

# Jenine Zachar

**Current role:** Head: Enterprise Development

**Nationality:** South African

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**Current Residence:** Johannesburg, SA

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**About me:** An energetic Enterprise Development practitioner, with a background spanning diverse fields of adult, and child development, Jenine currently builds solutions for small South African businesses through supporting non-traditional, and innovative methods of funding, access to market & development for Standard Bank.

Within this capacity, she is responsible for evolving the Standard Bank Incubation model, aimed at developing sustainable small businesses, with revenue growth being at the core of this experience. In addition, she has built a new arm of the business, raising funds to support the growth and sustainability of small businesses on the cusp of entering corporate supply chains through collaborative solutions with multiple large corporate businesses within Standard Bank's ecosystem.

Jenine has over 7 years experience working in the Financial Services Industry, with additional notable achievements being building a customer experience design capability for the Bank; skills that she now uses to help small businesses validate their ideas, prototype, perform user testing and pivot or scale.

Prior to joining the Bank, she was a Management Consultant at Accenture, largely in change management and process engineering, worked in communications and was a teacher; her foundation for a love of development. She has three small boys at home, resulting in copious amounts of coffee, laughter and energy that keeps her motivated as well as appreciative of a few hours spared each week for a run, cycle or date with her husband of 14 years.

## EDUCATION

### FORMAL EDUCATION

- **2009:** Honours in Human Resource Management (*74% aggregate*); University of Johannesburg
- **2006:** Bachelor of Education (*Cum Laude*); RAU (University of Johannesburg); Majors: Psychology and English
- **2002:** Matric Certificate (Passed with Distinction & top matric student award)

### ADDITIONAL:

- **2017/18:** Course facilitator for Standard Bank Retail Executive Programme (35 executives)
- **2017/18:** Course facilitator for Standard Bank Leadership Programme – Design Thinking (180 Senior Managers)
- **2015:** Completion of Standard Bank 'Leadership Development Programme'
- **2015:** Harvard Manage Mentor Leadership
- **2014:** Lean Six Sigma Green Belt
- **2012:** Accenture Leadership Development

## WORK EXPERIENCE



### **Head: Enterprise Development** **December 2017 - Present**

- Drive SME growth and transformation through alternative funding mechanisms, access to market and development for small businesses
- Led the team that helped 145 small businesses over the course of 2018 grow in revenue, find new access to market, and plug skills gaps within their businesses
- Evolved the Incubation model to have a national focus, with initiatives in rural and non-rural environments of South Africa. Focused development to be "on-the-business", showing tangible outcomes and growth results, as opposed to "class-room" based and generalised.
- Raised funds – as both credit lines with softer conditions, and developmental grant funds, internally and externally to support small businesses grow within supply chains of Corporate SA.



### **Customer Experience Design Lead** **July 2015 – November 2017**

Responsible for setting up and capacitating the Customer Experience Design Team that:

- Carried out detailed diagnosis and analysis of current operations; solving identified problems using ideation, and experimentation to maximise service, revenue, efficiency and morale
- Designed, created and rolled out an in-house capability to build wide-spread design thinking practices and enable rapid prototyping in experimentation hubs

## WORK EXPERIENCE CONTINUED...



### **Process Engineering – Process Architecture Lead**

**February 2014 – July 2015**

- Created the strategy for the Process & Features Engineering capability
- Responsible for building and maintaining process architecture, methods of measure, and scoring capability to understand process maturity across the organization
- Built methods, standards and governance around process mapping, architecture, and procedures
- Responsible for change management elements around adoption



### **Operations & Process Transformation Consultant**

**January 2010 – January 2014**

Part of a dynamic team focused on delivery of projects mainly related to:

- Business Process Management (BPM),
- Strategic Process Transformation & Innovation,
- Process Modelling Optimization,
- Change Management & Enablement,
- Operating Model Design & Implementation,
- Organizational Design, including defining strategic intent, metrics & KPIs,
- Project Management.

During my tenure at Accenture, I fulfilled roles in change management, project management, process optimisation and design & implementation of operating models across multiple industries, including Mining, Retail and Financial Services.



### **Account Executive – Internal & External Media**

**January 2008 – December 2009**

Part of the team responsible for external communications at IBM, Lenovo & Leaf (HTC). Main duties and responsibilities included client relationship maintenance, understanding core business and applications for story generation and leads, & writing press releases and thought leadership pieces for external publication.



### **Grade 5 Educator**

**October 2006 – June 2008**

Grade 5 class educator, teaching Maths, Science, Geography, History and English. Responsible for planning lessons, developing materials and delivering content in an engaging manner to classes of 32+.

## Key Skills

- Strategy formulation & execution
- Enterprise and Supplier Development
- Incubation of small enterprises
- Ideation and rapid prototyping
- Design Thinking
- User Testing
- Change management and group facilitation
- Content development
- Presentation – multiple mediums & delivery

## REFERENCES

- Mr Khomotso Molabe – Standard Bank CIO; Personal and Business Banking; +27827809791
  - *In capacity as: Line Manager. Reference for Customer Experience Design Work, Process Engineering and Strategy*
- Mr Victor Rambau – Standard Bank Head: Accountants Solutions; +27794171238
  - *In capacity as: Colleague. Reference for Enterprise Development and Incubation / Acceleration work*
- Ms. Melissa Wienand – Standard Bank Team Leader; +27846266944
  - *In capacity as: Employee previously reporting to Jenine*