

CURRICULUM VITAE

STEVE KRUMMECK





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PERSONAL DATA

First Names Steven Wright
Surname Krummeck
Identity Number 6205245073084
Date of Birth 24 May 1962
Sex Male
Marital Status Divorced
Own Transport Yes
Drivers License Yes Code 08 and Code 02
Nationality South African
Home Language English
Other Languages Afrikaans (Speak, read, write and understand) Fully
Bilingual My written and spoken Afrikaans is not equal to my written and spoken English

Military Commitments None
Criminal Offenses None
Health Excellent
Places Travelled United States of America - New York,
Los Angeles, Anaheim, Phoenix, Las Vegas, San Diego, San Francisco, Mexico, Monterey, Michigan, Detroit, Denver Colorado.
Spain
France
Russia
Ukraine
South West Africa (Namibia)
London
Rio De Janeiro
South Africa

EDUCATIONAL QUALIFICATIONS

Last School Attended - 1983

Highest Standard Passed

Subjects Passed

Damelin - Johannesburg

Matric/Grade 12

English, Afrikaans, Mathematics, Science
Criminology and Ethnology and Geography

First Matric/Grade 12 written & passed - 1980

Highest Standard Passed

Subjects Passed

Sandringham High School - Johannesburg

Matric/Grade 12

English, Afrikaans, Mathematics, Science,
Biology and Geography

Leadership roles

Extra Mural Activities

Rugby Captain, Ice Hockey Captain

Rugby and Ice Hockey

HIGHER EDUCATION

College Attended (Jan. 1984 - Dec. 1986)

Diploma

Subject Passed

First Year

Technikon Witwatersrand - Johannesburg

National Diploma in Public Relations

Communication Science I

Public Relations I

Practice of Journalism

Afrikaans for Public Relations

Practical Psychology for Public Relations

Typing for Journalists and PROs

Press Law

Second Year

Public Relations II

Communication Science II

English for Public Relations

North Sotho

Marketing and Advertising for Public Relations

Photography for Public Relations

Business Economics I

Third Year

Public Relations III

Communication Science III

Distinctions Obtained

Leadership Roles

Photography

Student Representative (1984)

Extra mural Activities

Social Squash, Aerobics, Social Jogging.

CURRENT STUDIES

Nil

OTHER QUALIFICATIONS

University Attended (Feb. 2005 - Nov. 2005)	University of Stellenbosch Business School – Executive Development Ltd & the i-Coach Academy based in SA (also UK and the USA (New York))
Certificate	Executive, Leadership, Management, Life, and Relationship Coaching

OTHER QUALIFICATIONS

Institute Attended (Sept – November 2004)	Ethics Institute of South Africa
Qualification	Certified Ethics Officer

OTHER QUALIFICATIONS

Institute Attended (June 2003 – February 2004)	Damelin Management School – Randburg
Diploma	Marketing Management
Subjects Passed	Marketing Management

OTHER QUALIFICATIONS

Institute Attended (May 1999 – August 1999)	Damelin Management School – Randburg
Diploma	Project Management
Subjects Passed	Project Management

OTHER QUALIFICATIONS

Institute Attended (Feb. 1998 – Sept. 1998)	Damelin Management School - Randburg
Diploma	Business Management
Subjects Passed	Finance Management Accounting Business Policy/Strategic Management Marketing Human Resource Management Executive Development

OTHER QUALIFICATIONS

Institute Attended (April 1996 - Sept. 1996)	Damelin Management School - Johannesburg
Diploma	Human Resource Management Diploma
Subjects Passed	Personnel Planning and Administration Organizational Development Industrial Relations Training and Development

OTHER QUALIFICATIONS

Institute (1988)

Certificate
Passed

Rapid Results College - Rosebank
Building Society Certificate Subjects
Principles of Law
Building Society Practice
Building Society Administration
Client Service

Certificate

Psychoneuroimmunology (PNI)
Diagnostic
Advanced Intention in Motion (AIM)
Mindscape
Metaphysics & Quantum
Physics retreat
Nine Conversations in Leadership

Institute (October 2005 - date)

Quantum Health Solutions – Nov. 2005
5 Slice Corporation – Sept. 2006
Mindscape – Oct. 2006
Ramtha Retreat – March 2007
Worlds View – February 2008

Institute (October 1996 - to Sept 2005)

Certificate

Nedbank Ltd
Presentation Skills
Finance for Non-Financial Managers
Senior Management Development Programme

Institute (January 1996 - August 1996)

Certificate

Alexander Forbes Training Centre
Assertive Communication
Personal Management
Windows 98 (Excel, Word, PowerPoint, Corel)

Institute (April 1987 - December 1995)

Certificate

NBS Training Division
Delegating
Coaching
Disciplinary Hearings and Enquiries
Spin - Selling skills
Performance Appraisals /Reviews
Interpersonal Management Skills
Staff Selection /Recruitment
Assertion
Introduction to PCs
MBO for Staff and Managers
Introduction to Life Insurance
Basic Principles of Life Insurance
Sales Management
Client Service
Loans Interviewing
Introduction to Mortgage Loans

BOOKS WRITTEN & PUBLISHED IN SOUTH AFRICA & THE USA

“The Game of Life & Success – Steps to Self Mastery & Happiness”

January 2010

The Book in Brief (full details of the book available at the following internet site

<http://www.twrcc.co.za/the-game-of-life-&-success.html>)

“Whether you think you can or you can't, either way you are right” – Henry Ford

“**The Game of Life & Success**” presents insightful and focused life-altering ‘steps’ to bring about profound personal transformation and, as a consequence, the accomplishment of your chosen future desired state, realistic dreams and goals.

Living these ‘steps’ will have a direct influence on your thinking and consequently empower you to manifest the life and relationships you want, as well as enable you to bring about a highly successful career/business/organisation.

The book taps into ancient wisdom dating back thousands of years and this is intertwined with current success principles as well as ‘modern’ knowledge gained through researching the connection between thoughts and outcomes. This knowledge is now widely accepted and the principles are used successfully in business and all aspects of life.

Heads of families, companies/organisations, informal enterprises, and leaders of countries - each and every one can, if willing, accept stewardship of an ever-present, powerful collective ‘energy’. How this ‘energy’ is managed by each individual either inspires or demoralises those in his/her sphere of activity, whether in the workplace or at home.

Equally striking is the established fact that the manner in which individuals (leaders for example) focus, invest, mobilise this (collective - where applicable) ‘energy’, creates the reality brought about (collectively and/or individually).

The book offers ‘steps’ to both leaders and individuals to effectively manage their individual and/or collective ‘energy’ in order to produce phenomenal outcomes.

Amongst a multitude of other outcomes, working with the ‘steps’ will enable you to discover who the essence of who you are, identify your passion and to follow it while leading a purposeful, balanced, effective, and fulfilled life.

“The Game of Life & Success” affords you the opportunity to radically change the way you think and what you believe; therefore the way you see the world, yourself, others, and how you view success, life, relationships, your career, and businesses/organisations. Once you find your immediate world changing for the better, you will discover that those positive effects spread in an ever-widening circle, like the ripples on a pond. This, inevitably, will enable you to magnetically draw to yourself, your business/organisation that which you desire.

“The life you live and the reality in which you find yourself, is a direct result of the choices you make moment by moment” – Steve Krummeck

PART TIME PASSION IN LIFE – ADVENTURE, FUN, & SOCIAL

Name of Group	Adventure, Fun, & Social in the City
Meetup	
Postal Address of Group	P O Box 971 Olivedale 2158
Physical address of Group	7 Michelle Place Olivedale Ext 8 Randburg
Type of Group	Meetup – Adventure, Fun, & Social in the City
Website	https://www.meetup.com/adventure-fun-social-in-the-city/
Period Running the Group	April 2014 - present
Position Held	Founder & Lead Host
Salary	At present I run the group and host events for pleasure

Main Functions

Sourcing and coming up with new, exciting, and interesting event ideas and hosting them;
Booking and hosting events at venues for our members;
Hosting and coordinating events to ensure they run smoothly and participants have a top class, memorable experience;
Booking accommodation for our members for events;
Organising, booking, managing the event finances, scheduling activities, hosting adventure activities, outings, holidays, weekends away, and trips for our members;
Collection of fees from members for events, as well as payment of service providers for all the foregoing;
Ensuring the group remains professional, friendly, welcoming, and attractive to non-members and existing members;
Liaison with members as required;
Liaison with service providers as required;
Marketing the group;
Relationship building & networking with service providers and my groups members.

The main purpose of the Adventure, Fun, & Social in the City Meetup group is to afford my members' an exceptional experience, an opportunity to experience adventure, have fun, and be social, with a fantastic group of individuals. I also enable members' enrich their lives through having quality, well organised, fun experiences with other members' at events hosted within the group.

The opportunity I pursue is to create a platform for my members' to experience top class, well-organised, unforgettable adventure, fun, and social activities with others while forging great, quality friendships and relationships.

My group specialises in adventure and fun activities / events for my group members', which currently consist of close to 6000 members'.

Successes achieved

- A professionally run Adventure, Fun, & Social Meetup group;
- An ongoing track record of events that my members' absolutely love;
- Exceptional relationship with my group members;
- Some cool unique events hosted in my Meetup group;
- A Meetup group that is young, growing fast in membership numbers, and stands out from other Meetup groups.

EMPLOYMENT HISTORY

Name of Firm	(W)Right Coaching
Postal Address	P O Box 971 Olivedale 2158
Physical address of Firm	7 Michelle Place Olivedale Ext 8 Randburg
Type of Organisation	Coaching Company (Executive, Leadership, Business, & Self-Mastery Coaching)
Website	www.twrec.co.za
Period of Service (Self Employed)	October 2005 - present
Position Held	Founder, Owner, and Lead Coach
Salary	Between R50000.00 and R80000.00 monthly

The business was run as a Close Corporation from 2007 until February 2015. Thereafter on the basis of a sole proprietor. The Close Corporation number was 2007/131971/23.

Main Job Functions

My business specialises in Executive, Leadership, Business, and Self-Mastery Transformation (in the true sense of the word) Coaching.

I am personally involved in, run, and or manage the following areas of the business:

Coaching (per above categories of coaching);
Coach matching;
Coaching intervention project management;
Coach supervision;
Workshops;
Marketing;
Sales;
Organisational development;
Proposal formulation and presentation;
Billing of clients';
Payment of coaches and other affiliates;
Strategy and associated action plan formulation and implementation; Relationship building & networking.

The main purpose of my business is to afford a transformation coaching service to individuals, Small, Medium, Micro Enterprises, companies, and organizations.

The opportunity we pursue is to transform (in the true sense of the word) individuals and businesses / organisations, primarily through behaviour change and organisational development, otherwise known as O & D. Behaviour change and change in general is achieved through Executive / Leadership, Business, and Self-Mastery Coaching, our Coaching Conversations Training workshop, self-mastery workshop and associated book (The Game of Life & Success – Steps to Self Mastery & Happiness), mentoring, our unique “Happiness Now” workshop offerings, talks, and customised interventions.

We specialise in bringing about a degree of self-mastery within our clients, as well as high performance individuals, teams, and businesses / organisations, which invariably results in exponentially successful individuals, teams, and businesses / organisations.

We afford our clients (individually and collectively) and or their business / organisations a definitive moment in time to achieve anything they set their mind to (within reason) attain a degree of self-mastery, a state of all round wellness (mind, body, and soul), and reach previously unimagined heights. A 'state' of self-mastery and all-round wellness leads to our clients having phenomenal lives, relationships, careers, and profoundly successful businesses / organisations.

We enable individuals and companies / organisations to transform from their current to their desired state, and to be focused and highly effective. We facilitate the transformation of people's lives, personal reinvention, enable people to achieve any and all of their goals, and lead purposeful, balanced and fulfilled lives.

I offer two unique workshops focusing on personal transformation and a degree of personal mastery, namely, The Happiness Now workshop, and, The Game of Life & Success – Steps to Self Mastery & Happiness.

For details of my coaching practice, services offered, benefits of coaching, and much more, visit my Coaching Internet site at www.twrcc.co.za (home page) or <http://www.twrcc.co.za/services-offered.html> (services offered).

Fraud awareness and ethics consultant – Consulting expert to introduce leading edge fraud awareness, and Total Ethics Management strategies and interventions into small and large organisations.

Other focus areas include workshop facilitation and training (fraud awareness, fraud prevention, ethics, and total ethics management) as well as other customized workshops around clients' requirements/specifications).

Successes achieved

- Profitable Coaching business;
- Wrote the published book, The Game of Life & Success – Steps to Self Mastery & Happiness;
- Designed and launched to corporates and organizations in general a Coaching Conversations workshop. The workshop focuses on supervisors, managers, executives, and leaders in general, enabling them hold professional coaching conversations with their employees, thereby enabling employees realise their full power and potential as well as reach peak performance;
- Designed, launched and ran a self-mastery workshop titled The Invitation;
- Designed, launched and ran a self-mastery workshop focusing on the techniques provided in my book, The Game of Life & Success – Steps to Self Mastery & Happiness;
- Designed, launched and ran the only Happiness workshop of its kind in South Africa. The workshop is designed to raise an individual's / teams level of happiness as well as how good a person is feeling. Scientific evidence shows that as we become happier, the quality of our lives improves dramatically and in general we become better people. As we become happier we become more **compassionate, more creative, more energetic, more financially successful, more emotionally and physically healthy, and more effective and productive in the work place**;
- Secured coaching contracts in organisations such as ABSA, Citibank, Masterpack (Pty) Ltd, CA VI Brands (CA VI, OMEGALabs, Incolabs, Dermalogica, and Prestige Cosmetics Group), and other leading organisations. For full details of our clients, visit the following internet site - <http://www.twrcc.co.za/why-use-the-wright-coaching-cc.html> Once in the website go to “Some of Our Clients”;
- Transformed our clients in a profound manner. For details / testimonials, go to our internet site at <http://www.twrcc.co.za/why-use-the-wright-coaching-cc.html> Once in the website go to “Testimonials”;
- Successfully founded, ran, and developed a leading edge one man shop coaching practice to a business that in-sourced a number of coaches (many with masters and or PhD's in coaching) to fill the demand for Executive and Leadership Coaching in corporates and organisations.

EMPLOYMENT HISTORY – ERNST & YOUNG (EY)

Name of Firm	Ernst & Young (A division of EY), formally Resolve Encounter Consulting, formally Encounter Consulting
Physical address of Firm	102 Rivonia Road, Sandton Gauteng
Type of Organisation	Consulting & Accounting
Period of Service (Contract Work)	October 2005 - present
Position Held	Executive & Leadership Coach - Associate

Main Job Functions

Executive, Leadership, Business, and Self-Mastery Coaching to clients' of EY.

DIRECTOR POSITION

Name of Firm	Greenpeace Africa
Postal Address of Firm	Greenpeace Africa PostNet Suite 125 Private Bag X09 Melville Johannesburg South Africa
Physical address of Firm	10A & 10B Clamart House Clamard Road Richmond Johannesburg
Period of Service	July 2012 – June 2013
Position Held	Non-Executive Director – Ethics, Diversity, and People Development

EMPLOYMENT HISTORY

Name of Firm	Ernst & Young
Postal Address of Firm	Private Bag X14 Northlands 2116
Physical address of Firm	102 Rivonia Road Sandton
Type of Organisation	Accounting
Period of Service (Contract Basis)	June 2006 – Dec. 2006
Position Held	Fraud Prevention & Awareness Consulting Specialist (Contractor)

Main Job Functions

Fraud prevention, awareness and ethics consultant

I was employed as a consulting expert to Ernst & Young to assist in the design and introduction of leading edge fraud awareness and ethics strategies and interventions within Transnet. Transnet had approximately 50 000 employees and five companies, namely Spoornet, Petronet, Transwerk, National Ports Authority (NPA), and South African Port Operations (SAPO).

Successes Achieved

I developed a draft fraud prevention and fraud awareness strategy for implementation within the Transnet Group. This included a comprehensive Total Ethics Management Programme proposal and project plan for the implementation of Total Ethics Management within the entire Transnet Group.

EMPLOYMENT HISTORY

Name of Firm	Nedbank Ltd
Type of Organisation	Banking Group
Period of Service	21 October 1996 – September 2005
Position Held	Head – Group Risk Services Awareness & Communication
Reason for leaving	Formulation of my coaching practice
Annual package	R410 000-00
Fringe benefits	Car allowance – R3000-00 (included in salary) Group life cover – R715000-00 13 th cheque Profit share Retirement annuity Medical aid Holiday accommodation at reduced rates Twenty one days leave a year Ten days sick leave a year

Main Job Functions

The following function in respect of crime/fraud awareness, awareness in general, communication & marketing fell under my control: -

- Crime/fraud awareness (Nedbank Ltd, Group Risk Services);
- Group Risk Services Security awareness (Security Services Department);
- Credit Card fraud awareness (Credit Card Fraud Department);
- Group Risk Services Strategy & Architecture awareness;
- Group Risk Services Business Continuity Management Department;
- Group Risk Services Money Laundering Control awareness;
- Group Risk Services Crime Information Management awareness;
- Group Legal & Documentation; Exchange Control; and Corporate Insurance.

I had five staff reporting into myself, all of which held highly specialized positions. We reported into Group Risk Services, which fell within Group Risk reporting directly into the Chief Executive Officer.

The primary aim was a dedicated focus/programme on crime/fraud awareness and prevention throughout the Nedbank Ltd Group, as well as to create awareness of the above Departments and Departments within the Nedbank Ltd Group. The ultimate goal of our Department was to reduce and eradicate crime/fraud within the Group. Our Department was the pivotal point within the entire Group, which provided the most comprehensive crime/fraud awareness programme of its kind in South Africa.

Within my area of responsibility, the function of creating crime/fraud awareness and prevention was carried out and achieved through the following products, services and initiatives: -

- **Comprehensive Level 1 & 2 Crime Awareness and prevention programme** managed by awareness champions spread throughout the Group. These champions were a direct extension of Group Risk Services Awareness & Communication Department. The programme addressed a broad selection of subjects relating to fraud/crime awareness & prevention, such as staff dishonesty, asset based finance, electronic fraud, credit card fraud, client identification (know your client), account opening best practice, money laundering control, security measures and ethics and integrity;
- **Computer Based Training (CBT)**. We were instrumental in developing content as well as the product via the Group Intranet. CBT developed at that point included Security, Credit Card, Fraud Awareness, Occupational Health & Safety (OHSA), and Money Laundering Control CBT. Group Risk Services Awareness & Communication were the first to present CBT via the Intranet within the Nedbank Ltd Group;
- Production of **in-house videos** designed to create awareness around the various units and departments mentioned earlier. The videos also carried content to encourage ethical behavior within the Nedbank Ltd Group as well as fraud and security awareness material designed to reduce fraud and increase security;
- **Presentations** - Speaking at conferences world-wide and locally (inclusive of workshops) – both designed to achieve and cover the issues as mentioned in the previous three points;
- **Training modules** - Inclusive of induction training and other modules (development thereof) and training workshops;
- **E-mail, Intranet and Internet sites**. These mediums had comprehensive content designed to empower users to behave ethically, prevent fraud/crime;
- **Crime/fraud awareness champions** strategically placed within the bank;
- **Poster and flyer** campaigns;
- **Calendars**;
- **Feature articles** in key in-house magazines. Various articles were used to empower employees to become a part of fraud/crime prevention;
- Information **brochures**. These brochures were designed to create awareness and market the various Departments within Group Risk Services (As detailed above) as well and communicate services afforded to the Group;
- **Crime/Fraud prevention incentive schemes**. This included the Loss Prevention Incentive Scheme (LPIS). I put forward a proposal in 1997 to implement the LPIS. The Scheme was implemented shortly thereafter. The scheme rewarded staff for preventing fraud/crime and crime syndicate activities;
- **Satellite messaging** systems. Key messages focused on Money Laundering Control awareness, fraud/crime awareness, Tip-offs Anonymous and other related matters;
- Management and marketing of **Tip-offs Anonymous (TOA)**. This was an outside service designed to encourage staff to report their suspicions and knowledge of people involved in fraud/crime and crime syndicate activities. The service was offered within the Nedbank Ltd Group and to clients of the Group – management of TOA moved to Group Risk Services Personnel Integrity in October 2004;

The areas of the Intranet, Internet and Computer Based Training (CBT) were both pioneered on my own accord/initiative.

Other services offered by the Department that I headed up included; -

- Creative design and development, including
- Intranet sites for a number of Departments within the Group Risk Services Division and Group Risk as a whole,
- Internet cheque fraud web-pages,
- Posters, flyers, brochures and calendars,
- Videos,
- Electronic communication messages.
- Editorial;
- Crime/fraud awareness consulting, including an array of consulting services currently provided to the Nedbank Ltd Group and Corporate Clients.

The following function in respect of communication service afforded to the Group Money Laundering Control Programme (MLCP – a R85 million project - 2004) which was run within the Nedbank Ltd Group from early 2003 to Dec. 2004: -

Our overall responsibility in the MLCP was to oversee and manage the MLCP Internal Communications workstream, which included the four points below as well as ensuring/overseeing Group wide communications fell within the scope of MLCP communication objectives.

- **Intranet and Internet sites.** This was design and ongoing maintenance of an internally managed Intranet site dedicated to relevant aspects of the Groups Money Laundering Control Programme;
- **E-mail.** Keeping staff informed throughout the Group via relevant and appropriate communications was (Amongst other mediums) being managed by our area with the assistance of an external communications project manager;
- **Posters.** A number of MLCP posters were conceptualized within our Department and circulated throughout the Group (Design and conceptualization service);
- **Satellite messaging.** The CEO of Nedbank Ltd was approached to partake in satellite messages, which were, aimed at Nedbank clients in an effort to create awareness around client's responsibilities in respect of the Money Laundering Control Act.

The following function in respect of a Help Line service afforded primarily to the Nedbank Ltd Forensic & Protection Services, Exchange Control, Legal & Documentation and Corporate Insurance Departments (All the then MSD Departments) – fell under my control for the period September 2002 – September 2004.

As a part of providing a service to the then MSD, the MSD Help Line in effect provides a service to the entire Nedbank Ltd Group, specifically aligned to the Group Risk Services Divisions Group wide requirements.

An example is the Groups responsibilities to report all “Incidents” as defined in the Incident Reporting & Escalation Policy. These reports (E.g. fraud) were all submitted via the Group Risk Services Help Line, which were recorded in a central database for investigation by Group Risk Forensic Services.

Any guidance or questions that employees had in relation to all the then MSD (Group Risk Services) Departments products, services or initiatives offered, Money Laundering Control, fraud prevention assistance, etc, could be routed through the Group Risk Services Help Line.

The following function in respect of Team Leader for the then MSD Values Journey Project

The Nedbank Ltd Group had specific values, which all employees should have strived to live by on a day -today basis. MSD embarked upon a values journey (Implementation & ongoing management thereof) in 2003 and I took over leadership of the project in December 2003.

Focus areas which I was responsible for included the following: -

- Formalisation and implementation of a values measurement system. This included measurement of living the values as demonstrated by demonstrated behaviors and inclusion in performance agreements;
- Development of a Values Journey Intranet site;
- Implementation of a service where MSD employees were able to report Values related matters anonymously to third parties;
- Organising regular motivation and inspiration talks;
- Co-ordinating regular communications to all MSD employees;
- Completion of Climate and Cultures surveys;
- Values Journey effectiveness surveys;
- Divisional Director roadshows;
- Success and motivation stories via the MSD Values Journey Intranet and notice boards;

- Value packs which were to be handed to staff in recognition of living the MSD Values;
- MSD Values Journey newsletter;
- Introduction of Intranet based feedback on who was and who was not living the values;
- Chairing Values Journey meetings; and
- Ensuring all deliverable in terms of the project/programme were met.

The following function in respect of Pro-active Crime Prevention Interventions within the Nedbank Ltd Group. Period of service provided to the Group – January 2003 to January 2004

The crime preventions service moved away from my Department into the then NFPS Forensic Services as my Department (at the time, NFPS Awareness & Communication) moved out of NFPS into Management Services Division, reporting directly to the Divisional Director.

The Prevention service afforded to the Group aimed to provide a services through root cause analyses and trend analyses to identify possible weaknesses or lack of controls, which could result in fraud/crime. Root cause Analyses and Trend Analyses were, amongst others, done on:

Crime Incident Reports;
 Security Audit Reports;
 Help Line Trends;
 Audit Reports;
 Business Against Crime Reports; Recent
 Dismissal Reports; and New Product
 risk evaluations.

After evaluating the operational risks identified through the analyses, appropriate preventative measures were developed in consultation with the Business. An example being a risk prevention proposal, which amongst other items, detailed best practice recommendations to minimise the identified risks.

The following function in respect of the implementation of a Group Code of Ethics and Total Ethics Management (TEMP) within the Nedbank Ltd Group. Period of service provided to the Group – June 2003 to September 2004

I was project owner and co-ordinator of an Ethics Project Charter. This was a project recommended and developed by myself to introduce a **Code of Ethics and Total Ethics Management Programme** into the Group. Corporate Governance agreed to this at the time of implementation of the project.

Successes achieved

- Acknowledged as the leaders in South Africa in the area of **crime/fraud awareness products, services and initiatives**;
- A Group wide **crime awareness and prevention programme** that had considerable impact in fraud preventions. These were as a direct result of our various fraud awareness and prevention products and services within the Group;
- Put forward a proposal in 2000 that interactive **crime/fraud Computer Based Training (CBT)** be developed and introduced to the Bank. As a result of this proposal, one of kind CBT modules were developed and introduced within the Nedbank Ltd Group. Implementation took place in 2002. This was the first training initiative to be launched via the Group Intranet;
- Formulated, developed and launched a **fraud awareness incentive scheme**. The scheme has resulted in a potential loss being prevented that goes into the hundreds of millions of Rands (My own initiative).
- Developed an **online Loss Control (now called Forensic Services) Help Manual**. This was a manual that was accessible to the whole of Nedbank Ltd and assist in raising overall fraud awareness and the functions of the various then NFPS Units and MSD Departments. A major focus of the manual was to provide management guidelines in developing an ethical culture within Nedbank Ltd (My own Initiative);

- Developed a **fraud awareness induction pack**. This pack was available to the whole Nedbank Ltd group via the Intranet. (My own initiative).
- Developed three-fraud **awareness calendars**. These calendars were distributed to the whole of Nedbank Ltd. (My own initiative);
- New **data bases developed** for Nedbank Ltd (Concept was mine. Databases developed by a third party). Data Bases developed include the **Loss Prevention Incentive Scheme, Database, Fraud Survey** and **Agreed Actions Database** (concept originated from me. Correspondence to this effect is in existence);
- Developed a **Loss Control & Security Intranet Site** (Now different sites make up the larger Group Risk Services Intranet site) rated to be one of the best of its kind. The site was available to the whole of Nedbank Ltd and was mandatory reading to all Nedbank Ltd Branch employees. (My own initiative);
- **Internet Pages** placed on the Nedbank Internet web site relating to cheque fraud guidelines for the community as a whole. (My own initiative). The items relate specifically to a **cheque fraud alert**.
- **Two key posters** relating to fraud awareness and security awareness launched throughout Nedbank Ltd over the period January 1998 – December 1998.
- **Fraud Survey** carried out to measure the effectiveness of my fraud awareness initiatives and products (carried out November 1999 - 2005). The surveys revealed that the fraud awareness drive is contributing substantially to Nedbank Ltd in raising fraud awareness and assisting in fraud prevention.
- Fraud awareness and Nedbank Ltds **Personnel Manual** – Achieved the inclusion into this manual relating to employee’s obligation to report any fraudulent activities. (My own initiative).
- Launched a new **Confidential Fraud and Security Reporting Line, which** resulted in a substantial number of fraudsters being removed from the organisation.
- Conceptualized and developed a **fraud-alert Screensaver**. The screen saver was the exclusive screen saver on every Y2K computer installed within Nedbank Ltd. (My own initiative).
- Highest standard of fraud awareness presentations ever achieved within Nedbank Ltd, conferences and corporate clients.
- Developed a fraud awareness campaign that was considered to be superior in the Banking industry in South African. (Researched KPMG, the Big Four Banks, Telkom, Eskom, British Bankers Association, covered the Internet on the subject of fraud awareness and researched all fraud articles over the past five years in all leading forensic accounting books and magazines).
- Negotiated with executive to have basic fraud awareness and fraud prevention initiatives and products (both supplied from my area of responsibility) written into key Managers (now Branch Managers) performance agreements.
- Introduced fraud awareness into Nedbank’s Central Processing Centers, Electronic Banking, Corporate and Commercial divisions, training centers throughout the Nedbank Ltd training (The training courses that fraud awareness was introduced into includes Teller Training, Controllers, Personal Bankers, Loans) – This drive did not fall under my scope of responsibilities. However, the challenge was taken on by myself and has achieved immeasurable results.

RECOGNITION AWARDS – FOR SUPERIOR PERFORMANCE

- | | |
|--|----------------|
| • Bronze Award | September 1997 |
| • Bronze Award | April 1998 |
| • Silver Award | October 1998 |
| • Gold Award | November 1998 |
| • Go for Gold Super Gold Award | November 1998 |
| Super Gold Award included a ten-day trip including partner to Australia. | |

PREVIOUS EXPERIENCE

Name of Firm	Alexander Forbes Postal
Address of Firm	P O Box 787240 Sandton 2146
Physical address of Firm	61 Katherine Street Sandown 2197
Type of Organization	Consultants and Actuaries
Period of Service	2 January 1996 - 30 September 1996
Reason for Leaving	Career advancement
Position Held	Associate Director

Main Job Functions

On 2 January 1996, I moved into a division within Homeplan with thirty staff reporting to me. The division consisted of three Branches (Cape Town, Durban and PE), the Customer Service Division and Business Development Officers.

At that stage, a Manager and two Assistant Managers reported directly to me.

In addition to the above, in January and February 1996, I was part of a team that re-engineered the Business processes and structure of Homeplan.

The Division was split into Teams in approximately March/April 1996 and new loans, data capture and settlements fell under my control (This was on a reduced scale. That is, not all staff within these sections, within Homeplan, reported to me).

In August 1996, I moved into a Special Projects Team that was to implement the Re-engineering recommendations (As finalized in February/ March). In addition to this, I was to investigate (On an ongoing Basis) current systems and procedures and make recommendations for improvements in said systems, procedures, and implement if approved. (Organizational Development) Training and development, reviews, staff appointments and strategic planning fell under my control.

Successes achieved

Introduced and implemented:- □

Idea Incentives scheme

- Service Level Questionnaire and measurement system
- Induction Program

PREVIOUS EXPERIENCE

Name of Organization	NBS Bank Limited
Postal Address of Organization	P O Box 7717 Johannesburg, 2000
Physical Address of Organization	38 Rissik Street Johannesburg
Type of Organization	Bank
Period of Service	14 April 1987 - 31 December 1995
Reason for Leaving NBS Bank Ltd	Advance my Career/Promotion & Increase earnings
Leadership Roles	Chairman for the Sports and Social Committee

ON 5 DECEMBER 1994 I MOVED INTO THE POSITION OF HEAD OF ADMINISTRATION JOHANNESBURG BRANCH (5/12/1994 - 31/12/1995)

I had twelve staff reporting to myself. Other than controlling the above staff, I was responsible for auditing our Main Branch and seven Sub-Branches on a quarterly basis.

A major responsibility was liaison with the 21 Corporate Firms. These firms held in excess of R380 000 000 with the Johannesburg Branch.

The control of the Branches Budget, staffing of the Department, interviewing of replacement staff, coordinating of leave, reviewing of staff, staff training and development, all fell under my control.

Other sections that fell under my control were financial year end, savings, Estate Lates, Frauds, Overdrawn Savings, Branch Accounts, Exclusive Interest, Club Saver, Corporate Saver, and Strategic Planning was implemented, managed and controlled by myself.

Successes achieved while managing the Department

- Above average client service and client liaison
- Highest standard of audits achieved in branch and sub-branches
- Most highly motivated department (Staff campaigns etc.)
- Most well organized development programs , training schedules and performance appraisals and performance standards
- Outstanding control of accounts and budget
- Restructured administration department to function more efficiently and increased productivity
- Client service improved to the point of being unmatched
- Best controlled sundry debtors account

**ON 13 JUNE 1994 I MOVED INTO THE POSITION OF HEAD OF LOAN SALES -
JOHANNESBURG BRANCH (13/06/1994 - 5/12/1994)**

I had six Client Advisors and five Loans Assessors that fell under my control.

My responsibilities included controlling the above staff and ensuring that all loans were processed within a set period. Part of my responsibilities was to stand in for our Loans Sales Manager. In the capacity, I carried out many of his duties and generally assisted with his over-load.

Further to the above, I handled staff replacements, interviewing prospective replacement staff, coordinating leave and reviewing and training of staff.

Here a major responsibility was to motivate the Client Advisors and to ensure their targets were met on a monthly basis. Strategic plans, staff planning, promotions, staff development, client service drives, competitions and staff motivation (And Incentive programs) fell under my control.

Successes achieved while managing the Department

Redesigned the loans procedure to improve turnaround time

Administration procedures improved dramatically

Interviewing conducted more professionally and far more comprehensively

Most motivated staff (Staff Campaigns etc.)

Client Service improved

**ON 8 MARCH 1993 I WAS PROMOTED TO OUTLETS MANAGER - JOHANNESBURG
BRANCH (8/03/1993 - 13/06/1994)**

I had ten Branches that fell under my control with a total of 55 staff.

I was responsible for auditing the ten Branches on a quarterly basis.

Other areas that fell under my control were staffing the Branches, interviewing replacement staff/new staff, coordinating of leave, reviewing of staff, training, managing the leave and organizational chart, following up on discrepancies on the tellers and automatic machines, changing of safe combinations and staffing of the Branches on Saturdays.

A major responsibility was to manage the Sub-Branches marketing. Here I was to ensure the Branches were profitable and achieved their targets. Also, the strategic plans were drawn up, implemented and managed by myself.

The strategic plans included staff planning, promotions, staff development and training, marketing strategies, Branch expansion, client service drives, competitions and staff motivation, incentives and rewards.

Success achieved while managing the department

- Most well organized department (After restructuring Administration procedures, reporting systems, staff files, training and development and appraisals)
- Restructured management of the position from being managed by two managers and a second in command to one manager (That manager being myself)
- Introduced a motivational program which resulted in the most highly motivated department
- Improved the Sub-Branch profitability and performance to targets
- Strategic plan implemented was unmatched
- Highest standard of audits achieved in the Sub-Branches.
- Client service improved dramatically in the Sub-Branches.

<p style="text-align: center;">ON 1 JUNE 1990 I WAS PROMOTED TO DEPARTMENTAL HEAD OF ADMINISTRATION IN RANDBURG BRANCH (1/06/1990 - 8/03/1993)</p>

Initially I was in charge of our Administration Department as well as being in charge of our (Then) Sandton Sub-Branch and two Agencies.

My responsibilities in regards to the Sub-Branches and Agencies were as follows.

I carried out monthly audits on all admin procedures. Also, I had to ensure the staff was fully trained. I also interviewed replacement staff, reviewed staff, conducted cash counts on the tellers and the automatic telling machines, approved leave and controlled said leave. I also controlled general management of staff.

The Sandton-Sub Branch was converted to a Branch in mid-1991 and the two Agencies were closed in 1991. Therefore these three functions no longer fell under my control.

My responsibilities as Departmental Head in Randburg were as above. In addition to these functions, I controlled the budget and prepared the Budget for the branch in 1991.

I handled all written and verbal complaints that pertained to the Admin function. In addition to this, I was responsible for checking for correctness of all outgoing documentation. I captured work measurement, placed relationship codes on client's accounts, reversed charges on client's accounts where need be, actioned controller override printout and a number of other security printouts.

I stood in as corporates aver administrator, client Advisor and Client Service Manager when these people were off, on leave, ill or in peak periods when these staff needed assistance.

The ordering of security stationery was controlled and managed by myself. Security stationery included cheques, cash cards, and temporary cash cards and savings books.

Successes achieved while managing the department

- Restructured the whole Admin Department (Procedures, systems etc)
- Branch achieved the best audit of the admin section in 1991. This was a major achievement as I was responsible for ensuring the Admin section achieved acceptable audits from the Internal Auditors. In July 1991, the Senior General Manager, (Rob Walkerly) sent a Memo to our Branch Manager to congratulate us on the fact that the audit was the best the Admin section had ever obtained and I quote, "Duncan (Duncan Walker - The then Admin Manager at NBS Bank Ltd Head Office) assures me that as far as he is concerned, this is the best Audit of Randburgs Administration he (Duncan Walker) has ever come across".
- Lowest staff turnover for three years.
- Outstanding client service afforded by my department
- Virtually no client complaints for the three year period that I ran this section
- Most motivated staff

**ON 1 MARCH 1990 I WAS APPOINTED AS SENIOR INSURANCE CLERK AT THE
RANDBURG BRANCH (1/03/1990 - 1/06/1990)**

The Insurance that I dealt with pertained to the structure and fixtures of the properties of the bondholders.

I was responsible for liaison with clients where damage had occurred to their houses, fixtures or both. The claim was reported and captured by myself on our computer system. Thereafter I arranged inspections for the houses in question. Contractors were called in to give quotes for the repairs that needed to be carried out. It was my responsibility to ensure that the contractors completed the necessary repairs within a specified time. I made all payments once the work had been completed to our client's satisfaction. A major achievement while controlling this position was that I reduced the outstanding claims by 50%.

**ON 8 NOVEMBER 1988 I WAS PROMOTED TO SUB-BRANCH MANAGER AT OUR
SANDTON SUB-BRANCH (8/11/1988 - 1/03/1990)**

I was responsible for carrying out audits, loans marketing and investment marketing.

I initiated and concluded negotiations for the first Corporate Saver Account for the Randburg Branch. The account had a balance, which was in excess of R4 million in January 1993.

**ON 13 JUNE 1988 I ASKED TO BE CIRCULATED THROUGH THE LOANS DEPARTMENT
TO GAIN MORE EXPERIENCE IN SAID DEPARTMENT (13/06/1988 - 8/11/1988)**

I was in charge of the whole arrears function. My duties included checking the monthly printout to ensure that the clients were in fact in arrears, contacting the clients and getting the clients to pay their arrears by a set date.

My duties included issuing of summonses and foreclosing of properties if need be. I also organised sales in execution.

Major achievement while running this section

- The acceptable percentage that we were allowed to have in arrears was 1%. On taking over the department, the percentage was in excess of 2%. I reduced the percentage of arrears cases down to 0.5% within the three months that I was running this section, this percentage being the lowest in three years.

**ON 16 JULY 1987 I WAS PROMOTED TO A SENIOR POSITION IN THE LOANS
DEPARTMENT AT THE RANDBURG BRANCH. THAT POSITION WAS LOANS
INTERVIEWER (16/07/1987 - 13/06/1988)**

I was responsible for interviewing clients who were taking out their first loan as well as those clients who were applying for further loans.

I checked all new loan applications to determine whether or not the clients qualified for the loan and to see that all the information that was required for the loan had been completed. I calculated the installment, conditions and percentage of income and percentage to valuation. In addition to this, I interviewed all clients wishing to take personal loans.

Major achievement while in this position

- One of our targets was to get clients (That were interviewed by myself) to take out life assurance to cover their bond in the event of their death. I had a target of 80%, which had to be achieved. During the last four months in this position, I achieved 93% to target.

**I WAS EMPLOYED BY THE NBS BANK ON 13 APRIL 1987 AS AN ENQUIRIES CLERK
(13/04/1987 - 16/07/1987)**

In this position I was responsible for giving investment advice and opening investments for clients. In addition to this, I controlled the cheque issuing machine, balancing, and closing the terminal daily. I handled all enquiry's and complaints that came through to our Branch. Also, tax statements, account statements, deceased estates and guarantees were issued by myself.

OTHER EXPERIENCE

Name of Organization	South African Defense Force	Address of Organization
	14 Field Artillery	Potchefstroom
		2520
Type of Organization	Military	
Post Held	Battery Supplies Master	

Main job functions

I entered the army in January of 1982 as a National Serviceman. After six months I was put in charge of supplies. After completing my Junior Leadership Course, I received two stripes (Rank - Bombardier). Thereafter I was put in charge of supplies. This included arms, ammunition, equipment and food. This was at training an operational units in Potchefstroom, South West Africa (Namibia), Caprivi Strip and in Angola.

I ordered and controlled all arms during this period as well as food and technical equipment.

Period of duty	January 1981 - December 1982
Reason for leaving	Completion of Military Service
Awards	Pro-Patria Medal

ORIGINAL MATRIC

Last School Attended	Sandringham High School
Highest Standard Passed	Matric (Standard 10/Grade 12)
Subjects passed	English, Afrikaans, Mathematics, Science and Geography
Leadership Roles	Rugby Captain, Ice Hockey Captain
Extramural Activities	Rugby and Ice Hockey
Period	January 1980 - November 1980

GENERAL

Present Outside Interests	Gym, camping, scuba-diving, metaphysics, quantum physics, self-mastery, hiking, music appreciation, environmental conservation, and travel.
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SKILLS AND ATTRIBUTES THAT I HAVE

Over the years, I have developed the following values, skills and attributes:

- Exceptionally effective “trouble shooter” and totally adaptable in any situation and function;
- Effective at Organizational Development (Re-engineering);
- Marketing;
- Communications;
- Personal development & transformation of others;
- Personal mastery;
- Excellent facilitator;
- Excellent trainer;
- Project management;
- Business management;
- Natural leader;
- Excellent public speaker;
- Responsible;
- Dedicated;
- Accountable;
- Always deliver;
- Able to communicate with people at all levels;
- Excellent organizer;
- Reliable;
- Positive in outlook, thinking, working, leading and management style;
- Excellent ability to work with people;
- Strong interest in people;
- I use my initiative;
- Effective at taking calculated value-add risk taking;
- Punctual, efficient, diligent and an extremely effective motivator;
- Highly motivated; □ Macro/big-picture thinker;
- Self-starter.

Given the opportunity and responsibility, I will take any situation and improve its effectiveness and operating methods and techniques. In essence, I will look for better and improved methods of “doing things”.

REFERENCES

Testimonials are available at the following internet site - <http://www.twrcc.co.za/why-use-thewright-coaching-cc.html> Once in the site, click on "Testimonials".