



# INTO THE FUTURE OF THE BANKING AND ALTERNATIVE BANKING SECTOR



ENABLING SKILLS DEVELOPMENT IN THE BANKING AND ALTERNATIVE BANKING SECTOR





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# INTRODUCTION

“There is no passion to be found playing small in settling for a life that is less than the one you are capable of living”  
- Former President Nelson Mandela

The **BANKSETA** is committed to empowering the country's youth, through various youth development initiatives which include learnerships, internships and career guidance workshops.

The organisation's team members consider the youth as the country's gems and future leaders, with endless possibilities. The **BANKSETA's** mandate addresses the skills development challenge, through actively seeking to implement creative and practical solutions that result in positive contributions to youth development in the country.

The **BANKSETA** works hand-in-hand with the banking, microfinance and the education sectors. It is through these partnerships, that the organisation and its relevant partners, take into consideration the importance of empowering the youth with information regarding careers within the sectors, imparting knowledge pertaining to scarce and critical skills, as well as information on occupations that are in high demand.

There can never be sufficient emphasis on the provision of information and training of Life Orientation Teachers, as they are the link in further advising school learners about various careers within different fields. The **BANKSETA** encourages in-school learners and Life Orientation teachers to read the booklet in order to gain more information.

The banking and microfinance sectors are very competitive and offer a variety of career choices ranging from administrative, junior / middle / senior management occupations in fields such as accounting, marketing,

communications, information and communications technology, human resource management, risk management and project management amongst others. The career guide is packed with a whole lot more information, **do not hesitate, page through to step into the exciting world of banking and microfinance.**

**Banking careers are cool. Stay ahead of the rest and prepare yourself for a future in the banking and microfinance sector.**

Digital Banking is the incorporation of new and developing technologies throughout the financial services sector to provide enhanced customer services and experiences effectively and efficiently. Digitisation in banking is driven by three major factors: technology push, customer experience and economic benefits. Customers' adaptation to the digital environment, forces banks to relook their products and services. Digital technology is rapidly influencing the way customers engage in banking activities.

'Digital' is a collective term, which refers to an integrated and collaborative platform that allows consumers, suppliers and organisations to transact using various electronic devices or technologies. It brings together emerging technologies, which include social media, cloud, analytics and mobile to provide a cost-effective and convenient distribution channel for consumers to use.

The use of technology to better interpret the complex and evolving needs of customers so as to better engage with them is an area that the

banks are expected to continue to invest in with a view to strengthening their capabilities through smarter and deeper use of predictive data analytics and better harnessing the wealth of information that already exists within their systems.

Technological innovation is revolutionising the banking industry. There is no getting away from the fact that banks are under threat unless they can keep pace with technology. Some of these innovations are great for banks. Cloud computing, for example, can reduce costs and promote low-cost innovation, but some advances disrupt banking in a big way, like crypto-currency, which skips banks in the payment process. The four technological advances that are changing the face of banking, for better

or for worse are social media, mobile banking, cloud technology and crypto-currency.

Banks traditionally operated in silo channels, with different business areas operating independently of one another. A new way of banking emerges. It will allow the industry to innovate and enhance customer service, and help new entrants (Fintechs) to gain a share of new financial products and services. Large banks have built their technology and data around individual products and channels, and are beholden to legacy systems. To overcome this, banks investing in technological capabilities and incorporate the right architecture to respond quickly and drive an agile culture throughout the business.







**ENDLESS POSSIBILITIES,  
VARIOUS OPPORTUNITIES**



# BANKSETA MANDATE

**The Banking Sector Education and Training Authority (BANKSETA)** is an enabler of skills development and transformation in the broader banking and alternative banking sectors and supports people development through skills development partnerships and strives through various initiatives to alleviate unemployment and to change people's lives through educational programmes that lead to the advancement of current and future skills requirements.



# SCARCE AND CRITICAL SKILLS IN THE BANKING SECTOR



The banking and alternative banking sector is continuously evolving and as result, the skills needed in the sector are also evolving at a high pace. This makes it difficult to anticipate the type of skills that will be needed by the sector in the near future.

Several factors drive these changes in the sector and these are at length in the BANKSETA Sector Skills Plan (SSP). These factors include Digitalisation and Technology, Changing Customer Expectations, Regulatory Changes, Risk and Cyber-crime, Disruptors in Banking and Political, Economic and Societal Shifts. These factors help to shape the direction of the sector also assist in identifying the type of skills that will be needed in the sector.

As the devastating effects of COVID 19 continue to be felt in the different sectors of the economy, the banking and alternative sector was also not spared. The measures undertaken by the government to curb the spread of the virus meant that some of the banking activities like ATM and branch visits became very difficult to access for customers. This meant that most of these activities needed to be made available to customers through digital platforms. This has in turn accelerated the adoption of digitalisation in the sector. Research by PwC on banking showed that most banks are moving towards a more customer-centric business model. This puts the customer right at the centre of all the business operations.



CODE	OCCUPATION
2019-251203	Developer Programmer
2019-252101	Database Designer and Administrator
2019-252301	Computer Network and Systems Engineer
2019-251101	Information Communication Technology Systems Analyst
2019-241301	<b>Financial Investment Advisor</b>
2019-122101	Sales and Marketing Manager
2019-241202	Investment Manager
2019-421102	Bank Worker
2019-242207	Compliance Officer
2019-121901	Corporate General Manager

Source: BANKSETA SSP 2021-2022

There are also new emerging jobs, the majority of which are also in the Information Communication Technology space. These jobs are in robotics, blockchain technology, cloud engineering and Artificial intelligence (AI). With the emergence of these new jobs, the need for reskilling, upskilling and out-skilling of the current workforce also becomes very significant. This will prepare the current workforce to take on the new roles that are emerging in the sector and elsewhere. A report on Mapping of Digital and ICT Roles and Demand in South Africa commissioned by Harambee Youth Employment Accelerator has found that 69% of the South African companies that took part in

the study preferred to offshore their digital jobs to other countries. Although costs savings played an important role in their decision, lack of the relevant skills also came out strongly.

In conclusion, it can be expected that the skills landscape going into the future, will continue to be dominated by the 4th Industrial Revolution related skills. In addition to this, the banking sector is also experiencing a shift toward a more customer-centric business model. The implication of this is that customer-oriented skills need will also grow in the sector.

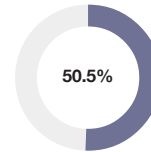


# INDUSTRY PROFILE: FINANCIAL SERVICES

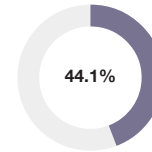


**Average share of workers at risk of displacement**

**Expected redeployment success rate of displaced workers**

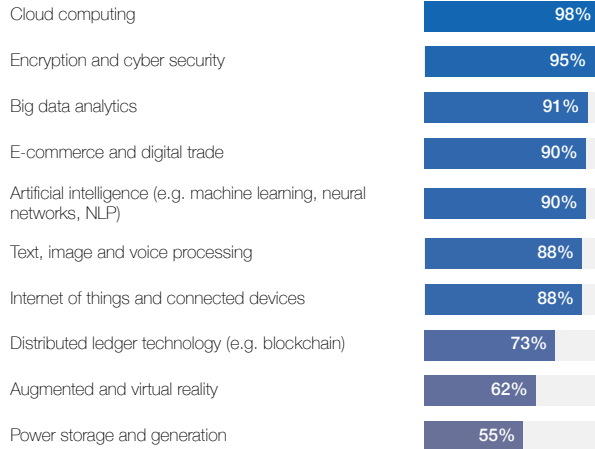


**Average skills instability among workforce**



## Technology adoption in industry

Share of companies surveyed



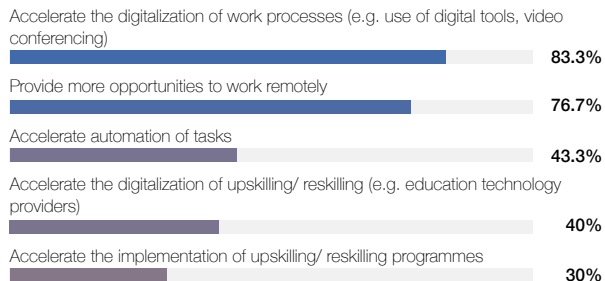
## Emerging skills

Skills identified as being in high demand within their organization, ordered by frequency

1. Analytical thinking and innovation
2. Critical thinking and analysis
3. Creativity, originality and initiative
4. Complex problem-solving
5. Active learning and learning strategies
6. Technology design and programming
7. Troubleshooting and user experience
8. Emotional intelligence
9. Technology use, monitoring and control
10. Leadership and social influence
11. Reasoning, problem-solving and ideation
12. Service orientation
13. Resilience, stress tolerance and flexibility
14. Systems analysis and evaluation
15. Instruction, mentoring and teaching

## Impact of COVID-19 on companies' strategy

Share of companies surveyed looking to adopt this strategy as a result of COVID-19



## Emerging and redundant job roles

Role identified as being in high demand or increasingly redundant within their organization, ordered by frequency

### EMERGING

1.	Data Analysts and Scientists
2.	Big Data Specialists
3.	Digital Marketing and Strategy Specialists
4.	AI and Machine Learning Specialists
5.	Digital Transformation Specialists
6.	Information Security Analysts
7.	Database and Network Professionals
8.	Business Development Professionals
9.	FinTech Engineers
10.	Cyber Security Specialists

### REDUNDANT

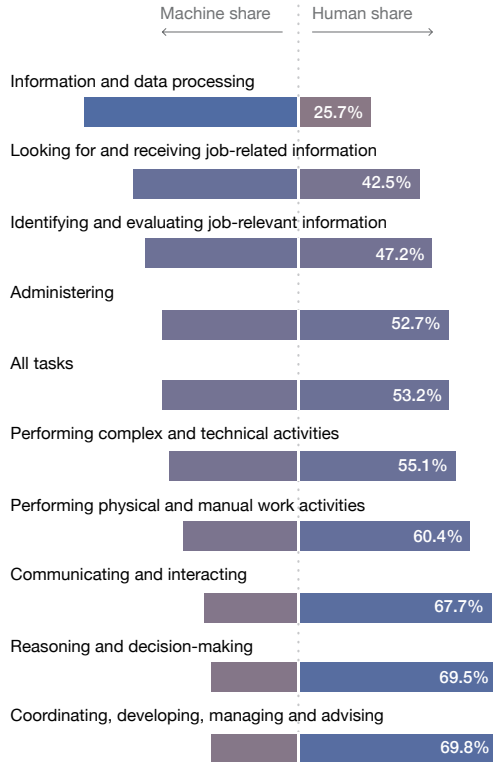
1.	Data Entry Clerks
2.	Accounting, Bookkeeping and Payroll Clerks
3.	Administrative and Executive Secretaries
4.	Accountants and Auditors
5.	Client Information and Customer Service Workers
6.	Bank Tellers and Related Clerks
7.	Statistical, Finance and Insurance Clerks
8.	Insurance Underwriters
9.	General and Operations Managers
10.	Financial Analysts

## Barriers to adoption of new technologies

Share of companies surveyed

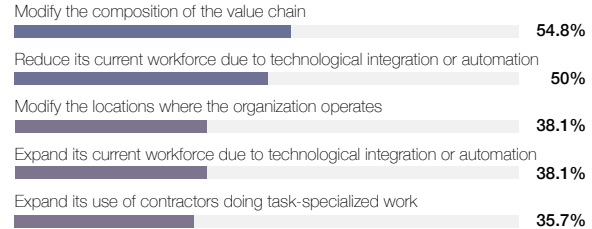


## Augmentation of key job tasks by 2024



## Expected impact on workforce

Share of companies surveyed



## Current skills in focus of existing reskilling/upskilling programmes

Share of companies surveyed identifying this skill as being in focus across their reskilling or upskilling programmes

1.	Leadership and social influence
2.	Analytical thinking and innovation
3.	Critical thinking and analysis
4.	Technology design and programming
5.	Complex problem-solving
6.	Technology use, monitoring and control
7.	Active learning and learning strategies
8.	Emotional intelligence
9.	Resilience, stress tolerance and flexibility
10.	Service orientation

## Average reskilling needs

Share of workforce within this industry

### DURATION OF RESKILLING

Less than 1 month  
26.9%

3 to 6 months  
13.4%

6 to 12 months  
19.8%

1 to 3 months  
17.1%

Over 1 year  
22.9%

Source: [http://www3.weforum.org/docs/WEF\\_Future\\_of\\_Jobs\\_2020.pdf](http://www3.weforum.org/docs/WEF_Future_of_Jobs_2020.pdf)



# CAREER OPTIONS



## ACTUARY

### CAREER DESCRIPTION

An Actuary is a highly sought-after business professional who plays an important role in the banking, insurance and financial services industry. It is a career that requires exceptional mathematical capabilities and statistical aptitude, plus an active interest in figures and their interpretation in a business perspective. There are international opportunities available for actuaries.

### WORK ENVIRONMENT

Actuaries are employed by life assurance companies, actuarial companies and other financial institutions. There are international opportunities available for actuaries.

### PERSONALITY PROFILE

- Prospective actuaries should be of above-average intelligence

- They must have a flair for Mathematics and interpretation of statistics
- A disciplined and methodical work ethic
- Work neatly and accurately
- Be responsible and reliable
- Display the highest standards of professional ethics and technical competence
- Have excellent negotiating skills
- Self-discipline and determination are needed to cope with in-service training coupled with years of part-time studies
- Be a financial problem-solver with a unique blend of advanced mathematical, analytical and business skills
- Have a deep understanding of financial security systems, their reasons for being, their complexity, their Mathematics, and the way they function

## DUTIES AND RESPONSIBILITIES

- Application of mathematical skills, economic factors, financial projections, probability implications, statistical inputs and market trends to manage risk across a broad spectrum of business activities
- Designing and developing products such as life insurance policies, annuities, pensions, mortgage and credit insurance, short and long term disability cover, plus medical and dental health savings accounts and long term care insurance
- Determining the basis on which premium rates for policies are calculated
- Calculating the pay-outs to policy holders
- Continual monitoring of overall company/product viability and maintaining healthy 'risk vs. returns' ratios
- Investigating any changes in legislation affecting life assurance and pension schemes and making the necessary recommendations
- Making decisions/recommendations for large payments such as bonus declarations
- Evaluating and monitoring liabilities in respect of policies/policyholders through application of an extensive, detailed and intricate analysis
- Monitoring the financial soundness of the business they work for
- Administration and optimisation of all investments
- Compiling future estimations by investigating trends in interest rates and mortality rates, inflationary impacts and socio-economic factors
- Developing special schemes of assurance to suit specific public and private sector requirements such as unemployment insurance and accident insurance funds

Consequently, actuaries are essential to the insurance and reinsurance industry, as well as the healthcare, pensions, investment and financial services industry. Actuaries also play a vital role in providing insights for marketing and administration functions in these market segments.

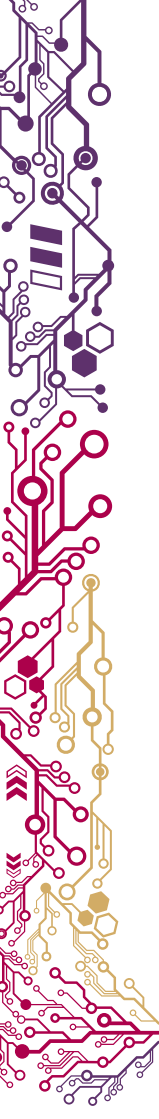
## QUALIFICATIONS

- BBusSc in Actuarial Science
- BCom in Actuarial Science
- BEconSc in Actuarial Science and Mathematical Statistics
- BEconSc in Economic Science and Actuarial Science
- BSc in Actuarial Science

## STUDY PATHWAY

- Various South African universities offer recognised degree courses in Actuarial Science – search for these courses using the SASstudy.co.za unique courses tool
- Candidates who prefer not to follow a recognised degree in Actuarial Science are strongly advised to include in their university curriculum at least Mathematics I, Accounting I, Economics I and Mathematical Statistics III. Other recommended subjects are Mathematics III, Business Economics, Applied Mathematics and Computer Science
- These subjects will provide the background that students will need later in their careers
- The inclusion of Mathematical Statistics as a major may possibly enable students to obtain an exemption from part of the professional examinations, but students are again advised to discuss possible exemptions with the relevant university
- Write the Professional Examinations of the Institute and Faculty.





The Actuarial Society of South Africa (ASSA) is the professional organisation for actuaries and actuarial students in South Africa. actuaries may perform certain statutory work in South Africa only if they are fellow members of ASSA. Most South Africans qualify by writing the professional examinations of the Institute of Actuaries (London) and Faculty of Actuaries (Edinburgh)

- These joint examinations are sat in South Africa, and ASSA administers them in centres in Johannesburg, Durban, Cape Town and Namibia. (The ASSA Council offers an internationally recognised actuarial qualification that is based on local conditions, as well as regulatory and legislative requirements.)

Actuaries need to be well informed regarding international financial and economic trends. They also need to have expert knowledge of business management and investment instruments and opportunities.

### SUSTAINABILITY OF THE CAREER

Actuaries are in short supply worldwide and the need for their skills is growing exponentially.

## ATM TECHNICIAN

### CAREER DESCRIPTION

The Automated Teller Machine (ATM) Specialist is responsible for the management and technical support operations of a bank's ATM machines and related devices and interfaces. An ATM Service Manager is responsible for managing a dedicated group of field service engineers in a defined geographical area.

- Actuarial skills are amongst the scarce and critical, globally
- There are many varied opportunities in the assurance, insurance, health, investment and financial services industries

### WHERE YOU CAN FIND EMPLOYMENT

Banking and financial services sectors as well as most large corporations

- Life assurance companies
- Actuarial consultants
- Other financial institutions
- Retirement benefit funds
- Medical Aid Societies and similar Healthcare schemes
- Investment consultancy (e.g. Asset management company)
- Marketing (Life assurance policies, benefit schemes, pension brokering)

### POSSIBILITIES FOR SELF-EMPLOYMENT

Actuaries can act as private consultants

### WORK ENVIRONMENT

- Travel forms an integral part of your work every day. You work everywhere where ATMs are found
- You usually have to work shifts and need to be available for standby 24/7
- Flexible working hours

## PERSONALITY PROFILE

- Someone who enjoys working with computers, mechanical and electronic systems and equipment
- Does not mind travelling and flexible working hours
- Works easily under pressure
- Self-motivated, can work without supervision
- Good communications skills
- Professional appearance and manner
- Physically strong and agile

## DUTIES AND RESPONSIBILITIES

- ATM technicians service, diagnose, repair and install ATM machines in a specific area
- ATM field technicians travel to ATM sites where they diagnose problems and then resolve/fix these on-site, or remove the machine and take it back to their workshop for analysis and repair by ATM bench technicians
- Typically, an ATM Technician would use equipment such as multimeters, diagnostic software and hand tools to fix faulty ATM machines which have problems such as worn card readers and malfunctioning cash dispensing systems

## QUALIFICATIONS

- Matric
- A+ (advantageous)
- National Diploma in Electrical Engineering is a bonus
- Studies towards an MCSE advantageous
- A valid Driver's Licence

## STUDY PATHWAY

- Two years' experience in computer hardware and software
- MS Office proficiency/courses (e.g. MCSE)

## SUSTAINABILITY OF THE CAREER

There are many positions available for ATM technicians

## WHERE YOU CAN FIND EMPLOYMENT

- Banks
- Financial Service companies

## POSSIBILITIES FOR SELF-EMPLOYMENT

Limited



# BANK TELLER

## CAREER DESCRIPTION

Being a Bank Teller or cashier is a much more important position than most people realise. In addition, South Africa's banking system is highly sophisticated and is one of the best in the world. It is a fast-moving, hi-tech environment and one which requires tellers to be constantly on their toes.

Bank tellers are the frontline of the banking business and are the primary members of staff who deal directly with the public on a daily basis, handling a wide range of banking transactions. These include routine banking transactions like deposits and withdrawals. They are also most likely to prevent losses as they are the first to detect fraudulent transactions, counterfeit bank notes and bad cheques. Bank tellers must have comprehensive knowledge about the bank's products and services and the ability to direct customers to the appropriate department for assistance. For many people, Bank tellers are key figures, since they represent the face of the bank to the public.

## WORK ENVIRONMENT

Bank tellers work in an office-like environment usually within a centre. Their work does not require daily out of the office travel and are usually allocated to a specific area within the bank itself. Individuals wishing to prepare for a banking career or develop additional skills and expertise to further their banking careers can pursue, among other credentials, their Bank Teller, team leader, supervisor, or call centre certificate. Certificate programmes offered by various BANKSETA accredited training providers and most of the Technical Vocational Education and Training Colleges (TVET) and Higher Education providers are designed

to provide training and preparation for specific positions within the banking industry.

A BCom degree with specialisation in economics, accounting, finance, bookkeeping is very helpful in this field. One may also enrol for an MBA and/or an equivalent degree. Computer knowledge is required, especially data entry and other programmes which deal with transactions.

## PERSONALITY PROFILE

- Exceptional interpersonal and communications skills
- Exceptional numerical abilities
- Money-handling capabilities
- Friendly disposition and excellent customer service
- Work under pressure
- Ability to maintain an even temper when dealing with difficult or unhappy customers
- Honesty and integrity is a key personal attribute as well as the ability to maintain customer confidentiality (a criminal and credit check is usually performed as part of the recruitment process)
- Must also be comfortable with members of the public and with handling large amounts of money
- The capacity to be attentive and discreet

## DUTIES AND RESPONSIBILITIES

- Foremost is the handling of all money transactions, primarily deposits and withdrawals of all types
- The issuing of negotiable items like cashier's cheques, traveller's cheques, money orders, drafts, and the like



- Actively promoting the bank's products and services such as loans, mortgages, retirement accounts and insurance
- Resolving all basic customers' enquiries and/or informing them of any additional requirements/referring them to the right person or department
- Keeping an accurate transaction balance at their till station and ensuring that all monies are accounted for
- Ordering customer chequebooks and deposit books
- Facilitating transactions related to savings accounts
- Providing access to safe deposit boxes

## QUALIFICATIONS

- Matric/Senior Certificate is the preferred qualification
- Recommended school subjects: Mathematics and Accounting

## STUDY PATHWAY

- Trainee tellers undergo in-service training. The bank's own Teller courses, and also practical training observing experienced tellers
- As with all bank staff, tellers are encouraged to take responsibility for their own careers
- Tellers who want to be promoted can do additional training courses or self-study modules
- If tellers improve their qualifications and their work is satisfactory,

they can be taken into consideration for promotion

- Tellers who receive tertiary and/or specialised training in the banking industry, can be promoted to a supervisory or specialist management position
- Certificate programmes offered by various BANKSETA accredited training providers and most of the TVET and Higher Education providers, are designed to provide training and preparation for specific positions within the banking industry

## SUSTAINABILITY OF THE CAREER

Employment in this profession is actually shrinking, because the industry has turned to Automated Teller Machines (ATMs) and online banking since they find these services more convenient for many of their customers and is a more cost effective manner of doing business.

## WHERE YOU CAN FIND EMPLOYMENT

- Banks
- Cash Transfer companies
- Travel/Forex Exchanges

## POSSIBILITIES FOR SELF-EMPLOYMENT

This career does not directly lead to self-employment, although the skills acquired by tellers in the course of their duties are often crucial in the running of a small business.



# BANK NOTE PROCESSOR

## CAREER DESCRIPTION

The Bank Note Processor is responsible for ensuring that all bank notes are issued and disposed of, according to the regulations and policies of the South African Reserve Bank.

## WORK ENVIRONMENT

Focus on security and quality.

## PERSONALITY PROFILE

- Pay attention to detail
- An ability to concentrate and remain focused
- Must have basic technical skills
- Be diligent and alert
- Tactile skills

## DUTIES AND RESPONSIBILITIES

- Preparation of bank notes received from financial institutions
- Tidying of bank note bundles before counting on the machine
- Running bank notes on the machine for quality checking
- Manual and machine-checking and sorting of re-issuable bank notes

# CALL CENTRE OPERATOR

## CAREER DESCRIPTION

The Call Centre Business in South Africa is growing by leaps and bounds, placing the country in the 'preferred' category of service providers internationally. With this success there is a growing demand

- Identifying and shredding of unusable bank notes
- Bundle bank notes according to the required standards
- Ensure safe keeping of the bank notes
- Checking for counterfeit bank notes
- All administrative duties for bank notes as per the South African Reserve Bank requirements.

## QUALIFICATIONS

Matric

## STUDY PATHWAY

This career is usually trained in-service as the machinery being used is specialised.

## SUSTAINABILITY OF THE CAREER

Almost ten percent of the workforce of the South African Reserve Bank is made up of note processors.

## WHERE YOU CAN FIND EMPLOYMENT

- South African Reserve Bank
- Large financial institutions

for call centre agents and managers. These are the people that play a vital role communicating between customers and the various businesses and brands they represent. Not only do call centre agents answer and resolve customer queries and complaints for a host of products

and services, they are an important link in the marketing channel and customer services operations of the companies they work for.

## WORK ENVIRONMENT

This is a busy environment where your role is important to the team to make sure that deadlines and targets are met.

## PERSONALITY PROFILE

- Good communication and interpersonal skills
- Must be well-versed in the required language
- Courtesy and telephone etiquette cannot be overstated and are vital to good customer feedback
- Being able to work shifts (often after hours) is a prerequisite for the job
- Understanding of what customer service entails
- Typing skills and computer literacy
- Ability to handle stress
- A friendly, positive disposition

## DUTIES AND RESPONSIBILITIES

- Answering incoming calls from customers with particular inquiries, questions, complaints, service queries or problems
- Encouraging customer interest in the products and services offered by the business concerned
- Updating the existing database, both in terms of personal customer details, as well as recording the current customer status and motivating prospective customers to become active
- Assisting customers directly, either face-to-face, electronically, or

telephonically by responding promptly and efficiently

- Providing regular feedback to the Customer Service Departments of the companies the call centre represents, on the effectiveness and soundness of their policies and procedures
- Collecting and collating information call centre agents pick up during their engagement with customers, for market intelligence purposes and to identify opportunities and trends
- Categorising the problems and issues of customers in order to monitor the manner in which they were handled, so that solutions and enhancements can be made to resolve these satisfactorily
- Where outbound calls are involved, being able to make sales and add brand value to the associated product or service

## QUALIFICATIONS

- Matric
- Additional Call Centre courses/qualifications are advantageous
- The skills and educational requirements differ from profile to profile

## STUDY PATHWAY

- Matric Certificate
- On-the-job training (Call Centre)
- Various call centre courses

## SUSTAINABILITY OF THE CAREER

- Many different career opportunities exist in the Call Centre industry
- Recent advances in technology have given birth to an incredible job opportunity for communication professionals



- These include Call Centre Executive, Customer Relations Manager (CRM), team leader, Call Centre Manager and many technical posts
- It is a growing industry in an increasingly communications orientated world
- However, as in any other career, be aware of the challenges, risks and career growth potential

## CHIEF FINANCIAL OFFICER

### CAREER DESCRIPTION

The Chief Financial Officer (CFO) is the guardian of a company's finances, its regulatory compliance and its general financial soundness. In his or her hands lies the wellbeing of the entire company and its employees. Besides overseeing the company's accounting procedures and monitoring all administrative and control procedures, the Chief Financial Officer is also accountable legally for meeting all the fiduciary requirements of the company.

The CFO is a member of senior management and often also a director of the company. It is his or her job to ensure that the business operates profitably and that the assets and resources of the company, its processes and business relationships are neither wasteful nor fraudulent in any way. Reporting directly to the Chief Executive Officer, the CFO is the next most important person in the company and wields great influence on strategy and tactical decision making

### WHERE YOU CAN FIND EMPLOYMENT

- A wide selection of commercial Call Centres including Bank Call Centres
- Government departmental Call Centres
- In-company Call Centres

### POSSIBILITIES FOR SELF-EMPLOYMENT

Limited - none

### WORK ENVIRONMENT

High stress levels and long working hours

### PERSONALITY PROFILE

- Exceptional financial and accounting skills
- Excellent interpersonal and leadership skills
- Someone who is not afraid of responsibility
- An ability to see the bigger picture, whilst watching the detail
- Able to communicate complex issues in an understandable way
- A team player
- Able to confront issues
- Problem solving abilities
- Good with people
- Is vision driven
- Deadline driven

- Attention to detail
- Ability to work independently and under pressure
- Self-starter
- Enthusiastic and energetic
- Strong verbal and written communication skills
- Strong relationship building and interpersonal skills
- Good sense of judgment and the exercising thereof
- Networking ability
- Advanced negotiating and influencing skills
- Good follow through (completer-finisher)

## DUTIES AND RESPONSIBILITIES

- Mapping and monitoring of the activities of different departments of the company
- Carrying out operational audit procedures across all operational cycles
- Identifying and rectifying weaknesses in internal control procedures
- Continual assessment of the adequacy of accounting, financial and operating controls
- Introducing solutions and recommendations to improve performance and mitigate associated risks
- To conduct efficiency assessments and to gauge the effectiveness of the business, including workflow, flow of documents, internal control procedures, application systems and reporting requirements
- Highlighting material errors in the accounts and assessing compliance with established procedures and laws
- Ensuring that company processes and procedures meet the required standards and outcomes, and providing the required interventions where necessary
- Communicating and discussing significant findings, suggestions and recommendations with concerned employees and obtaining feedback thereon
- Safeguarding the company's resources and assets against misuse or misappropriation
- Oversight of the preparation of financial statements by the accounting officers and presentation of these to the board
- To manage and guide accounting policy and procedures
- Guiding and developing corporate strategy with the management team
- Analysing performance data so as to support intelligent decision making
- Maintaining direct control of financial affairs
- Responsible for all regulatory compliance
- Oversight of internal controls, costing and risk assessment
- Controlling financial accounting/analysis, budgetary compliance and cost control
- Oversight of assets/ liabilities/ investments/ cash management and transaction banking services
- Communication and interpersonal networking, team building, decision making, group dynamics and leveraging synergy
- Development and implementation of the requisite IT skills, general computer literacy, core banking applications, web applications and accounting packages







## QUALIFICATIONS

- CA(SA) or equivalent essential (NQF Level 7)
- Bachelor's degree/higher diploma
- BCom ACIS ACMA
- Preferably follow with an honours degree
- Bachelor's degree/higher diploma

## STUDY PATHWAY

- Follow University degree(s)
- Minimum three years' commercial experience
- Experience in a management role would be an advantage
- Advanced knowledge of MS Office (Word, Excel, Outlook, and PowerPoint)

# CHARTERED ACCOUNTANT

## CAREER DESCRIPTION

Accounting is the practice of how businesses track their income, expenditure and assets over time. There is a degree of specialisation within the profession, but broadly, all accountants provide the financial and administrative backbone that allows companies to trade profitably. The accountancy field is divided into three broad areas: auditing, financial/tax and management accounting. However, there are areas of commonality each of these sub-categories share:

- Preparing financial statements and recording business transactions
- Computing costs and efficiency gains from new technologies

- IT Skills - core banking applications, web applications and accounting packages

## SUSTAINABILITY OF THE CAREER

This is a sought-after position in every sector of the economy where you can find employment

- Banking and related sectors
- All major sectors of commerce and industry

## POSSIBILITIES FOR SELF-EMPLOYMENT

- Starting a financial advisory company
- Consulting

- Developing strategies for mergers and acquisitions
- Implementing and maintaining quality management standards
- Developing and using information systems to track financial performance
- Developing tax strategies
- Creating investment strategies
- Health care benefits management

## WORK ENVIRONMENT

Chartered accountants work in registered firms or with practising chartered accountants. When qualified they may wish to remain with

the firms where articles were served and look forward to eventual partnerships. They work in commerce and industry and in the academic world as lecturers.

## PERSONALITY PROFILE

- To be successful, qualities such as integrity, intelligence, good judgement, a strong analytical predisposition and determination are needed
- It is also necessary to be able to work and convey recommendations both clearly and accurately
- Attention to detail, strong business acumen and mathematical abilities are all important in individuals embarking on a career in this field

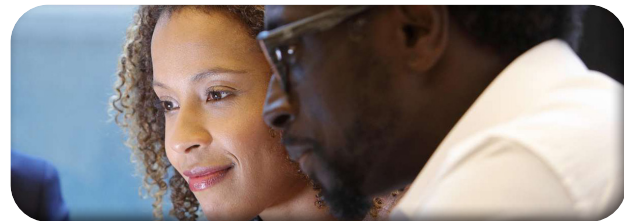
## DUTIES AND RESPONSIBILITIES

- Preparing and reporting on financial statements for client management, shareholders and the media
- Providing clients with advice on financial matters, taxation, accounting and computer systems, estate planning and management reporting and procedures
- Accepting appointments to act as executors, liquidators, trustees or curators
- Compiling reports on aspects of management, for use by the client in improving the management of the company
- Investigating the accounting methods adopted by clients and making recommendations for the improvement thereof
- Advising clients on computer hardware and software requirements and assisting with installation and implementation of computerised systems and financial models

- Providing clients with tax planning
- Providing oversight and advice to clients on all aspects of mercantile and company law
- Performing statutory audits
- Supplying of management advice services, tax advice services and advice about information technology

## DUTIES AND RESPONSIBILITIES

- Preparing financial statements for management, shareholders and the media
- Providing management with functional recommendations on financial matters, taxation, accounting and computer systems
- Management reporting and monitoring of procedures
- Implementing appropriate accounting methods
- Installation of computerised systems and programmes
- Managing the company's tax exposure with the auditors
- Ensuring compliance with all legal requirements relating to mercantile and company law
- Maintaining control over the funds and assets of the company or institution



- Preparation of financial or management reports for top management and the interpretation thereof in order to increase efficiency and profitability
- As an accountant in commerce and industry, (e.g. the financial or mining sector) performing a range of duties including:
  - Management information
  - Financial reporting
  - Internal control
  - Tax matters
  - Asset management

## QUALIFICATIONS

- BCom Degree or equivalent (NQF Level 6)
- Chartered Accountant
- CIMA
- MComm (Tax)
- MComm (Computer Auditing)

## STUDY PATHWAY

- Whilst studying you will commence serving your 'articles' as a junior member of a team responsible for auditing an important account or preparing financial statements
- It is important then that you enjoy working as part of a team and that you learn to do so in your education

## SUSTAINABILITY OF THE CAREER

- Exceptional opportunities await the qualified young accountant today. The potential for the best accountants to be promoted in their organisations - whether it be to partner in a public accounting

firm or controller/CFO in a corporation, is substantial

- This is particularly true of those candidates who have the ability to interact well with people. Candidates who develop relationships with their clients, or in corporations, with their management team and with colleagues at all levels in the organisation, rise rapidly through the ranks. The prospects are excellent
- The scope for a Chartered Accountant is wide open, both in commerce and in consulting. Whether they remain with the firms where articles were served and look forward to eventual partnerships, or join consulting firms or auditing practices, or seek academic posts, it is a career offering much promise

## WHERE YOU CAN FIND EMPLOYMENT

- Companies, corporations and organisations everywhere
- The financial services sector
- The public sector

## POSSIBILITIES FOR SELF-EMPLOYMENT

- Chartered accountants with the requisite experience may start private practices
- They can enter into partnerships with other chartered accountants
- They may also start businesses in the commercial and industrial arena
- Or as an independent consultant offering management, tax or IT advice

# COMPLIANCE OFFICER/MANAGER

## CAREER DESCRIPTION

The importance of compliance requires full-time management in today's modern enterprise systems. Ensuring that all legislative requirements are met, not only in existing operations, but in all development processes and expansion projects is key to smooth and trouble-free operations. The Compliance Officer needs to manage a difficult and demanding enterprise enablement and has to deal firmly with deadline requirements, non-compliance and related issues across all aspects of the enterprise.

## WORK ENVIRONMENT

A stressful environment with multiple deadline requirements. Continual requirement to balance compliancy requirements against business pressures.

## PERSONALITY PROFILE

- Good business acumen
- Able to handle immense pressure

# CREDIT MANAGER

## CAREER DESCRIPTION

The Credit Manager is accountable for the entire credit granting process, including the consistent application of a credit policy, periodic credit reviews of existing customers, and the assessment of the creditworthiness of potential customers.

## WORK ENVIRONMENT

A fast-paced office environment. Expected to travel to customer

## DUTIES AND RESPONSIBILITIES

- Embedding a compliance culture in the enterprise
- Providing the enterprise with guidance in relation to legislative requirements and regulations
- Managing of all compliance processes and requirements and reporting to senior management
- Reporting on non-compliance and any process deviations to senior management
- Interacting with internal and external bodies such as Risk Management, Internal Audit, Legal Services regulations and industry bodies

## QUALIFICATIONS

BCom (Hons) plus articles

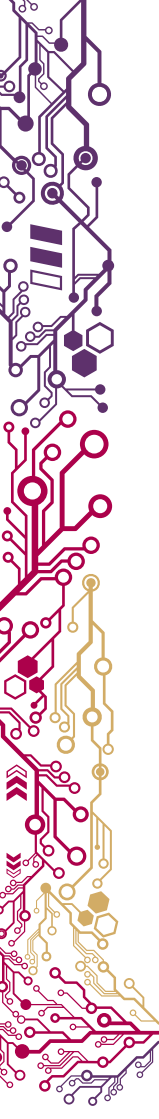
## STUDY PATHWAY

Follow tertiary qualification

locations on short notice to conduct negotiations. Occasional overtime work may be necessary.

## PERSONALITY PROFILE

- Someone who can deal firmly but courteously with defaulting customers
- Being a good judge of character
- A propensity for figures and what they mean

- 
- Able to maintain a pleasant demeanour under pressure
  - Strong administrative and evaluation abilities
  - Being able to say 'No' when necessary
  - The ability to make insightful decisions

## DUTIES AND RESPONSIBILITIES

- Credit managers are responsible for maximising good credit customers and minimising bad debts
- Motivate and mentor the credit and collections staff
- Measure/motivate departmental performance
- On-going training of the credit and collections staff
- Manage relationships with collection agencies
- Manage relationships with credit reporting agencies
- Manage relationships with credit insurance providers
- Implement and maintain the corporate credit policy
- Recommend changes in the credit policy to senior management
- Manage customer credit files and create a credit scoring model
- Monitor the credit granting and updating process
- Accept or reject the staff's credit-granting recommendations
- Personally investigate the larger customer credit applications
- Personally visit larger customers to foster relationships
- Conduct periodic credit reviews

## QUALIFICATIONS

- Matric

- BCom and experience with credit scoring systems
- Institute of Credit Management Certificate (ICM)
- A thorough knowledge of credit-related law
- Have considerable negotiating experience
- Five plus years of credit experience

## STUDY PATHWAY

Besides either full-time or part-time study for a BA business qualification, the following is advantageous to any aspiring credit manager: Institute of Credit Management Certificate (ICM)

- The ICM course is available at many Technikons and private colleges, either by attending lectures or through correspondence. Entry requirements may differ and should be confirmed with the institution concerned. Students must also confirm the accreditation or otherwise, of Technikons and private institutions with the ICM
- A pre-requisite of any enrolling student is to first register with the ICM which has a compulsory membership and examination fee
- Examinations can be written during June and November of a calendar year
- The ICM is the only examining body for credit management in Southern Africa
- The ICM is a professional body and does not offer face-to-face classes or distance learning in any subject. It is only responsible for determining the standards of the various courses and syllabi offered by Technikons and recognised private institutions of learning
- Some of the private colleges prepare students for the ICM's exams and present their own courses at the same time. Students should ensure that they enrol for the right course and that it carries credits

when enrolling for other courses at other institutions of learning

## SUSTAINABILITY OF THE CAREER

- Credit management is a high-demand career
- The field is varied and you can find employment in most sectors of the economy

# CREDIT AND LOANS OFFICER

## CAREER DESCRIPTION

A Credit and Loans Officer assists prospective clients in applying for loans and in determining the type and amount of loan that is most suitable for their needs. The Credit and Loans Officer also assesses the credit worthiness of loan applicants, judging their suitability as borrowers and the precise terms on which credit may be granted to them.

## WORK ENVIRONMENT

A Credit and Loans Officer will work set hours from a fixed location, such as a bank branch or office. A Commercial or Mortgage Loan Officer often has to work variable hours to confer with clients at their places of work or residence, and thus spend significant time out of the office and on the road.

## PERSONALITY PROFILE

- Exceptional communication and interpersonal skills
- Being able to deal professionally with credit applicants, especially those whose applications are declined

## WHERE YOU CAN FIND EMPLOYMENT

- The banking sector
- Finance companies
- Large corporations

## POSSIBILITIES FOR SELF-EMPLOYMENT

Experience can lead to many forms of self-employment and consulting

- The ability to deal compassionately but firmly with defaulters
- Able to prospect for new clients whilst under pressure to perform
- A team player
- Ability to be gracious in difficult circumstances
- Strong work ethic

## DUTIES AND RESPONSIBILITIES

- The Credit and Loans Officer is primarily concerned with meeting client needs for credit, reviewing client credit-worthiness and facilitating the process once an application is approved
- Analyse and evaluate financial information on applications for credit/loans to determine level of client credit-worthiness
- Make timeous recommendations for approval/rejection of applications to management
- Interview loan applicants and obtain all the necessary documents and information to make a loan decision



- Explain all the relevant policies and laws connected to credit (such as the National Credit Act) to all applicants for loans/credit
- Maintain current and proper records
- A Loans Officer may also be expected to market the bank's services and proactively seek out clients, rather than passively waiting for loan/credit applications

## QUALIFICATIONS

Matric

## STUDY PATHWAY

- Self-development of computer skills and knowledge of relevant software
- Knowledge of operation of standard office equipment
- Knowledge of clerical and administrative procedures and systems such as filing and record keeping
- Knowledge of principles and practices of basic office management

# DEBT COUNSELLOR/DEBT ADVISOR

## CAREER DESCRIPTION

Debt counsellors assist clients who have high debt burdens, to formulate a 'plan of settlement' to retire their debt and retain a good credit record. The Debt Counsellor needs to spend face-to-face time with clients and to have access to all client records in order to evaluate the extent of a client's debt burden. Once this process is complete, then the Debt Counsellor will assist the client in putting a 'plan of settlement' in place.

## WHAT IS THE CAREER POTENTIAL?

- There is a fair amount of work available in this field and can lead to careers in:
  - Financial services branch manager
  - Commodity broker
  - Account Manager for private clients
  - Account Manager for wholesale clients

## WHERE YOU CAN FIND EMPLOYMENT

- Banking sector
- Home Loans Financing Companies

## POSSIBILITIES FOR SELF-EMPLOYMENT

You will need to register as a Financial Service Provider.

## WORK ENVIRONMENT

Consulting clients, face-to-face

## PERSONALITY PROFILE

- A solid financial background is essential
- Exceptional interpersonal skills is a pre-requisite
- Someone who does not mind working unusual hours and travelling extensively

- An excellent and convincing negotiator
- Good knowledge of all the relevant acts including the National Credit Act and Consumer Protection Act
- An empathetic nature
- Clear-cut ethics in terms of confidentiality

## ROLE OF THE DEBT COUNSELLOR

- To assess and review a client's debt burden
- To assist in drawing up a settlement plan acceptable to creditors
- To manage and ensure that payments are made regularly and timeously as per the agreement reached with creditors
- Sound judgement is a prerequisite

## DUTIES AND RESPONSIBILITIES

- Obtaining client permission for debt review
- Assessing the extent of client's debt burden
- Providing options for an agreement of settlement with creditors
- Negotiating suitable terms with creditors
- Ensuring that clients stick to their debt payment terms

## QUALIFICATIONS

- There are several short courses available
- A financial course is a strong recommendation

## STUDY PATHWAY

- Complete available courses

## SUSTAINABILITY OF CAREER

- South Africa has passed into law several new Acts in terms of credit (and specifically concerning debt) in the last few years. One of these Acts – the National Credit Act, has been responsible for creating a new career opportunity as debt counsellors
- Growth in this sector indicates a very good future for anyone entering this field

## WHERE YOU CAN FIND EMPLOYMENT

- Banking sector
- Private Debt Counselling companies

## POSSIBILITIES FOR SELF-EMPLOYMENT

Become an independent Debt Counsellor.



# ENTERPRISE ARCHITECT

## CAREER DESCRIPTION

The Enterprise Architect has a responsibility for ensuring the completeness (fitness-for-purpose) of the IT Architecture of the organisation. This is achieved by addressing all the pertinent concerns of stakeholders and connecting all the various views of the organisation to each other. This facilitates consensus amongst stakeholders and allows practical trade-offs, such as between security and performance.

The Enterprise Architect is also responsible for the overall management of the process that determines the technology direction to support the business. This would include the development of a technology infrastructure plan encompassing aspects such as systems, technology platforms, network architecture and acquisition plans. It would also encompass standards, migration strategies and contingency aspects of the technology infrastructure. In other words, creating an infrastructure that is able to support the required products, services and delivery mechanisms of the enterprise.

## WORK ENVIRONMENT

An Enterprise Architect does not create the technical vision of the enterprise, but has professional relationships with executives of the enterprise to gather and articulate the technical vision, and to produce the strategic plan for realising it. This plan is always tied to the business plans of the enterprise, and design decisions are traceable to the business plan. This often leads to conflict and stress.

## PERSONALITY PROFILE

- An Enterprise Architect must be proficient in IT Systems Design and the ability to create solutions to complex business problems

- Ability to communicate ideas effectively and promote internal education within the organisation
- Understanding of Organisational Science
- Analytical and problem solving abilities
- Conflict resolution/consensus building abilities
- Open mindedness
- Vision
- Ability to handle stress

## DUTIES AND RESPONSIBILITIES

- Understanding and interpreting organisational requirements
- Probing for information, listening to opinions and gathering information in order to translate ideas into action
- Identifying the purpose, constraints and risks of enterprise solutions
- Developing the IT Architecture specification from the 'requirements understanding'
- Taking responsibility for overall IT Architecture reliability
- Ensuring that leverage opportunities are identified and utilised, especially between development and marketing activities in the organisation
- Guiding what should be done within the organisation, or outside the organisation
- Validating, refining and expanding the IT Architecture through expert consultants, feedback from fieldwork and evaluation of efficiency and effectiveness
- Continuously monitor the architecture as an "agent of change"

## QUALIFICATIONS

- Four-year degree in computer science (BCompSc)
- Degree in systems analysis

## STUDY PATHWAY

Completion of tertiary studies

## SUSTAINABILITY OF THE CAREER

There are many opportunities in this field

# FINANCIAL PLANNER/ADVISOR

## CAREER DESCRIPTION

One of the most important and respected careers in banking is that of the Financial Planner or Advisor. This is the person that helps bank customers plan their financial affairs and advises them on the best way to take care of their money. It is an important, senior management and customer relations advisory position in all banks around the world today and is a highly paid job that requires a professional qualification. Becoming a Financial Planner or Advisor in the banking sector offers a lot of scope for graduates entering the banking profession. These are the people who offer financial advice to private banking clients, to companies, multinationals, investors and even governments.

## WORK ENVIRONMENT

For corporate clients the Financial Planner advises on asset investments, works to develop and improve the available finance products, measures the associated finance risk in investments and judges the finance market

## WHERE YOU CAN FIND EMPLOYMENT

- Banking sector
- Insurance industry
- Most corporate environments

## POSSIBILITIES FOR SELF-EMPLOYMENT

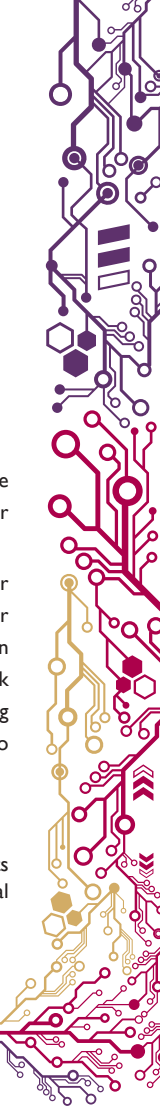
- Project Management service
- Consulting

flow. This includes planning effective finance strategies and finance investment plans, as well as providing the strategies and mechanisms for business acquisitions, mergers or new ventures.

For individual clients the main role of the Financial Planner or Advisor is to help the bank's clients to effectively manage their financial affairs. This can include maintaining a balance between a client's earnings, assets and investments at an acceptable risk level. But it can also involve providing clients with advice regarding strategic decisions on what stocks, bonds or mutual funds to invest in.

## PERSONALITY PROFILE

- Good interpersonal abilities, experience of handling finance projects and management skills are the required qualities of a financial advisor
- Good communication skills



- A proven record of acting in the best interests of the investor
- Must possess the necessary financial knowledge in insurance, retirement accounts, tax services and financing accounts
- Must be registered as a Financial Advisor with the necessary authorities
- Trustworthy
- Objective

### DUTIES AND RESPONSIBILITIES

- Helping clients develop their short-term and long-term financial goals
- Providing clients with the right advice and planning strategies to achieve those goals
- Advising clients on their spread of investments, such as their share portfolios, real estate investments, mutual fund holdings and venture capital projects
- Helping clients effectively manage their assets, investments and business ventures
- Evaluating and advising clients on their financial position, asset management, investment strategies, insurance planning, tax planning, estate planning and succession planning for businesses
- Advising clients on new ventures and projects they would like to undertake
- Helping clients balance their investment needs against their cash requirements for day-to-day expenses
- Ensuring that clients are fully aware of the risks involved

in making any investment decision, business decision or asset acquisition

### QUALIFICATIONS

- A minimum of a Bachelor's degree in Financial Accounting
- Additionally, an MBA and/or a CPA is advisable

### STUDY PATHWAY

- Follow tertiary qualification
- Acquire additional qualifications - MBA and/or CPA

### SUSTAINABILITY OF THE CAREER

- Financial Planning lies within the critical and scarce skills sector of the economy
- There are many varied opportunities and a shortage of qualified candidates

### WHERE YOU CAN FIND EMPLOYMENT

- Banks
- Insurance industry
- Major corporations

### POSSIBILITIES FOR SELF-EMPLOYMENT

- There are various possibilities in the consulting field

# FOREIGN EXCHANGE OFFICER

## CAREER DESCRIPTION

The foreign exchange market (forex, FX, or currency market) is a global decentralised market for the trading of currencies. This includes all aspects of buying, selling and exchanging currencies at current or determined prices. In terms of volume of trading, it is by far the largest market in the world. The Foreign Exchange Officer facilitates a personal service allowing businesses and individuals to convert one currency to another at the set currency exchange rates. Foreign exchange consultants assist clients in understanding and capitalising on foreign currency markets by giving their clients information on exchange rates and insights into global markets. They make forecasts, provide in-depth analysis of markets and make trade recommendations based on their findings.

## WORK ENVIRONMENT

- Mainly interacting with clients and other staff
- Usually located in mainstream shopping centres and banking areas

## PERSONALITY PROFILE

- A friendly disposition and manner with the customers
- In-depth knowledge of foreign exchange and relevant legislation
- Ability to work under pressure, often for long hours, on weekends and even during public holidays
- A positive demeanour and ability to remain calm and focused with unhappy or frustrated customers
- Good with numbers and ability to calculate and respond quickly

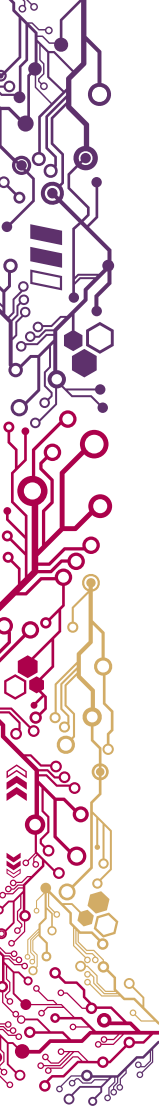
- Honesty and integrity is paramount as well as the utmost confidentiality
- Intelligent, alert, diligent and thorough

## DUTIES AND RESPONSIBILITIES

- Maintaining a record of the bank's funds on deposit (position) in foreign banks
- Monitoring outstanding (future) purchase and sales contracts
- Listing cash totals in the holdover register, posting net balances to daily position reports and determining the revised position for the bank
- Reviewing records to determine when balances need replenishing
- Calculating net balances and informing trading personnel
- Comparing current and previous balance sheets to eliminate double-posting to transactions and verification of limits
- Assisting trading personnel with monthly revaluation of foreign currency accounts
- Answering enquiries regarding foreign exchange trading regulations
- Quoting current conversion rates for bank branch staff and customers
- Building enduring relationships internally and externally
- Ensuring compliance with all statutory and regulatory requirements
- Ensuring that all suspicious transactions are reported to Branch Management
- Assisting clients with foreign exchange transactions
- Advising on the timing and extent of foreign exchange transactions





- 
- Providing insights into the fluctuations and forward trends of the currency market
  - Helping clients optimise their foreign exchange dealings
  - Managing the internal foreign exchange department and personnel
  - Advising clients and ensuring compliance with all regulatory requirements and the South African Reserve Bank stipulations

## QUALIFICATIONS

- Matric
- Many positions require at least a Bachelor's degree in business, finance or a related field
- Excellent written and oral communications skills are highly valued in this field
- Sales and marketing skills are also valued for the purpose of obtaining new clients and maintaining current clients
- Knowledge of foreign accounting practices and foreign economies is essential to the job
- Previous experience in financial markets can prove valuable to job seekers

## HOME LOANS OFFICER/BOND ORIGINATOR

### CAREER DESCRIPTION

The role of the Home Loans Officer or Bond Originator, is vital to the proper evaluation of financing options and bond application processes when purchasing a property. There is a large amount of information that has to be processed, legal requirements and financial calculations

### STUDY PATHWAY

Like most jobs in the financial services industry, the path to becoming a Foreign Exchange Consultant can vary, although a university degree is advantageous

### WHAT IS THE CAREER POTENTIAL?

The market for foreign exchange is growing steadily, and opportunities for those interested in the business should grow. However, legislative changes could shape the way that foreign exchange markets do business over the next ten years, whether through the establishment of a clearinghouse system, conversion to a different form altogether, or the protection of the status quo.

### WHERE YOU CAN FIND EMPLOYMENT

- Most Foreign Exchange Consultants work in the banking sector
- Large firms that specialise in foreign markets

### POSSIBILITIES FOR SELF-EMPLOYMENT

Independent Foreign Exchange trader

in the preparation of a mortgage bond application. Home loans officers and bond originators are the interface between the banks and their customers, providing the skills, advice and insights which provide property buyers with the choices they need to make when buying a property. Clients will want the best value in terms of interest rates, deposit amounts and the term of the mortgage bond itself.

In many cases the Home Loans Officer or Bond Originator will have to assist clients with the sale of their existing properties as conditional to the purchase of a new one. Such arrangements can become complex and requires experienced guidance, particularly from a legal perspective.

### WORK ENVIRONMENT

Home loans officers work for banks and other financial institutions. They help individuals and businesses obtain funds from these lenders. They specialise in commercial, consumer and mortgage loans.

### PERSONALITY PROFILE

- Familiar with computers and related banking applications
- Someone who pays attention to detail
- A friendly disposition and good interpersonal skills
- Able to deal with complex and onerous administrative processes

### DUTIES AND RESPONSIBILITIES

- Soliciting potential clients, individuals or businesses, in need of mortgage bonds
- Assisting clients who are applying for loans from banks
- Analysing and verifying applications to determine the client's credit worthiness
- Advising on the best terms clients can expect relative to their financial profile
- Ensuring that all administrative, statutory and legal requirements are met

### QUALIFICATIONS

Preferably a BCom in Finance, Economics or a related field

### STUDY PATHWAY

Full-time or correspondence university degree

### SUSTAINABILITY OF THE CAREER

Employment of Home Loan Officer is projected to increase about as fast as the average for all occupations through to 2018. Those with degrees or experience have the best prospects.

### WHERE YOU CAN FIND EMPLOYMENT

- Banking
- Microfinance
- Financial Sales and Marketing companies

### POSSIBILITIES FOR SELF-EMPLOYMENT

- Start a microfinance company
- Become an independent Bond Originator



# INFRASTRUCTURE SECURITY SPECIALIST

## CAREER DESCRIPTION

The Infrastructure Security Specialist is vital to the smooth and uninterrupted functioning of the organisation's computer systems and software programmes. In a modern world so dependent on Information Technology, threats to system integrity has become a major concern. The emergence of security specialists in this expanding field is a phenomenon attributable to the growth of virus proliferation, hackers and online fraudsters. The Infrastructure Security Specialist has now become a key person in the implementation and management of a range of IT security products and systems. This includes regular audits of the anti-virus software, architectural design and the deployment of new software and product suites.

## WORK ENVIRONMENT

High levels of stress and extreme attention to detail is part of this environment.

## PERSONALITY PROFILE

- Familiar with control frameworks and standards
- Someone who can apply critical thinking to troubleshooting in the IT domain
- Expert knowledge of security requirements for IT systems and networks
- Researching and implementing applications and the roll-out of secure operational processes in the organisation
- In-depth understanding of information and technical security architecture and operations
- Deep understanding of management disciplines

- Knowledge of the legal frameworks and legislation governing the IT industry

## DUTIES AND RESPONSIBILITIES

- Working with the information risk teams and audit teams in an organisation in order to identify, prioritise and respond to risks and threats to IT systems
- Conducting regular component, technology and compliance audits of the organisation's IT infrastructure
- Developing and standardising processes and procedures relating to risk management and technology integrity, both within the organisational policies, and externally, to comply with regulatory obligations
- Monitoring action plans that are developed and executed to address any non-compliance with policy requirements
- Developing and implementing policies and procedures to ensure the timely and efficient restoration / recovery of all systems in the event of natural or man-made disasters
- Reviewing and updating protection devices and systems
- Reporting any suspected criminal activity to management

## QUALIFICATIONS

- BCom or relevant degree or diploma
- Preferably a BCompSc or related diploma

## STUDY PATHWAY

- A university degree
- Experience in computer auditing and forensic investigations would be advisable

## SUSTAINABILITY OF THE CAREER

A high-demand career with multiple opportunities worldwide

## WHERE YOU CAN FIND EMPLOYMENT

- The banking sector
- In all other sectors

# INTERNAL AUDITOR/FORENSIC INVESTIGATOR

## CAREER DESCRIPTION

In the banking sector, as in all areas of commerce and industry, the services of external, independent auditors are routinely engaged to review the books, practices and compliance of the organisation. This includes checking for errors and omissions, irregularities and dubious activities. The role of the Internal Auditor or Forensic Investigator, who is in the employ of the organisation, is exactly the same. The difference is that while the external auditor has many clients and does this work for a fee, the Internal Auditor is an employee and works within the business alongside other employees. This is an important role, as it is often the Internal Auditor who first identifies poor work quality, waste of time and materials, fraud, theft and deliberate acts of industrial espionage or sabotage.

## WORK ENVIRONMENT

Some environments require extensive travelling. The person in this role walks a fine line between management and the other employees. On the one hand, the Internal Auditor is an employee,

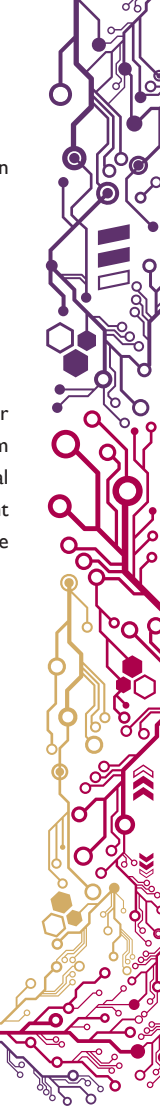
## POSSIBILITIES FOR SELF-EMPLOYMENT

It is possible to work as a contractor, consultant or start your own business

and is therefore expected to serve the organisation. On the other hand, the Auditor is also an employee, and needs to be able to form sound working relationships with other employees. A good Internal Auditor needs an inquiring mind, the ability to interact with different types of people, a thorough understanding of work processes and the skills to prepare and present management reports.

## PERSONALITY PROFILE

- Someone who has integrity and solid values
- An objective manner, free from emotion or conjecture
- Principled with an aversion to any wrongdoing
- Exceptional accounting and business systems skills
- An inquiring mind, suspicious tendency
- Super-skilled at communication and interpersonal engagement
- Willingness to travel and work long hours when necessary
- Fearless and confrontational
- Innate business sense/systems understanding



- Objectivity and emotional detachment
- Pedantic and determined
- Analytical and pragmatic

## DUTIES AND RESPONSIBILITIES

- Examining a transaction or process to establish whether it complies with operating procedures and reporting differentials to management
- Reviewing and documenting financial accounting and reporting procedures in collaboration with external auditors to identify any irregularities
- Conducting regular audits to identify wasteful practices
- Investigating any suspicious activity and reporting same to management
- Ensuring that all resources, materials, money and systems are secure
- Verifying that accounting practices and checks and balances are complied with
- Investigating all suspicious activity and irregularities to determine whether theft and/or fraud is/has been perpetrated
- Working with the external auditors to ensure accurate reporting and regulatory compliancy

## QUALIFICATIONS

- BCom (Hons) Internal Auditing with CIA and CCSA
- To become a Certified Internal Auditor, you must pass the IIA exam. This association administers a globally recognised certification for internal auditors
- The IIA requires all certification candidates to possess a Bachelor's degree from an accredited university

## STUDY PATHWAY

- University degree followed by completion of articles
- Writing the international internal auditors examinations is a pre-requisite for international certification

## SUSTAINABILITY OF THE CAREER

There are many opportunities for work in this field, worldwide.

## WHERE YOU CAN FIND EMPLOYMENT

- Banking sector
- All sectors of the economy

## POSSIBILITIES FOR SELF-EMPLOYMENT

- Own company
- Consultant



# INVESTMENT BANKER

## CAREER DESCRIPTION

The Investment Banker works closely with the financial and investment managers in an organisation to plan capital requirements and the best way to raise finance, with the ultimate aim of maximising shareholder dividends. Investment bankers generally work in the corporate finance division where they help to raise the capital for client projects, expansions, mergers, acquisitions and even debt consolidation for clients. They do not themselves give loans or accept deposits like general banks do.

Investment bankers also trade in securities, generally for government organisations and large corporations. They also are responsible for managing the investment portfolios along with providing investment related advice to the Investment Manager and the executive management team. This is why the role of investment managers and Investment Banker often overlap.

Consequently the Investment Banker and the Investment Manager are jointly responsible for advising on the best options for investing in fixed assets and for investing cash resources. They continually scan the market to identify trends and investment opportunities with the best risk vs. returns potential. This will include the money, capital, shares, futures and foreign exchange markets.

## WORK ENVIRONMENT

An Investment Banker is a person who represents a financial institution that is in the business of raising capital for municipalities and corporations. Investment bankers begin with selling a company on the idea of the deal, getting hired and then complete the deal. They advise

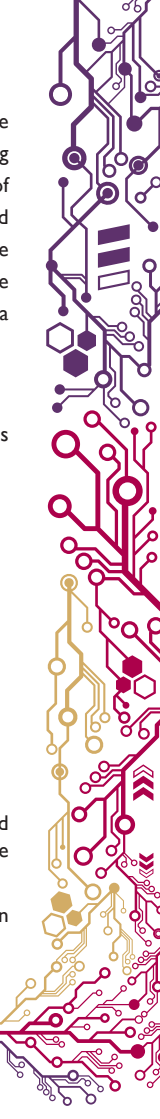
their clients on high-level issues of financial organisation. This can be done by offering a bond or stock, by merging or other restructuring of companies. A working day for an Investment Banker involves a lot of financial analysis. Investment bankers help their clients to develop and implement their financial plans. They work long hours, because they have to manage mergers of multi-billion rand corporations and handle the privatisation of government assets around the world. They also spend a large amount of time travelling.

## PERSONALITY PROFILE

- Good at mathematics / accounting / investment strategies / analysis
- Excellent knowledge of, and insight into the financial markets
- Concerned about detail, tidiness and correctness
- Methodical and careful
- Be able to act with integrity at all times
- Able to manage stress / work under pressure / long hours
- High-level negotiating skills (Financial and capital markets)
- A convincing personality / excellent communicator
- Excellent analytical and deduction skills

## DUTIES AND RESPONSIBILITIES

- Investment bankers are advisors in the case of mergers and acquisitions and help in the negotiations either representing the buyers or the sellers
- Corporate restructuring is one of the most common duties of an Investment Banker
- Investment bankers also help in facilitating private placements





- Negotiating, structuring and facilitating large transactions and deals
- Negotiating the terms of mergers, acquisitions or disposal of assets / businesses
- Advising on the remedies for budget deficits, debt and equity restructuring and failing or under-performing operations
- Finding buyers for the shares of a company / issuing new stocks
- Arranging capital for client projects, mergers, acquisitions and debt consolidation
- Buying, selling and trading securities for clients
- Managing investment portfolios and providing investment advice to clients
- Advising client companies on business expansion/ventures of their own
- Analysing client needs and recommending investment options

## QUALIFICATIONS

- A Senior Certificate is the minimum requirement for further training in this career
- To follow a degree course at a university requires a matric exemption
- Compulsory school subjects: Mathematics and/or Accountancy
- Recommended school subjects: Business Economics and Economics
- A minimum Bachelor's degree is required in the field of accounting and finance
- An MBA is generally also required

## STUDY PATHWAY

- University
  - A BCom. degree in any of the following fields will provide the necessary training: Accountancy, Business Management, Business Finance, Cost and Management Accountancy, Economics, Financial Management, Investment Management and Management Accountancy
  - Prospective students should consult the calendars of the various universities to determine which of these BCom degrees are offered at the university of their choice
- Technikon
  - The N.Dip. Cost and Management Accounting is offered at all the Technikons
  - The N.Dip. Administrative Management (General/Financial) is offered at the Vaal Triangle and Eastern Cape Technikons
  - The N.Dip. Internal Audit is offered at all the Technikons except the Technikon Mangosuthu and Witwatersrand
- SA Institute of Management
  - The SA Institute of Management offers one, two and three-year diploma courses. These courses are offered by accredited private colleges nationwide
  - After the first basic course, students can follow specialised training in management (for example Financial Management or Human Resources Management)
  - Prospective students have to register at the SA Institute of Management

## SUSTAINABILITY OF THE CAREER

Employment in the investment banking industry should remain strong over the foreseeable future.

## WHERE YOU CAN FIND EMPLOYMENT

Every large organisation requires the services of a Financial and/or Investment Manager.

# IT BUSINESS ANALYST

## CAREER DESCRIPTION

Business analysts are business professionals concerned with evaluating and advising on the overall structure of a business, corporation or project with specific attention to key aspects such as sales and marketing, management, accounting, systems, facilities and human resources. The business analyst's responsibility is to evaluate and then provide objective proposals on how to improve productivity, efficiency and profitability within an organisation. Business analysts can have a focus on organisational, production, technical or IT aspects across the full spectrum of commerce and industry, including banking and financial services.

## WORK ENVIRONMENT

- Willing to travel and stay overnight in other regions as and when required
- Willing to work overtime as and when required

## POSSIBILITIES FOR SELF-EMPLOYMENT

- Persons who have obtained a tertiary education as financial and investment managers and who have business skills and initiative, can start a business of almost any kind as they would have learned all the important business foundations in their training
- Some people actually have self-employment in mind when they choose this career
- Other options for self-employment are acting as Financial and Investment Consultants, Insurance Brokers, Property Consultants and Stock Brokers

## PERSONALITY PROFILE

- An analytical mind and deep understanding of business principles
- Broad experience and fascination with real-world business processes and structures
- Patience and determination to engage long-range projects
- Ability to make informed, confident decisions
- A person of innate wisdom and leadership skills
- Ability to write coherent and actionable reports and recommendations
- Someone who is pragmatic and understands implementation and getting the job done
- Willingness to travel and work overtime when required
- Exceptional communication skills



## DUTIES AND RESPONSIBILITIES

- Plays a key part in the analysis of business requirements and design of effective, stable and profitable business systems and processes
- Works with System Analyst to ensure software build and testing issues are resolved in an accurate and timely manner
- Researches and reviews business and systems trends internally and externally to ensure that best practice is applied to all project developments
- Provides advice, guidance, coaching and direction to project teams in order to maximise effectiveness and efficiency
- Analyses and interprets complex data to evaluate progress and verify project success
- Identifies and implements significant business and efficiency potentials
- Works in collaboration with Business Architect to deliver business solutions
- Monitors and manages the testing, training, budgeting and reporting of all projects from inception to implementation
- Ensures the viability and soundness of company structures and operations

## QUALIFICATIONS

- Diploma in Business Analysis

- Business related qualification or relevant experience
- NQF rated Business Analysis certification
- BSc/BCom/IT Degree

## STUDY PATHWAY

- Besides the required certificates, diplomas and university degrees that are recommended, much of what the Business Analyst does, is pure business experience
- In most organisations and in the banking environment for example, the business analysts would need a deep understanding of business processes, plus a general business grounding that informs this career

## SUSTAINABILITY OF THE CAREER

- Worldwide demand for these skills
- As technology changes the workplace, the Business Analyst will become an increasingly important person in the organisation

## WHERE YOU CAN FIND EMPLOYMENT

- All sectors of the economy
- Business Analyst jobs are available in a wide range of industries

## POSSIBILITIES FOR SELF-EMPLOYMENT

- Consultant
- Own business



# MANAGEMENT ACCOUNTANT

## CAREER DESCRIPTION

The Management Accountant's function is to assist the Financial Manager to implement and maintain an effective management control system. This includes planning, budgeting, controlling, monitoring, analysing, interpreting and reporting on financial data. In addition, the Management Accountant also helps to ensure that all financial transactions are processed in accordance with policies, procedures and statutory requirements.

## WORK ENVIRONMENT

This role often includes managing other employees' work which can be stressful. Most companies would expect you to work longer than normal hours especially during budgeting periods, financial year-end and tax return submission periods.

## PERSONALITY PROFILE

- Good knowledge of budgeting and forecasting issues and techniques
- Knowledge of financial analysis and interpretation
- Numeracy skills
- Organising and facilitation skills
- Computer literacy
- Communication (verbal and written) skills
- Willing to help and learn
- A sense of urgency / result-driven
- Diligence

- Calm under pressure
- Good interpersonal skills

## DUTIES AND RESPONSIBILITIES

- Assisting the Financial Manager
- Financial planning/budgeting
- Financial analysis and evaluation
- Ensure that funds and cost centres are set up and maintained to support operations and specific requirements
- Create, implement and monitor processes and procedures around the creation of monthly forecasts
- Implement corporate governance procedures, risk management and internal controls
- Monitor spending and effectiveness of financial control
- Perform investigations regarding effectiveness and/or efficiencies

## QUALIFICATIONS

- An Accounting degree (BCom or equivalent)
- Other equivalent accounting or management accounting / costing qualification

## STUDY PATHWAY

University degree or equivalent qualification

## SUSTAINABILITY OF THE CAREER

Every sector of the economy makes use of management accountants, so there is always a need for these skills

## WHERE YOU CAN FIND EMPLOYMENT

- Banking sector
- All sectors of the economy

# PROJECT/PROGRAMME MANAGER

## CAREER DESCRIPTION

The role of the Project/Programme Manager is at the forefront of business development today. It is here that the projects and development, the growth of an organisation finds traction. It is the Project Manager who makes things happen. This is usually focused around building a strong development team with matching delivery capacity.

Accomplishes human resource objectives by recruiting, selecting, orienting, training, assigning, scheduling, coaching, counselling, and disciplining employees; communicating job expectations; planning, monitoring, appraising, and reviewing job contributions; planning and reviewing compensation actions; enforcing policies and procedures.

The development, testing and possible replication of new innovative approaches. Direct and indirect partnerships with local and international donors (for example the UK's DFID) and development financing institutions (for example the World Bank and KfW).

## WORK ENVIRONMENT

This is a stressful and fast-paced work environment that relies on very good organisational and interpersonal skills. Long working hours and a fair amount of travel is involved.

## POSSIBILITIES FOR SELF-EMPLOYMENT

- Accounting practice
- Own business

## PERSONALITY PROFILE

- Developing Budgets, Coaching, Supervision, Staffing, Project Management, Management Proficiency, Process Improvement, Tracking Budget Expenses, Self-Development, Planning, Performance Management
- Leadership and management skills
- High-level interpersonal skills
- Negotiation skills
- Computer literacy
- Good business planning skills
- Project management skills
- Good communication skills

## DUTIES AND RESPONSIBILITIES

- Achieves operational objectives by contributing information and recommendations to strategic plans and reviews
- Preparing and completing action plans
- Implementing production, productivity, quality, and customer-service standards
- Resolving project issues, completing audits, identifying trends, determining system improvements, implementing change

- Meeting financial objectives by forecasting requirements, preparing budgets, scheduling expenditures, analysing variances and initiating corrective actions
- Remaining at the forefront of industry developments and innovation, as well as socio-economic trends
- Maintaining personal networks
- Participating in professional organisations
- Enhancing departmental and organisational reputation by promoting new ideas that will add value to the enterprise
- Evaluating applicability of current or emerging technological solutions to the future needs of the enterprise and motivate to senior management
- Managing multi-disciplinary and multi-sectoral programmes and projects
- Managing and collate inputs of project team members
- Monitoring all projects, managing budgets and tracking disbursements

## RISK OFFICER/MANAGER

### CAREER DESCRIPTION

A Risk Manager is responsible for managing threats posed to the progress of a business or organisation. Specifically, the Risk Manager's job description calls for protection of company assets, income, employees, reputation and shareholders. The area of expertise required of risk managers often varies depending on the industry.

### QUALIFICATIONS

- A four-year degree in social science or economics / development studies
- BCom
- BSc Engineering
- Must have a project management qualification and/or experience

### STUDY PATHWAY

Minimum of four to eight years' relevant working experience

### SUSTAINABILITY OF THE CAREER

Lies in the scarce and critical skills list, nationally

### WHERE YOU CAN FIND EMPLOYMENT

All sectors of the economy

### POSSIBILITIES FOR SELF-EMPLOYMENT

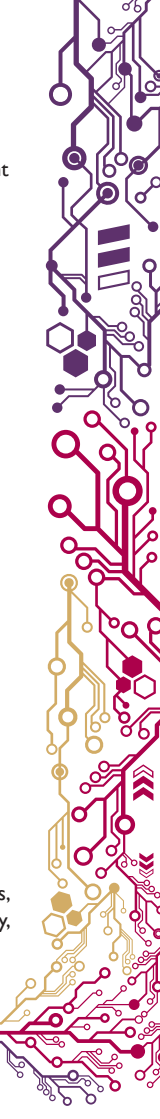
Start own project management company or work as a Consultant

### WORK ENVIRONMENT

Highly motivated and passionate about service excellence.

### PERSONALITY PROFILE

- Strong written and oral communications skills, presentation skills, team player with ability to influence change without direct authority, negotiation skills and computer proficiency





- Have knowledge of credit risk model development, development software and credit risk management
- Have quantitative credit risk modelling experience
- Have good interpersonal, presentation and communication skills, team player
- Be investigative, creative, innovative and seeking challenges
- Be self-motivated, proactive and apply own initiative
- Have some project management skills

## DUTIES AND RESPONSIBILITIES

- Identifying risks within the enterprise / enterprise departments
- Ensuring that adequate controls are implemented to mitigate the identified risks
- Ensuring that operational losses are at an acceptable level
- Communicating exposure to management via detailed, accurate reporting
- Monitoring, analysing, interpreting and ensuring compliance within the enterprise
- Developing and implementing a Risk Strategy for adoption by EXCO and the Risk and Compliance Committee

## RISK SPECIALIST

### CAREER DESCRIPTION

Ensure that all risk management and loss containment activities are performed in a timely manner as required by the risk management division and senior management.

- Provide advice with reference to risk related issues, as regards to both internal policies and legislation

### QUALIFICATIONS

- BCom or Diploma in Risk Management or equivalent financial qualification
- BCom Internal Audit or Accounting
- Honours / CIA preferred

### STUDY PATHWAY

- Follow tertiary qualifications

### SUSTAINABILITY OF THE CAREER

Many opportunities available as the field has many entry points, both junior to senior

Where you can find employment

- All sectors including Banking and Financial Services
- Possibilities for self-employment
- Start a practice
- Consulting

### WORK ENVIRONMENT

High-stress and fast-paced

### PERSONALITY PROFILE

- Good verbal and written communication skills

- Assertiveness
- Problem solving skills
- Judgement and decision making
- Person must be able to function independently

## DUTIES AND RESPONSIBILITIES

- Reviewing the reliability and integrity of financial and operating information and the means used to identify, measure, classify and report such information
- Planning for and implementing the best practice framework of risk management under the supervision of the Chief Risk Officer/ Manager
- Assisting the Divisional Manager in the preparation of the risk profiles for the enterprise, focusing on the segment related risk (credit risk, interest risk, equity risk, liquidity risk and strategic funding risk) and related asset and liability risk profiles
- Supporting management in identifying, assessing and quantifying all financial risks and activating the appropriate risk management processes
- Supporting management in identifying key risk indicators across all aspects of the enterprise balance sheet

## TALENT SPECIALIST

### CAREER DESCRIPTION

The Talent Specialist has become an important organisation expert with specific focus on people and the deployment and utilisation of human resources. In the banking sector and across all sectors of the economy it is becoming increasingly important not only to identify and attract

- Collating and monitoring loss data on a monthly basis
- Compiling, analysing, registering and escalating risk reports through the appropriate management and governance committee structures
- Assisting in the roll out and implementation of risk education and awareness programmes for management

### QUALIFICATIONS

- Degree/National Diploma with Risk Management as a subject

### STUDY PATHWAY

- Follow university and diploma qualifications

### SUSTAINABILITY OF THE CAREER

All sectors utilise this career so it offers excellent opportunities

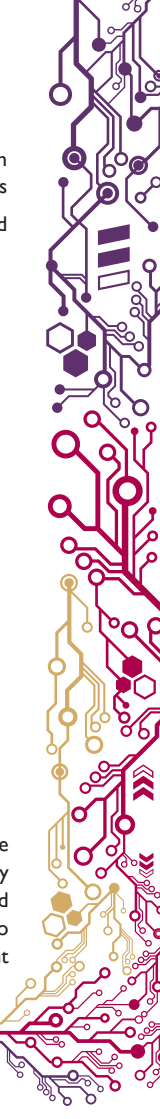
### WHERE YOU CAN FIND EMPLOYMENT

Banking / Finance and Investment sectors

### POSSIBILITIES FOR SELF-EMPLOYMENT

Consulting

talent, but to optimise that talent in the operational structure. To manage the direction and appreciation of talent, particularly against capability requirements (skills and behaviours), what potentials can be released against them and how a set of success criteria can be developed to enable performance management of talent, is a complex and important task.





## WORK ENVIRONMENT

A pivotal management function which has implications for succession planning and career pathing as well as strategic planning, which itself is dependent on acquisition of scarce pivotal and critical skills. This is the realm of the Talent Specialist, a growing career path in banking and all sectors of the economy.

## PERSONALITY PROFILE

- Creative thinking/problem solving abilities
- Good with talented people/excellent interpersonal skills/team player
- Ethical, always acts in absolute confidentiality
- Conceptual and analytical thinker
- Understands how talent impacts organisational functionality
- An energetic change agent for acceptance and application of talent strategies
- Able to deliver work of high standards under pressure
- Excellent communicator with above-average motivational and presentation skills
- Naturally confidential / discreet
- Visionary

## DUTIES AND RESPONSIBILITIES

- Developing the talent management strategies with line and corporate leadership
- Assisting line and senior management to identify and develop talent within the organisation

- Establishing talent pipelines to support business efficiency and development
- Identifying 'talent gaps' required to support business initiatives and alignment with corporate goals
- Acting as a liaison with other HR teams to coordinate and articulate the value of the talent management programmes, systems and processes to ensure consistency in talent application
- Proactively managing the development of the identified talent and how that fits into the overall HR development within the organisation
- Coordinating, articulating, developing and applying talent through an enterprise-wide view of present and future talent needs

## QUALIFICATIONS

- BA or BCom or a degree in HR
- Relevant B (Degree) or Higher National Diploma (NQF Level 6)
- At least three years' experience as a Human Capital Generalist
- Experience in designing strategies and business processes
- Consulting skills
- Experience in managing client relationships
- Specialist skills relating to organisational design, HR management or related field

## STUDY PATHWAY

- University degree and related business experience
- Membership of the IPSC (Apso)
- Knowledge of Labour Legislation including EEA, LRA and BCEA
- Proficient In MS Office

## SUSTAINABILITY OF THE CAREER

This career fits into every sector of the economy offering excellent career opportunities

## WHERE YOU CAN FIND EMPLOYMENT

- Banking sector
- All sectors of the economy

# TRADE SETTLEMENT SPECIALIST

## CAREER DESCRIPTION

The Trade Settlement Specialist is a finance specialist engaged primarily in monitoring, analysing, and processing transactions involving securities and other financial instruments in the market.

## WORK ENVIRONMENT

Fast-paced, deadline-driven environment with long working hours

## PERSONALITY PROFILE

- Computer literate
- Excellent attention to detail
- Organised/good time management skills
- Ability to work under pressure
- Ability to prioritise/take initiative
- A team player
- Good with people
- Excellent communication skills

## POSSIBILITIES FOR SELF-EMPLOYMENT

- Consulting
- Start own company

## DUTIES AND RESPONSIBILITIES

- Facilitating the accurate and timely settlement of domestic transactions within various product areas, including asset-backed securities, municipal and corporate bonds
- Identifying trade discrepancies and unmatched trades as well as mitigating the risks related to the trade life-cycle
- Daily reconciliation of securities movements
- Settlement of money market trades
- Responsibility for the receipt, delivery and custody of physical assets
- Adhering to money market cut-off times and processes
- Administering money market instruments
- Daily maturity and interest collection

## QUALIFICATIONS

BCom in Accounting or Finance



## STUDY PATHWAY

- Follow tertiary qualification
- Financial Markets training an advantage

## SUSTAINABILITY OF THE CAREER

A multi-sectoral career with growing opportunities

# TREASURY ANALYST

## CAREER DESCRIPTION

The Treasury Analyst manages the flow of cash at a bank or financial institution, or in an office where cash transactions are commonplace. The Treasury Analyst is responsible for logging cash transactions, overseeing transfers and monitoring the supply and movement of cash. These financial professionals make financial projections, analyse market conditions and provide advice on taking a long-term position in the money market. Treasury analysts also advise on policy and provide important information for companies evaluating investments, mergers, and other financial transactions.

## WORK ENVIRONMENT

Working with money can be very stressful and best suits a responsible and careful person

## PERSONALITY PROFILE

- Good mathematical ability
- Problem solver
- Strong business analysis skills

## WHERE YOU CAN FIND EMPLOYMENT

All sectors including Banking / Finance and Investment

- Likes working with money
- Discreet, strictly confidential
- Accurate and diligent
- Integrity and honesty

## DUTIES AND RESPONSIBILITIES

- Managing and analysing cash flow in an organisation
- Advising on optimisation of cash resources in respect of disbursements and investments
- Managing and maintaining loans
- Releasing of foreign payments
- Submitting monthly VAT returns
- Uploading Forex onto the system
- Complying with all SARB regulations
- Preparing treasury reports
- Managing external loans
- Assisting with policy matters

## QUALIFICATIONS

- BSc or BCom Degree or Btech in IT
- BCompt plus completed Articles
- Preferably one year experience in treasury field or, three years' experience in general accounting functions, with some treasury experience
- Calypso / Murex systems experience an advantage
- Technical background would be an advantage

## TREASURY DEALER

### CAREER DESCRIPTION

A Treasury Dealer works directly under the leadership of the Chief Investment Officer or Treasurer. Primary duties are to select the best short-term investment strategies to place (invest) daily cash surpluses on securities exchanges and in private placements. A Treasury Dealer would typically hold a Bachelor's degree in a business-related field.

### WORK ENVIRONMENT

A Treasury Dealer has a busy schedule at the end of the month or quarter when a firm typically issues financial reports and sends regulatory data to the Internal Revenue Service or the Securities and Exchange Commission. A junior Treasury Dealer has a standard 8:30 a.m. to 5:30 p.m. work schedule, whereas senior professionals may work longer hours.

## SUSTAINABILITY OF CAREER

- High-demand, many positions available

## WHERE YOU CAN FIND EMPLOYMENT

Banking and financial services, manufacturing industry

## POSSIBILITIES FOR SELF-EMPLOYMENT

You can become a Consultant

## PERSONALITY PROFILE

- A talent for identifying/choosing advantageous investment opportunities
- Good management skills
- Accuracy and attention to detail
- Good investment instincts
- Good at making quick, considered decisions
- Understanding of money markets
- Honesty and integrity
- Team player

## DUTIES AND RESPONSIBILITIES

- Managing Treasury Front Office as the bank's main dealer
- Dealing in foreign exchange, primary, spot funds etc.



- Performing money management and dealer functions
- Managing placements and settlement with banks
- Managing and monitoring the bank's day to day liquidity
- Liaising with other banks for foreign exchange, money market limits, etc.
- Keeping management informed of any changes in the treasury portfolio or changes in legislation that may affect the bank's operations
- Hands-on control, monitoring and placement of cash resources
- Maximising returns on cash investments

### QUALIFICATIONS

- A Financial Bachelor Degree or suitable equivalent to an NQF Level 6 is essential
- CPA licence is usually required

## WEALTH MANAGER

### CAREER DESCRIPTION

A Wealth Manager is a financial advisor to the affluent - those individuals and families with a high-net worth. Wealth managers often perform the same functions of other financial professionals, but the difference is that they are entrusted with more wealth to manage.

Some of the functions include making recommendations on financial decisions, tax planning and preparation, and overseeing investments and assets to ensure growth and avoid loss. The American Academy

### STUDY PATHWAY

- Follow university degree
- Obtain CPA certification
- In-service experience

### SUSTAINABILITY OF CAREER

Like most financial careers there is a reasonable amount of work available

### WHERE YOU CAN FIND EMPLOYMENT

- Banking sector
- Financial institutions
- Large corporations

### POSSIBILITIES FOR SELF-EMPLOYMENT

Limited

of Financial Management (AAFM) offers a chartered Wealth Manager programme in which financial professionals can learn the skills and acquire the knowledge required to manage the assets of wealthy clients. The AAFM also offers accreditation in the form a Chartered Wealth Manager designation.

### WORK ENVIRONMENT

High emphasis on customer management and usually long working hours.

## PERSONALITY PROFILE

- Organised and diligent
- Good people skills and financial/business skills
- Excellent interpersonal skills especially with wealthy individuals
- Good planning and organisational skills
- Good with money / investment
- Punctuality

## DUTIES AND RESPONSIBILITIES

- Providing clients with a one-stop-shop service and consult with lawyers, accountants, and business managers on clients' behalf in order to provide comprehensive advice
- Offering expert opinions where the Wealth Manager may not personally possess this specialisation (such as that provided by a tax specialist or attorney)
- Holding regular client briefings, updates and reports
- Ensuring that all investments and statutory requirements are tracked / monitored
- Maximising return on investments

## QUALIFICATIONS

BCom or similar degree

## STUDY PATHWAY

- Follow university degree
- Obtain certification
- Get in-service experience

## SUSTAINABILITY OF THE CAREER

Sought after skill, internationally

## WHERE YOU CAN FIND EMPLOYMENT

All areas of the financial services sector

## POSSIBILITIES FOR SELF-EMPLOYMENT

Start own company – Private Wealth management





**YOUTH DEVELOPMENT INITIATIVES**



# LETSEMA AND KUYASA LEARNERSHIP PROGRAMMES

The Letsema Learnership Programme is a post-matric and the Kuyasa Learnership Programme is a post-graduate learnership. Both of them are BANKSETA funded youth development interventions aimed at recruiting unemployed matriculants and graduates, so that they may further their studies and expose themselves to the world of work. The duration of the learnerships is 1 Year.

Registered employers are responsible for hosting the learner(s), and making provision for training, workplace coaching and learner support. Training is linked to a registered skills programme. Successful completion of these learnership programmes results in the achievement of a NQF Level 5 qualification.

## The Kuyasa Post-graduate Learnership has three qualification streams:

- Management Development Learnership – the qualifying learner will graduate with a NQF Level 5 Certificate in Management Development.
- Business Analyst Learnership – the qualifying learner will graduate with a NQF Level 6 National Certificate in Business Analysis.
- Financial Markets Learnership – the qualifying learner will graduate with a NQF Level 6 National Certificate in Financial Markets.

The recruitment drive for these learnerships is between June and August annually or as determined by BANKSETA Youth Development Department.



## ENTRY-LEVEL POST-GRADUATE POST-DOCTORAL LEVEL

WE BUILD AN EDUCATED, SKILLED TALENT POOL  
WHILE SUPPORTING TRANSFORMATION IN THE  
BANKING AND ALTERNATIVE BANKING SECTOR.

- CREDIT AND LOANS OFFICER
- RISK OFFICER
- TREASURY DEALER
- ATM TECHNICIAN
- DEALER WEALTH MANAGER
- DEBT COUNSELLOR
- PROJECT MANAGER
- CHIEF FINANCIAL OFFICER
- ENTERPRISE ARCHITECTURE
- FOREIGN EXCHANGE OFFICER
- CHARTERED ACCOUNTANT
- FINANCIAL ADVISOR
- INVESTMENT BANKER TALENT SPECIALIST
- RISK SPECIALIST
- BANK NOTE PROCESSOR
- IT BUSINESS ANALYST
- HOME LOANS OFFICER
- MANAGEMENT ACCOUNTANT
- TRADE SETTLEMENT SPECIALIST
- ACTUARIST
- INTERNAL AUDITOR
- INFRASTRUCTURE SECURITY OFFICER
- COMPLIANCE OFFICER
- DEVELOPER PROGRAMMER
- DATABASE DESIGNER AND ADMINISTRATOR
- COMPUTER NETWORK AND SYSTEMS ENGINEER
- INFORMATION COMMUNICATION TECHNOLOGY SYSTEMS ANALYST
- FINANCIAL INVESTMENT ADVISOR
- SALES AND MARKETING MANAGER
- INVESTMENT MANAGER
- BANK WORKER
- COMPLIANCE OFFICER
- CORPORATE GENERAL MANAGER



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ENABLING SKILLS DEVELOPMENT IN THE BANKING AND ALTERNATIVE BANKING SECTOR

## QUALIFYING CRITERIA

LETSEMA LEARNERSHIP	KUYASA LEARNERSHIP
<ul style="list-style-type: none"><li>● A valid certified copy of a Grade 12 Certificate with a minimum pass of 60% in English AND a minimum pass of 50% in Accounting or a minimum of 50% in Mathematics OR a minimum of 60% in Maths Literacy</li><li>● Provide a positive recommendation or official testimonial from a previous school, learning institution, or religious institution</li><li>● Present a professional image</li><li>● Currently unemployed</li><li>● Clear credit (ITC) and no criminal record</li><li>● Currently not participating in a learnership</li><li>● Under the age of 30 on the year that the learnership is recruiting for</li><li>● Not involved in any other studies on the year that the learnership is recruiting for</li><li>● Person with a disability must provide a medical certificate confirming the nature of the disability</li><li>● Only South African Citizens in possession of a valid SA ID will be considered</li><li>● Effective communication in written and verbal English</li></ul>	<ul style="list-style-type: none"><li>● A valid certified copy of a Grade 12 Certificate with a minimum pass of 60% in English AND a minimum pass of 50% in Accounting or a minimum of 50% in Mathematics OR a minimum of 60% in Maths Literacy</li><li>● Provide a positive recommendation or official testimonial from a previous school, learning institution, or religious institution</li><li>● Present a professional image</li><li>● Currently unemployed</li><li>● Clear credit (ITC) and no criminal record</li><li>● Currently not participating in a learnership</li><li>● Under the age of 30 on the year that the learnership is recruiting for</li><li>● Not involved in any other studies on the year that the learnership is recruiting for</li><li>● Person with a disability must provide a medical certificate confirming the nature of the disability</li><li>● Only South African Citizens in possession of a valid SA ID will be considered</li><li>● Effective communication in written and verbal English</li></ul>



# ICT WORK-READINESS PROGRAMME

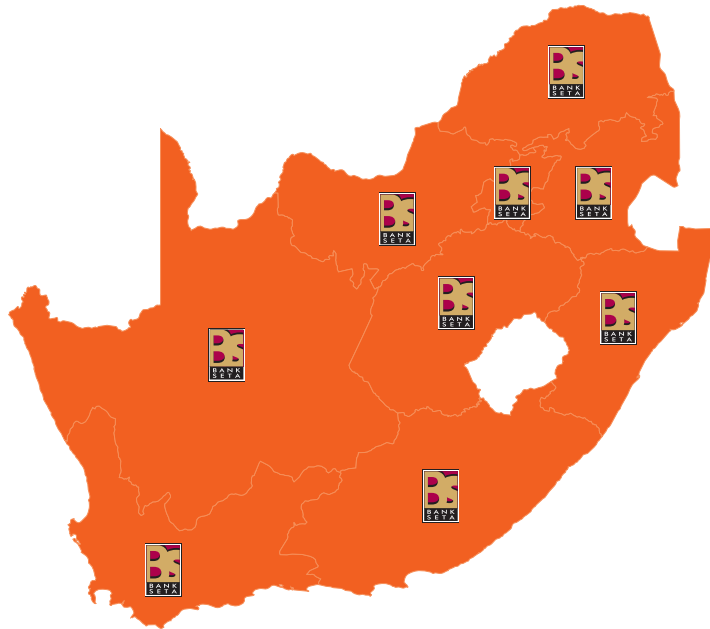


“The ICT Work-Readiness Programme is an initiative aimed at addressing the massive skills shortage in the ICT sector. The sector together with academia was tasked to help the country build capacity needed to develop a digital economy and in response The Bankseta established a programme that allows ICT graduates to undergo an intense four-month skills and theoretical work readiness course which is followed by six-months experiential training at a host company for a period of six months, to prepare graduates for a wide range of ICT opportunities within the banking sector.”



## CAREER GUIDANCE WORKSHOPS

BANKSETA empowers the youth by providing career and vocational guidance. We host a number of career guidance workshops throughout the country, through our partnership with the Department of Basic Education. The BANKSETA team and an appointed training provider engage with and train Life Orientation teachers who in turn distribute the career guidance booklet to learners, and who also share information on the various career choices within the banking and alternative banking sectors.



### Career Guidance Workshops (Province)

- Gauteng
- North West
- Limpopo
- KwaZulu-Natal
- Eastern Cape
- Northern Cape
- Western Cape
- Mpumalanga
- Free State



## PURSUING A CAREER IN THE BANKING AND ALTERNATIVE BANKING SECTOR



*The BANKSETA facilitates training to Life-Orientation teachers across the various provinces to provide career guidance to in-school learners.*



ENABLING SKILLS DEVELOPMENT IN THE BANKING AND ALTERNATIVE BANKING SECTOR

## MERIT BURSARIES

BANKSETA covers the funding of bursaries through partnership agreements with Universities. The support is holistic (covering tuition, textbooks and accommodation, on or off-campus, depending on what has been arranged by the University).

Each institution will use its pre-determined entry criteria to identify learners to nominate for Merit Bursaries. BANKSETA Merit Bursaries are renewable annually and are dependent on the students' academic progress.

**The focus areas sponsored by BANKSETA are as follows:**

- Actuarial Science (Accounting)
- Bachelor of Science (IT)
- Bachelor of Commerce (IT)
- Bachelor of Commerce (Finance, Economics, Financial Markets or Financial Modelling streams); and
- Bachelor of Commerce (Accounting)

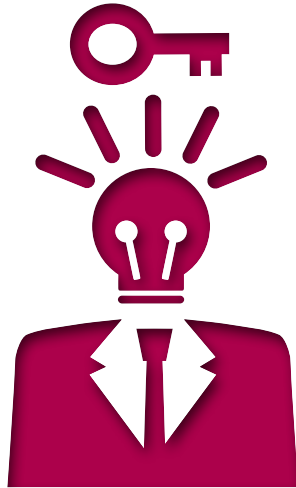
These focus areas are aligned to the scarce and critical skills in the sector and the funding of bursaries will seek to address the shortage thereof.

We hope that you will study hard and smart in order to obtain your matric, so that you will be accepted at the various Universities that BANKSETA has partnerships with – you can then step ahead into a bright future in the world of banking and microfinance.



**WORK-READINESS TIPS**

# WELCOME



You have entered a new and exciting phase in your life - preparing yourself for the future! It's not just about getting a job, it's about building a career. We're proud to be part of guiding you along this new life-path in the world of banking and alternative banking.

BANKSETA is dedicated to preparing you for a career that will offer you the widest possible opportunities. We take this very seriously as we imagine you do. Your future is our deepest concern, where the possibilities are limitless, and the future beckons for those who are prepared to grasp the opportunities. This document is intended to provide you with the additional life and business skills you will need to start your journey.

Join us in building a bright and prosperous future together. We wish you success in all your endeavours.



# HINTS ON FINDING WORK AND CV WRITING

## PREPARING FOR THE INTERVIEW AND INTERVIEW TECHNIQUES

Bear in mind that the short time you have in a job interview could impact negatively or positively on your career prospects. So take the time to get it right! The following notes will help you navigate successfully through those stressful job interviews. During any job interview you will be assessed on your strengths and weaknesses, as well as specific personal characteristics such as attitude, aptitude, stability, motivation and maturity.

### SOME INTERVIEW DO'S AND DON'Ts:

**DO** arrive on time or a few minutes early. Arriving late for a job interview is inexcusable

**DO** shake hands firmly and always maintain eye contact

**DON'T** answer questions with a simple “yes” or “no”. Explain yourself whenever possible. Describe experiences you’ve had as well as your characteristics that will relate and suit the position on offer.

**DON'T** lie. Answer questions truthfully, frankly and as close to the point as possible

**DON'T** ever make derogatory remarks about your present or previous employer

**DON'T** leave your cellphone on during the interview

**DON'T** waffle

### BE PREPARED TO ANSWER QUESTIONS SUCH AS:

- Why are you interested in this career?
- Why would you like to work for our bank/financial institution?
- Where do you see yourself five years from now?
- What job have you enjoyed the most and why?
- What can you offer our company, and why should we hire you over another candidate?
- What are your strengths and weaknesses?
- What does teamwork mean to you?



# THINGS TO AVOID

Remember that the interviewer will be evaluating your negative attributes as well as your positive ones. Here are some of the negative traits that are frequently evaluated in an interview, and most often lead to rejection.

- Poor personal appearance or hygiene
- Coming across as overbearing, aggressive or conceited
- Inability to express thoughts clearly - poor diction or grammar
- Being dismissive about yourself or the career you are being interviewed for
- Lack of confidence – nervousness
- Overemphasis on money - don't show too much interest in the remuneration package
- Failure to look the interviewer in the eye
- A weak handshake comes across badly
- Failure to ask intelligent questions about the job and the company
- Lack of interview preparation - failure to research the company will result in an inability to ask intelligent questions
- Closing the interview
- THANK the interviewer for their time
- DON'T be discouraged if no offer is made or a specific salary discussed. The interviewer will probably want to consult with colleagues or interview other candidates before making a decision
- Ensure you have explained why you're interested in the job and company

**GOOD LUCK!**





# CURRICULUM VITAE TEMPLATE

Your CV sells you when you are not present to sell yourself. **Please consider the following points when writing up your CV:**

1. A CV is your life depicted on paper. It should express who you are as a person, a description of your work life in a neat, clear and concise format
2. Accuracy and attention to detail are vital
3. Ensure that you describe your work history and duties in detailed point form
4. A cover page is not necessary but impressive

(This is an example of a Curriculum Vitae - please note all information is fictitious)

## PERSONAL DETAILS

Zanele Nxumalo

zanele@address.co.za

083 456 7772

ID: 930811 0118 084

Address: 99 Khumalo Road, Soweto

## PERSONAL STATEMENT

I'm an experienced Bank Teller looking for an opportunity to further my career in a large banking organisation.

## KEY SKILLS

High numeracy skills

Attentive and good people skills

Work well under pressure

## COMPUTER LITERACY

Full Microsoft Office Suite

## EDUCATION

Diploma in Finance (Central JHB College) – 2015

## EMPLOYMENT

Bank Teller at Capitec

(1 January 2016 – Current)

### Duties:

Handling deposit and withdrawals

Actively promoting the bank's products and services

### Achievements:

I improved my customer processing by 40%

I was in charge of all foreign currency

### Reference:

Mr A Mofokeng (Branch Manager) – 082 564 9876

## PERSONAL INTERESTS

Traveling | Reading | Golf

# FINDING EMPLOYMENT OPPORTUNITIES

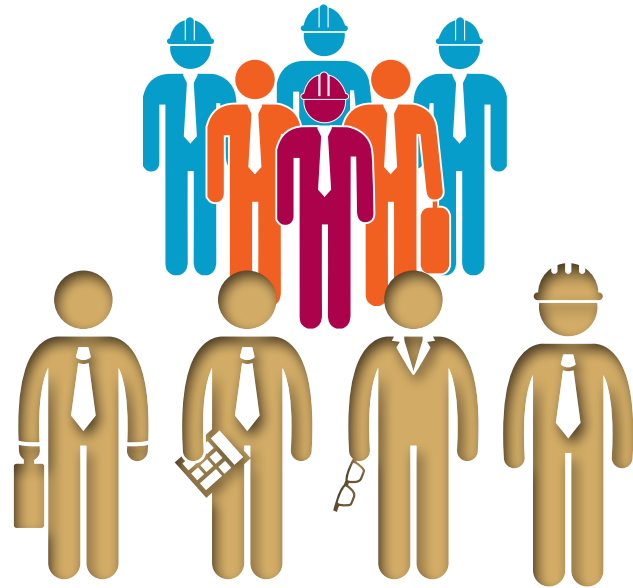
“Some people succeed because they are destined to, but most people succeed because they are determined to”-  
Unknown

## SO HOW DO YOU FIND OUT WHERE THE JOB OPPORTUNITIES ARE?

Here are some hints and suggestions. Remember, you will need to work hard at finding employment and it's easy to get despondent. Here's a good attitude to adopt.

The best advice from a BANKSETA perspective is to “**smile when you dial!**”. Remember that the various banks and financial institutions you are calling get hundreds of calls a week from people seeking to work there. So you have to stand out from the crowd. The best way to do this is as follows:

- Before you pick up the phone to call the prospective employer, believe that you can do the job and that you are worth interviewing. For others to believe in you, you have to believe in yourself first
- Practise what you are going to say out loud first. We know it sounds odd, but trust us. What you think you are going to say in your head and the words that come out are not always the same. So rehearse your “sales pitch” first
- Always smile before you make your call (smile on your dial!). It's easy to pick up when someone is smiling on the phone and the person who answered your call is more likely to pay attention to what you have to say. The added advantage is that smiling will immediately make you feel more positive and confident



# TOP COMPETENCIES FOR THE WORLD OF WORK 2020-2025

## 2015-2019

1. Complex Problem Solving
2. Coordinating with Others
3. People Management
4. Critical Thinking
5. Negotiation
6. Quality Control
7. Service Orientation
8. judgement and Decision Making
9. Active Listening
10. Creativity

## 2020 TO 2025

1. Complex Problem Solving
2. Critical Thinking
3. Creativity
4. People Management
5. Coordinating with Others
6. Emotional Intelligence
7. judgement and Decision Making
8. Service Orientation
9. Negotiation
10. Cognitive Flexibility
11. Agility
12. Adaptability
13. Flexibility
14. Emotional Intelligence
15. Creativity
16. Critical Thinking
17. Self-Awareness
18. Self-Intelligence

Over the past five years, the World Economic Forum has tracked the arrival of the future of work, identifying the potential scale of worker displacement due to technological automation and augmentation alongside effective strategies for empowering job transitions from declining to emerging jobs.

- 50% of all employees will need reskilling by 2025, as adoption of technology increases, according to the World Economic Forum's Future of Jobs Report.
- Critical thinking and problem-solving top the list of skills employers believe will grow in prominence in the next five years.
- Newly emerging this year are skills in self-management such as active learning, resilience, stress tolerance and flexibility.
- Respondents to the Future of Jobs Survey estimate that around 40% of workers will require reskilling of six months or less.

Half of us will need to reskill in the next five years, as the “double-disruption” of the economic impacts of the pandemic and increasing automation transforming jobs takes hold.

That's according to the third edition of the [World Economic Forum's Future of Jobs Report](#), which maps the jobs and skills of the future, tracking the pace of change and direction of travel.

But the very technological disruption that is transforming jobs can also provide the key to creating them – and help us learn new skills

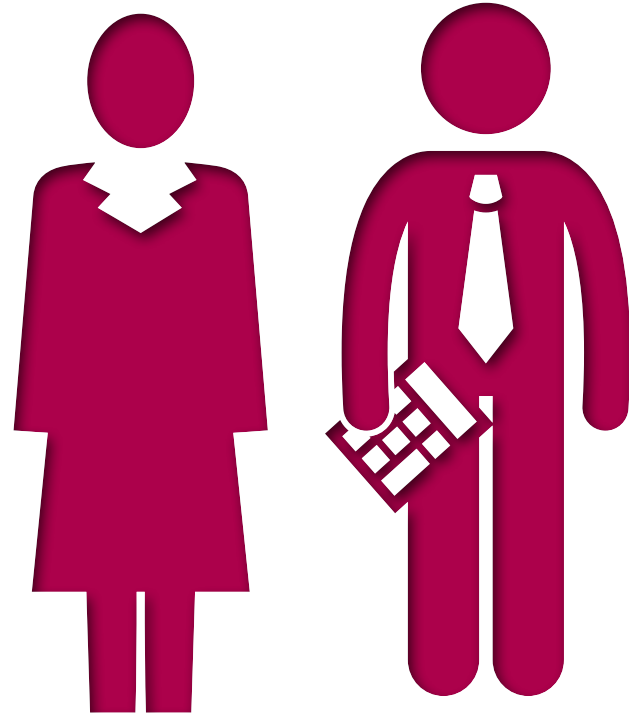
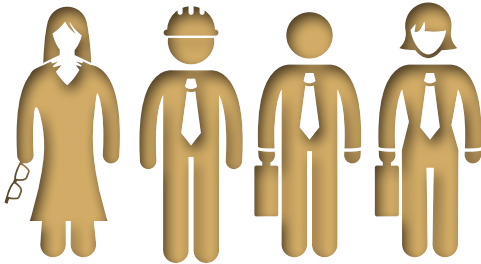
# DRESS FOR SUCCESS

Wearing inappropriate or outlandish attire to a job interview can potentially cost you a job opportunity. How you present yourself during an interview is important.

Read below to find out why your appearance matters and get recommendations on appropriate attire during job interviews.

## DRESS YOUR BEST WHEN ATTENDING AN INTERVIEW

- Does it really make a difference how you dress for an interview? In many cases, it does.
- For example, attire for a summer job interview or a start-up job interview will be less formal than attire for a conservative or corporate environment. However, it does make sense to dress your best for the interview, regardless of the dress code at the organisation.
- Start looking after your appearance as early as possible, at school, at home or any other event, as that is surely a way to carry this throughout your adult years.



# TIME MANAGEMENT

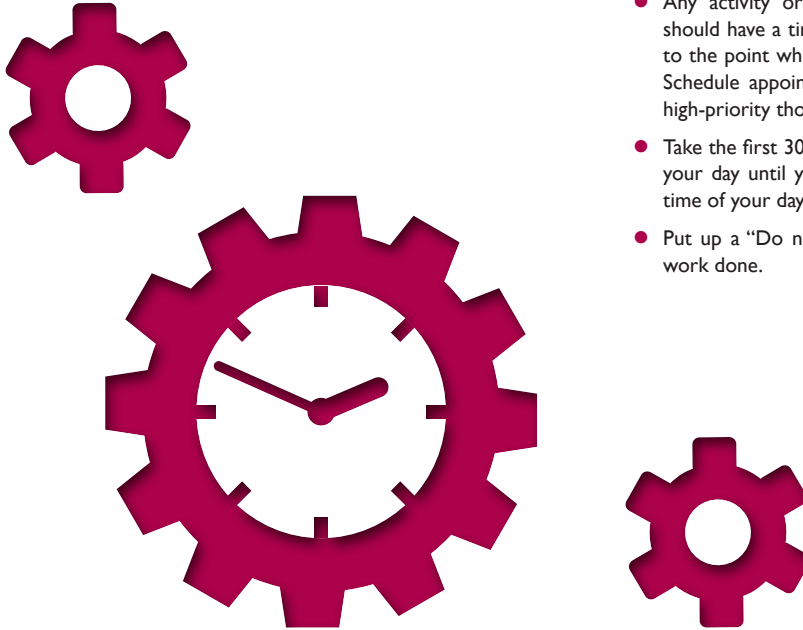
There are two types of time: clock time and real time. In clock time, there are 60 seconds in a minute, 60 minutes in an hour, 24 hours in a day and 365 days in a year. All time passes equally. When someone turns 50, they are exactly 50 years old, no more or no less.

In real time, all time is relative. Time flies or drags depending on what you're doing.

## TIPS FOR A MORE PRODUCTIVE DAY

Practise the following techniques to become the master of your own time:

- Carry a schedule, and record all your thoughts, conversations and activities for a week. This will help you understand how much you can get done during the course of a day.
- Any activity or conversation that's important to your success should have a time assigned to it. To-do lists get longer and longer to the point where they're unworkable. Appointment books work. Schedule appointments with yourself and create time blocks for high-priority thoughts.
- Take the first 30 minutes of every day to plan your day. Don't start your day until you complete your time plan. The most important time of your day is the time you schedule to schedule time.
- Put up a "Do not disturb" sign when you absolutely have to get work done.



# THE IMPORTANCE OF NETWORKING

Networking is all about meeting and connecting with people to see what opportunities you can offer each other. It is a very important skill to learn as you enter the world of business and banking in particular, in your search for new opportunities.

## HERE ARE SOME TIPS TO GET YOU STARTED ON THE ROAD TO SUCCESSFUL NETWORKING:

### Rule No.1 - FOLLOW SUCCESS

Networking is about connecting with influential or connected people

### Rule No.2 – LOOK THE PART

If you're hoping to further your career through the people you meet, you should display confidence, take care of your personal grooming and most importantly, you should believe in yourself.

### Rule No.3 – DON'T BE SHY

When you have the opportunity at a party, function or event whether it's business or social, look out for opportunities. A warm handshake, a smile and suddenly – you've made a contact.

### Rule No.4 – MAKE LISTS

Start making lists of your contacts; their titles and what they do. NEVER cross anyone off that list, because you never know when you'll need them. Even if they can't help you immediately, they may know someone who can.

### Rule No.5 – KEEP IT REAL

Successful networking is about being genuine, authentic, building trust and forging relationships. Look out for how you can help others – they are sure to return the favour.





# BASIC MONEY MANAGEMENT ADVICE

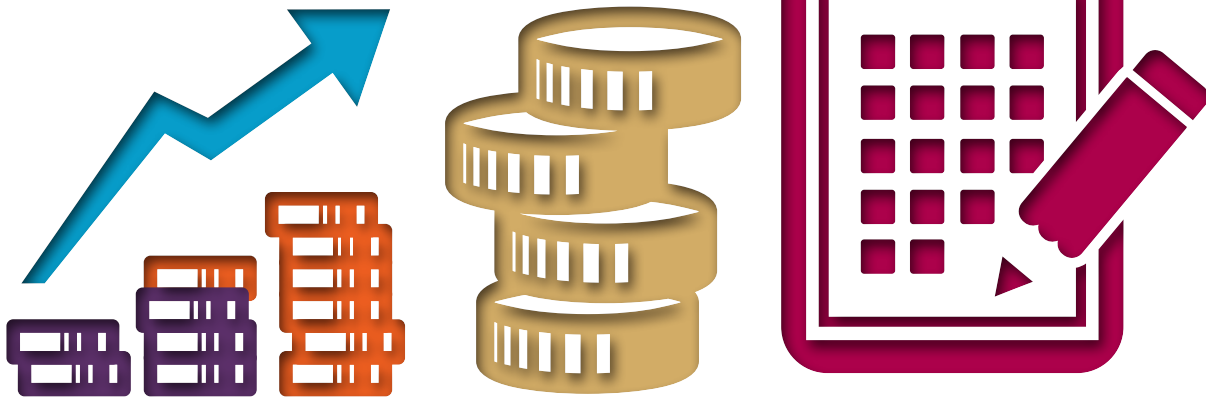
- Avoid getting into debt. Borrowing money often means making large interest payments.
- If it is absolutely necessary to borrow money, be careful who you borrow money from.
- Beware of opening accounts at your favourite stores. Think before you leap.
- Also think twice before you rush off and get a credit card.
- It's easy to run up debt, and failure to meet your commitments can lead to a bad credit rating.
- Get creative on ways you can save money; bring lunch to work, instead of buying lunch every day; look out for free events where you can go with your friends, like free music concerts.
- Save, save, save. It's hard with all the expenses, but even if you save a little every month, you'll be grateful you did when you really need the money.



# FINANCIAL LITERACY

Financial literacy is the ability to understand how money works in the world: how someone manages to earn or make it, how that person manages it, how he/she invests it (turns it into more) and how that person donates it to help others.

Draw up two cartoon characters talking about the importance of saving money... should be solution driven. One of the characters boasting about the expensive gadgets, clothes etc. that he will buy with the money that he got from his parents, the other saying he will save at least 70% of his allowance as an investment for his future.



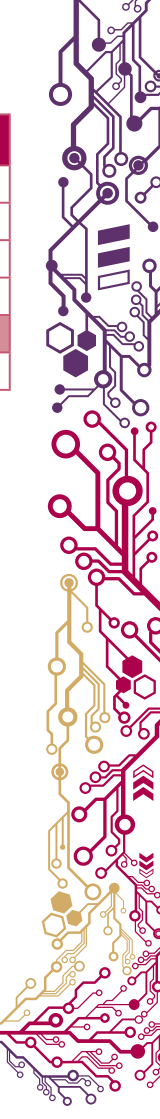
# USEFUL CONTACTS

## LIST OF SOUTH AFRICAN UNIVERSITIES

PROVINCE	COLLEGE NAME	TELEPHONE NUMBER
Eastern Cape	Nelson Mandela Metropolitan University	041 504 1111
	Rhodes University	046 603 8148
	University of Fort Hare	040 653 2312
	Walter Sisulu University of Technology	047 502 2200
Free State	Central University of Technology	051 507 3911
	University of the Free State	051 401 2114
Gauteng	University of Pretoria	012 420 4111
	University of South Africa	012 429 3111
	Tshwane University of Technology	012 382 5911
	University of the Witwatersrand	011 717 1102
	Vaal University of Technology	016 950 9214/5
	University of Johannesburg	011 489 3000
KwaZulu-Natal	Durban University of Technology	031 373 2411
	University of KwaZulu-Natal	031 260 2227
	Mangosuthu University of Technology	031 907 7111
	University of Zululand	035 902 6624
Limpopo	University of Limpopo	015 268 2140
	University of Venda	015 962 8000
North West	North West University	018 299 2601

PROVINCE	COLLEGE NAME	TELEPHONE NUMBER
Western Cape	University of Stellenbosch	021 808 4654/2721
	University of Cape Town	021 650 2105/6
	University of the Western Cape	021 959 2911
	Cape Peninsula University of Technology	021 959 6767
Northern Cape	Sol Plaatje University	053 491 0000
Mpumalanga	University of Mpumalanga	013 002 0001

For more info, visit [www.education.gov.za/furtherstudies/universities](http://www.education.gov.za/furtherstudies/universities)



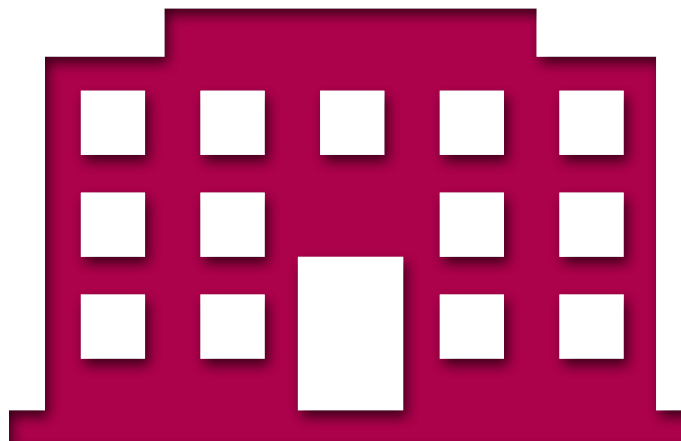
# TVET COLLEGE CONTACT DETAILS

PROVINCE	COLLEGE NAME	TELEPHONE NUMBER
Eastern Cape	Buffalo City TVET College	043 704 9218
	East Cape Midlands TVET College	041 995 2000
	Ikhala TVET College	047 873 8843
	Ingwe TVET College	039 255 1204/1415/1417
	King Hintsa TVET College	047 401 6400
	King Sabata Dalindyebo TVET College	047 505 1001/2
	Lovedale TVET College	043 642 1331
	Port Elizabeth TVET College	041 585 7771
Free State	Flavius Mareka	016 976 0815/0829
	Goldfields TVET College	057 910 6000
	Maluti TVET College	058 713 6100
	Motheo TVET College	051 406 9330/1
Gauteng	Central JHB	011 484 1388/011 351 6000
	Ekurhuleni East TVET College	011 736 4400/011 730 6600
	Ekurhuleni West College	086 139 2111
	Sedibeng TVET College	016 422 6645
	South West TVET College	011 527 8300
	Tshwane North TVET College	012 401 1950/012 000 0135/441
	Tshwane South TVET College	012 401 5021
	Western College TVET	011 692 4004

PROVINCE	COLLEGE NAME	TELEPHONE NUMBER
KwaZulu-Natal	Coastal TVET College (Mobeni)	031 905 7200
	Elangeni TVET College	031 716 6700
	Esayidi TVET College	039 318 1433
	Majuba TVET College	034 326 4888
	Mnambithi TVET College	036 637 4790
	Mthashana TVET College	034 981 5337
	Thekwini TVET College	031 250 8400/8248/8256
	Umfolozu TVET College	035 902 9503
	Umgungu-ndlovu TVET College	033 341 2100
Limpopo	Capricorn TVET College	015 297 8367/ 8389
	Lephalale TVET College	014 763 2252/1014
	Letaba TVET College	015 307 5440/015 307 2215
	Mopani South East TVET College	015 781 5721/5
	Sekhu-khune TVET College	013 269 0278
	Vhembe TVET College	015 963 3156/015 963 3100
	Waterberg TVET College	015 491 8581/8602
Mpumalanga	Ehlanzeni TVET College	013 752 7105
	Gert Sibande TVET College	017 712 9040/1458/1459
	Nkangala TVET College	013 690 1430/3824
Northern Cape	Northern Cape Rural TVET College	054 331 3836
	Northern Cape Urban TVET College	053 839 2000/2061



PROVINCE	COLLEGE NAME	TELEPHONE NUMBER
North West	Orbit TVET College	014 592 8461/2/8814
	Taletso TVET College	018 384 2346/7/9
	Vuselela TVET College	018 406 7800
Western Cape	Boland TVET College	021 886 7111/2
	College of Cape Town TVET College	021 404 6700
	False Bay TVET College	021 003 0600
	Northlink TVET College	021 970 9000
	South Cape TVET College	044 884 0359
	West Coast TVET College	022 482 1143



# STUDENT WELLNESS AND SUPPORT

## LEARNERSHIP LINKS

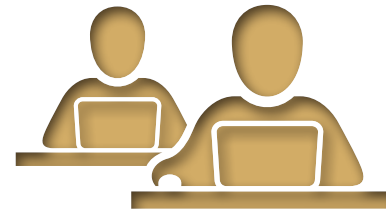
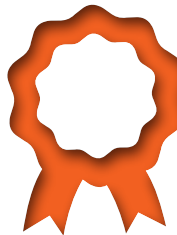
[www.careerjet.co.za](http://www.careerjet.co.za)  
[www.learnershipsa.com](http://www.learnershipsa.com)  
[www.latestlearnerships.com](http://www.latestlearnerships.com)  
[www.careerhelp.org.za](http://www.careerhelp.org.za)  
[www.mobijobs.co.za](http://www.mobijobs.co.za)  
[www.puffandpass.co.za](http://www.puffandpass.co.za)  
[www.dhet.gov.za](http://www.dhet.gov.za)  
[www.salearnership.co.za](http://www.salearnership.co.za)

## STUDENT SUPPORT

[www.dbe.gov.za](http://www.dbe.gov.za)  
[www.nsfas.org.za](http://www.nsfas.org.za)  
[www.eduloan.co.za](http://www.eduloan.co.za)

## STUDENT WELLNESS

[www.lovelife.co.za](http://www.lovelife.co.za)



## OTHER USEFUL CONTACTS

ORGANISATIONAL NAME	WEBSITE	TELEPHONE NUMBER
Ombudsman for Banking Services	<a href="http://www.obssa.co.za">www.obssa.co.za</a>	Tel: 011 712 1800
FAIS Ombudsman	<a href="http://www.faisombud.co.za">www.faisombud.co.za</a>	Tel: 012 762 5000 / 012 470 9080
People Opposing Women Abuse	<a href="http://www.powa.co.za">www.powa.co.za</a>	Tel: 011 642 4345/6
Ombudsman for Short-Term Insurance	<a href="http://www.osti.co.za">www.osti.co.za</a>	Tel: 011 726 8900
South African Depression and Anxiety Group	<a href="http://www.sadag.org">www.sadag.org</a>	Tel: 0800 12 13 14
National Credit Advisor	<a href="http://www.nca.co.za">www.nca.co.za</a>	Tel: 011 554 2600
Childline SA	<a href="http://www.childlinesa.org.za">www.childlinesa.org.za</a>	Tel: 0800 05 55 55
Financial Services Board	<a href="http://www.fsb.co.za">www.fsb.co.za</a>	Tel: 0800 20 20 87
Lifeline SA	<a href="http://www.lifelinesa.co.za">www.lifelinesa.co.za</a>	Tel: 011 715 2000
Ombudsman for Long-Term insurance	<a href="http://www.ombud.co.za">www.ombud.co.za</a>	Tel: 0860 103 236
Tears Foundation	<a href="http://www.tears.co.za">www.tears.co.za</a>	Tel: 010 590 5920
Credit Ombudsman	<a href="http://www.creditombud.org.za">www.creditombud.org.za</a>	Tel: 0861 662 837
Narcotics Anonymous	<a href="http://www.na.org.za">www.na.org.za</a>	Tel: 083 900 69 62
National Consumer Tribunal	<a href="http://www.thenct.org.za">www.thenct.org.za</a>	Tel: 012 683 8140 / 012 742 9900
Family Life Centre (FAMSA)	<a href="http://www.familylife.co.za">www.familylife.co.za</a>	Tel: 011 788 4784
Consumer Goods and Services Ombud	<a href="http://www.cgso.co.za">www.cgso.co.za</a>	Tel: 0860 000 272
South African Police Services	<a href="http://www.saps.gov.za">www.saps.gov.za</a>	Tel: 10111
Department of Social Development	<a href="http://www.dsd.gov.za">www.dsd.gov.za</a>	Tel: 012 312 7500





**DON'T BE LEFT OUT IN THE COLD.  
JOIN OUR COMMUNITY!**

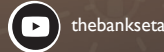
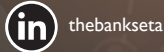
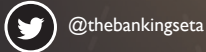
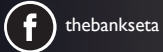
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