

# CURRICULUM VITAE

WILLIE LAZENBY CA(SA)

084 446 2601



# PERSONAL DETAILS

Surname	:	Lazenby
Full name	:	Willem Hendrik
Age	:	32
Date of Birth	:	4 March 1986
ID Number	:	860304 5104 083
Nationality	:	South African
Race	:	White
Marital Status	:	Married
Home Address	:	6 Sevillea 74 St. Aubyn Road Alberton
Postal Address	:	P.O. Box 385 Alberton, 1450
Telephone Number	:	Cell – 084 446 2601
E-mail Address	:	<a href="mailto:whlazenby86@gmail.com">whlazenby86@gmail.com</a>
Language Proficiency	:	English - Fluent Afrikaans - Fluent
Health	:	Excellent (Non-Smoker)
Religion	:	Christian
Drivers License	:	Code B

## SECONDARY EDUCATION

School	:	Jim Fouché (Secondary School) Bloemfontein 2000-2004
Highest grade passed	:	Grade 12 (2004)
Subjects	:	English (2 <sup>nd</sup> Language) HG Distinction Afrikaans (1 <sup>st</sup> Language) HG Distinction Mathematics HG Distinction Accounting HG Distinction Economics HG Distinction Physical Science HG Business Economics HG Computer Sciences HG Commercial Mathematics SG Distinction

## TERTIARY EDUCATION

❖ University	:	University of the Free State (Kovsies)
Degree Obtained (2005 – 2007)	:	B.Accounting (with distinction)
Major Subjects	:	Financial Accounting Management and Cost Accounting Auditing Taxation

During this period I was granted membership for the Golden Key International Honour Society.

❖ University	:	University of the Free State (Kovsies)
Degree Obtained (2008)	:	B.Accounting Hons.
Major Subjects	:	Advanced Financial Accounting Advanced Management and Cost Accounting Advanced Auditing Advanced Taxation

## ADDITIONAL QUALIFICATIONS

- ❖ Pastel Accounting software training : Obtained in 2009
- ❖ Qualifying Board Examination Part 1 : Passed in 2009 (first time pass)
- ❖ Qualifying Board Examination Part 2 : Passed in 2011 (first time pass)
- ❖ Chartered Accountant (SA) : Obtained in 2012

## EMPLOYMENT HISTORY

- ❖ Employer : First National Bank (Vaughan David)
- Job Title : Investment Product Manager
- Employment Period : August 2015 until Present
- Job purpose : Provides direction and leadership in the identification and implementation of new discretionary investment offerings.  
  
Successfully launched the new Youth value prop (FNBy) in conjunction with Premium Business and Core Banking as well as Value Banking Solutions. This required extensive collaboration and aligning various departments' strategies to achieve the best solution for FNB youth. I also successfully implemented all legislative requirements pertaining to Tax-Free Investments in FNB and is deemed the Subject Matter Expert (SME) for the FirstRand Group for Tax-Free Investments.
- Key responsibilities : As a Product Manager my responsibilities include:

- Achievement Of Team Sales Efficiencies
- Book Growth Analysis
  - Analyse book growth and sales that would result in the Identification of gaps and opportunities
- Budget Control
  - Establish, align and manage target and budget goals whilst ensuring effective control of costs for a range of functional areas to increase cost efficiency
- Client Retention Investment Renewal Product
  - Provide sales support efficiencies and services in order to ensure retention of clients by ensuring the timely renewal of all existing investment and negotiating special rates for clients.
- Corporate Governance Compliance
  - Comply with governance in terms of legislative and audit requirements by managing urgent spreading implementation and compliance
- Growth Of Investment Products
  - Increase Investment Products and services to existing commercial customers
- Investment Industry Trend Analysis
  - Monitor and record key industry trends that can impact on the current and future product offering

- Maximise Business Portfolio Cross Sell Opportunities
  - Maximise Business Portfolio cross sell opportunities and strengthen client relationships
- Net Interest Income Growth Group
  - Net interest income growth for the year per budget by preparing and processing of Interest rate proposals to segments in the group
- Net Liability Growth – Investments
  - Drive an increase in average balance of specific portfolio of liabilities as defined in the Financial Performance Report of the Business
- People Management
  - Plan and manage performance, skills development, employment equity, talent and culture of team in order to improve innovation and achieve efficiencies
- Provision Of Subject Matter Expertise Investments
  - Maintenance of expert knowledge on relevant legislative amendments, industry best practices and provision of proactive advice and solutions to relevant stakeholders
- Query Resolution
  - Resolve all customer queries efficiently, and within agreed timelines

- Reporting
  - Improve business decisions by providing accurate and reliable business intelligence (information) together with analysing trends and data
- Strategic Relationship Management
  - Build and maintain strategic relationships with internal and external parties to support the sales strategy

❖ Employer	:	Finbond Mutual Bank (Gary Sayers)
Job Title	:	Financial Manager: Treasury & Banking
Employment Period	:	July 2014 until June 2015
Job purpose	:	<p>Finbond is in an upward growth trend and diversifying its revenue streams. With transactional banking being a highly competitive market, this role is responsible for the financial aspects of this venture, which includes, but is not limited to: Relationship management with Mastercard, payment, reconciliation and queries from Mastercard, Treasury bill management for Basel III compliance and general finance control for the bank, treasury and card division.</p>
Key responsibilities	:	<p>As the head of Finance for the Card and Treasury department, my responsibilities include:</p> <ul style="list-style-type: none"> <li>• Provide strategic insights into the establishment and attainment of financial objectives of Group Card Division;</li> </ul>

- Ensure that suitable planning, budgetary and performance measurement controls are in place;
- Reconcile the FMB Card Transaction Control Account with the SAMOS Settlement account on a daily basis for Card transactions;
- Raise and follow up and resolve any interbank card queries on a daily basis on the query system that BankServAfrica will provide to FMB;
- Reconcile the FMB EDO Transaction Control Account during the day with the SAMOS Settlement account after each settlement window;
- Prepare and submit the monthly DI returns to the SARB and follow-up on any queries;
- Provide financial input to the business planning process, including the preparation and analysis of annual budgets and revised estimates;
- Monthly preparation and/ or review of all balance sheet reconciliations;
- Full financial function and accounting to trail balance;
- Monthly preparation of Management Information Pack (MIS) for VP Finance and Operations;
- Analysis of monthly management reports/ financial statements for variances with budgets and prior periods. Follow up and corrective action agreed with business partners (Operations) and CFO and resultant action plans and commentary thereon;
- Assistance in taxation calculations for relevant region with taxation department;



- Calculation, reconciliation and submission of PAYE to Group Financial Manager;
- Assist with preparation and analysis of the financial results of Group Card, identifying problem areas and potential for improvement;
- Preparing year-end audit file;
- Management and motivation of Group Card reporting team;
- Support and provide input to BU heads or other key stakeholders;
- Put the necessary internal controls and processes in place in the Card division.

Reason for Leaving	:	Resigned to pursue an environment which supported my professional goals.
❖ Employer	:	Absa Group Limited (Geoff Lee)
Job Title	:	Management Accountant
Employment Period	:	February 2013 until July 2014
Job purpose	:	Revenue growth is one element at the disposal of management to growth profit before tax (PBT). As the finance business partner responsible for the revenue of Home Loans, this position requires a keen sense of the economic environment and strategically forecast and budget for revenue possibilities. Understanding the risks of a home loan, the economic climate and the type of client is all necessary in forecasting revenue.
Key responsibilities	:	Finance Partner for the sales team within Absa Home Loans. This includes: <ul style="list-style-type: none"> <li>• Building forecast models for total Home Loans sales expected;</li> </ul>

- Building a sales model which enables the regional managers of Home Loans to take ownership of budgeted sales numbers per source;
- Net interest income forecasting, budgeting and reporting on variances;
- Non-interest revenue forecasting, reporting and variance reporting;
- Ad hoc tasks that relates to the topline income and the efficiency of collecting fees;
- Forecasting, in conjunction with other department, the book growth and specifically the book construct of Home Loans with regards to performing and non-performing loans.

Reason for Leaving	:	The opportunity to be part of a new bank, building systems and processes and assisting with the strategic direction was the big drive for moving.
❖ Employer	:	Absa Group Limited (Tersia du Toit)
Job Title	:	Financial Manager: Investments
Employment Period	:	June 2012 until February 2013
Job purpose	:	Pension Fund administration is a crucial function of proper pension fund efficiency. This role is responsible for the regulatory and administrative requirements of funds for compliance with applicable laws and statutory reporting.
Key responsibilities	:	<p>Managed 62 funds actively with a team of 5 people and responsible for:</p> <ul style="list-style-type: none"> <li>• Regulation 28 reporting to the FSB;</li> </ul>

- SARB reporting on funds' investments;
- Bank reconciliations;
- Cash flow reports sent to trustees of funds;
- Investment reports sent to trustees;
- Asset and liability matching.

I was responsible for building and implementing the Regulation 28 reporting functionality within Absa. This reporting has to be done on all funds within the Absa administration environment. This was more or less 300 funds. I had to travel to Cape Town office and implement the reporting functionality and train the staff on this function. When I joined the pension fund department, there were several funds with massive backlogs from a reporting perspective. Together with my team, we devised a plan and within 4 month my 62 funds were up to date and receiving clean audits. We then proceeded to assist other teams with work in order to make the department operate more smoothly.

Reason for Leaving	:	I wanted to enhance my financial skills in order to understand and filter more effectively what is communicated to me should I one day move into a senior position.
❖ Employer	:	Absa Group Limited (Dirk Agenbag)
Job Title	:	Financial Manager
Employment Period	:	March 2011 until May 2012
Job purpose	:	<p>This position is the finance representative for two business units:</p> <ul style="list-style-type: none"> <li>• Retail International Banking (RIB): Within the branch network, RIB is responsible for</li> </ul>

the international transactions which included Western Union, Swift transfer, cash exchange etc. Situated in branches, RIB works close to branch personnel and pays transfer pricing for the space used.

- Workplace Banking (WPB): Also called branchless banking, this unit would arrive at bigger office parks and remotely sell banking products or create leads for future business with Absa.

This position was also responsible for cash management within the branch network, specifically from a cost perspective.

#### Duties

:

In terms of RIB, I was responsible for the cost and revenue reporting, planning and forecasting. On the revenue side, this was more on fee income received and I had to analyse the economic environment to forecast tourism in South Africa and as tourism is highly susceptible to change in the economy, I had to anticipate the effects on revenue. I was involved with the strategic planning for this unit and reviewed all business cases in order to comment on the feasibility and impact of the decisions proposed.

For WPB, I was responsible for the cost forecasting, reporting and budgeting for the BU. I had to sit with management and understand their strategy and plans for growth in order to budget the costs appropriately. Reviewed business cases to comment on the accuracy of assumptions made.

For both BU's, other duties included:

- Monthly reporting on actual results and commenting on variances against budgets.
- Rolling forecasts in order to understand the changes in factors considered with initial budgets.

I also was the regional financial manager (RFM) for Gauteng super region in the absence of regular RFM with duties including:

Reporting on financial performance compared to budget, RAF (Rolling Average Forecast) etc.

Planning for branches in terms of budgets and RAF.

I built a Excel based model to create the capability to measure branches against one another from a cost perspective which enabled Absa branches to reduce cost of cash.

Reason for Leaving	:	Qualified as CA(SA) and sought greater responsibility.
❖ Employer	:	Absa Group Limited (Yogendren Naicker)
Job Title	:	Trainee Chartered Accountant (Internal Auditor)
Employment Period	:	January 2012 until March 2012
Key responsibilities	:	As I was permanently appointed as Financial Manager on condition to complete my SAICA training requirements, I had to rotate (while still responsible for permanent role) to Absa Internal Audit. This rotation is normally 6 months. I was assigned to Absa Group Pension Fund and worked faster than my manager anticipated. I also found a material error/discrepancy which was reported to the highest level. As such I

acquired my required competencies in 3 months and could be signed off from my trainee contract.

- ❖ Employer : Absa Group Limited (Dries Oosthuizen)
- Job Title : Trainee Chartered Accountant
- Employment Period : January 2010 until February 2011
- Job purpose : This contract was for three years in order to complete the necessary training in order to be signed off as a qualified Chartered Accountant.
- Key responsibilities : I was placed within the branch network in a vacant regional financial manager position for the Eastern Cape province while being overseen by the RFM taking ultimate responsibility for the region. I was responsible for the following:
- Financial Analysis and Reporting on costs;
  - Managing of Super Region's budgets, forecasts and variance reporting.
  - Visiting the region to communicate head office's plans and understanding the region's need to plan accordingly.
- Reason for Leaving : Permanent position as Financial Manager accepted.
- ❖ Employer : University of the Free State (Ronel Britz)
- Job Title : Academic Intern (Junior Lecturer)
- Employment Period : January 2009 until December 2009
- Duties : Lecturer for second year taxation accounting students.  
Setting of test and examination

papers.  
Tutoring of Honours students in  
taxation.

Reason for Leaving : One year contracts in terms of SAICA  
regulations.

# COMPUTER LITERACY

Advanced Computer Literacy – RIS254  
and RIS244

Courses Completed : Microsoft Excel 2010 Data Analysis  
Microsoft Excel 2010 Advanced  
Formulas  
Microsoft Excel 2010 Secrets of Excel

## Points of Interest

I have a keen interest in Business, Finance and Investments and enjoy reading literature related to these interests.

During my time at Absa I have learned various key aspects and drivers behind business and how to manage time in terms of deadlines.

My role as financial manager and business partner has taught me to think for myself, ask critical questions to the relevant parties and to remain objective when doing my job.

I have a good understanding of the banking environment, especially the branch network, savings products and home loans, and how all the different role players work together in achieving the Group's strategy.

I managed the cash costs in the channel space. With this experience, I have learned how the management of cash plays a crucial role in managing risks and costs. I have learned the trade-off decisions needed in order to effectively manage cash.

My role on the operational side of banking has ignited a fire within me to enhance the customer's life through effective products and solutions while still keeping the targeted return on investment in mind.

As Product Manager with FNB, my skills have grown to include strategic thinking and implementation of these strategies to satisfy customer needs, increase business bottom line and fostering relationships with other departments to deliver the best solution to all parties.



# References

1. Prof. Ronell Britz  
Head of Department: Centre for Accounting  
University of the Free State  
Cell : 082 200 4292
2. Harriet Heymans CA(SA)  
CFO: Transactions & Deposits Absa Bank (Now CFO for Standard Chartered)  
Absa Group Limited  
Cell : 071 633 3043
3. Yogendren Naicker CA(SA)  
Manager: Absa Internal Audit  
Absa Group Limited  
Telephone number : 011 846 3507  
Cell : 071 366 1369
4. Johan Marais  
FNB: Customer Interaction and Information  
First National Bank  
Cell : 082 417 3023
5. Tersia du Toit  
Regional Manager: Investments (Absa Consultants & Actuaries)  
Absa Group Limited  
Cell : 082 377 9973
6. Charles James  
Reverend  
NG Kerk Pellissier  
Telephone : 051 422 4917
7. Hannes Cloete  
Head: Compliance  
Finbond Mutual Bank  
Telephone : 083 276 7444

## Attached Documents

1. Matric Certificate
2. B. Accounting – Certificate
3. B. Accounting (Hons) – Certificate
4. Pastel Accounting – Competency Certificate
5. Study Record – University of the Free State
6. Letter confirming membership with SAICA
7. Certificate of Microsoft Excel courses completed