



NEDBANK CA TRAINING PROGRAMME BOOKLET

see money differently

NEDBANK

Nedbank Ltd Reg No 1951/000009/06. Licenced financial services and registered credit provider (NCRCP16).

BETHEDIFFERENCE

DO YOU WANT TO BE A
#YOUNGDIFFERENCEMAKER?
STEP INTO OUR BOOKLET AND BE
EMPOWERED BY A TRAINING
PROGRAMME LIKE NO OTHER.

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OUR PURPOSE

To use our financial expertise to do good for individuals, families, businesses and society.

OUR VISION

To be the most admired financial services provider in African by our staff, clients, shareholders, regulators and society.

OUR VISION STATEMENT IMPLIES THAT:

- We will continue to build our franchise in South Africa, while expanding into the rest of Africa. Our strategic focus areas provide more insight into our progress and outlook.
- We want to be most admired by our stakeholders. Without passionate and motivated staff members we will not be able to attract and retain the clients that are key to the delivery of sustainable profits for our shareholders. As a bank we operate in a regulated environment and we aim to be admired by our regulators. Lastly, as a bank we can play a major part in our communities and, as the green bank, we are a strong advocate and influencer on environmental matters.

OUR VALUES

INTEGRITY

Being honest, trustworthy, consistent and transparent in all our actions and decisions.

RESPECT

Recognising the inherent worth of every individual and treating everyone with dignity.

ACCOUNTABILITY

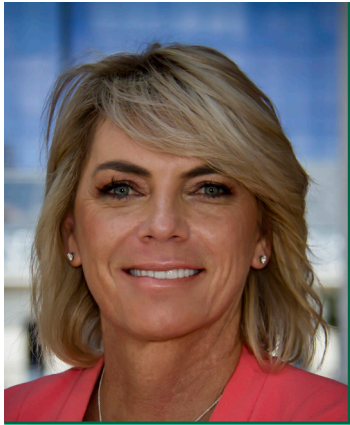
Being prepared to take ownership of and be held accountable for our commitments and actions.

PEOPLE-CENTRED

Investing in our people and creating an environment that empowers our people to perform distinctively and to excel.

CLIENT-DRIVEN

Creating value and delightful experiences for our clients that exceed their expectations.



**VEONA
WATSON**
EXECUTIVE HEAD:
HUMAN RESOURCES

HOW DO YOU ENSURE THAT YOU LIVE OUT AND EMBRACE NEDBANK'S PURPOSE AND VALUES?

As an HR Executive and senior leader in Nedbank I know how critical it is to role model the desired culture and value. I have put my hand up to lead and be the difference we want to see.

Nedbank has a very clear purpose of using our expertise to do good and in my role I am privileged with many opportunities to use my position and expertise to do just that. My personal values are 100% aligned to Nedbank values.

We all need to be responsible for our own personal brand but it is truly wonderful when we are able to align our personal values and brand to that of our employer's values and brand.

That's where the magic happens!

I strive to always act with utmost integrity in everything I do. This means that I do what I say I am going to do, speak the truth and have a responsibility towards output and productivity.

I endeavour to treat all stakeholders with dignity and respect. I take accountability by admitting my mistakes, delivering on time, on track and on target and reporting honestly and transparently. I believe I have a human-centred leadership style and know that we will not deliver on our goals if we do not keep our people engaged and connected.

I truly believe that Nedbank's impact lies in the potential of our people and I support our employees to recognise and reach their full potential. I manage performance fairly and equally recognise and reward performance fairly.

I focus on keeping my end of the people deal by living our purpose and impacting our world with passion. Showing up in every way, every day. Growing to know more and be more. Putting our clients first, always! and making excellence a daily habit.

WHAT DO YOU DO AND HOW DOES IT CONTRIBUTE TO NEDBANK'S PURPOSE?

I lead a highly competent, purpose-led, values driven and people-centric team looking after the People matters for the Group Finance cluster.

WE DO THIS BY FOCUSING ON 5 STRATEGIC GOALS:

- Ensuring a Fit for future operating model, organisational design and workforce composition.
- Instilling Human-centred leadership and culture that unlocks value for Nedbank.
- Transformed, diverse, inclusive and reskilled workforce.
- Ensuring high performing and healthy workforce.
- Resetting the employee experience (Employee Experience = Client Experience).

I have four direct reports, one of whom is Nombulelo Ndlovu who heads up the Specialised Training Programmes (CA's and Quant trainees). Everything we do in Group Finance HR team is championed by our strategic theme being #BestYou.

What this means is that we want to ensure that we support our people to be the very best. Whether they are a line manager leading a team or a member of the team, each and every one should be supported to be the best version of themselves in every aspect from financial, physical and mental well-being.

We lead by example and live the Nedbank People Promise by making a purpose-driven impact, going the distance, delivering with impact, striving to be a better version of ourselves each day and striving to create a culture of inclusion and belonging.



CHRISTOPHER POWELS

SENIOR ASSOCIATE
**CORPORATE
INVESTMENT
BANKING**

HOW DO YOU ENSURE THAT YOU LIVE OUT THE NEDBANK PURPOSE IN ORDER TO ULTIMATELY #BETHEDIFFERENCE?

Being the difference is a daily task and check point to meet. As financial experts we have a responsibility to use our knowledge to create value and do good for our stakeholders, including our clients, on a daily basis and through every task that we engage in.

For me as a CA trainee, this means utilizing every day to grow my technical knowledge base and professional competence with a view to utilizing my skills to make a positive difference in the work I deliver for internal stakeholders and external clients.

WHAT ARE YOU CURRENTLY WORKING ON AND HOW DOES IT CONTRIBUTE TO THE NEDBANK PURPOSE?

In my role as a credit manager in Special Portfolio CIB credit I am fortunate to be involved in multiple distress debt restructure negotiations with an aim to supporting entities and projects back to a state of profitability and value creation, whilst ensuring that the banks loss of capital is minimized.

The Special Portfolio team is able to offer our financial expertise to help struggling clients appropriately restructure operations and financial arrangements to ensure maximum value creation on a sustainable basis. This is an important goal for us as Nedbank, as the continued success of our clients is critical for service delivery to a range of clients and community stakeholders.

For example, the team has been involved in the restructure of debt obligations for a water desalination plant which is critical to ensure the continued delivery of clean water for home consumption. We have also been involved in a restructure in the agricultural sector, wherein the financial support provided by lenders is critical for food stability and delivery in South Africa.

We continue to adapt and utilize our financial expertise and knowledge from on-going transactions to provide value added restructuring advice to better the possible outcome for our clients in distress, to preserve jobs and livelihoods and ensure stable service and product delivery to support South African growth.

PROGRAMME INVOLVEMENT

Our trainees are given the opportunity to lead and manage programme related aspects such as the recruitment processes for the programme and CASE, marketing the programme through various different channels, and coordinating social events for the programme.

These events take place all year round and are a great way to ensure that the trainees stay in touch even while they are all in their separate rotations.

Programme involvement plays a huge role in our trainees' professional development and exposes them to valuable skills such as project management, budgeting, leadership and time management.

MENTORSHIP PROGRAMME

The life of a working professional will have its challenges. You may sometimes feel as though you are going through something alone, especially since remote working is slowly becoming a norm and we don't get to physically engage with our colleagues the way we used to.

Who better to provide guidance as you manoeuvre through this journey than an experienced professional currently working within the bank?

INDIVIDUALLY TAILORED ROTATIONS

Nedbank's CA Training Programme is unique in that you can choose your own rotations to align to your career goals. Know exactly where you want to end up? Choose a path that will maximise your chances of getting there.

BANKING BOOTCAMP

The transition from being a student to being a professional may be a daunting and overwhelming experience for some.

Banking Bootcamp is there to make this transition as seamless as possible, while allowing incoming trainees to engage and get to know one another and programme management. It's a month-long induction filled with activities and workshops that will sculpt you into the professional that you aspire to be.

There will be numerous workshops ranging from ethics training, resilience training, professional writing and many other topics that will get you bank-ready. Your development is our priority and Banking Bootcamp is one of the ways in which we develop our trainees.

COACHING

You will be allocated a mentor that will be there to guide you and hopefully make the journey a happy one.

We all have limitless potential, but situations that we find ourselves in may cause us to doubt that.

Nedbank will provide you with access to seasoned coaches who will help you unlock your potential by steering you to a more conducive mindset.

Have no idea where you want to end up?

Nedbank provides you with the flexibility to explore different areas of the bank that you might be interested in. No two trainees will follow the same route!



**NOMBULELO
NDLOVU**
HEAD: **SPECIALIST
TRAINING PROGRAMMES**

FROM INVESTOR BANKER TO TRAINING OFFICER - WHAT MADE YOU DECIDE TO BECOME A TRAINING OFFICER AND HOW DID NEDBANK SUPPORT YOU WHE MAKING THIS DECISION?

The role of being a Training Officer is a collide of purpose and passion for me. I got exposed to talent recruitment through Nedbank, during my articles I had a privilege of being Head of Recruitment for the CA Seminar Experience – this exposure planted a deep passion around young talent.

I am passionate about helping young talent transition to the world of work, to thrive in it and to make their mark.

This role enables me to do that and even beyond. The support I have received from Nedbank has been invaluable, I have been upskilled for the role via formal and informal trainings, coaching and mentorship. My predecessor is still within Nedbank and has become such a solid and constant support structure for me. The STP management team with a wealth of knowledge and experience have also supported me in finding my feet in this role

FROM YOUR PERSPECTIVE, WHAT MAKES THE NEDBANK CA TRAINING PROGRAMME UNIQUE?

We aim to mould our trainees into Future Focused Business Leaders. We have a holistic approach that focuses on:

MENTORSHIP AND COACHING

Our trainees have mentors who are vested in their career and professional growth beyond the SAICA competency requirements. Their mentorship journeys offer them a partner in their early career as they start to position themselves as the future leaders they want to be. Our trainees also have group coaching sessions with trained professional coaches. Coaching unlocks a growth mindset that empowers you drive your own development, this is critical in creating a future business leader.

FROM YOUR PERSPECTIVE, WHAT MAKES THE NEDBANK CA TRAINING PROGRAMME UNIQUE?

We aim to mould our trainees into Future Focused Business Leaders. We have a holistic approach that focuses on:

LEADERSHIP OPPORTUNITIES

We have various programme committees such as Recruitment Committee, Social Committee and Marketing Committee that are trainees lead and participate in. We call this Programme Involvement. Programme Involvement builds leadership skills, fosters collaboration across the programme, allows for creativity in actualising and pioneering new initiatives in the programme. This affords our trainees many opportunities to build leadership and communication skills, project management skills and exposure in the business.

TAILOR MADE ROTATION PATH

For you to be a business leader, you need to find an area in the business that plays to your strengths, that you enjoy and that resonates with your purpose and career passions. It is against this backdrop that we allow our trainees the opportunity to influence their rotation path by rotating in areas that they indicate interest in. We do not pre-structure any trainees rotation path. We empower our trainees to drive and lead their own career and follow a rotation path that aligns to their business and career aspirations. No two trainees follow the same rotation path, each is tailored with the trainees' interest at heart.

WHAT IS THE RECIPE FOR A PERFECT QUANT?

What is the recipe for a perfect quant? A perfect quant in my view is a quantitative analyst that uses their technical and mathematical skills in a role that excites them, doing work they are passion about and finding purpose in that work.

LEADERSHIP OPPORTUNITIES

Our programme size averages 30-36 with an intake of 10-12 trainees per year. This is a small programme which allows for more one-one development experiences and individualised attention. We are able to better devote time and resources to growth and development and the programme size does not allow for anyone to fall through the cracks or become overlooked. Our programme sizing is deliberate and intentional for the benefit of the trainees.

When you enjoy and resonate with the work you do, you are driven and strive for perfection. In addition to this, it is important to have a well-rounded skill set that includes not only technical but also professional skills, to set you apart.



RENEE MACAULAY LEARNING AND DEVELOPMENT MANAGER

FROM YOUR PERSPECTIVE, WHAT MAKE THE NEDBANK CA TRAINING PROGRAMME UNIQUE?

Young people today are graduating into what could be one of the toughest job markets in decades, and there is a lot of pressure in your twenties to have it all figured out as quickly as possible.

Once you enter that world of work everything starts to feel like a race against time. But you need to run your own race and even then, maybe don't even run. Just walk. Learn to enjoy every moment because what your parents said is true: 'that the older you get, the faster it goes.'

Remember that you are on a journey, and life is about the journey, not the destination. As long as you are willing to learn, explore and stay inquisitive, you will find your way. Be ready to fail, and fail often and hard! And learn to love it, because it means you tried and you will be a better person for it.

Also, take the time while you are trying to figure out your 'perfect job' to improve other skills or learn new things as well. You would be surprised how many employers might take an interest more in your extracurriculars and who you are as a person, rather than your degree.



LESEGO GWEBU GRADUATE PROGRAMME MANAGER

CAN YOU DESCRIBE THE CULTURE AT NEDBANK AND WITHIN THE CA TRAINING PROGRAMME?

The Nedbank CA Training Programme is a trainee-led, trainee-focused, purpose-led and value-driven programme, which offers a unique opportunity for trainees to not only take ownership of their learning journey, but to be the difference that impacts our world.

Trainees are given an opportunity to rotate in various areas of the bank, which all have a unique culture.

However, the common denominator is the willingness of every team member to create an environment conducive to learning. We believe this stimulates extraordinary performance and empowers the young talented individuals we employ.

Nedbank is committed to growing and developing each individual. The practical training is invaluable in preparing our trainees to become the difference-makers that impact our world.

ITC

Joanna Taylor
(2019)  **3** th place ITC

Chris Powels
(2019)  **9** th place ITC

Rob Anderson
(2018)  **4** th place ITC

Kate Stephens
(2017)  **3** th place ITC

Greg Rowan
(2017)  **10** th place ITC

Rainer Steinhagen
(2016)  **6** th place ITC

APC

Joanna Taylor
(2021 APC honours roll)

Rob Anderson
(2020 APC honours roll)

Greg Rowan
(2019 APC honours roll)

Mark Champion
(2019 APC honours roll)

Nicki Berrange
(2018 APC honours roll)





JOANNA TAYLOR

HOW DO YOU GO ABOUT PREPARING FOR YOUR APC?

I attended the UCT Board exam and made sure to follow the steps they provided. I had a strong, well rounded team who assisted in two of our team members featuring on the Honours Roll. With regards to the work, I practiced like I intended to play. I did all the assignments I could under time pressure as I knew that would be required on the day.

I asked for feedback where feedback wasn't clear and attended all the live sessions with lecturers to ask questions. In addition, I practiced using passed APC exams looking for what made students competent and highly competent and how I could incorporate these tips into my exams going forward.

HOW DO NEDBANK SUPPORT YOU IN PREPARING FOR YOU APC?

The CATP management is always great at supporting us during exams. We received 15 study leave days in the year; they hosted auditing bootcamps for us as to be better prepared for the audit questions on the day and even packed us snack packs for the exam! Previous APC candidates at Nedbank were also always willing to help where they could.

A special mention has to go to my fellow Nedbanker - Rob Anderson, 2019 Honours Roll candidate, who made time to give me advice whenever I needed it.

WHAT DO YOU LOOK FORWARD TO AS YOUR JOURNEY OF BECOMING A CA(SA) NEARS THE END?

Leaving a structured path. As CAs students, you study and then you do three years articles. Other than where you do your articles, there aren't major decisions to be made. I am looking forward to new opportunities, especially internationally, as I would like to travel and explore the world while I am still young.

WHAT IS CSR?

Corporate Social Responsibility (CSR) is an important aspect of our social portfolio. Through various CSR initiatives led by the trainees, we provide them with an opportunity to give back to the communities around us, while creating positive and sustainable change.





SIPHESIHLE NGEMA CA TRAINEE

WHAT DOES IT MEAN TO BE 'LEAD' FOR THE 2021 CSR INITIATIVE? WHAT ARE YOUR RESPONSIBILITIES?

Our role as the CSR team was to brainstorm ideas for the event, considering the goal that we hope to achieve and all the potential risks that come with it, make all the financial and logistical arrangements necessary and execute the initiative with the guidance of programme management. As the lead, I was responsible for overseeing the entire project, from the planning and budgeting process through to the fundraising and the execution of the event.

TELL US ABOUT THE 2021 CSR INITIATIVE THAT YOU WERE LEAD ON.

WE DO THIS BY FOCUSING ON 5 STRATEGIC GOALS:

This year we ran a donation drive for the collection of cash and clothing for the children of St Mary's Home, a home in the South of Johannesburg. St Mary's Children's Home is a registered non-profit organisation that provides a safe, secure home and therapeutic environment for children from families in crisis.

Currently the home provides residential care to 33 young children who come from informal settlements around Johannesburg. The children they provide care for are orphans as well as children who have suffered abuse (mental, physical, emotional and sexual abuse) and/or neglect.

Upon communicating with the home, they informed us of their current needs, one of the items being winter clothing for the children.

Seeing that winter was around the corner, we decided to support the home by starting a winter clothing drive for the children.

We ran both a pre-loved clothing drive and a cash donation drive. With the cash we received, we managed to buy each child a winter gown, winter pyjamas, a pair of slippers and socks. We had the gowns personalised to give them that special element.

These four items were packaged into personalised gift boxes for all the children and delivered to the home. All the pre-loved clothing that we received was cleaned and packaged into separate boxes for the home to distribute as needed.

We received an overwhelming amount of donations, for which we were truly grateful! We are certain that the children loved their gifts, and once it is safe to meet physically, we will be visiting them again in the near future.

MEET OUR TRAINEES



JESSE BLIGNAUT

HOW WAS YOUR EXPERIENCE OF BANKING BOOTCAMP?

Induction was incredible – despite the fact that we were online, I really felt as though I was able to get to know all the other trainees who were also joining the bank. There was a huge emphasis on developing workplace culture and exposing us to what it's like to be a Nedbanker, even though we weren't in the office.

The fact that we had a whole month of induction shows Nedbank's commitment to preparing us for the corporate world. My standout memory from bootcamp has to be our morning news show, where we as trainees would basically just have a good laugh for 15 minutes in the morning.

WHY DID YOU CHOOSE NEDBANK?

I didn't want my articles to simply just be a means to an end – in other words, I wanted to have the opportunity to make a difference and genuinely add value. The Nedbank CATP places a large emphasis on developing holistic individuals who are committed to their work but also able to handle various other responsibilities (i.e. programme involvement) simultaneously, which was a huge draw factor for me.

Banking provides you with increased exposure to Financial Management, which is where my Interest really lies. Being on the Nedbank CATP means I really can be a #YoungDifferenceMaker.

WHAT ADVICE CAN YOU GIVE TO CURRENT CTA/ PGDA STUDENTS?

Don't underestimate the importance of rest and community. I would have one rest day every week where I would not engage in any academic activity – CTA is a marathon, not a sprint. Energy needs to be conserved right until the very end.

Secondly, surrounding yourself with people who you can de-stress with is absolutely pivotal. The old saying of 'it takes a village to raise a child' is ever so relevant in CTA – this year which is brutal academically cannot be navigated alone.



AMMAARA EBRAHIM

HOW WAS YOUR EXPERIENCE OF BANKING BOOTCAMP?

Banking bootcamp is one of my best experiences from this year. As we started our articles during COVID, I was quite apprehensive about whether the year would be the same. However, programme management exceeded all my expectations. The team made the month as inclusive and interactive as possible, even though we were online.

No day was the same, and the month was filled with upskilling workshops, which I feel so privileged to have experienced, prior to starting my career. My favourite workshops were the financial planning, public speaking and resilience workshops.

I was also amazed at how many Nedbank employees took the time to engage with us. We spoke to our CEO, CFO, as well as many alumni of the programme and current trainees about their experiences.

Even though we were working from home, we all connected through Uber Eats lunches on teams (sponsored by the programme) and morning coffee chats with the other graduates. Those conversations shared were the start of many friendships.

HOW ARE YOU FINDING YOUR FIRST ROTATION?

The support we have received from the programme is unparalleled. Prior to our rotation selection, I had a conversation with programme management about where I'd like to be and what work I'd like to do. The team offered their advice in terms of which rotations would fit my goals, but also which teams I would fit in best.

This advice, along with numerous chats with trainees who had rotated in those divisions, guided my rotation selection. I'm currently in an external audit at PKF Octagon, whereby I am working as an audit trainee.

I will subsequently join the Wealth and Investments team within Nedbank. At PKF, I have been part of several audits. I've been exposed to different industries and have visited clients across Johannesburg.

What I love the most about this rotation is that there is scope to go beyond the work you have been assigned to. I have been able to assist in a valuation which I found fascinating. I have also been given a lot of responsibilities, which has assisted in completing many of my competencies.



KABELO MOKOKA

HOW ARE YOU FINDING YOUR FIRST ROTATION?

My first rotation is in Group Financial Control (GFC). The rotation offers the possibility of exposure to IFRS advisory, Financial planning and analysis, Strategic analytics and digital transformation, Group consolidation and control and Internal and external reporting, depending on the trainee's preference and goal. In the first week of my rotation, I was involved in the final stages of the preparation of the integrated report suite that has recently been published.

The best part of this experience was getting an understanding and appreciation of how the different functions within the bank contribute to the final reporting on how Nedbank creates value for its stakeholders.

Going forward, I will be in IFRS advisory, where will mainly be providing technical accounting opinions for non-routine transactions that arise within the Nedbank Group.

WHAT ADVICE CAN YOU GIVE TO CURRENT CTA / PGDA STUDENTS?

WORK CONSISTENTLY

CTA is a long game – you are not only studying for your final exams, but also for ITC. The work will keep building up, catching up becomes harder and harder as the year progresses, so try to keep up.

WE ALL NEED TO ASK FOR HELP AT SOME POINT

Your lecturers, academic trainees, campus student advisors and friends are all there to help you, use them.

'WORK SMARTER, NOT HARDER'

Do not study work that you already know, focus on areas that you struggle with the most.

TAKE A FULL DAY OFF EACH WEEK

to do things that bring you joy so that you do not burn yourself out.

Remember your **'WHY'** when things get tough and you feel like you can't see beyond CTA.



SIPHESIHLE NGEMA

WHAT OTHER PARTS OF THE PROGRAMME ARE YOU CURRENTLY INVOLVED IN?

I had no idea that we as the first years would be trusted with so much responsibility when it comes to programme involvement. It's only been a few months since I joined the programme, but in this short space of time I have been afforded the opportunity to manage projects, lead some and collaborate with other trainees and graduates beyond our day-to-day rotation work.

I am currently the lead on the Corporate Social Responsibility (CSR) initiative for the Specialist Training Programme (STP) for 2021 and I am a member of the Diversity and Equality Committee for the STP.

I am also part of the team preparing this booklet and all the content that you see. Earlier in the year I was involved in the recruitment process for the 2022 intake for the CA Training Programme which was such a great learning experience.

I am also planning on providing support in the upcoming career fairs and many other activities and many other activities that will be taking place throughout the year. Although it is challenging balancing rotation work and programme involvement, it is also very rewarding and motivating to see the value that you were able to add at the end of the project.

WHY DID YOU CHOOSE NEDBANK?

Through my engagement with Nedbank at their meet and greet events and having been a delegate on the CA Seminar Experience, I was almost certain that this was the place for me. What stood out for me was how unified the trainees and programme management are, and how they work exceptionally hard but can also balance work and a healthy social life.

To me, being content and happy at your workplace drives your performance and puts you to much greater heights when it comes to your career development. Another aspect that drew me more towards Nedbank was how much the bank promotes our professional development and grooms us to become the best version of ourselves. These aspects made it easy for me to choose Nedbank without hesitation, and I am happy to say that I have no regrets.



SIYA MASEKO

CIB: PROPERTY FINANCE

WORKING FOR ONE OF SOUTH AFRICA'S LEADING FINANCIAL INSTITUTIONS: EXCITING OR SCARY? PLEASE EXPLAIN.

I would say it's both, however it is definitely more exciting than it is scary. I think being part of such a large financial institution provides one with so many opportunities and it exposes one to a wide range of transactions.

If you look at Nedbank, you have the option of going into retail banking, insurance, wealth, property or even private equity, just to name a few.

And in these spaces you may deal with transactions worth just a couple of Rands to transactions worth hundreds of millions if not billions of Rands which is great for learning and development.

Being part of an organisation like Nedbank also allows you to work and network with a broad range of people, with varied titles, skillsets, backgrounds etc.

HOW HAS THE TRANSITION FROM BEING A FIRST-YEAR TO SECOND-YEAR TRAINEE BEEN?

It's quite a jump going from first year to second year. First year has its own struggles, for me it was my first job, my first time living on my own and being a full-blown adult so adjusting to this new lifestyle was a big part of my first year. Purely from a work perspective, in first year you are given a lot of responsibility by the teams you are in, coming fresh out of university it is assumed that you have the latest knowledge and therefore you can add value wherever you find yourself. And just like in any other job you are expected to work hard and deliver.

This is true for your second year as well however, once you get to second year your manager and your team expect a more from you, given that you still relatively fresh from university and have now gained some experience in the working world. This leads to even more responsibility and added reliance being placed on you as a member of the team. You tend to work a bit more as well, not to mention you have board course and APC to worry about. What's great about Nedbank CA Training Programme is that you receive continuous support from the programme from your first day of work.



LAUREN EDWARDS

CIB: CREDIT RISK

WORKING FOR ONE OF SOUTH AFRICA'S LEADING FINANCIAL INSTITUTIONS? EXCITING OR SCARY? PLEASE EXPLAIN?

I suppose it is a bit of both! But it is mostly exciting because you feel like you are making a real impact as one of the cogs in the machine that keeps the economy going. Nedbank being as big as it is, supports a lot of the largest companies in Africa so you can actually look around you and think 'Nedbank probably funds that somehow'.

WHAT ROLES HAVE YOU PLAYED IN PROGRAMME INVOLVEMENT AND WHAT WERE YOUR HIGHLIGHTS DURING THIS TIME?

In first year I tried to put my hand up for pretty much everything (lol). It is very difficult to select a highlight because I have really loved every initiative, especially because it is a good excuse to interact with fellow graduates. Some particular highlights were co-leading the Leading Ladies event, being co-lead for CASE Recruitment and being the 'unofficial director' of the year-end leaver's tribute.

I really loved the year end leavers tribute because it was firstly a really funny and creative process to be involved in (from movies to raps to impersonations to roasts) and it was probably the first initiative that did not distinguish between CA trainees and Quant graduates at all.

It was full of banter and very collaborative where every single first year got involved in some way or the other. And then this year I have been co-lead of recruitment with Emmanuel #DreamTeam. I can't put into words how awesome the experience has been.

I will never forget when I found out on CASE that it was actually the trainees who ran the whole recruitment process and it was something I have wanted to do since. It has been amazing to see the talent out there and to watch the candidates grow along the way.

It was also so cool to work with Emmanuel – we work so well together and are both keen to go the extra mile so we were always supportive of each other's ideas.



LESETJA PAPO

PROPERTY FINANCE: **SALES (RESIDENTIAL)**

HOW HAS THE TRANSITION FROM BEING A FIRST-YEAR TO A SECOND-YEAR TRAINEE BEEN?

It's been a learning curve, so much to learn with different responsibilities. I am currently in a client facing rotation which is different exposure from my previous rotation, and I love it.

WHERE ARE YOU CURRENTLY ROTATING AND WHAT ARE YOU WORKING ON IN YOUR ROTATION?

I am currently at Property Finance: Sales (Residential). My day-to-day is all around loan applications from clients to Nedbank Property Finance for residential purposes.

I am currently working on a deal for developments of 36 units in Bryanston and I will be presenting at a Regional business case forum.

This simply means our team works as the middleman between the client and the bank, we write loan motivations to credit for the client if we believe the project is a good investment for Nedbank Property Finance.



MINYON FERRERO

CIB: **WORKING CAPITAL SOLUTIONS**

WHERE ARE YOU CURRENTLY ROTATING AND WHAT ARE YOU WORKING ON IN YOUR ROTATION?

I am currently in Working Capital Solutions in CIB as mentioned. I absolutely love my rotation because I get exposure to many different types of short-term financing solutions across a broad spectrum of industries (e.g. Automotive, Retail, Travel and Leisure, Consumer, Healthcare, Property, Government and Logistics).

My work is very ad hoc in nature and no two days are the same.

I am currently working on a variety of deals ranging from annual reviews for two consumer clients, to a working capital facility for a company who will be opening a new hotel in Cape Town this year.

I am also working on a Power BI dashboard tool for my team, which will simplify processes going forward, and allow them to use system data in new ways to analyse sectors and client facilities.

WHAT ROLES HAVE YOU PLAYED IN PROGRAMME INVOLVEMENT AND WHAT WERE YOUR HIGHLIGHTS DURING THIS TIME?

I am extensively involved in the Programme. This is where you can learn valuable leadership and management skills that you would not normally get solely from a rotation this early on in your career. I consider Programme Involvement to be a critical factor in my fast-tracked professional development as a CA.

I have been involved in Marketing, Recruitment and Social elements of the Programme. My highlight, however, was co-leading the flagship CA Seminar Experience (CASE).

The 2020 CASE was the first ever virtual experience to be hosted by the bank, thus, it required extensive research and planning. I enjoyed working with my teams and getting to work with external suppliers from start to finish. I learnt stellar leadership skills, planning skills (budgeting, road-mapping, time management, etc.) and most importantly people skills, that have been invaluable to my growth.

Volunteering and taking charge of your development is essential in getting this exposure. Be bold, take part, and you will certainly make the most of your time here at Nedbank!



JOANNA TAYLOR

BUSINESS BANKING: **SPECIALISED FINANCE**

TELL US ABOUT YOUR ROTATION JOURNEY AT NEDBANK.

My rotation journey started in the Royal Bank of Scotland in Edinburgh where I was in the Consolidations and Allocations Teams. I was primarily responsible for preparing financial reporting procedures and compiling IFRS updates. There was also a time where I assisted the valuations team with the valuation of a stock which was definitely a highlight for me.

Thereafter I went on an external audit rotation at PKF Octagon where I assumed the role of an audit clerk. I was responsible for performing risk assessment procedures, planning the audit approach and strategy of the audit, completing substantive audit testing on a variety of clients, and documenting system descriptions and business processes. My highlight of this rotation was auditing a milkshake company – I really like milkshakes!

My last rotation in 2019 was with the IFRS Advisory and Transfer Pricing team within Nedbank Group Finance.

I was responsible for writing IFRS advisory reports; assisting teams with the correct application of IFRS and assisting with cost allocation and variance analysis of transfer pricing in the bank.

I spent the 2020 year with the Diversified Lending and Distressed Debt team within Nedbank CIB Credit Risk where I assumed the role of a credit manager. I was responsible for the writing of credit papers and presenting these to the credit committees; attending and occasionally leading client meetings and the general management of client portfolios.

My current rotation is in Business Banking Specialised Finance in Nedbank. As an analyst on the team my responsibilities include deal structuring; financial modelling; writing and presenting deal and credit papers to credit committees and attending client meetings and posing questions to clients where necessary. Learning financial modelling and the client-facing experience has been a highlight for me.

WHAT IS YOUR FAVOURITE ASPECT OF THE PROGRAMME?

My favourite aspect of the programme would definitely be how caring the trainees are. Everyone in the programme is a high achiever and getting into rotations is always tough as a result, however all the trainees are always supportive and happy for one another despite it being a competitive process. No one ever steps on another to achieve their goals, but rather we work together to help each other achieve. There is genuine camaraderie on the programme.



NOMCEBO MATETA

CIB CREDIT: **NON-BANK FINANCIAL INSTITUTIONS**

TELL US ABOUT YOUR ROTATION JOURNEY AT NEDBANK.

I spent my first 3 months at Nedbank in Internal Audit where I was given the role of an internal auditor. I worked on multiple audits, and I had the opportunity to really put my theory into practice which was a great experience. Thereafter, I was fortunate to spend 7 months working with three different teams in Group Financial Control namely, Transfer Pricing, Reporting and IFRS Advisory. I worked with all 3 teams simultaneously and had to manage my time and prioritize my work effectively. In Transfer Pricing, I worked directly with the head of the team.

One of my highlights there was being given the role to project manage the review of cost drivers. This was a big responsibility and it taught me invaluable project management skills. In Reporting, I worked with the finance specialists in preparing notes for the interim financial statements. Here I had the opportunity to lead the goodwill impairment process which was a highlight for me.

Being given that type of responsibility early on in your career is something you can expect from the different rotations at Nedbank. In IFRS Advisory I worked as an advisor and provided technical advice on what the IFRS implications were on complex transactions for different divisions of the bank. I worked with the Head of the team and prepared a number of opinions on different transactions.

Lastly, I joined CIB Credit where I worked with the Non-Bank Financial Institutions (NBFI) team as a credit manager. I was given my own portfolio to manage. I worked with asset managers, stockbrokers, pension funds and insurance companies. The products that we deal with are bond trading, bond repos, securities lending and derivatives. This role gave me exposure to the different credit committees. I was able to improve my writing and presenting skills as I had to write most of the credit papers because most of my clients were coverage.

HOW WOULD YOU SAY YOU OR YOUR TEAM HAVE MADE AN IMPACT DURING YOUR TIME AT NEDBANK?

I have worked with teams that have given me the opportunity to add value. From all the projects and IFRS opinions I worked on while in Group Finance to the credit papers I work on in Credit. The opinions I wrote ensured that the different divisions would correctly apply IFRS. The driver review project I worked on looked at Nedbank's transfer pricing process and whether it was effective. I worked on notes that were included in the annual financial statements and reworked the impairment discounted cash flows to address the concerns of external auditors. The credit papers and reviews that I work on ensure that we are effectively managing the credit risk of our clients. As a trainee, I have been able to add value to the teams I work in and as a result, add value to Nedbank.



LUYANDA NJILO

CIB: **MARKET RESEARCH**

TELL US ABOUT YOUR ROTATION JOURNEY AT NEDBANK.

My rotation journey started in Group Finance in the IFRS Advisory and External Reporting team. My primary role was that of an IFRS advisor. The highlight of my rotation was working on the Integrated Reporting (IR) project. I enjoyed this project especially because it involved strategic thinking and getting buy-in from various stakeholders in the bank.

My second rotation was in Namibia. I was part of the insurance business (NedNamibia Life Assurance). I took over the role of a financial manager completely as the financial manager was leaving the team when I arrived. I was responsible for month-end reporting and providing insights on the business performance. It was a steep learning curve at first, however, I enjoyed the challenge. I spent the first few evenings in a fancy apartment in Windhoek with a glass of wine and spread sheets. I felt on top of the world. Namibia was an amazing experience for me both professionally and personally. Being alone in a foreign country pushed me to work on my social skills and thus I made great friends during my time there.

My third and current rotation is in Markets research as part of the Equity Research team. My role is that of an Equity Research Analyst focusing on the healthcare sector. I work under the head of research and the mentorship and grooming that I receive from him and the team is invaluable. The highlight of my rotation has to be having a Teams call with the CEO, CFO and the head of Investor Relations for Mediclinic. As part of our job we occasionally speak to company management to bounce off our views and get their insights regarding the company strategy and performance. This call was monumental for me because it reflected the hours that I had invested in understanding the sector and the company. At no point did I feel out of place, instead, it reassured me that this is a space that I want to be in. Learning and growing daily and consistently being challenged are some of the aspects that make this rotation exciting for me.

WHAT IS YOUR FAVOURITE ASPECT OF THE PROGRAMME?

The platform to materialize your dreams. I have had countless meetings with people in the bank by simply popping a meeting in their calendar and saying I am part of the CA Training Programme and need their help with something. They were always willing to answer some questions and provide insights on their work and their team. I also enjoy the social events that the programme organises such as weekend away and games nights. Sometimes it is hard to believe that the same people you go out with are actually your colleagues. I have built really close and genuine friendships through this training programme.



JAMIE BROUZE

BUSINESS BANKING: **SPECIALISED FINANCE**

TELL US ABOUT YOUR ROTATION JOURNEY AT NEDBANK.

My first rotation was in external audit at PKF Octagon. I was treated as a normal audit trainee at the firm and was involved in the audits of various entities. The highlights of the rotation for me were getting an experience and understanding of the audit process and putting my theoretical knowledge into practice.

My second rotation was in CIB Credit, in the diversified lending team. In this rotation I had to manage my own portfolio of clients. I was tasked with reviewing and analysing my client's requests for debt funding. In these analyses I had to assess the risk exposure of specific transactions from the perspective of Nedbank. The highlight of this rotation for me was working on numerous large and interesting transactions and really gaining a deep understanding of how investment banking works.

My third and current rotation is in business banking in the specialised finance team. This rotation it is a client facing role, so a client approaches our team for funding and then we forecast the client's income statement and balance sheet in order to assess whether the client can sustain and service their required debt quantum.

The highlight of this rotation for me is working with many different industries and sectors. I have been learning a lot about the various sectors and industries that our clients operate in. So, for me the learning and growth so far is definitely a highlight.

HOW WOULD YOU SAY YOU OR YOUR TEAM HAVE MADE AN IMPACT DURING YOUR TIME AT NEDBANK?

The biggest impact that my team made was last year during level 5, the hard lockdown. We worked on a transaction where our client was looking to set up a trade finance facility in order to import masks into the country when they were in short supply and demand for masks had grown substantially due to the pandemic.

It was an interesting transaction to work on at the time as it was topical and relevant as a result of the nationwide shortage of masks due to the pandemic.

The work on this transaction was substantial and tedious. However, in the end it was worth it as my team and I knew we were making an impact in the fight against Covid-19 in our small way.

"NO MAN IS CAPABLE OF SELF-IMPROVEMENT IF HE SEES NO OTHER MODEL BUT HIMSELF."
- CONRADO I.GENEROSO

Your mentor will be there to guide you and make the journey of being a working professional a happy one. you will get the chance to form a relationship with them and be inspired.



**THOBANI
MHLONGO**
CREDIT MANAGER
CIB: MINING AND
RESOURCES

WHY DID YOU VOLUNTEER TO BECOME A MENTOR?

I wanted to become a mentor from my long history of working with those who came after me – the notion of lift-as-we-climb. It all started in university where I was tutoring and mentoring high school students from disadvantaged backgrounds to ignite hope and ambition so they can dream big and aim for the stars. I also had mentors while in university and during my time in the Programme which was critical in my stardom. In a way, I am passing the baton and extending this amazing opportunity to others as I was also afforded the same privilege.

WHAT IS THE VALUE IN HAVING A MENTORSHIP PROGRAMME FOR THE TRAINEES?

Mentorship for me is a tool that is often overlooked but plays a critical role in advancing the careers of many people. Having someone who's walked the same journey as yourself, both personally and professionally is quite liberating. It opens up the world where we do not see those who have achieved as idols but rather humans who are also prone to faults.

It humanises those ahead of the curve and shows that they are not perfect creatures but people who worked hard, developed an undying spirit and picked themselves up when they stumbled along the way. If an opportunity to either mentor or be mentored, grab it with both hands; we all have a part to play in the advancement of young CAs.



**BOITSHOKO
MONGALO**
CIB ANALYST
GLOBAL
COMMODITY
FINANCE

WHY DID YOU VOLUNTEER TO BECOME A MENTOR?

The phrase 'it takes a village to raise a child' could not be truer when it came to me growing up. Throughout my life, I have had several mentors who helped shape my work ethic and improve my character. A mentor is critical to a person's professional and personal growth to provide them with advice, knowledge and leadership.

During my few years at Nedbank I have learned that it is not always about what you know, but how you share this with others and I believe that this skill will greatly benefit the bank and I strive to pass this on to anyone I work with.

WHAT IS THE VALUE IN HAVING A MENTORSHIP PROGRAMME FOR THE TRAINEES?

The transition from student to employee can be daunting and without proper work-readiness and guidance, trainees can be at a disadvantage as they enter the world of work. Having a mentorship programme allows the trainees to navigate the corporate world much easier knowing that there are people (who have been in their shoes before) they can turn to for guidance and support.

The mentorship programme exposes trainees to new ideas and ways of thinking, advice on developing strengths and overcoming weaknesses as well as guidance on their professional development.

WE'VE BEEN THROUGH THE PROGRAMME

HEAR FROM OUR ALUMNI



MATTHEW GODRICH

CIB ANALYST
ENERGY FINANCE

HOW HAS BEING PART OF THE PROGRAMME PREPARED YOU FOR YOUR CURRENT ROLE?

The Nedbank CA Training Programme not only focusses on the technical skills that you need as a CA(SA), but also teaches you the softer skills that you need once you have finished your articles.

Throughout my rotations in the programme, I was able to sign off my SAICA competencies whilst gaining an understanding of the fundamentals of banking.

This ensured that once I joined the Energy Finance team I had a good understanding of what was expected of a newly qualified CA(SA).

It is also important to understand that the programme provides you with a great network of Trainees as well as Alumni within Nedbank that can provide guidance and open new opportunities.

WHY DID YOU CHOOSE TO STAY AT NEDBANK AFTER COMPLETING YOUR ARTICLES?

Over and above the fact that I enjoy the work that I do on a daily basis, Nedbank has a great culture within the bank. Each team that I have rotated through has provided me with a great mentor that has placed focus on my future development.

My current team and manager are no different, placing my development as a key strategic goal.



BOITUMELO MORODI

**CIB ANALYST
LEVERAGED AND
DIVERSIFIED FINANCE**

HOW HAS BEING PART OF THE PROGRAMME PREPARED YOU FOR YOUR CURRENT ROLE?

The programme prepared me for my current role in three ways; technical and professional skills and networking. The programme devotes a significant amount of time and resources in providing us with needs-based training (driven by trainees and rotation managers) throughout our articles. Through the various courses that we participated in, I got to hone some of my technical and professional skills that helps me in my current role as an Investment Banking analyst. I have benefited immensely from the vast network of individuals that being on the programme provides access to.

This ranges from former trainees, line managers and heads of teams in the bank. These networks made it easier to identify and build coaching and mentoring relationships as well as adequately equip me for my roles.

Lastly, my year group (all of whom are now colleagues) in the programme was essential in terms of peer learning, navigating the world of work and transition from role to role. You would be amazed at the amount of learning takes place through our Skype conversations.

WHAT ADVICE WOULD YOU GIVE TO AN INCOMING TRAINEE ABOUT THE JOURNEY AHEAD?

- Be willing and open to learning.
- Build meaningful professional relationships – try not to force it but be intentional and authentic about your relationships.
- Ask questions and fail fast.
- Take advantage of all the opportunities that the programme affords.
- Build your brand – every piece of work you deliver reflects on you.
- Have fun! The Nedbank CA journey is both serious and fun.



KWESI TWUM-DARKO

LENDING ANALYST
CIB: PROPERTY FINANCE

HOW HAS BEING PART OF THE PROGRAMME PREPARED YOU FOR YOUR CURRENT ROLE?

Like most trainees, it was my goal to end up in front office after articles. Fortunately for me I was able to plan my rotation path during my articles such that my entire 2nd and 3rd years on the CATP were in front office lending roles.

So ultimately my rotation experience on the programme set me up well to land my front office permanent role as a Lending Analyst in Property Finance.

Also, as a result of the impressive historical performance of past trainees who had done rotations in Property Finance, the area had a positive view on the quality of CA Trainees which assisted me in landing a rotation there and eventually signing permanent.

WHY DID YOU CHOOSE TO STAY AT NEDBANK AFTER COMPLETING YOUR ARTICLES?

My experience at Nedbank as an organisation was great – from the bonds I formed with my fellow trainees and being part of amazing events on the CATP, to my vast work exposure and the culture in all my teams during rotations – I felt like I fit in at Nedbank.

Therefore, I chose to sign permanent here in order to begin my post-article journey at a place where I felt I wanted to work instead of making a risky move elsewhere so early in my career. Why move if you're happy?



SAGE DUDLEY

CIB ANALYST
LENDING AND
DIVERSIFIED FINANCE

HOW HAS BEING PART OF THE PROGRAMME PREPARED YOU FOR YOUR CURRENT ROLE?

The Nedbank training programme has prepared me in many ways, most notably in my professional development. Through any rotation you typically are able to apply your technical skills learnt throughout university and learn on the job.

However, to me, what truly differentiates the Nedbank CATP is the focus on your personal and professional development and learning. The training programme encourages mentorship and involvement in programme events as well as provides personal coaches.

The involvement in many of the programme events offer a great platform to practice skills that are valuable in a work environment, such as public speaking, time management, working under pressure and managing multiple tasks at once.

The training programme also provides a great networking opportunity and mentorship programme through existing trainees and alumni. Learning from their past experiences and being able to ask questions and receive advice was invaluable.

WHAT ADVICE WOULD YOU GIVE TO AN INCOMING TRAINEE ABOUT THE JOURNEY AHEAD?

Your articles are just the beginning – grasp every opportunity that you're able to and ask as many questions as you'd like in order to develop yourself and learn as much as you can. Your articles are an exciting period but a period that flies by, they are filled with so much personal and professional growth. Ensure to continuously take moments to reflect on your progress.

NEDBANK CA SEMINAR EXPERIENCE

To apply you should be in your final year of undergraduate studies. Keep an eye on our website for details.

NEDBANK MEET AND GREET

We are having various virtual engagements where students nationally are able to attend. If and when regulations allow, we may decide to resume in person events in our Sandton and Cape Town offices. Visit our website for more information.

NEDBANK CA TRAINING PROGRAMME

Applications open in January and close at the end of February for entry to the Programme for the following year. To apply you must be registered for a Certificate in the Theory of Accounting (CTA) or an equivalent year of postgraduate studies. Visit our website for more information.

TO APPLY

Apply at www.nedbank.co.za/ca
Email any questions to CA@nedbank.co.za

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