

# HARDLIFE MUHAMBA

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**Managing Director | Director of Operations**

## PROFESSIONAL SUMMARY

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Experienced strategic business leader with over a decade of expertise in diverse sectors, including Civil Society, Education, Financial Services, and Human Capital Management. Proven proficiency in business development, project management, and business prospecting. Accomplished facilitator who has delivered training to more than 5000 direct and indirect beneficiaries, focusing on financial literacy, saving strategies, and business growth. Instrumental in driving the success of the ACP-EU project, funded by the United Nations and European Union, by fostering the establishment of 15 sustainable microenterprises.

### Core Competences & Skills

- EXCO Reporting
- Business Acumen
- Proposal Writing
- SOP Development
- Complex Problem Solving
- Change Management
- Entrepreneurial
- Concept Development
- Stakeholder Management

### Major Highlights

- Successfully directed and completed a R38 million water and reticulation initiative financed by the CDM Municipality. This project granted over 2000 households in Bocum access to clean water, making a substantial community impact.
- Effectively managed two carpentry and joinery ventures totaling R3.2 million for South Africa Home Affairs, funded by South Africa Public Works. Both projects were executed within defined timelines, scope, and budget, showcasing exceptional project management skills.
- Secured a substantial R1,500,000 investment from family and friends within an impressive span of 12 months. This achievement substantially expanded the company's client base and bolstered overall revenue.
- Pioneered operational enhancements and bolstered staff collaboration amid the Covid-19 pandemic by spearheading the implementation of Microsoft Azure. This strategic move seamlessly integrated with existing operating systems, resulting in improved operational efficiency.

## PROFESSIONAL EXPERIENCE

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### Capernaum Financial Services, South Africa

01/2020 – Present

#### Director Of Operations

- Provide comprehensive oversight of all operational aspects, encompassing human resources, marketing, budgeting, utilization review, cost control, continuous quality improvement, community relations, and risk management.
- Steered the successful licensing of the company as a Registered and Authorized Credit Provider under the South National Credit Regulator. This achievement was accompanied by two consecutive clean audits and the seamless annual renewal of licenses.
- Achieved remarkable growth by expanding the loan book from R20,000 to R2.5 million within a span of 24 months, while effectively maintaining non-performing loans at a mere 5% of the total portfolio.
- Supervise critical functions including credit origination, analysis, evaluation, monitoring, and assurance. Additionally, responsible for leading workout and restructuring efforts for corporates, alongside remedial and recovery initiatives.
- Established and nurtured strong business relationships with corporate clients to foster ongoing enhancements of customer retention strategies, thereby contributing to reduced account closure rates.
- Utilized innovative online and offline marketing tactics, including road shows, social media engagement, and influencer marketing to drive an exponential increase in individual clientele by +1000% within just 15 months.

### Hardy The Coach International

11/2020 - Present

#### Managing Consultant

- Provide comprehensive leadership across all operational domains, including human resources, marketing, budgeting, utilization review, continuous quality improvement, and risk management, spanning Zimbabwe and South Africa.
- Diversified the clientele base from a singular country to encompassing more than 25 countries across 5 continents within a remarkable period of under 2 years, notably including Europe, Africa, and Asia.
- Spearheaded the successful expansion of services into Zimbabwe, which encompassed vital components such as company registration, strategic formulation, and the establishment of key partnerships with various stakeholders.
- Efficiently administered an impressive volume of over 150 virtual and physical career coaching and career branding sessions per month, catering to both individuals and businesses.
- Elevated the company to a position of trusted advisory, engaging in extensive business and financial analysis while crafting intricate system and business requirements to ensure sustained long-term relationships.

- Conceived pioneering strategies, authored comprehensive business plans, and instituted tactical objectives, ultimately yielding an extraordinary 120% upsurge in annual revenue.

#### **Chief of Staff, CareerAid Southern Africa**

**01/2020 – Present**

#### **National Program Manager, CareerAid Zimbabwe**

**02/2015 – 12/2019**

- Spearheaded the design, development, and seamless implementation of high-caliber programs, models, and standardized approaches across all nine provinces of the country.
- Steered the expansion of services into South Africa, orchestrating key components such as company registration, strategic marketing efforts, and the establishment of crucial partnerships with diverse stakeholders.
- Achieved the successful establishment of the Stellah Foundation program, including the formulation of meticulous Standard Operating Procedures. This program has since transformed into a vehicle funding tuition and fees for 25 underserved students in Zimbabwe.
- Took charge of comprehensive monitoring and reporting of program budgets, meticulously analyzing and interpreting monthly financial statements for program teams, and leading the formulation of annual program budgets.
- Collaborated closely with the Fundraising and Partnerships teams, resulting in an impressive 20% increase in funding levels within a span of 12 months through sustained engagement with partners.
- Effectively executed the USD49,000 ACP-EU project, a notable accomplishment funded by the International Organization for Migration (IOM, UN Agency) and the European Union.
- Pioneered a strategic collaboration with ZARNET and the Ministry of Information, Communication, and Technology, culminating in the development of a pioneering career assessment and development platform. This platform targeted a substantial outreach to 5000 university and high school students within a span of 12 months.

#### **SUMMARY OF OTHER ROLES**

- **Credit Risk Officer**, Capital Link Private Limited, 08/2013 – 11/2014
- **Retail Banking Intern**, CBZ Bank Holding Zimbabwe, 08/2012 – 07/2013

#### **EDUCATION**

- Certificate in Business and Entrepreneurship, Lehigh University, USA, Ongoing
- Postgraduate Diploma in Project Management, Management College of South Africa (MANCOSA), Ongoing
- Bachelor of Commerce Honours in Banking and Finance, Midlands State University, 2014

#### **TRAINING AND PROFESSIONAL DEVELOPMENT**

- Digital Skills and Entrepreneurship, Muzinda Hub
- HTML Programming, Treehouse
- Employee Relations, LinkedIn
- Financial Management and Reporting, International Organization for Migration (IOM-UN Agency).
- Proposal Writing, International Organization for Migration (IOM-UN Agency).

#### **MEMBERSHIP AND AFFILIATIONS**

- **Mandela Washington Fellow**, Young African Leaders Initiative (YALI), USA.
- **Member**, Institute of South Africa (IoDSA)
- **Non-Executive Director**, St Marco Estates, South Africa
- **Executive Director**: Magand Projects, South Africa
- **Managing Director**: Axxelo (Pty) Ltd, South Africa.

#### **LEADERSHIP AND COMMUNITY DEVELOPMENT**

- **Volunteer Mentor**, School Enterprise Challenge, Teach a Man to Fish Bangalore India, 08/2016 – 12/2016.
- **Mentor**, Global Radical Leadership Labs (GRILL), 02/2011 – 12/2016.

#### **REFERENCES**

- Available on Request