**Attack Ndlovu (AIA C.Act)**

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**Location:** Devonshire

**EXECUTIVE SUMMARY**

I am a senior credit risk manager, who has gained experience working in various risk functions in the banking sector, in audit and assurance. I am a qualified Actuary (Associate) with a strong background in risk management and risk analytics.

**PROFESSIONAL EXPERIENCE**

**Manager Credit Risk, Analytics — Clarien Bank**

07/2021 – 04/2025

* Played a lead role in Bank’s annual CARP/ICAAP (Internal Capital Adequacy Assessment Process), stress-testing process and regulatory reporting with respect to credit risk area.
* Owned and maintained Bank’s loan pricing model based on RAROC (Risk Adjusted Return on Capital) methodology.
* Played a role in the identification, quantification, management and monitoring of credit risk.
* Assisted in development of risk management tools, key risk indicators and risk-related projects such as restructuring of the loan portfolio and data optimization projects.
* Developed performance improvement tools such as developing new templates/ models and other efficiency initiatives.
* Took a lead role in audits and compliance requirements as it related to credit risk analytics function.
* Ensured compliance with relevant regulations and internal policies.
* Produced quarterly board risk reports.
* Produced monthly risk reports to the Risk Review Committee.
* Maintained data for the bank, including ensuring accuracy, readiness for further use and modeling.
* Contributed to the overall quality and risk profile of the credit portfolio.

**Senior Quantitative Risk Analyst — EY Zimbabwe**

03/2020 – 07/2021 | Zimbabwe

* Performed detailed data analysis to help clients solve business problems and complex issues in the financial services industry, including model development, documentation, testing, validation, benchmarking, and implementation.
* Supported the development of mathematical/statistical models used to develop analytical tools for financial instruments.
* Applied quantitative techniques to help institutions develop and validate risk modeling methodologies.
* Reaching conclusions, documenting results, and suggesting ideas for efficiencies.

**Modeling and Risk Specialist — African Century Ltd**

10/2018 – 03/2020 | Zimbabwe

* Development and maintenance of financial Models.
* Maintaining an inventory of all company models and adequate technical documentation for each model.
* Developing back testing and recalibration procedures to ensure models are aligned to the prevailing operating environment.
* Reviewing of Treasury operations (market and liquidity risks) based on a program designed with the assistance of the Head Risk and Compliance.
* Assist the Head of Risk and compliance in the identification and management of emerging risks.
* Assisted the Head of risk and compliance to develop and implement risk management controls to mitigate existing and emerging risks.
* Monitored the effectiveness of risk management processes and controls and made recommendations for improvement.
* Ensured compliance with relevant regulations and internal policies.
* Computation of provisions and Base capital adequacy requirements.
* Review of treasury deals against approved source documents.
* Prepared stress scenarios for credit, liquidity and interest rate risks.
* Profit testing for new and existing products.
* Portfolio analytics, e.g. concentration, trends, cause analysis.

**Revenue Specialist — Zimbabwe Revenue Authority**

08/2015 – 09/2018 | Zimbabwe

* Assisted the executive in their delivery of Taxation administration, strategy setting and performance measurement.
* Offers specialised service to all taxpayers with respect to all tax heads.
* Processed requests for exemptions and roll-overs in respect of Capital Gains Tax and schemes of reconstruction (most of which are complex and may involve cross border transactions).
* Provided technical advice and client relationship services to both internal and external clients.
* Conducted workshops, key taxpayer and stakeholder engagements.
* Processed refunds.
* Negotiated and approved settlement terms (per approval threshold) for payment of outstanding tax revenue including VAT Refund.
* Carried out tax audits such as desk audits, project based audits, comprehensive audits, VAT refund audits and Transfer Pricing audit cases.
* Prepared objection reports.
* Prepared and reviewed the draft Commissioner’s case for court appeal cases in liaison with legal.
* Researches, reviews and recommends alignment of practice notes and procedures with the changes in legislation.
* Periodically prepared taxpayer education articles such as pamphlets, public notices and Taxman corner articles.
* Reviewed operational systems to ensure adherence to set procedures and regulations.
* Compiled and analysed section reports including Audit Logs, Risk registers and Business Continuity Plans.
* Weekly and monthly reports.

**Assistant Auditor — Hwange Colliery Company**

11/2014 – 07/2015 | Zimbabwe

* Supported management in risk identification, fraud assessments, and control testing and process improvements.
* Drafting the report for review by the Senior Internal Auditor considering the results of the work performed on the audit, reporting to management on weaknesses in internal control systems noted during the audit assignment.
* Observed Inventory Counts and investigated variances.
* Provided recommendations to management.

**Actuarial Intern — Old Mutual Life assurance company**

08/2012 – 09/2013

* Investment return calculations, pension increase and bonus recommendation for updating members' accumulation accounts.
* Calculation of surplus/(deficit), funding level.
* Identifying and evaluating the surplus or strain causing factors.
* Valuation of liability i.e. past service liability, pensioners’ capital values, deferred members’ capitals and outstanding pension benefits.
* Age profile analysis for the purpose of advising an appropriate investment asset mix.
* Defined Benefit and Defined Contribution Fund Valuations.
* Data validation and membership reconciliation.

**PROFESSIONAL SKILLS**

* Analytical thinking
* Analytics
* Operational risk
* Risk Management
* Leadership
* Strategy setting.
* Good writing skills
* Good communication skills
* Pricing

**EDUCATION**

**Chartered Actuary, Associate. — Institute And Faculty of Actuaries**

11/2019 | UK

**Master of Science: Finance And Investments — National University of Science And Technology**

11/2014 | Zimbabwe

**Bachelor of Science: Actuarial Science — National University of Science And Technology**

Zimbabwe