



Nedbank CA

Training Programme

Booklet

#BeTheDifference

Do you want to be a
#YoungDifferenceMaker?
Be empowered by a training
programme like no other.

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Why choose Nedbank?

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 Africa by our staff, clients, shareholders, regulators and society.

Our vision statement applies 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.

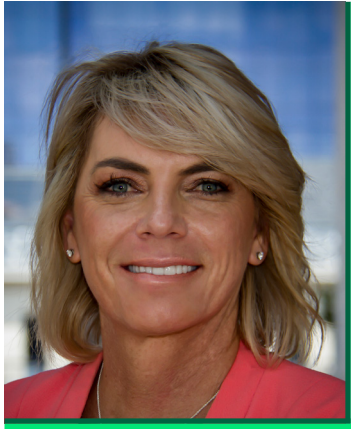
People-centred

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.

Living out our purpose



**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 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.

A glimpse into what makes our programme unique

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!

Hear it first from our management



Nombulelo (Letsie) Ndlovu

Head:
Specialist Training Programme

From investment banker to training officer – what made you decide to become a training officer and how did Nedbank support you when 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.

Leadership opportunities

We have various programme committees such as Recruitment Committee, Social Committee and Marketing Committee that our 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.

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.

How to apply

Nedbank CA Seminar Experience

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

To apply

Apply at www.nedbank.co.za/ca

Email any questions to CA@nedbank.co.za

Nedbank CA Training Programme

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.



Renee Macaulay

Learning and Development Manager

What would your advise be to young aspiring CA (SA)'s about to enter the world of work?

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 20's 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.

Soaring high – our Top Achievers

ITC

Joanna Taylor (2019)



8th place

Chris Powels (2019)



9th place

Rob Anderson (2018)



4th place

Kate Stephens (2017)



3th place

Greg Rowan (2017)



10th place

Rainer Steinhagen (2016)



6th place

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

Hear from our Top Achiever



**Joanna
Taylor**

How did 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 did Nedbank support you in preparing for your 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) has ended?

Leaving a structured path. As CAs students, you study and then you do 3 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.

Our Corporate Social Responsibility (CSR) initiatives

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.



**Tsholofelo
Segone**

First-year CA Trainee

Why is it important for accountant trainees to use their financial expertise to do good?

Accountant trainees are future leaders in business or government and any other space that they find themselves in. Therefore it is important for them to be responsible citizens and stewards of that which has been entrusted to them for the good of the underprivileged and the environment.

Account trainees can influence processes and policies and that gives them the power to be able to effect impactful change to communities and the environment. At Nedbank our purpose is 'to use our financial expertise to do good for individuals, families, businesses and society' and as accountant trainees at Nedbank it is important that we live out this purpose in everything we do and that includes giving back to the communities around us.

Tell us about the CSR initiatives that took place in 2023.

In 2023, the programme planned and executed 4 CSR initiatives that were planned and executed.

This included:

1. St Mary's children's home – a group of 40 CASE / QEP delegates created unique designs on takkies for the children at the home. The shoes were accompanied with personalised notes from the delegates as well as a R10 000 grocery voucher.
2. St Mary's children's home – we donated food, toiletry and cleaning items to the home and spent time with the children.
3. SA guide dogs association for the blind – we visited the establishment to learn about how dogs are trained to help people living with disabilities to gain their independence and live fulfilling lives, we were blindfolded to experience how the dogs are able to guide their owners. In giving back, we also donated money for dog food.
4. SPCA – In honour of world animal day, we donated food and cleaning materials to the SPCA, and we helped them clean the cages.

What are the highlights of being a CSR committee member?

Being a CSR committee member was a fulfilling role as I got to live out the Nedbank purpose of using my financial expertise to do good for the community. It was a priceless feeling to see the smiles of the people that we were giving back to. This allowed me to do something that is above me and to put the needs of others before mine, I truly made my mark as a #YoungDifferenceMaker.



Meet the first years



Carly Soicher

External Audit:
PKF Octagon and Balance
Sheet Management

How was your experience of banking bootcamp?

Banking bootcamp was a month-long induction which shows Nedbank's commitment to preparing us for the corporate world. This experience was so invaluable for many reasons. We interacted with other CA and quants trainees, which allowed us to build meaningful relationships before we began our first rotation.

The programme managers really went above and beyond to show us all the ins and outs of Nedbank, how to build our brand, set up our emails, and much more. So much so that on our first day of real work we did not feel alone and thrown into the deep end. My favourite part of banking bootcamp was the weeknight where all the trainees on the programme went away for the night – it was something to remember.

Doing your articles in one of South Africa's leading financial institutions, exciting or scary? Please explain.

I always knew that I wanted to do my articles at a bank. When I applied for and experienced CASE, I knew that I wanted to do my banking articles with Nedbank, for its well-reputed CA Training Programme and great culture. I am so grateful to have been given this opportunity as I get to rotate throughout the bank, working in multiple business units with many people, gaining exposure to the different parts of banking, whilst at the same time ticking off invaluable competencies and skills, and understanding which area(s) of the bank excite me.

Nedbank's training programme is unique, in that whilst you rotate around the bank, in areas and rotations you choose, you are also highly involved in the programme, which involves recruitment, social and marketing. It is way more than simply ticking off technical competencies, but also about honing your management and soft skills.



Nasmia Parak

Group Finance:
Group Financial Control

What Programme Initiatives (PI) were you involved in and what impact did they have on you?

- During my first year of articles, I was given the opportunity to participate in various programme initiatives like the recruitment process for the programme, marketing the programme through different channels and projects, including the Chartered Accountant Seminar Experience (CASE), and coordinating social events and executive chats.
- Being involved in these various programme initiatives has given me the incredible opportunity to harness my relationship acumen and form so many meaningful friendships with my colleagues on the programme.

How has PI developed your professional skills?

Through managing and leading various programme initiatives throughout my first year of articles, I've experienced substantial growth in numerous professional skills vital for effective leadership. These include enhanced communication abilities, improved teamwork, refined project management, increased adaptability and learning capacity, better task delegation, more effective problem-solving, heightened creativity, a stronger work ethic, efficient time management, developed leadership qualities, greater emotional intelligence, and the skill to juggle multiple demands effectively.

Why did you choose Nedbank?

My passion for generosity resonated with the Nedbank CATP and the element of programme involvement. One of the segments of programme involvement is the social portfolio of which CSR events is included. This piqued my interest and stood out most for me because I knew that being on the Nedbank CATP means that I can really be a #YoungDifferenceMaker. In addition, I wanted to complete my articles at an organisation I felt would enhance my abilities and competencies, aiding my personal growth and keeping me up to date in a constantly evolving world. I sought an organisation that would provide me with the finest tools, mindset, and technical skills necessary to become the kind of Chartered Accountant I aspire to be, and potentially, a formidable leader who contributes lasting value to those around me in the future. Nedbank, to me, was that organisation because of their support offering through coaching and mentorship and the two-fold unique offering of rotation work and programme involvement.



Langelihle Tloulane

Group Finance:
Central Finance and External Audit:
PKF Octagon

Reflect on the highlights of your first year in the CATP.

The team building and camaraderie experience during my first year in the CATP is one of my treasured highlights. There is no better feeling than being part of a programme that fosters team culture through various workshops, mentorship, and team outings to encourage meaningful relationships. Building strong collaborative relationships with other trainees and graduates during co-leading CASE / QEP and other marketing projects throughout the year has been so memorable.

Lastly, the recognition of being named the top CA first year trainee for 2023 was a personal highlight because it directly recognises the contributions I make to the programme.

How was your external audit secondment at PKF Octagon?

The external audit secondment at PKF Octagon is 3 months long. I had my secondment directly after the banking bootcamp, which made it my first job. The secondment required a culture adjustment – I came to enjoy the Nedbank culture, which is not easily replicated. However, the opportunity to learn audit at PKF Octagon is an experience that I would do again. Client engagement was my favourite part of the work, especially working on the premises of your clients and not the office.

Audit also allowed me to travel more frequently and that was exciting as I got to explore Gauteng. The clients were in various industries and the exposure of auditing these various industries in just 3 months was invaluable. You really become part of the Octagon family there and you will receive adequate assistance when you start. You will also get support from Nedbank while you're at Octagon. It is worth mentioning that time management becomes crucial because you will still be involved with programme related obligations.



Samkeliso Nkosi

Group Internal Audit and
Balance Sheet Management:
Group Funding and Value Based
Management

Why did you choose Nedbank?

I started being interested in doing my articles at a bank during my third year. The Nedbank CATP caught my eye because it allowed trainees to structure their own careers. As a trainee I have the ability to pick the space that I want to rotate in. Which gives me the opportunity to gain experience and build rapport in clusters that I might want to join after my rotation. The programme provides a holistic experience for trainees, as we get to lead the programme through programme involvement initiatives.

I get to develop my technical skills through the rotation work and also develop interpersonal skills through programme involvement. I ultimately choose to sign with Nedbank because of the warm culture that I experienced during the application process. Everyone in the building embodies the values of Nedbank. The managers showed that they are invested in my professional development as much as I am.

What advice can you give to CTA / PGDA students who are still deciding on where to complete their articles?

The most important thing is to do research about the different types of articles, which are TIPP and TOPP. You have to understand what both entail and assess trade-offs that come with each type. The final goal for you should be to do articles that align with your career goals for at least the next 5 years.

The organisation that you choose should support your own core values. Chat with trainees of potential companies to get a sense of the company's culture. The best advocates for a training office are the trainees themselves, so go onto LinkedIn and reach out to people.

Meet the second years



Manta Tlomatsana

CIB:
Property Finance

How was your second year rotation and what did you work on?

I chose Property Finance because property is an interesting asset that is physical and its performance is affected by many different macroeconomic factors. I got to see property deal-making from start-to-end. The first step is attending client meetings to browse through a prospective property deal, get our valuations team to value the property, perform a deal assessment and find appropriate debt structure for the client, present the deal to pre-credit, compile a credit paper and disburse the debt. I have simplified the process but there are other steps such as compiling the loan agreement with the Legal team and preparing all documentation to pay-out the loan to the client.

We also get to structure global market products such as interest swaps to the client. Other interesting parts of the rotation include going on site visits, attending property seminars that are hosted by market dealers. My highlights in the rotation has to be confidently presenting a R150m deal for one of our key clients to the national committee (comprises, Property Finance Executive), attending property seminar hosted by Masingita Property Inv Holdings (MPIH).

Doing your articles in one of SA's leading financial institutions – exciting or scary? Please explain.

Exciting. Nedbank has a strong brand of using our financial expertise to do good which resonate with me and I am grateful to have had many engagements that fulfil that brand purpose. My work at Property Finance brought change to the communities we serve; when we finance a retail centre we create jobs and bring convenience shopping to the community. In the programme, we get to do CSR events where we give to the less fortunate.



Mayuri Savary

CIB:
Credit Risk

What support did the CATP give you as you prepared for the APC?

The programme was incredibly supportive through various ways as I prepared for APC. One of the main ways in which they showed this support was through the various external APC preparation courses as well as the generous study leave we were allowed to take throughout the year. The CATP gave us the best conditions to ensure that we are successful in our final APC exam – I am forever grateful to the support that I was shown in this regard.

Why did you choose Nedbank?

One of the main reasons I chose the Nedbank CATP is the incredible focus on professional development for young talent. The programme provides a structured and supportive environment, offering competitive, attractive rotations and mentorship opportunities. In addition, the ability to customise and champion my own rotation path was something very important to me and unique to Nedbank.

How was your second year rotation and what did you work on?

My second-year rotation was in CIB Credit. I was able to rotate between teams, spending my first 6 months in the Diversified Lending Credit team and the last six months in the Energy and Embedded Generation Credit team. I was given the opportunity to work on deals and transactions with listed corporates in a multitude of different industries.

I was fortunate to be exposed to both balance sheet lending and project finance lending which has allowed me to develop a broad technical toolset. My time in Credit was exceptional in the sense that I was fully integrated into the team and given complex transactions and deals that I was required to achieve credit approval for.



Vincenzo E Silva

Property Finance:
Africa

Why did you decide to be the Head: Recruitment for the CATP and what were your key responsibilities?

Accepting the role of Head of Recruitment for the Nedbank CA Training Programme was a decision rooted in a deep-seated commitment to fostering the growth and development of emerging talent in the finance and accounting sector. I have always had a passion for recruitment and the programme's dedication to cultivating the next generation of Chartered Accountants resonates profoundly with my own professional ethos, as I am a firm believer in the transformative power of education and mentorship. Nedbank's reputation for excellence and its unwavering commitment to diversity and inclusion further convinced me that this is the ideal platform to contribute meaningfully to the future of the financial industry. The prospect of being a key player in identifying, attracting, and nurturing exceptional individuals aligns seamlessly with my passion for creating positive change. I am eager to leverage my experience and expertise in talent acquisition to identify promising candidates who not only possess the requisite technical skills but also embody the values that Nedbank holds dear. The CA Training Programme provides a unique opportunity to shape the trajectory of aspiring professionals, guiding them toward becoming not only proficient accountants but also ethical and innovative leaders in the financial realm.

Key responsibilities included:

- Managing and overseeing a team of 27 trainees who were instrumental in performing key tasks such as reviewing of CV's and interviewing of potential candidates.
- Designing and implementing a recruitment framework and matrix that took into account the entire scope of a candidate's ability when assessing whether or not they were a fit for the programme.
- Co-ordinating and running of interviews.
- Recruitment event planning as well as planning of the assessment day.
- Ultimate selection of the candidates who were to join the programme.

What advice would you give to students applying for the Nedbank CATP?

For those gearing up to apply for the Nedbank CATP, my advice is to fuse passion with proficiency. Clearly articulate your commitment to ethical financial practices and integrity while showcasing your problem-solving skills in real-world scenarios. Demonstrate a hunger for learning and adapting to the dynamic finance landscape. Don't shy away from sharing your experiences or academic achievements that highlight your mastery of accounting principles.

Emphasise effective communication and teamwork, as collaboration is key in this field. Above all, align your unique strengths with Nedbank's mission, expressing genuine enthusiasm for contributing to the vibrant culture and values of the CATP. It's not just about what you know but how well you connect with the ethos of Nedbank. Best of luck!

Reflect on your second year rotation. What were the highlights?

In my second year, I was privileged to secure a role in the Property Finance Africa Team. Working with the Property Finance Africa team has been an exhilarating journey, marked by impactful moments and enriching experiences.

As a key member, I actively contributed to structuring deals that spanned across the diverse landscape of the continent. Navigating the complexities of property finance in Africa required a keen understanding of local markets, regulatory landscapes, and cultural nuances, which added a layer of depth to my professional growth. One of the highlights of my tenure was the opportunity to travel to Kenya for on-site visits, immersing myself in the dynamic real estate scene and gaining first hand insights into the unique challenges and opportunities present in the East African market.

These site visits not only enhanced my deal structuring capabilities but also fostered invaluable relationships with local stakeholders. Overall, my time with the Property Finance Africa team has been a testament to the importance of adaptability and a global perspective in the ever-evolving realm of property finance on the continent.



Claudia Schaberg

CIB:
Working Capital Solutions

What does it mean to be the Head of Marketing? What were your responsibilities?

Being the Head of Marketing for 2023 was an immense privilege. Anyone who knows me knows that I am passionate about ensuring students pursuing an Accounting degree are aware of the opportunity to do their articles in financial services and especially at Nedbank. Being a part of the Nedbank CATP has been a career-shaping experience for me, and being the head of marketing allowed me to share insights into that opportunity with others.

Nedbank's training programme is trainee led, and so being the head of a portfolio not only allows one to build and practice relational acumen and soft skills that are incredibly important for career growth and especially in the context of CA 2025, but it also allows you to get leadership experience that you do not often get to experience so early on in your career. Having the ability to set out the strategy and shape how we market the programme to future young difference makers, as well as overseeing the implementation of multiple successful marketing projects was truly one of the highlight's of my year.

I was responsible for interacting with both internal and external stakeholders, implementing and overseeing projects and attending various marketing events as well as interacting with young talent and helping them apply for a spot in the Nedbank Training Programme.

Top second year CA trainee for 2023 – what does this achievement mean to you?

Being awarded top second year CA trainee 2023 was the culmination of the efforts over the course of the year, and a continuation of efforts from 2022. It is a privilege to be part of a high performing graduate programme, and to be recognised by both my peers and my team, and would not be possible without the support offered by Programme Management. The second year of articles was a tough one for me, between taking on more responsibility in my rotation, being the head of marketing for the CATP and studying for APC it often felt like there was too much on the go. Being recognised in this manner proves that the efforts one puts in are seen, and that there is a light at the end of the tunnel. It is an immense privilege, especially given the calibre of my cohort, and it motivates me to keep working hard, and keep showing up for the programme that keeps showing up for me.

Meet the third years



**Jesse
Blignaut**
Group Strategy

How would you describe the Nedbank culture?

The market view of the Nedbank culture is that it is 'softer' than other banks. I agree wholeheartedly with this. While one could think of this in a negative way, it offers the most incredible 'training ground' in which to learn, grow, and develop. Everyone – from the executive level to your fellow trainee – is approachable, willing to help, and committed to ensuring your success. Altogether, this fosters an incredible working (and growth) environment where you are able to grow and develop at an exponential rate. Both within Nedbank as a whole and within the confines of the CA Training programme, the culture sets the standard for what the corporate environment should look like.

What exposure did you gain during your articles?

I was fortunate enough to rotate through 5 different spaces during my articles, which gave me exposure to complex technical tasks (i.e., forecasting of financial models for JSE listed entities undergoing business rescue) as well as tasks that challenged my emotional intelligence (i.e., understanding the correct tone and language to use when preparing presentations for the Board). Most notably, the exposure I obtained was not for small, internal tasks. The work I did resulted in real decisions being made which had (and continues to have) a real impact on the economy. Adding value in different areas of the bank gave me exposure which grew me holistically as a business professional, which has set me up well for the next chapter of my career as a newly qualified CA(SA).



**Liya
Lakhani**
CIB:
Corporate Finance

How was your third year rotation and what did you work on?

As a third-year trainee, I was given the opportunity to rotate in Nedbank Corporate and Investment Banking (CIB) as part of Nedbank's Corporate Finance team. I was able to develop essential skills such as financial analysis, the modelling of merger and acquisition and leveraged buy-out opportunities, valuations based on the discounted cash flow and multiples approaches, running a sell-side due diligence process as well as compiling and presenting pitch documents for internal and external distribution. As a trainee in Corporate Finance, I was able to add value to the team by serving as a floating resource to be utilised by all sector teams within the broader Advisory space. In this way, I was able to assist across a broad spectrum of deals. This also allowed me to experience a wide variety of sectors and develop a good sense of those sectors in which I have a personal interest.

What is the support system at Nedbank like during articles?

The CATP provides support through a number of different channels. As a trainee, we are provided with a mentor from both within the programme as well as from elsewhere in the bank. Having had first-hand experience, mentors are an invaluable source of support and are able to advise on topics ranging from APC prep to rotation selection and overall career guidance. Additional support is provided in the form of APC workshops in the lead up to the APC exam, advice from the third-year trainees who have already written APC as well as ample study leave. Overall, the Nedbank CATP creates and fosters an environment of ongoing support with regular check-ins and social events which allow for the development of strong relationships in and amongst trainees as well as with Programme Management.



CASE 2023 Reflections

CASE co-head: Zizipho Dlephu

What is CASE?

The Chartered Accountant Seminar Experience (CASE) is a vacation work programme led by the first-year trainees in the programme. The aim is to provide insights on the Nedbank CATP to students completing their final year of study of a SAICA accredited undergraduate degree.

What were your responsibilities in being CASE co-head?

As a CASE co-head, I was responsible for the strategic decisions surrounding the execution of CASE as well as overseeing the different portfolios (Project, Social, Marketing and Recruitment) together with my CASE co-lead Langelihle Tlouane. This included allocating budget to the different portfolios, deciding on a theme for the seminar experience, and providing guidance to the different portfolio heads.

Why does Nedbank do CASE?

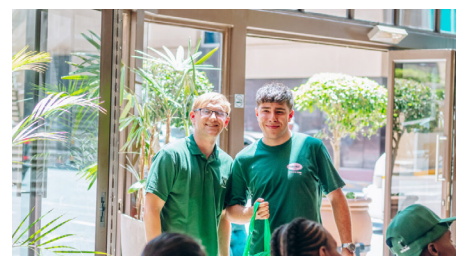
The Nedbank Specialist Training Programme offers the seminar experience to provide insights on completing CA articles outside of public practice – specifically banking. This opportunity highlights how the different skills acquired in university can be applied in the different areas of the bank. Nedbank offers this opportunity also to market the Nedbank CA Training Programme to Chartered Accounting students.

Why would you recommend CASE to students who are still deciding whether to do articles in banking?

I would recommend CASE to students who are still deciding on whether to do articles in banking for the exposure. CASE will not only expose the students to financial services work experience, but the seminar experience will also expose them to the **Nedbank culture** and purpose to use your financial expertise to do good in society.

What were your highlights during CASE?

My highlights during the 2023 seminar experience were seeing the CASE delegates being challenged but rising to the challenge, visiting an orphanage, and getting to interact with the children there and lastly, participating in the social activities we had, they were amazing!



Hear from the mentors

“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

Senior Associate CIB:
Infrastructure, Water and
Telecommunications

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 learners from disadvantaged backgrounds to ignite hope and ambition so they can dream big and aim for the stars. I 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 of 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 see them as humans with clay feet. 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

Senior Associate CIB:
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 for me when I was 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 through giving advice, sharing knowledge and demonstrating leadership.

During my years at Nedbank I have learned that it is not always about what you know, but how you share this with others. 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 of 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. A mentorship programme enables them 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

Associate Principal CIB:
Energy Finance

How has being part of the programme prepared you for your current role?

The Nedbank CATP 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. So, once I joined the Energy Finance Team, I had a good understanding of what was expected of me. The programme also provides a great network of trainees and alumni within Nedbank to guide and open new opportunities for you.

Why did you choose to stay at Nedbank after completing your articles?

Over and above the fact that I enjoy the work, I also enjoy the great culture in Nedbank. Each team that I have rotated through gave me 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.



Kwesi Twum-Darko

Senior Associate CIB:
Leverage Finance and Diversified Finance

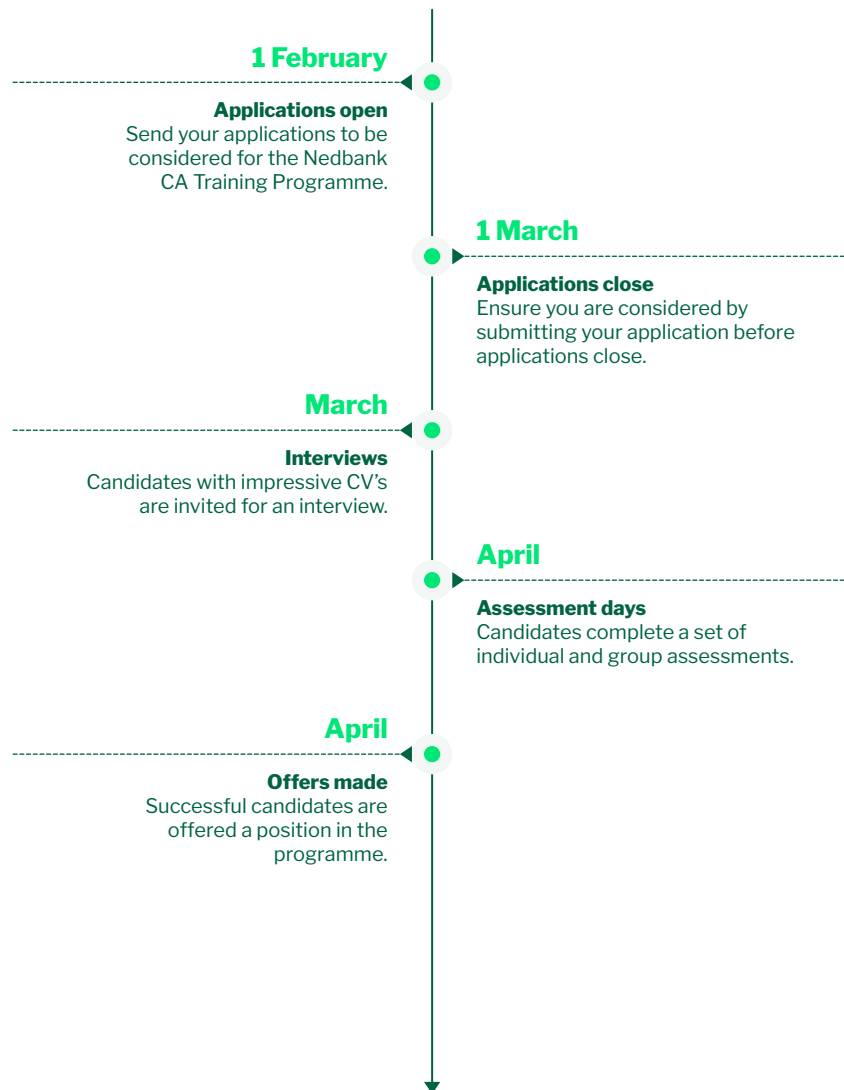
How has being part of the programme prepared you for your current role?

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 second and third years on the CATP were in front office lending roles. Therefore, 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, because 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 and 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?

Application timeline



*Due to co-ordination efforts across various university timelines, the above dates may be subject to slight changes.

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For more information please visit
www.nedbank.co.za/ca