

Rolf Moes

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Languages: English, Afrikaans Nationality: South African Age: 37

Rolf is an experienced strategist, transformation consultant and entrepreneur who currently leads financial services growth strategy consulting for Monitor Deloitte South Africa, including digital and M&A offerings. Rolf's approach to strategic choices combines analytic and innovative possibilities with a deep appreciation for commercial and execution viability. He has led post-merger integrations across Africa and Ireland, designed a short-term insurance business, founded an online retailer, and advised on a broad variety of large client investments. He holds an MBA and degrees in computer science and mathematics, with a passion for humanism, outdoor endurance sports and science.

PROFESSIONAL EXPERIENCE

Oct 2015 - Present	Monitor Deloitte (Deloitte Consulting South Africa)	Associate Director
	Associate director in Monitor Deloitte South Africa focused on financial services growth strategy, digital and M&A. Clients include three key South African insurers, a bank, an asset manager and a telecommunications firm. Delivery specialisation is in growth, innovation, business models, digital commercialisation, transformation and operations efficiency.	
	Engagements: Currently lead a partnership on a key cross-industry fintech solution (confidential). In consulting, responsible for both business development, sales and consulting delivery. Recent engagements include a low-income market insurance operating model, an African market entry strategy, an insurance customer value proposition for professionals, an institutional wealth management value map, a regional audit strategy and client review, and an operating model for banking and insuring the low-income market.	
	Highlights:	
	<ul style="list-style-type: none"> Engagement director for a critical Deloitte SA digital annuity partnership (confidential) Nominated for the most innovative Deloitte Consulting client project engagement in 2016 Led the consulting contingent for the most significant internal global investment to date into Deloitte Africa Conceived a new SA digital short-term insurer from earliest market-entry strategy to a full customer proposition and technology architecture that received client board accolade Regularly lead multi-disciplinary teams from across Deloitte businesses on complex client projects, including strategy consulting, actuarial, regulatory advisory, corporate finance, digital integration and human capital consulting teams. Lead internal training for Monitor South Africa 	
Apr 2015 - Jan 2017	HOMESPACE (South African online retailer)	Founder
	Founded and operated the online retailer HOMESPACE, focused on exclusively South African made furniture and accessories for home buyers. The retailer was fully digital and delivered nationally.	
Feb 2013 - Dec 2014	Old Mutual Africa (LON:OML, insurance and financial services)	Head of M&A Integration
	Led the direction and execution of all acquisition integration for the Africa expansion strategy. In my tenure this included three new business acquisition integrations in micro-lending, life and short-term insurance and the transfer and re-branding of two Mutual & Federal companies into Old Mutual. Led analysis and business case for synergy and integration.	
	Highlights:	
	<ul style="list-style-type: none"> Awarded 'Most Inspirational Leader in Old Mutual Africa' for 2013 Developed the strategic and financial analysis, synergy business case, life insurance due diligence and integration forecast scenarios on 2 major Africa deals each upward of USD 200 mil Lead interlock to unify Old Mutual Africa and Mutual & Federal (short-term insurance subsidiary), including set up of M&F service and negotiated pricing adjustments resulting in in-country savings of R20 mil p.a. Drove change via OMA 'Business in a Box' design; OMA Knowledge Bank creation; OMA Integration Framework 	
	Acquisition integration:	
	<ul style="list-style-type: none"> Provident Life (Ghana, life insurer, majority stake): conducted post-deal business assessment, leadership interlock, stabilise and control, de-risk financial and regulatory issues, governance adoption and growth initiatives Faulu (Kenya microlender) and Oceanic General (Nigeria general insurer): led governance committees and oversaw deal transaction conclusion, transitioning (post deal) and integration of the acquired firms Ownership transfer of Mutual & Federal (Namibia & Botswana): directly managed transaction, governance / compliance transitioning, re-branding, employee transitioning and services model, and advised on integration strategy 	
Aug 2012 - Jan 2013	Independent Consultant (Johannesburg)	Strategic Advisor
	Advised on outsourcing bank cash services and investment cases for Sasol facilities in Johannesburg	
	<ul style="list-style-type: none"> Major SA Bank programme lead to analyse and recommend the strategic options and chosen partnership arrangement for physical cash services (including CIT, branches, cash centres) in outsourcing a 47% SA market share Developed what was considered as the best formed RFP created by the bank. 	
Apr 2010 - May 2012	Accenture (NYSE: ACN, consulting and technology)	Senior Manager in Strategy
	Johannesburg based senior strategy lead in banking, focused on investments, cost reduction, growth strategies and post-merger integration. Managed the Accenture South Africa Strategy practice operations.	
	Highlights:	
	<ul style="list-style-type: none"> Drove bank client consulting sales via relationships forged on reputation of advisory quality Managed Strategy operations for local ACN office, including right-placing consultants across client engagements 	

	<ul style="list-style-type: none"> Granted a 3 month secondment to lead retail bank integration for Irish AIB/EBS merger, including service agreements across all 40 areas of merged entities <p>Client engagement: Strategy consulting lead at major SA Bank on the following initiatives, with teams of 3 to 10 reports:</p> <ul style="list-style-type: none"> Analysis to integrate and accelerate 15% cost reduction across SA retail and business bank services of ~7000 employees The 3 year retail & business bank operations transformation plan, stretching the annual OPEX benefit by ~R100 mil and identifying extensive opportunities for improvement and efficiency Concept and R600 mil investment case for a corporate transaction banking platform Growth strategy (market share & profitability) of custody & trustee business to position it as a fund services provider
Jan-Dec 2008	<p>South African Airways (South African national airline) Project Manager & Business Architect</p> <p>Business architect that developed R500 mil cost saving initiatives (with Exco), commercialisation of the Voyager loyalty programme (with Star Alliance) and revised route profitability for improved product decision making.</p> <ul style="list-style-type: none"> Led operating model re-design for Cargo, Technical (maintenance) and HR to stem staff losses and support re-growth Reworked all cost accounting and reporting of the airline's profitability across every revenue and indirect cost centre resulting in multi-million adjustments Defined a commercialisation model for SAA Voyager and consulted with Star Alliance to replicate success of Aeroplan
2009 (part time during full time MBA)	
Mar 2005 - Dec 2007	<p>Accenture (NYSE: ACN, consulting and technology) Senior Consultant</p> <p>Banking and retail management consultant. SME contributing to Accenture global IP on a diverse range of specialisations from operations, management, and process engineering to technologies such as SOA, workflow and banking platforms.</p> <p>Edcon point-of-service solution: Technical Architect for Avenew POS solution for Test & Pilot phases across 1200 stores. Implemented distributed scheduling, monitoring, clustering, encryption, backups, DR and deployment automation</p> <p>Jersey Island offshore bank SAP core banking replacement: Team lead for product and customer origination design, incl. savings/deposits, overdrafts and loans products and all client, contract & product data and functions. Developed a SOA Implementation Guide for the bank which turned into a reusable IP asset.</p> <p>Major SA Bank collateral capability: Business design lead for retail & business securities (end-to-end secured lending), incl. business architecture, full as-is and to-be process reengineering, workflow/imaging system solution concept organisational and role re-definition. Lead client workshop facilitator and internal trainer to project teams</p>
Jan 2003- Feb 2004	<p>Liberty Life (JSE:LBH, life insurance) Programmer</p> <p>Systems developer that oversaw development and maintenance of the document distribution engine (policy, claims, etc.), intermediary management modules and conversion interfaces. Developer in 7 programming languages.</p> <ul style="list-style-type: none"> Awarded Liberty Life Bursary in IT for undergraduate studies and a four year programmer undertaking Conducted database design, code development and procedure scripting to manage majority of all Liberty client dos Experimental prototyping of client claims workflow and document issuing control panels

EDUCATION

2009 - Mar 2010	<p>MBA UCT GSB (Cape Town) & IE Business School (Madrid)</p> <ul style="list-style-type: none"> Financial focus, with research thesis 'The relationship between portfolio size and risk across business cycles' Established the IE Business School / UCT GSB international exchange programme
2004-2005	<p>Diploma in Adv. Business Mgmt. University of Johannesburg</p>
2002	<p>BSc Computer Science Honours RAU University (University of Johannesburg)</p> <ul style="list-style-type: none"> Executive committee of RAU Student Representative Council and Chief Election Officer Inducted member of the Golden Key Society Merit Bursary for Academic Achievement (2002)
1999-2001	<p>BSc Mathematical Sciences (cum laude) RAU University (University of Johannesburg)</p> <ul style="list-style-type: none"> Awarded 3 year Liberty Life Student Bursary for IT Merit Bursary for Academic Achievement (1999, 2000, 2001) Leader of the 2001 winning RAU/Standard Bank IT Academy Project
1998	<p>Secondary School (high school matric) South African GDE school</p> <ul style="list-style-type: none"> 6 distinctions ('A' grades) on Higher Grade; School Prefect; Praestantissimus Award ('A' avg throughout high school)

OTHER

NGO / Volunteering

African Impact (Jun-Jul 2012): Lion handler, elephant research, rural children education and nature conservation

Profile Assessments:

- Kolbe Index: *Strategic Planner*; strengths in fact finding and follow through
- Career Path Appreciation (CPA): *Level IV - Strategic Intent*; potential at *Level VI – Corporate Citizenship*
- Ennea Integrated Mastery: Key behaviours are *Creative Originality* and *Dominant / Control*

Technical Skills:

- Financial Modelling using Excel with Monte Carlo analysis, quadratic programming (Solver) and VBA scripting
- Statistics / analytics in SQL, R and Google Analytics
- Visual modelling in Visio, PowerPoint and Websphere
- Programming languages (not recently used) include VB, C#, Java, PL-SQL (Oracle), ASP, HTML, Natural (Adabas) and Unix KSH