with regard to existing bad and doubtful debt portfolios. • Identifying trends and key factors and advising management. • Reviewing lending limits, approval procedures and individuals manager performance and submitting recommendations to management. • Managing the corporation's insurance portfolio and the overall security of assets portfolio. • Facilitating, in conjunction with corporate property development, the reinstatement of perill damaged building including the appointment of the entire professional team. • Acting on an advisory capacity in credit panel meeting dealing with assessment and approvals of new applications, as well as rescheduling. • Conducting special investigations and review of delinquent debtors and advising management on corrective action • Activity based costing of all loan types as well as non-loan services. • Setting budgeting and pre-budgeting criteria for all departments in the corporation. • Developing financial models and analysis of the corporation's financial position on a regular basis. • Developing and maintaining the corporation's DRP (Disaster Recovery plans) including fire and evacuation plans. • Developing fraud prevention and controlling system for the corporation. • Managing the corporation's fraud hotline (toll free line) and re
Your reason for leaving/ wanting to leave	Pursue career prospects back in Gauteng
1/2/1995 - 30/4/1997	
Job title	Relationship Manager: Volkskas Bank
Company name	ABSA BANK LIMITED
Company type	Private
Industry sector	Financial Services
Country	South Africa
Employment status	Permanent
Your duties & achievements	<p>Responsibilities :</p> <ul style="list-style-type: none"> • Responsible for overall management of a client portfolio in excess of R150 million • Planning and conducting after-care consultations with clients within the portfolio.

- Marketing and cross marketing ABSA financial products and services to new existing clients.
- Providing specialist-banking advice to clients.
- Promoting ABSA financial products and services to small medium businesses (Incorporating USAID and KHULA guarantee schemes).
- Assisting entrepreneurs to set up viable businesses and with drafting business plan.
- Continually researching factors and tendencies that influence patterns within the client portfolio
- Representing the bank in community relations projects such as projects sponsored by the bank and graduation ceremonies.
- Credit Risk Management included assessment and vetting of new applications and terms of the ABSA Credit Risk Model ensuring minimised default risk.
- Approving declining of loans and facilities in terms of approved delegations
- Planning and handing of the daily limit excess report.
- Handing of new, renewals and increase of facilities.
- Continually assessing risk exposure and trends on all accounts within the portfolio in terms of the ABSA Credit Risk Management Model.
- Determining, setting and controlling credit limit of all accounts relative to the risk exposure to banks.
- Pro-actively acquiring and analysing all information during client visits pertinent to assessing the bank's exposure and/or for arriving at a lending decision.
- Conducting financial statement analysing including a computer-based ratio analysis on renewal and new loans.
- Adjusting and setting of appropriate interest rates on accounts relative to their risk exposure on a continual basis.
- Prepare new applications beyond the branch mandate in a prescribed format to regional head office.
- Discussing clients of bad or non-performing accounts to provide, if possible, solutions before any legal action

Your reason for leaving/ wanting to leave Pursue career prospects

1/4/1993 - 30/3/1995

Job title	Graduate Management Trainee
Company name	FIRESTONE (PTY) LTD
Company type	Private
Industry sector	Manufacturing & Engineering
Country	South Africa
Employment status	Permanent
Your duties & achievements	Warehousing and Distribution:

- Responsible for inventory receiving and dispatching procedures.
- Occupational safety and health stewards.
- Planning of delivery routes, fleet management.
- Allocation of vehicle to drives transport cost reduction plans, vehicle service and maintenance.
- Overall inventory control including stock requisition, handling of physical stock counts, stock shrinkage control, reconciliation, and upgrading of stock records

Internal Sales and Marketing

- Responsible for generating telephonic sales and issuing.
- Cold canvassing on clients whose purchases were declining.
- Promoting products on "special" and communicating such to niche customers first.
- Negotiating discounts and credit terms for clients buying in bulk quantities.

- Conducting road shows organised by marketing departments to promote certain products.
- Hosting clients in social events taking place at the Kyalami racecourse and other sporting stadiums.

Credit Controlling and Management :

- Responsible for administering the company's credit policy and procedures ensuring adequate utilisation
- Assessing credit line application and providing recommendation for credit terms to management.
- Running of monthly statements
- Preparing monthly reports such as DSO and Ageing Reports for management.
- Conducting collections from non-performing accounts as well as legal collections in conjunction with company attorneys.
- Computing sales discounts and other adjustments that effect client account balances.
- Providing for doubtful debts and bad debt to be submitted for management to act.

Your reason for leaving/ wanting to leave Pursue career prospects

MY COMPETENCIES

No Information

MY LANGUAGES

No Information

MY PROFESSIONAL ASSOCIATIONS/AFFILIATIONS

No Information

WORK REFERENCES

No Information