CURRICULUM VITAE

PERSONAL DETAILS

NAME : **Justin Rovian Naidoo**
NATIONALITY : **South African**
LIVING IN : **Cresta, Johannesburg**
DATE OF BIRTH : **May 25th 1984**
LANGUAGES : **English and Afrikaans**
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Contact Number : **(0027) 082 722 7118**

EDUCATION

PROFESSIONAL QUALIFICATIONS

Current

2017 Phd – Finance and Investment Management / Doctorate of Business Leadership enrolled (GIBs/ UNISA)

2013 Masters in Finance and Investment Management specialising in Financial Engineering (Wits Business School 2013)

2010 South African Institute of Financial Markets Agricultural Derivatives Market Dealers Exam(Commodity Traders Exam)

2010 South African Institute of Financial Markets
Johannesburg Stock Exchange Equity Traders Exam

2010 Chartered Financial Analyst, *Charlottesville*
CFA, Level 1 Registered

2010 South African Institute of Financial Markets
Derivatives RPE

2010 South African Institute of Financial Markets
Introduction for Financial Markets

2010 South African Institute of Financial Markets
Johannesburg Stock Exchange Rules and Regulations RPE

UNIVERSITY

2013 University of the Witwatersrand, BusinessSchool, Johannesburg
Masters in Finance and Investments
Majors: *Econometrics, Valuations, forecasting and Modelling*

2005 University of the Witwatersrand, BusinessSchool, Johannesburg
Postgraduate Diploma in Business Management
Majors: *Financial Accounting and Management Accounting*

2004 RandAfrikaansUniversity
Bachelor of Arts, Psychology and Industrial Psychology

2001	***ExerciseTeachersAcademy*** ***Personal Fitness, Training Diploma***

SCHOOLING

2001	***RooseveltHigh School,*** *Johannesburg* ***Matriculated with University Exemption***

EMPLOYMENT HISTORY

EMPLOYER : **True Impact**
POSITION : **Executive Director**
DATE OF EMPLOYMENT : **September 2018 - Present**

RESPONSIBILITIES

- ❑ Responsible for vision and focus of the company as each fund is aimed at addressing an issue material to the South African economy
- ❑ responsible for product development and design as well as execution across each of the companies funds : ESD, ESG, SMME, Women in business, Artificial inelegance, Shariah etc.
- ❑ Chief sales and relationship officer Responsible for generating AUM, capital raising and creating relationships with key industry stakeholders across the markets True Impact engages
- ❑ Responsible for forecasting, deal formulation and execution as well as new deal origination and pipeline management
- ❑ Exco level responsibilities within the company and present and negotiate directly to c suite of board of clients
- ❑ creation and selling of solutions based packages for clients and funds for allocators of capital consisting of risk models, data, platforms and systems.

EMPLOYMENT HISTORY

EMPLOYER : **FNB Premium and Business Core Banking**
POSITION : **Head of New Business and Sales**
DATE OF EMPLOYMENT : **September 2017 – September 2018**

RESPONSIBILITIES

- ❑ Head of Sales and Business Development -Chief deal maker and Originator core banking (Cheque, credit card / over draft and lending products) space
- ❑ Strategic and Innovation lead and sits on company Manco and The EXCO of the CEO of FNB Business, also sits on all channel and segment EXCOs representing Business Core banking
- ❑ Chief strategist and responsible for total business book encompassing all segments from Gold to Corporate with special focus on SME market (R0M- R1M, R1M-R5M, R5m -R10M, R10M- R60M, and R150m+
- ❑ Responsible for all aspects of revenue for these segments from defining segment client focus and customer value proposition to creating sales execution and marketing plans

- Responsible for creating strategic client value propositions for segments (Gold, Platinum, Enterprise) and also for channels ie Digital and online, Direct (call center) and relationship (front line sales staff, internal and external sales). Also oversaw the collection area and got involved with business optimization and cost reduction
- Responsible for Customer value management and Customer experience management functions – both for distribution and channel management.
- Primary lead for engagement with internal channels such as Digital, Direct, Relationship management and Branch sales in order to execute sales plans and obtain sales targets
- Ownership of balance sheet and all related matters as well as strong IT competency
- Tasked with setting up FNB – Westbank's new digital bank because of expertise in digital platforms from inception to project management to fulfillment

EMPLOYMENT HISTORY

EMPLOYER : **Oxford Economics**
POSITION : **Head of Africa – Sales and Business Development**
DATE OF EMPLOYMENT : **September 2016 - Present**

RESPONSIBILITIES

- Head of Sales and Business Development -Chief deal maker and Originator as well as senior Political and Economic risk economist for RSA and rest of Africa.
- Strategic and innovative lead adding value to the client by engaging in complex solution,product, data and process based sales at C level.
- Unique expertise in a wide array of industries coupled with EQ maturity and technical proficiency allows me to add value by creating unique sales packages consisting of solutions, software and hardware, data as well as people and process innovations unique to that industry and client.
- Added tremendous value to business by listening to the market, clients and competitors and creating new products and solutions to cater to changing nature of environment thus providing new revenues streams and facilitating the evolution of the business to meet growth and revenue goals.
- Responsible for formulation of strategic sales and engagement plan for Africa and South Africa and execution of plan down to key KPIS and sales targets per time frames as per plan
- Engagement and consultation directly at CEO and board level
- Subject matter expert in global macroeconomics and African micro economics as well as business strategy to enable strategic engagements at board level across sectors and key themes i.e. sectors –Telecoms,Agriculture, automotive,retail,healthcare (pharmacy etc.), real estate, banking and finance, Fintech, infrastructure, logistics, renewable energy, Capital and debt markets as well as specific aspects of business such as market entry in Africa and supply chain dynamics, sales strategy, balance sheet optimization, general business strategy across all of the above sectors
- Presenting to boards, panels and entire companies of research findings and their implicationsof findings into their industry and advisory on most profitable way forward
- Responsible for commercial viability of business i.e. new product development
- Extensive travel and knowledge of South Africa and African countries and nuances of doing business in different African countries

Reasons for leaving: To get into a bank orientated career

EMPLOYMENT HISTORY

EMPLOYER : **Barclays trading as ABSA Technology Finance Solutions**
POSITION : **National Sales Manager /Head of Sales and Solutioning**
DATE OF EMPLOYMENT : **January 2015 – August 2016**

RESPONSIBILITIES

- ❑ Head of Sales, Credit and Marketing, Chief deal maker and Originator
- ❑ Head of all Aspects of Sales and Commercial viability: chief relationship holder with clients ((internal and external) dealing with CEOs of multinational companies at board level.)
- ❑ Turned business around by doubling the book to over R2 billion in under 18 months whilst keeping provisions and arrears well below Barclays standards. Also oversaw the collection area and got involved with business optimization and cost reduction
- ❑ Displayed thought leadership couple with strategic and innovative thinking to write business cases for business to enter new markets thus creating new revenue streams and allowing the book to double
- ❑ Exceeded company KPIs and showed beyond the role work ethic by engaging in key business relationships with both new and old clients enabling growth on guaranteed monthly and annuity sales aspect of business
- ❑ Went beyond mandate of role in terms of running the board and overseeing training of functions such as credit and sales to ensure business was streamlined and working to maximum capacity on an operational level.
- ❑ Head of structuring client solutions and negotiations entailing the whole process chain from analyzing financials to building solutions to optimize the clients balance sheet and solution needs encompassing structured products, diversified lending, leveraged lending, unsecured Lending - CAPEX vs OPEX needs such as selling rental finance or cross selling other bank Productsi.e FX swaps , trade finance ,bridge finance, import and export finance.
- ❑ Subject matter expert in all funding and asset classes, major experience in government tenders as well as capital markets such as equity and derivatives sales and investments.
- ❑Subject matter expert in Channel distribution sales strategies across ICT and FMCG space - i fund these companies , so i have to know their markets and strategies
- ❑ Subject matter expert in ICT field as well as distribution channel OEM companies as in order to finance these companies you need to understand their products, strategies and environments.
- ❑ Head of Sales strategy, forecasting, modelling, financial statement analysis and innovation
- ❑ I am Head of Credit with a balance sheet of R1Bn that I constantly monitor in terms of all potential risk i.e. market risk, asset risk, credit risk, counterparty risk as well as legal and legislative risk
- ❑ I hold the chief mandate in terms with liaising with CIB to sign off credit applications as well as facility requests that I have to analyze,evaluate, motivate and sign off before these facilities can be granted and finalized.
- ❑ Presenting financial results/ material issues and project management updates to MANCO executive committee as an ABSA retail bank MANCO member which involves post deal monitoring and reporting on book and performance thereof
- ❑ Holds MD’s mandate in his absence with staff count of 64 (and the whole of retail bank 3000+ when sitting on board meetings) and forms part of committee that reviews clients and facilities (both quantatively and qualitatively)granted to them to monitor limits and exposure
- ❑ All aspects of Project management/ business development officer sales enablement and sales strategy implementation. Ran the call centre and oversaw the collections and bad debt functions too
- ❑ Direct Sales staff count of 20, split across the country with all business development officers and credit analysts reporting to me directly
- ❑ Vendor Management with regards to costs and budgeting, financial management of project,

revenue forecasting, reporting

- ❑ Team management of staff with regards to training on global best practices and tools and well as daily management of team with regards to sales strategy i.e. pipeline management and client visits.

Reasons for leaving: to be able to service clients out of strict Barclays mandate

EMPLOYMENT HISTORY

EMPLOYER	:	**Mindshare Media (GROUPM COMPANY)**
POSITION	:	**Head Programmatic and Digital Media Trading**
DATE OF EMPLOYMENT	:	**21 October 2014 – January 2015**

RESPONSIBILITIES

- ❑ Responsible for starting trading desk from scratch - adapting global best practice framework on Programmatic and Digital trading to South African Landscape
- ❑ I was promoted to Head of desk because displayed great strategic and innovative leadership in writing business case for new algorithmic programmatic trading which would drastically add to the company's revenue stream
- ❑ Went above and beyond role as ran the entire project including new product design and implementation, funding, recruitment of staff and made sure key tasks and process were delivered on time whilst still handling front office sales thus creating multiple pockets of value in business.
- ❑ Added value to business by guiding staff in transition to new products and systemswhilstalso conveying new value offering to clients and making sure sales were in place to ensure rapid uptake of new product.
- ❑ Presenting financial results/ material issues and project management updates to EXCO.
- ❑ Hybrid role with huge financial management focus of new business unit with regards to running of daily activities with regards to assisting Group Head CFO with all financial management aspects: cash flows,debtor's days, year on year financial tracking, and compliance.
- ❑ Deal negotiations, establishing and implementing a new internal control and signoff off process framework, monthly variance and client budget spend redistribution to meet rebates.
- ❑ Extensive ABL, BTL and TTL expertise from campaign creation -planning, implementation, execution and post campaign ROI analysis
- ❑ Understanding all aspects of Project management: Programmatic/ Digital trading with respect to systems architecture, systems implementation, and systems flow / interaction and information dissemination to clients
- ❑ Relationship manager with regards to selling new service offering and explaining inner working of real time bidding platforms to clients
- ❑ Vendor Management with regards to costs and budgeting, financial management of project, revenue forecasting, reporting
- ❑ Team management of staff with regards to training on global best practices and tools and well as daily management of team

Reasons for leaving: was not high performance career

EMPLOYMENT HISTORY

EMPLOYER : **Mindshare Media (GROUPM COMPANY)**
POSITION : **Head Media Trader**
DATE OF EMPLOYMENT : **April 2014 –21 October 2014**

RESPONSIBILITIES

- ❑ All aspects of media trading including hunting, networking, client acquisition and sign on, meetings and presentations to clients concerning products and services offered.
- ❑ Financial aspects of trading such as Quantitative analysis of data with regards to trends, inflation hedging and tracking year performance across all media types and specific clients.
- ❑Financial management decisions such as analyzing spend and re-allocating spend to make rebate targets with specific holding vendors.
- ❑ Management of client relationships – attending events and presentations of behalf of company
- ❑ Management of client leads to ensure teams are run efficiently and SLA's are met .
- ❑ Reporting
- ❑ Project management /financial control and budgeting management.

Reasons for leaving : did not leave , was promoted

EMPLOYMENT HISTORY

EMPLOYER : **Consilium Securities**
POSITION : **Equity and Derivatives Sales Trader**
DATE OF EMPLOYMENT : **May 2013 – March 2014**

RESPONSIBILITIES

- ❑ All aspects of Sales trading including hunting, networking, client acquisition and sign on, meetings and presentations to clients concerning products and services offered.
- ❑ Trading Equities and equity derivatives(single stock futures, index futures as well as cfd's. Can also trade Commodity futures as well)
- ❑Managementof client portfolios with regards to equity and derivative investments
- ❑ Manage senior-level relationships with relevant Business Units and stakeholders
- ❑ assisting the Head of Trading with portfolio decisions based on market knowledge
- ❑ Client management concerning all aspects thereof (i.e. corporate actions, margin calls etc.)
- ❑ Trading on both a proprietary and flow basis (For prop account as well as executing trades for clients)
- ❑Take accountability for the management of business related risks.
- ❑ Networking in the stockbroking community as well as the investment industry at large

Reasons for leaving: was a marriage of convenience whilst completing Masters degree

EMPLOYMENT HISTORY

EMPLOYER : **Self Employed**

POSITION : **Derivatives Trader**
DATE OF EMPLOYMENT : **November 2011 – May 2013**

RESPONSIBILITIES

- ❑ conducting market analysis/ research on listed securities and trading them on a proprietary basis for own account.

EMPLOYMENT HISTORY

EMPLOYER : **Nedbank Capital, Prime Services**
POSITION : **Client Implementation Manager**
DATE OF EMPLOYMENT : **May 2010 - November 2011**

RESPONSIBILITIES

- ❑ Executing equity/derivative orders in the market
- ❑ Crossing equity and installments
- ❑ Exercising of warrants
- ❑ Sending ODs and OXs
- ❑ Client allocations
- ❑ Booking CFDs
- ❑ First point of contact for fund administrators and all aspects of client management
- ❑ Booking, backdating, amending and voiding trades on front arena.
- ❑ PNL work
- ❑ Reconciliations: derivatives and stock
- ❑ Running of key Hedge fund risk reports
- ❑ Booking expirations, rollovers and all corporate actions
- ❑ Client on boarding: from checking incoming client docs to signing off approved applications
- ❑ Preparation and sending of SENS announcements on behalf of desk to the Johannesburg Stock Exchange
- ❑ Ad hoc client enquiries
- ❑ Weekly statistics as needed by desk

September 2009 to May 2010 : Travelling

EMPLOYMENT HISTORY

EMPLOYER : **JP Morgan Chase**
POSITION : **Prime Brokerage/Equity Control**
DATE OF EMPLOYMENT : **January 2008 - September 2009**

RESPONSIBILITIES

Chase
Prime Brokerage/Equity Control *February 2009 - September 2009*
Prime brokerage

- ❑ MIS reporting
- ❑ Aspects of PNL generation
- ❑ Worked with both Broker Dealer Client services (outsourced middle office to clients) and Clearing Ops
- ❑ Assisted BDCS with booking client trades from executions
- ❑ Liaised with clearing ops/settlements to advise client on best way to book and settle trades
- ❑ Running of daily reports for clients- positions, fails, unmatched

- Responding to ad hoc queries from clients i.e. investigate request for cap increase
- Booking of trades for Trade Management business function
- Liaising with Stock Lending / Delivery Management to cover positions for clients

Equity control

- Stock and Cash Reconciliations across all company accounts
- MIS reporting
- Liaising with all relevant internal departments/external clients to acquire/return stock and cash to flatten accounts
- Multi-currency allocations and subsequent closing down of trades
- Running of Daily stock and cash reports
- Running of Free of payment reports
- Running of incoming cash reports
- Multi-currency wire payments
  Liaising with clients to obtain correct payment instructions
- Security Payment Orders (SPOSs)
- ACATS
- Break investigation new and aged

December 2008 – January 2009: Travelling

EMPLOYMENT HISTORY

Chase/Bear Stearns International
Equity Trade Support/Middle Office/Prime brokerage, *January 2008 - November 2008*
Various roles across all 3 business functions to ensure Trade Settlement

- First point of contact for internal and external counter parties/traders
- Trade bookings on WEB4ALL and FIDESSA
- Trade amendments
- Trade cancellations
- Handling All European domestic markets/Emerging Markets/some DTC and Euroclear trades
- Handling all products from Risk Arbitrage to Derivatives trades
- Raising and escalation of key issues to relevant middle offices/traders
- Liasing with middle office/counter parties to ensure query resolution
- Fails investigation
- Market match
- Trade pre-matching to ensure all details agreed to ensure timely settlement of trades
- SYSTEMS- FIDESSA/WEB4ALL/GLOSS
- MAINFRAME - journals and payments

September 2007- December 2007: Travelling

EMPLOYMENT HISTORY

EMPLOYER	:	**HSBC,** *Canary Wharf London*
POSITION	:	**Conventional Debt Administrator**
DATE OF EMPLOYMENT	:	**April 2007 - September 2007**

RESPONSIBILITIES

Issuing and Paying Agency

- In charge of all IPA transactions (handling of Certificates of Deposit and Commercial Paper fromIsin generation to trade settlement*)*

Euroclear Trade Settlements, MTN desk team leader

- ❑ Ensuring timely settlement of trades
- ❑ Trade confirmations
- ❑ Trade matching
- ❑ Trade Settlement
- ❑ Liaising with clearing systems with regards to all efficient settlement of trades i.e. cut offs, daylight etc
- ❑ Liaising with Dealers and Issuers to confirm trade details, instructions and accounts
- ❑ Liaising with Dealers/Issuers and Clearing systems to ensure efficient Query resolution/ timely cash settlement
- ❑ Account reconciliation
- ❑ Inputting of trade instructions onto the relevant systems

EMPLOYMENT HISTORY

EMPLOYER : **Deutsche Bank AG,** *London*
POSITION : **OTC Administration**
DATE OF EMPLOYMENT : **August 2006 - March 2007**

RESPONSIBILITIES

Group Technology and Operation

- ❑ Handling of all OTC Global Bonds and Securities
- ❑ Validating claims via DBs Spiderweb Intranet
- ❑ Processing of Claims from Receipt through to Destruction
- ❑ Liaising with claim Presenters and Issuers to ensure prompt query resolution
- ❑ Transference of claim to PPA(Principal Paying Agency)
- ❑ Liaising with PPA to ensure correct and efficient payments are made
- ❑ Archiving of confidential documentation
  Ownership of OTC Spreadsheet

Vault Services

- ❑ Withdrawal and Depositing of global notes
- ❑ Global Note Preparation and transferrals
- ❑ Security Clearance to access Bonds and
- ❑ Notes in DB Vault

EMPLOYMENT HISTORY

EMPLOYER : **InsideHedge Ltd**
POSITION : **Analyst**
DATE OF EMPLOYMENT : **July 2006 – July 2006**

RESPONSIBILITIES

Hedge Fund Information Supplier

- ❑ Analysing Investor Reports and Shareholder Statements
- ❑ Analysing statements for accuracy, compliance and congruency
- ❑ Liaising with Administrators and relevant parties to obtain required documents such as Operating Memorandums and Statements
- ❑ Analysing and Processing information into correct categorise i.e. in terms of equalisation treatments etc
- ❑ Processing information in a predominantly Microsoft Excel environment

EMPLOYMENT HISTORY

EMPLOYER : **Body Conscious Private Gym**
POSITION : **Deputy Manager**
DATE OF EMPLOYMENT : **January 2005 - January 2006**

RESPONSIBILITIES

- ❑ Deputy Manager entailing both client facing and operational roles and responsibilities

Traveling,*2005 – 2006*

EMPLOYMENT HISTORY

EMPLOYER : **Deloitte Consulting**
POSITION : **Business Analyst (internship whilst at Business school)**
DATE OF EMPLOYMENT : **June 2005 - August 2005**

RESPONSIBILITIES

Strategy and Innovations, Change Management Consulting

- ❑ Aiding in the development and implementation of Business Process Solutions
- ❑ Business Analyst entailing condensing and deciphering data, organising data, analysing data
- ❑ Client facing roles entailing attending and facilitating client- consultant meetings and ensuring correct information transference
- ❑ Conducting research and preparing presentations

Traveling and studying towards Postgraduate Diploma in Business Management, *2004 – 2005*

EMPLOYMENT HISTORY

EMPLOYER : **Virgin Active South Africa,** *RandburgBranch*
POSITION : **Personal Trainer**
DATE OF EMPLOYMENT : **January 2001 - January 2004**

RESPONSIBILITIES

- ❑ Personal Trainer helping clients attain their ideal health, appearance and fitness levels
- ❑ Client Facing Role entailing conducting own Marketing, sales and Financial Management
- ❑ Direct phone sales entailing working with databases,calling up people and selling them packages and memberships

COMPUTER SKILLS

- Microsoft Word, Excel, Access, PowerPoint ,XP Operating Systems; TALX trading platform,Front Arena Risk Management System; Investment bankingsystems such as FIDESSA (front office) and Margin / Web4all(middle and back office)
- Media reporting systems such as Navision

ADDITIONAL INFORMATION

HOBBIES AND INTERESTS

- Bodybuilding, Rugby and Film Cinematography