

Farai Matambanadzo

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PERSONAL DETAILS

- **Profile:** Male , 31 , Married
- **Nationality:** Zimbabwean
- **Current Location:** Summer Greens, Cape town, South Africa
- **Residence Status:** Valid Work Permit
- **Languages:** English (Fluent)
- **Availability:** Negotiable

MY CAREER OBJECTIVE

To obtain a suitable position in a modern financial services institution preferably in retail banking, wealth management/ private banking and compliance/ risk management related environment to utilize and enhance my education, qualities, skills and proven experience.

WORKING EXPERIENCE: SUMMARY

A mid-career person with strong ground and vast knowledge in the financial services sector gained in over 10 years of working experience with emphasis in mortgage lending, retail banking operations, administration, credit risk, investments and financial planning, amongst others. My banking career started in 1998 at Standard Chartered Bank before joining FBC Holdings Zimbabwe in 1999 as a Mortgages Officer where I raised through the ranks to Operations Manager – Retail Banking Division for FBC Building Society in 2006. My main responsibility was to set up and run the Operations Department. I was also engaged in several large projects as Project Coordinator and set on a number of Management and Executive Committees at the Building Society. I am currently a Professional Financial Planner at Old Mutual SA and have passion in retail banking, wealth management/ private banking and compliance/ risk management.

PROFESSIONAL EXPERTISE

- 12 Years of Banking and Financial Services Industry relevant experience
- Knowledge and experience in retail banking, mortgages/ home loans and financial planning
- Knowledge and experience in organizational effectiveness and operations management
- Knowledge and experience of business and management principles and practices
- Knowledge of financial and accounting principles and practices
- Knowledge of human resource principles and practices
- Knowledge and experience of project management principles and practices
- Information technology skills

EDUCATIONAL QUALIFICATIONS

- Current Studies: BSc Banking and Finance – **University of London International Programmes**, U.K
Lead College: London School of Economics and Political Science (LSE)
- Certificate in Financial Planning, **Milpark Business School** – Capetown, South Africa
- 01/2009: Certificate in Customer Services Management, **University of South Africa (UNISA)** - Capetown, South Africa
- 08/2007: Diploma in Banking, **Institute of Bankers of Zimbabwe (IOBZ)** – Harare, Zimbabwe
Pending Subject – Financial Accounting II (Intermediate Diploma Level)
- 07/2006: Management Development Program (MDP), **Best Practices in Association with the Faculty of Commerce - University of Zimbabwe** – Harare, Zimbabwe
- 12/2003: Diploma in Business Economics and Commerce, **British College of Professional Management, U.K** – Harare, Zimbabwe
- 12/1998: Cambridge GCE - 3 Advanced Level Passes, **Avenues Educational Centre** – Harare, Zimbabwe
- 12/1996: Cambridge GCE - 6 Ordinary Level Passes, **Glen Norah High School** – Harare, Zimbabwe

PROFESSIONAL MEMBERSHIPS

- Student Membership **Institute of Bankers of Zimbabwe (IOBZ)**
Member **Professional Risk Managers' International Association (PRMIA) USA**
Member **International Association of Risk and Compliance Professionals (IARCP) USA**

WORK EXPERIENCE

May 2009 - Present

**Old Mutual SA
Financial Planner**

Capetown, South Africa

- Build and maintain a high net worth client base through providing independent and informed financial planning solutions to meet clients' financial needs, thus enabling them to achieve their goals and attain financial security.
- Determine clients' current income, expenses, insurance coverage, tax status, financial objectives, risk tolerance and other information needed to develop a financial plan and implement financial planning recommendations.
- Review clients' plans regularly to determine whether life changes, economic changes or financial performance indicate a need for plan reassessment.
- Monitor financial market trends to ensure that investment plans are effective and to identify any necessary updates.
- Products sold/ services: Long term insurance, investments, retirement planning, unit trusts, short term insurance, business assurance, estate planning, health solutions and banking products.

Jul 2008 - Apr 2009

**Centre Chain Broker Hub Capetown, South Africa
IT and Finance: Recruitment Consultant**

- Providing a full function on recruitment and selection through receiving new job specs from clients, compiling adverts, prepare and format CVs, talent scouting, identify suitable candidates, candidates short listing, conduct reference checks, maintain service level agreements, arrange interviews and ensure a professional image is portrayed at all times.

Nov 2005 - Feb 2008

**FBC Building Society Harare, Zimbabwe
Operations Controller/ Manager – Retail Banking**

- Setting up and running the Society's Operations Department as an independent business unit (BU) within the Retail Banking Division.
- Assist in the development of strategic plans for operational activity. Implement and manage operational plans and report to the Executive Director.
- Oversee and coordinate all retail banking back office and transactional processing activities.
- Providing an excellent branch support to all Society's 14-retail banking branches nationwide, ensure adherence to Service Level Agreements (SLA) standards and bank-wide objectives.
- Formulate, update and review of operational procedures, processes, manuals and departmental SLAs, review and update management or service fees on back office related transaction services.
- Ensure staff adheres to audit, compliance and control standards to minimize risk exposure to ensure performance is in line with set standards.
- Improve system performance through outlying required system functional specifications, document user requirements and departmental processes, support the development of the business case and improvement of operational processes.
- Monitor the nationwide ATM debit cards and PIN mailers production and distribution in line with set standards.
- Performance measurement and control, departmental budgeting and utilize financial data to improve profitability.
- Business development and mobilization of Society retail and wholesale products asset bases.
- Manage, empower, train, goal setting, Monitor and evaluate performance to ensure a motivated and effective team.

Aug 2002 - Oct 2005

**FBC Building Society Harare, Zimbabwe
Mortgages Administrator**

- Administration of the deceased estate portfolio, process death claims and lodgment of estates with the Master of the High Court for winding up, mortgaged properties insurance (HOC) and life assurance administration (cessions and group bond cover); ensure premium, claims and refund payments are done within stipulated timeframes.
- Custodian of securities (title deeds, guarantees; pledges and mortgage bonds) and monitor their release for letters of undertaking, third part bond registration and bond cancellations.
- Monitor arrears follow ups, visits, foreclosures and hand over of defaulters to Society lawyers for recoveries or property auctioning.
- New business facility reports preparation, determine recommendations or results for decision-making and credit risk assessment on loan applications.
- Monitor bond registrations, third party bond registration, sub-divisions and ensure the Society is not being prejudiced in the process.
- Monitor the PUPS portfolio for investments supporting employer assisted mortgage loans.
- Marketing and sales of all mortgage loan products through various business development strategies.

Oct 1999 - Jul 2002

FBC Building Society **Harare, Zimbabwe**
Mortgages Officer - New Business, Administration and Cancellations

- Collect all documentation for loan applications and conduct credit scoring for application assessment.
- Preliminary credit risk assessment on loan applications and mortgage bond registrations.
- Market and sell Society mortgage and advances products and services.
- Attend to death notices correspondence, process death claims and lodgment of estates with the Master of the High Court for winding up.
- Mortgaged properties insurance and life assurance portfolio administration and premium payments, insurance claims and refunds.
- Custodian of securities and monitor their release for third part bond registration, sub-divisions and bond cancellations.
- Ensure loan termination settlement figures calculations are accurate depending on the loan term and outstanding mortgage balance.

Jun 1999 – Sep 1999

Edgars Stores Limited **Harare, Zimbabwe**
Credit Clerk/ Customer Services Assistant

- Assist customers on the shop floor and replenishment of merchandise.
- Customers receive quality customer service, new accounts opening and conducting checks.
- Accounts payments and arrears follow-ups.

Dec 1998 – May 1999

Standard Chartered Bank **Harare, Zimbabwe**
Bank Clerk

- New accounts opening, data capturing, batch processing and new cheque book applications.
- Prepare and issue bank cheques as well as attending to customer queries on new accounts.

CAREER ACHIEVEMENTS

During my tenure at FBC Building Society

2005 to 2008 Designated Officer - Disciplinary Committee
2003 to 2006 Board Trustee – Group Pension Fund Board of Trustees
07/2006 Graduate Management Development Program – MDP
2006 Project Coordinator - Zimswitch (Electronic Funds Switch System for ATMs and POS)
2003 to 2006 Secretary – Management Credit and Loans Review Committee
2003 Project Coordinator – Afrosoft Mortgages Management Software System

COMPUTER LITERACY

MS Word	Advanced
Excel	Advanced
Power Point	Advanced
Internet and Email	Advanced

KEY COMPETENCIES

Attention to detail • Excellent written and verbal communication skills • Quality-driven • Dedication to task and delivery • Organizing and coordinating skills • Advanced comprehension skills • Business processes analyses and development • Planning skills • Customer care skills • Quick learner • Accuracy and efficiency • Excellent computer skills.

BUSINESS BELIEFS

Team spirit • Shared values • Accountability • Diversity and Management by Objectives.

EXTRA CURRICULAR ACTIVITIES

Following Global Financial Markets and Economies • Reading Financial • Investment Banking • Capital Markets • Risk/ Compliance & Business Journals • Community Business Forums and Community Chest of Western Cape (Mexicana)

REFEREES

1. **Geoffrey Stone**
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2. **Geoff ten Over**
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