



NEDBANK

# NEDBANK **CA TRAINING** PROGRAMME

MAKING  
**WORLDCLASS**  
**CHARTERED**  
**ACCOUNTANTS**  
HAPPEN



#DoMo

# re#BeMore

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# HIGHLY REGARDED



NEDBANK HAS TRAINED AND DEVELOPED OVER 150 WORLDCLASS CHARTERED ACCOUNTANTS (CAs), WHO ARE HIGHLY REGARDED WHEREVER THEY GO. THIS IS NOT ONLY BECAUSE THEY ARE INHERENTLY TALENTED INDIVIDUALS, BUT ALSO BECAUSE OF THE FINISHING THEY RECEIVED AT NEDBANK IN BECOMING YOUNG PROFESSIONALS.

## CA @ Nedbank

The Nedbank CA Training Programme offers exceptional study and developmental benefits outside the framework of the South African Institute of Chartered Accountants (SAICA). Our proven track record of high pass rates bears testimony to the study support we provide for our trainees. Our trainees are afforded the opportunity of

having individually tailored rotations across the bank, all with a future career focus, during the designated three-year learnership. Although rotations are mostly Gauteng-based, there are exciting rotations in Cape Town and Durban. Trainees can also apply for international secondments to London, Boston and to the rest of Africa.

# PROGRAMME OFFERINGS

## CA SEMINAR EXPERIENCE

You've heard about it,  
now experience it!

THE PURPOSE OF THIS SEMINAR IS TO INTRODUCE 35 FINAL-YEAR BCOM/BUS SCIENCE (CA STREAM) STUDENTS TO THE CULTURE, VALUES AND BRAND OF NEDBANK GROUP.

You will:

- master professional, financial and leadership skills with informative talks and workshops;
- gain insight into Nedbank's culture, values and brand;
- meet and network with the Nedbank CEO, executives, directors and current trainees; and
- learn from presentations on professional skills, exam techniques, CV-writing skills, personal branding and more.

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For seminar dates and application information visit our website at [nedbank.co.za/ca](http://nedbank.co.za/ca).  
The dates vary according to university recess periods.

# ROLE MODELS



LEADING LADIES  
LEAVING LEGACIES

THE LEADING LADIES LEAVING LEGACIES EVENT HAS BEEN DESIGNED TO EMPOWER YOUNG WOMEN WHO ARE STUDYING ACCOUNTING BY OFFERING THEM VITAL CAREER ADVICE, NETWORKING OPPORTUNITIES AND PROFESSIONAL GUIDANCE BY FELLOW FEMALE CAs WHO HAVE REACHED IMPRESSIVE HEIGHTS IN THEIR RESPECTIVE CAREERS.

The Commission for Employment Equity's annual report for 2016 showed that women held 20,1% of top management positions in the private sector. At Nedbank 32% of senior management positions are held by women, and we have three women serving on both our Group Executive Committee and Group Board of Directors.

At Nedbank we are committed to creating an inclusive organisation that recognises, among other things, the gender diversity in our workforce. We have made good strides in ensuring that women are well represented in our workforce, with 62,6% of staff being women. Nedbank not only employs a high percentage of women, but also endeavours



to train and develop our leading ladies. This is shown in 46% of Nedbank's total training spend of R370m going to black female staff.

Forty aspirant female CAs are selected to attend the Leading Ladies Leaving Legacies event and receive insights into the role that women CAs fulfil at Nedbank and what they can expect from a career in banking. Attendees also have an opportunity to meet Nedbank executives, senior managers and CA trainees. The event inspires and motivates attendees and gives them

insight into how to become a leading lady who creates a legacy of her own. Many friendships and mentoring relationships are formed on the day. This insightful event is hosted in August, and the opportunity is extended to aspirant female CAs from different universities studying BCom Accounting/Business Science (CA stream).

By providing an opportunity to network with influential women in South Africa we hope to inspire and aid young women to make their future lives and careers happen.

The graphic features a central dark green 3D cube with white outlines, set against a background of overlapping, semi-transparent hexagons in various shades of green and beige. The hexagons are arranged in a pattern that recedes into the distance, creating a sense of depth and movement.

# TRANSFORMATION

## **SMART WITH HEART**

CORPORATE SOCIAL RESPONSIBILITY (CSR) IS AT THE HEART OF THE NEDBANK CA TRAINING PROGRAMME AND IS SUPPORTED BY DIFFERENT INITIATIVES, SUCH AS MENTORS @ NEDBANK AND THE PARTNERSHIP WITH OUR GROUP FINANCE SOCIAL AND ECONOMIC DEVELOPMENT FORUM.

Our trainees have a strong sense of giving back to communities and pushing beyond boundaries to help others when no one else can. This entrenched value has been displayed by the Nedbank CA trainees who, through their personal contributions, have raised over half a million rand towards the various CSR initiatives.

All our CSR projects are trainee-led. All our initiatives have been brought to our attention by fellow trainees, who are then given the reins to manage them. This makes the projects a much more memorable and authentic experience.

Nedbank CA Training Programme CSR highlights include the following:

Project Yebo Gogo, which involved our revamping a home in Motsoaledi Township in Soweto into a fully fledged soup kitchen. An elderly woman, using her pensioner's grant, had been running her own feeding scheme to help feed the community's children for the past 30 years. We renovated her kitchen, donated a new stove and fridge, revived the veggie garden and revamped the play area.

Project Ekhaya involved our revamping two homes in Sophiatown for sexually abused children, and Project Ekenem involved our transforming a hospital ward at the Charlotte Maxeke Johannesburg Academic Hospital into an environment of learning and acceptance for autistic children.

Project Naledi was our most recent CSR initiative. We transformed Soweto's Thomas Mofolo Secondary School's science laboratory into a centre of learning where future leaders in science can be nurtured and educated. The laboratory, which had been vandalised, was changed into a worldclass environment. The trainees ensured that the laboratory had items such as microscopes, chemicals for experiments and other science hardware. The school is one of the top performing in its district, even though it has meagre resources and the students cannot afford stationery or uniforms. The transformation in itself was remarkable, but the faces of the students and the teachers were exceptionally rewarding and made us realise once again why CSR initiatives such as this are close to every trainee in the CA Training Programme.



## MENTORS @ NEDBANK

'WE MADE A DIFFERENCE AND HAVE NO DOUBT THAT THE NEDBANK CA TRAINING PROGRAMME CAN MAKE THINGS HAPPEN.'

Education received in our government schools does not adequately prepare the youth of today for the challenges that lie ahead. Once at university, they soon realise that the pool of competition gets bigger and find themselves trying to match the academic performance of those who were fortunate enough to attend the best institutions.

The CA Training Programme hosts Mentors @ Nedbank, an initiative where grade 10 to 12 pupils from a secondary school are personally tutored in Maths and Accounting. The students are provided with stationery, and senior executives at Nedbank support this initiative by giving motivational talks to encourage the students to reach for their dreams. The selected school is one that will benefit from the skills we have mastered and which we are now in a position to transfer to less privileged youths. We have seen exceptional results from this initiative, with many of our students achieving distinctions and grades that make them eligible for university entrance.

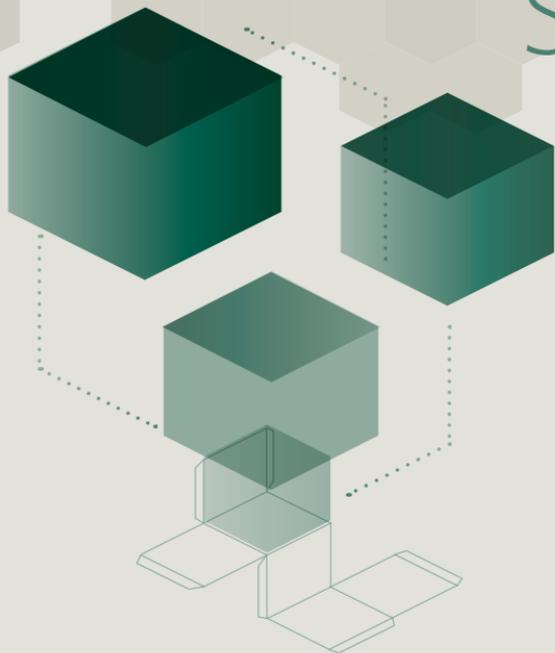
The idea of bringing students to 135 Rivonia Road was conceptualised so that they have a tangible dream to strive for. The buildings they see could be their workplace in the future - if they work hard enough.

The CA trainees they meet could be them, but they must study and put in the hours. We feel that this initiative is the most powerful tool at our disposal; it allows us to encourage them in a way that will stay with them for the remainder of the academic year. We are able to ensure that each learner receives textbooks, stationery and a snack pack to make it through the day. In addition, the female students are given sanitary towels. We provide them with lunch and adequate breaks throughout the day to ensure maximum concentration and absorption of concepts in each session.

The learners are also broken up into smaller groups so that attention can be given to those students who have slipped through the cracks of our conventional classroom setup.

INDIVIDUALLY  
TAILORED ROTATIONS

SUCCESS  
STARTS  
HERE



HERE IS A BRIEF  
SUMMARY OF  
WHAT YOU CAN  
EXPECT IN SOME  
OF THE ROTATIONS  
AVAILABLE TO  
OUR TRAINEES:

## CORPORATE INVESTMENT BANKING (CIB) CREDIT

### Description

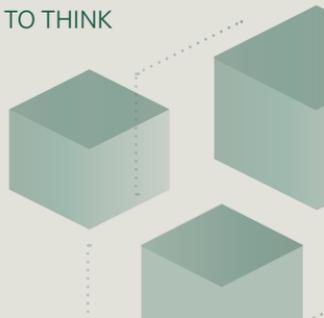
CIB Credit manages a portfolio of facilities held by large corporate clients. Processes include annual/interim reviews, credit ratings, applications and excess control.

### Learning experience

Exposure will be given to credit risk assessment, risk-rating models, pricing of facilities held, sources of finance, presentation skills and financial statement analysis.

### Working environment

CIB CREDIT CHALLENGES INDIVIDUALS ACROSS A WIDE VARIETY OF SKILLS AND YOU HAVE TO THINK ON YOUR FEET.



## CORPORATE LENDING AND ADVANCES

### Description

This unit in CIB develops innovative and cost-effective structured-debt financing solutions for transactions. These transactions typically entail financing for acquisitions, leveraged buyouts, management buyouts, capital expenditure programmes, balance sheet restructuring, etc.

### Learning experience

Insight is gained into a diverse array of industries and business models. Financial modelling and financial analysis skills are developed, together with a strong working knowledge of leverage finance and procedures for granting credit.

### Working environment

THE TEAM IS FRIENDLY AND OPEN. IT IS A CHALLENGING ENVIRONMENT IN WHICH YOU ARE CONSTANTLY LEARNING. YOU WILL NEED TO BE A SELF-STARTER AND BE ABLE TO APPLY YOUR MIND.

## CORPORATE FINANCE (INVESTMENT BANKING)

### Description

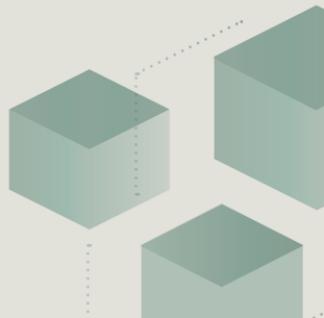
The tasks are very diverse and include valuations, shareholder circulars and JSE announcements, buyout and structuring models, proposals and presentations, and research for Bloomberg.

### Learning experience

You will gain general industry and specific entity knowledge, and develop valuation and professional skills. Corporate Finance also offers unique professional opportunities that are not available in other rotations.

### Working environment

THE CORPORATE FINANCE ROTATION DEMANDS WORKING LONG HOURS AND GOOD STRESS MANAGEMENT SKILLS.



## AFRICAN TREASURIES, CARBON PROJECTS AND FINANCIAL SERVICES

### Description

The unit is responsible for three focus areas:

- Providing treasury services to Nedbank's African subsidiaries.
- Providing asset management services, including structuring, warehousing and placing of assets, to financial institutions and investment advisory services to money market and fixed-income funds.
- Developing carbon projects, undertaking carbon trading and providing green solutions to clients in the renewable-energy and energy efficiency sectors.

### Learning experience

You will gain exposure not only to the technical aspects of treasury, investment banking and asset management, but also to professional skills such as presenting deals to and negotiating deals with clients.

### Working environment

THIS IS A HIGH-PRESSURE WORKING ENVIRONMENT THAT OFTEN REQUIRES WORKING LONG HOURS AND GOOD STRESS MANAGEMENT. THE TEAM IS FUN, DIVERSE AND SUPPORTIVE.

## SPECIALISED DISTRIBUTION

### Description

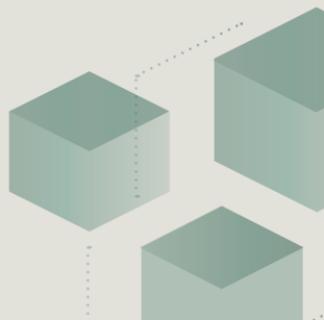
Specialised Distribution focuses on the structuring of various types of asset-backed securities transactions on behalf of diverse clients and administering conduit transactions for Synthesis Funding Limited.

### Learning experience

You will gain knowledge of the methodology followed, of cost and benefits of methods for assessing the quality of particular asset books (eg residential property and commercial property) and of the potential of various forms of securitisation as a source of funding.

### Working environment

IT IS A SUPPORTIVE ENVIRONMENT, WHERE YOU ARE EXPECTED TO APPLY YOUR MIND AND FULLY PARTICIPATE AS A MEMBER OF THE SECURITISATION TEAM.



## CIB FINANCE (INVESTMENT BANKING)

### Description

In CIB Finance (Investment Banking) the emphasis is on accounting for and analysing the unique instruments within investment banking, global markets and treasury.

### Learning experience

You will learn how the divisions within CIB fit together. The ability to analyse complex financial information is developed. Technical competencies achieved fall within the scope of accounting and certain financial management fields.

### Working environment

YOU WILL ENJOY THE PRIVILEGE OF WORKING WITH THE CHIEF FINANCIAL OFFICER OF CIB. THE HOURS ARE LONG AND THE WORK DEMANDING, BUT THE EXPERIENCE IS INVALUABLE.

## BALANCE SHEET MANAGEMENT (MARGIN MANAGEMENT AND ANALYTICS)

### Description

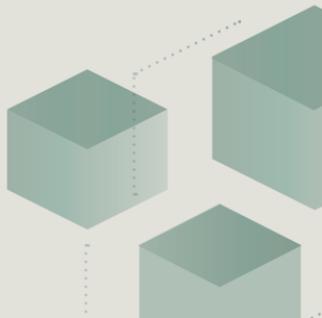
This unit is concerned with the factors driving the margins achieved by various financial products across the banking group and offers exposure and strategic insight into the funding operations within the banking environment.

### Learning experience

You will learn all about the aspects of liquidity, the funds transfer pricing system in place in the group, elements of pricing, the impact of the balance sheet on net interest margins, South African Reserve Bank (SARB) regulations and the impact of endowment and capital management on net interest margins.

### Working environment

'WORK HARD AND WORK EFFECTIVELY' IS THE PHILOSOPHY IN BALANCE SHEET MANAGEMENT.



## CAPITAL MANAGEMENT (NEDBANK GROUP)

### Description

Capital Management analyses major local and international banks to compare their performance and capital adequacy with that of Nedbank, and keeps up to date with developments in the banking world.

### Learning experience

You will learn all about the banking industry, regulatory aspects (Basel II and SARB) and effective-performance indicators.

### Working environment

'WORK HARD AND WORK EFFICIENTLY' IS THE PHILOSOPHY IN CAPITAL MANAGEMENT.

## OCTAGON

### Description

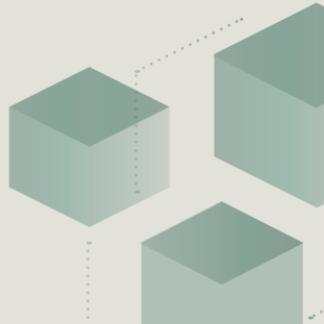
Octagon is an external medium-sized audit firm with whom Nedbank has partnered to provide our trainees with the best of both worlds.

### Learning experience

This rotation allows you to experience life in the auditing sector while developing audit and tax competencies.

### Working environment

YOU WILL WORK IN A FUN AND TEAM-ORIENTED WORKING ENVIRONMENT. YOU NEED TO BE ABLE TO MANAGE SIGNIFICANT WORKLOADS AT TIMES AS WELL AS ADAPT YOUR THOUGHT PROCESSES AND APPROACHES FOR AUDITING CLIENTS FROM DIFFERENT SECTORS.



HEAR FROM  
OUR TRAINEES

Natasha Mashego  
2016 CA trainee  
University of the  
Witwatersrand



### Why did you choose banking?

When people speak about CAs, they are always in awe of their incredible business skills and insight. I want to be described as a dynamic business leader and live up to the reputation that CAs hold. This means training in an environment that will provide me with exposure to as many businesses and as many CA functions as possible in a short time.

As Nedbank CA trainees, we are afforded a wonderful opportunity to spend three years learning from the best of the best. Banks service all businesses in a wide variety of industries, and as a trainee at a bank I am exposed to these businesses and the people who made them great.

### Why did you choose Nedbank?

For me a great programme is one that is as invested in me and my advancement as I am. I chose Nedbank because its culture encourages inquisitiveness. I am able to learn through asking, but more importantly, I learn through being treated like an employee with the responsibilities of a permanent

teammember, resulting in practical corporate experience normally afforded to CAs only after they qualify.

By rotating through various business units within the bank, my skills, knowledge and experience are diversified. I am able to experience the variety of roles that a CA can fulfil on a practical level. Nedbank's rotations are particularly unique in that trainees are able to select their own rotations. The personalised nature of the programme indicates that Nedbank is highly invested in developing me into the CA that I want to be.

As a first-year trainee, I experienced one full month of induction prior to beginning my rotation. I was thus able to settle into the working life, and learn about the company and the rotations to ensure I made an informed decision. The intimate size of the programme also ensures the programme management team is always available to guide me in selecting rotations and adjusting to working life after four years of university.

HEAR FROM  
OUR TRAINEES

Kashira Naidoo  
2016 CA trainee  
University of the  
Witwatersrand



### Why did you choose banking?

As a banker you are seen as a strategic thinker and business leader, and are placed in such positions. It is within these positions that you are enabled to make a difference every day. At a bank you are involved in decision-making processes that impact not just the bank but also the bank's clients (which include individuals, small to medium businesses and large corporations). This enables you to gain exposure to a wide range of industries and knowledge of how business works in general. I chose banking because I am a strategic thinker with an entrepreneurial flair, and thus doing my articles through a bank would give me the best exposure, experience and learning platform.

### Why did you choose Nedbank?

The Nedbank CA Training Programme is unique in that rotations are individually tailored, something which no other organisation offers. This is very important for me because I know what my interests are. The fact that I could explore and enhance those interests through the different rotations was the determining factor. The culture at

Nedbank is very people-centred, which is something that really complemented my personality. The environment is supportive and always promotes learning and growth. From the moment I was exposed to the culture in Nedbank I knew that it aligned with my personal values and that this was the place where I would want to work.

### How have your rotations been so far?

I worked in Nedgroup Private Wealth Stockbrokers for two-and-a-half months. During this time I was part of a team and had a finance function (preparing month-end transactions, reconciliations, etc). I really enjoyed seeing the accounting principles that I had learnt in theory being applied in a business and also adding value in terms of technical knowledge to the accounting aspect. The highlight of this rotation was being exposed to the trading floor, and learning more about the financial markets and different derivative instruments used by stockbrokers. I learnt a lot about the offerings and different clusters of Nedbank Private Wealth, as many people were friendly, approachable and willing to teach.

HEAR FROM  
OUR TRAINEES



Coenraad Brönn  
2015 CA trainee  
University of  
Stellenbosch



### Why would you recommend Nedbank?

The Nedbank CA Training Programme is without doubt the best CA programme in the market. The aspect that makes the programme so sought after is the individually tailored rotations. It is the only programme that affords you the opportunity to structure your articles in such a way that it aligns with your future career and aspirations. From day one you have a say in which areas of the bank you would like to get exposure to. Once in the rotation, you get to work alongside industry leaders who will mentor, challenge and support you to ensure that you develop beyond even your own expectations. Out of the more than 150 CAs who have qualified through the Nedbank CA Training Programme, no two trainees have had the same rotation path. This shows that every trainee is in control of his/her own development. Above all of this, there is also a sustained focus on the development of professional skills, enabling you to become a worldclass CA.

### What has been your greatest highlight?

One highlight that stands out from my first year of articles was being given the opportunity to serve on the marketing, recruitment and project committees of the programme. This gave me invaluable experience in conducting interviews as well as setting and assessing projects for prospective candidates. Above this and above the unparalleled experience I have gained during my various rotations, the people I met and interacted with while on the Nedbank CA Training Programme were phenomenal. Interacting with my fellow trainees on a social level at networking events, team-build days, weekends away and year-end functions has by far been the greatest highlights for me.

HEAR FROM  
OUR TRAINEES

Jihad Essop  
2015 CA trainee  
University of  
Cape Town



I have done three rotations so far during my articles, the first being Group Internal Audit. Thereafter, I rotated to the Nedbank CIB London office for six months. I am now completing a 12-month rotation in Nedbank Property Finance, where I spent the first six months in the lending team and will spend a further six months in Property Partners.

#### How was the working experience in London?

The six months I spent in London were incredible. London is the global financial hub of the world and a thriving cosmopolitan city. I thoroughly enjoyed my time there. I worked in a financial accounting and reporting role for two months, during which I performed month-end financial reporting and prepared the year-end financial statements. Thereafter, I spent a few months in the Mining Advisory team in London, where we put merger and acquisition (M&A) proposals together for various mining companies. I was also fortunate enough to travel and discover new cities while in London and watch a few English Premier League and Rugby World Cup matches.

#### How did you make the decision to join Nedbank?

I did holiday work at various audit firms and soon realised that auditing was not the route I wanted to pursue. I thereafter attended various holiday seminars at financial institutions and very quickly made the decision to do my articles in banking, as it is dynamic and challenging. I attended the Nedbank CA Seminar Experience (CASE), which was unlike any other. Nedbank took an interest in all candidates who attended and recognised those who pushed beyond boundaries to make a difference. On attending CASE I knew immediately that Nedbank was where I wanted to complete my articles. I not only felt comfortable around the trainees, but was excited about the prospect of choosing my own rotations and enjoyed the corporate culture of 'work hard, play hard', which was illustrated to us during CASE.

## HEAR FROM OUR TRAINEES

Lerato Mokwape  
2015 CA trainee  
University of Pretoria  
Thuthuka Bursary  
Fund Alumnus



### How has your journey from Thuthuka to Nedbank been?

Nedbank is one of the largest Thuthuka donors, so it goes without saying that it is wholeheartedly invested in Thuthuka and the potential of Thuthuka alumni to make a difference in banking.

My journey with Thuthuka has not ended; instead, Nedbank has afforded me the opportunity to play an active role as a Thuthuka alumni. In my first year as a CA trainee at Nedbank I headed up the first-ever Thuthuka Gala Dinner, then went off to head up the Nedbank Thuthuka recruitment process. In my second year I headed recruitment for both Thuthuka alumni and the public.

This meant I was able to work closely with the management of Thuthuka and the talented students in the various universities that form part of the large Thuthuka family. My journey with Thuthuka and Nedbank continues to be an inspiring and impactful one.

### Describe how trainees are involved in how the programme is run?

The Nedbank CA Training Programme thrives through its involving trainees in running the programme. The programme has different committees, namely Recruitment, Social and Marketing. Trainees select which committee they would like to contribute to and a trainee head is elected for each committee. With guidance from management, the committees plan and execute all events in the programme.

When I was Head of Recruitment, the role afforded me a platform that no CA trainee is likely to get anywhere else. I decided on the overall recruitment strategy for the year and from over 500 applications I found the best 12, five of them being Thuthuka alumni – the highest annual Thuthuka intake for Nedbank to date.

Active programme involvement is truly what sets the Nedbank CA Training Programme apart!

## HEAR FROM OUR TRAINEES

A portrait of Megan Chavkin, a young woman with long blonde hair, smiling. She is wearing a dark blazer over a white top and a chunky necklace made of gold-colored beads. The background is a blurred outdoor setting with green trees.

Megan Chavkin  
2015 CA trainee  
University of the  
Witwatersrand

The logo of the University of the Witwatersrand, consisting of three interlocking white geometric shapes (squares) on a dark green background.

### Why did you join the Nedbank CA Training Programme?

Choosing a training office was one of the most important career decisions of my life. It represented the formation of my professional skills and workplace confidence, which are of utmost importance in determining the future of my career. In general I consider myself to be proactive and I like to be involved with decisions that affect the future - thus I knew banking was the route for me. The rotations that Nedbank had to offer were so diverse that I believed they would put me in a position to finish my articles as a well-rounded and multitalented individual. What attracted me to Nedbank was that trainees can determine their own rotation paths, which resonated greatly with me as I like to be in control of my own career path and be in roles I feel passionate about. In addition, the smaller programme is able to offer a more personal approach to articles, which I could see evident in how close the trainees and management were.

### What is the support system at Nedbank like during articles?

It may sound clichéd, but the Nedbank CA Training Programme is like a family. Prior to joining, we were offered Initial Test of Competence (ITC) support courses and a whole month of paid leave in order to study for ITC. I am currently enrolled in the Chartered Financial Analyst (CFA) programme and recently wrote level 2, which was paid for by Nedbank. The programme is extremely supportive, and I was able to take off a week of work to study. In addition we get a further 12 days for Accounting Professional Training (APT). Aside from the support system around studying, the mentorship at Nedbank has been phenomenal, with executives and leaders of the bank always willing to offer advice and mentorship.

HEAR FROM  
OUR TRAINEES

Nhlamulo Khoza  
2014 CA trainee  
University of Pretoria  
Thuthuka Bursary  
Fund Alumnus



### What have your articles been like?

My idea of a banker was informed by movie images of men in pinstriped suits using complicated finance jargon that no one really understands. I have since discovered that bankers are a blend of complex yet simple individuals who thrive in a highly challenging and fulfilling industry.

My three years have been filled mostly with spreadsheets, reports and long hours in front of a computer screen. At the same time I have taken part in most community outreach projects, attended the biggest parties and met the most influential people in my life.

I have worked in central/support services areas where efficiency and execution were key to business success. I have also worked in client-facing areas where client satisfaction, revenue generation and competitive advantage were the drivers of success. This has been a great learning experience that I believe has expanded my horizon and

given me perspective on what I would like to achieve as a professional.

### What are your long-term career prospects?

I believe that career opportunities evolve just as rapidly as this economic environment that we operate in and, as such, I would like to place myself in a position to take advantage of the major trends and shifts of the industry. Banking is a complex and specialised industry that requires specific skills and experience to progress. I would like to further develop and refine the skills I have acquired over time and learn more about specialised areas in the financial services industry.

### Why would you recommend Nedbank?

Nedbank affords CA trainees the ability to choose in which areas in the bank they want to work. Line managers who take on CA trainees understand the requirements for developing a prospective CA and so they offer the necessary support and opportunities to learn. The culture of the training programme is such that long-lasting relationships between fellow CA trainees can be developed. Overall, it is just a great place to work at and develop professionally.

## HEAR FROM OUR TRAINEES



Craig Lai King  
2014 CA trainee  
University of  
Cape Town



### What exposure did you gain during your articles?

The exposure, experience and learning I have gained while completing my articles at Nedbank has been phenomenal. The journey I have travelled so far through the bank has been extensive – having seen the majority of Nedbank’s business clusters – and I have even been fortunate enough to have gained some real-life auditing exposure through an external secondment, which is a unique opportunity offered only through the Nedbank CA Training Programme. In every one of my rotations I have been challenged personally and professionally, but on every occasion come away more educated and knowledgeable. My first rotation in Corporate Banking Finance allowed me to bed down a solid knowledge base of banking fundamentals that has afforded me the ability to adapt to different areas of the bank, while my time spent in Specialised Finance in Business Banking gave me exceptional insight into the lending principles adopted by the bank. I am currently in Corporate Finance, where I am developing a mindset not just to identify problems, but more importantly, to seek solutions.

Reflecting on my time at Nedbank highlights not just how much I have learnt, but how much there is still to learn. I cannot help but feel a surge of excitement at the prospect!

### How would you describe the Nedbank culture?

Nedbank has a culture that is warm, inviting and welcoming. This, combined with the desire and willingness of the executives to train, develop and teach their people, certainly makes for one of the best learning environments I have ever experienced. All the lessons I have learnt so far have been made just that extra bit easier and enjoyable simply because people are willing to take those extra moments to sit down and explain something. For most, starting out as a CA trainee also means that this is the first job you have had and, personally, the transition from student to working professional felt seamless when I joined the bank. Nedbank’s culture provides the platform that facilitates growth and development, but allows the freedom to push beyond personal boundaries and live outside of the comfort zone. For me, that’s where the real learning happens.

**HEAR FROM  
OUR TRAINEES**



Siphokazi Chiliza  
2012 CA trainee  
Alumnus



### What were your articles like?

My articles were both challenging and extremely rewarding. They gave me the opportunity to truly explore the world of banking, and that made it much easier when I was deciding which career I wanted to embark on. The amazing thing about the Nedbank programme is that the trainees drive it. I was able to do rotations in areas I felt spoke to me. Nedbank has an amazing culture; not only did I make friends in all my rotations but I also developed relationships with people whom I believe will be lifelong mentors.

### Why would you recommend Nedbank?

Nedbank has a very unique culture and the Nedbank CA Training Programme complements that culture well. It's a work-hard and play-hard environment. They really encourage you to be a holistic person.



The trainees in the programme are passionate, driven, intelligent and caring, and probably the most awesome bunch of people you will ever meet.

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The Nedbank culture is supportive and really encourages personal growth.

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If banking excites you, then this programme is definitely for you.

## HOW TO APPLY

### CA TRAINING PROGRAMME

Applications open in January and close at the end of March for entry into the programme for the following year. When applying, you should be enrolled for a Certificate in Theory of Accounting (CTA) or an equivalent year of postgraduate studies.

### CA SEMINAR

Visit our website for seminar dates and application information as these dates vary according to university recess periods. When applying, you should be in the final year of your undergraduate studies.

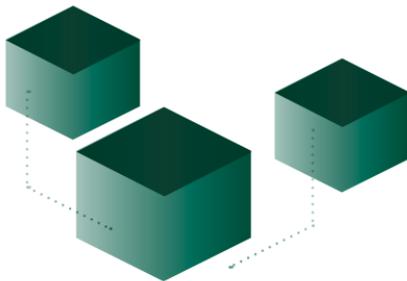
## CONTACTS

### TO APPLY

Visit [nedbank.co.za/ca](http://nedbank.co.za/ca).

Questions may be emailed to [ca@nedbank.co.za](mailto:ca@nedbank.co.za).

Find us on YouTube:  
Nedbank CA Experience.









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