
CURRICULUM VITAE OF ANDRE DU TOIT

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Experienced **Analyst** and **Financial Manager** with a proven track record in **Financial Services, Corporate Finance, and Non-Profit Organisations**, complemented by a **Master of International Finance** degree with highest honours. With a diverse background in credit risk analysis, financial accounting, financial management, reporting, budgeting, modelling and strategic planning, I am well-equipped to support the sustainability and growth of your organisation.

Innate and learned skills include:

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| <input checked="" type="checkbox"/> Analytical | <input checked="" type="checkbox"/> Eager to learn | <input checked="" type="checkbox"/> Self-motivated |
| <input checked="" type="checkbox"/> Attention to detail | <input checked="" type="checkbox"/> Flexible | <input checked="" type="checkbox"/> Teamwork |
| <input checked="" type="checkbox"/> Board experience | <input checked="" type="checkbox"/> Management experience | <input checked="" type="checkbox"/> Verbal & written communication |
| <input checked="" type="checkbox"/> Critical thinking | <input checked="" type="checkbox"/> Presentation experience | <input checked="" type="checkbox"/> Work independently |

Software experience developed through study and work:

- | | | |
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| <input checked="" type="checkbox"/> Everwin ERP (1 year) | <input checked="" type="checkbox"/> Microsoft Outlook (10 years+) | <input checked="" type="checkbox"/> OxMetric Econometrics (<1 year) |
| <input checked="" type="checkbox"/> Lime Ledger Accounts (3 years) | <input checked="" type="checkbox"/> Microsoft PowerPoint (2 years) | <input checked="" type="checkbox"/> Sage Evolution (4 years) |
| <input checked="" type="checkbox"/> IQ Retail Accounting (2 years) | <input checked="" type="checkbox"/> Microsoft SharePoint (1 year) | <input checked="" type="checkbox"/> Salesforce (3 years) |
| <input checked="" type="checkbox"/> Meat Matrix Software (1 year) | <input checked="" type="checkbox"/> Microsoft Word (10 years+) | <input checked="" type="checkbox"/> Xero Accounting (<1 year) |
| <input checked="" type="checkbox"/> Microsoft Excel (10 years+) | <input checked="" type="checkbox"/> Moody's Analytics (10 years+) | |

PROFESSIONAL EXPERIENCE

Financial Manager

ANCHOR FOODS, Maitland, South Africa

June 2023 – September 2024

As Financial Manager for this meat manufacturing company with an annual turnover of nearly R200 million and approximately 200 employees, my role involved a wide range of financial management tasks aimed at ensuring operational efficiency and financial sustainability. Key responsibilities included:

- **Team Leadership & Management:** Directed a four-person finance team, fostering a collaborative and high-performance environment.
- **Financial Reporting & Analysis:** Prepared monthly management accounts, annual budgets, and financial forecasts, providing actionable insights to senior leadership.
- **Compliance & Audit:** Led the preparation for two annual audits, ensuring all financial records were compliant with regulations and company policies.
- **Tax & VAT Management:** Managed monthly VAT reconciliations and submissions, as well as monthly EMP submissions, ensuring accuracy and timely compliance with tax regulations.
- **Cash Flow & Liquidity Management:** Monitored and managed daily cash flow, optimizing liquidity and cash management strategies to support operational needs.
- **Inventory & Pricing Management:** Oversaw the Meat Matrix inventory system, updating standard costs, preparing pricing analysis and margins, and maintaining price lists for customers.
- **Stakeholder Engagement:** Built and maintained relationships with external stakeholders, including customers, suppliers, and auditors, while managing overdue accounts and negotiating payment terms.
- **IT & Systems Development:** Collaborated with outsourced consultants to design and maintain the company's IT infrastructure, improving operational efficiency and financial reporting capabilities.

General Manager

PB JUICY, Maitland, South Africa

May 2022 – June 2023

Promoted internally from Financial Controller to General Manager following the retirement of the previous Managing Director, I was entrusted with overseeing the daily operations of a meat manufacturing company with nearly 50 employees and annual turnover exceeding R40 million. My role combined general management with continued involvement in financial oversight. Key responsibilities and achievements included:

- **Leadership & Team Management:** Led a cross-functional team of departmental managers, collaborating to ensure smooth day-to-day operations and to drive business performance.
- **Growth Strategy & Business Development:** Developed and implemented strategic growth initiatives to expand market share and improve operational efficiency.
- **Financial Oversight:** Worked closely with the new Financial Controller, managing and analysing management accounts, overseeing budget planning, and monitoring cash flow to ensure financial stability and business continuity.
- **Stakeholder Reporting:** Reported directly to shareholders, providing insights into financial performance, business operations, and strategic initiatives.
- **Operational Efficiency:** Streamlined business processes and worked on improving production workflows, aiming for cost reductions and increased productivity without compromising quality.
- **Transition Support:** Ensured a smooth transition during the change in leadership, maintaining operational stability and continuity of financial practices.

Financial Controller

PB JUICY, Maitland, South Africa

July 2021 – April 2022

As Financial Controller, I was responsible for overseeing the financial management of both the operating and property companies, reporting directly to the Managing Director. My role involved managing daily financial activities, ensuring accurate reporting, and assisting with compliance and audits. Key responsibilities included:

- **Transaction Management:** Processed daily transactions on the accounting system, including bank reconciliations, debtors and creditors reconciliations, and payment remittances.
- **Financial Reporting:** Prepared monthly management accounts, cash flow forecasts, and budgets, providing critical financial insights to the management team.
- **Asset Management:** Maintained the company's asset register, ensuring accurate tracking and reporting of assets.
- **VAT & EMP Compliance:** Assisted in preparing and submitting VAT and EMP returns to SARS, ensuring all statutory payments were accurate and timely.
- **Audit Support:** Played a key role in two external financial audits, liaising closely with external auditors to ensure the accurate and timely completion of the audits.
- **Reporting & Analysis:** Produced financial reports and statistics for internal and external stakeholders, supporting decision-making and business planning.

Store Manager, Accountant

COMPLETE CYCLIST, Hout Bay, South Africa

Jul 2017 – Dec 2019

Managed the day-to-day operations of a retail cycling store while overseeing the accounting function. Key responsibilities included:

- **Operations Management:** Led a team of five, overseeing retail operations, marketing, inventory control, and the bicycle rental fleet.
- **Accounting & Financial Administration:** Managed bookkeeping up to trial balance, cash flow, bank reconciliations, monthly management accounts, and accounts receivable/payable.
- **Workshop & Stock Control:** Coordinated workshop operations and managed stock levels to maintain product availability and service quality.

Financial Accountant, Controller

OPTIMUM TRACKER, Meyreuil, France

Jun 2015 – Jul 2016

Initially hired as an intern as part of my studies, and later contracted. I supported financial and project information capture, solar project modelling, and various ad hoc financial analyses. Key responsibilities included:

- **Financial Reporting & Modelling:** Assisted with financial reporting and developed solar project models.
- **Equity Raise Support:** Contributed to the company's equity raise exercise and other strategic financial projects.
- **Ad Hoc Financial Projects:** Supported case-by-case financial analysis and project-related tasks as needed.

Credit Risk Ratings Manager

SANLAM CAPITAL MARKETS, Johannesburg, South Africa

Jul 2010 – Jul 2014

Promoted to manage the credit rating process and methodologies for the entire credit portfolio. Key responsibilities included:

- **Credit Rating & Methodology:** Developed, implemented, and maintained a robust internal credit rating methodology aligned with Basel Standards.
- **Process Improvement:** Ensured the consistency and accuracy of the credit rating process across the portfolio, driving improvements and best practices.
- **Annual Review & Compliance:** Managed the annual review of internal rating methodologies, presenting updates to relevant committees for approval and education.

Credit Risk Analyst

SANLAM CAPITAL MARKETS, Bellville, South Africa

Jan 2006 – Jun 2010

Responsible for assessing the credit risk of listed, unlisted and special purpose companies using Moody's Analytics tools, conducting due diligence, and analysing financial statements and market data. Key responsibilities included:

- **Credit Risk Assessment:** Conducted comprehensive credit risk evaluations using Moody's tools, including analysis of financial statements and industry trends.
- **Due Diligence & Risk Identification:** Performed due diligence on companies, identifying transaction-specific risks and recommending risk mitigation strategies for new transactions.
- **Market & Industry Analysis:** Analysed market and industry data to provide context for credit risk evaluations and to inform decision-making.

Client Services Officer

SANLAM INVESTMENT MANAGEMENT, Bellville, South Africa

Jul 2003 – Dec 2005

Supported fund managers in client interactions, reporting, and presentations. Key responsibilities included:

- **Client Relations:** Managed client inquiries, ensuring effective communication and high levels of satisfaction.
- **Reporting & Presentations:** Assisted in preparing monthly reports and contributing to annual client presentations.
- **Problem Resolution:** Addressed and resolved client issues, improving service quality and client retention.

VOLUNTEER EXPERIENCE

Treasurer, Accountant

BELLVILLE CYCLING CLUB, Bellville, South Africa

Mar 2020 – Present

Appointed Treasurer at the AGM a year after joining the club as an amateur cyclist. I manage the club's accounts, handle payments, prepare budgets, and produce year-end financial reports.

Vice President Finances/Treasurer, Accountant

CYCLING SOUTH AFRICA, Bellville, South Africa

Oct 2017 – Feb 2022

As Vice President of Finances and Treasurer, I provided oversight on the finances of the national cycling federation, serving on the Executive Board and chairing the Finance Committee. For seven months, I also handled bookkeeping, bank reconciliations, budgeting, reporting, and managed receivables/payables, while contributing to the audit process.

EDUCATION

Master of Science in International Finance *(with Highest Honors)*

IAE AIX-MARSEILLE UNIVERSITY, Aix-en-Provence, France

Sep 2014 – Dec 2015

Subjects included Financial Management, International Accounting and Financial Reporting, International Finance and Markets, Investment Decision, Research in Finance and Risk Management, and Hybrid Markets. Completed an internship and a memoire research report as part of the degree.

Senior Management Development Programme

UNIVERSITY OF STELLENBOSCH BUSINESS SCHOOL, Bellville, South Africa

Feb 2012 – Nov 2012

Subjects included Systems Thinking, Strategic Thinking, Human Capital Management, Value-Based Management, Organisational Resilience and Sustainability, and a Business-Driven Action Learning Group Project.

Honours Bachelor of Commerce

UNIVERSITY OF SOUTH AFRICA, Pretoria, South Africa

Jan 2002 – Apr 2003

Subjects included Advanced Problems of Business Finance, Investment Management, Real Estate Portfolio Management, Risk Management, and Strategic Management.

Bachelor of Commerce

UNIVERSITY OF STELLENBOSCH, Stellenbosch, South Africa

Jan 1998 – Mar 2002

Final year subjects included Business Management, Financial Accounting, and Short-Term Insurance.

OTHER INFORMATION

- **Languages:** Mother tongue Afrikaans; fluent in English; beginner in French.
- **Board Experience:** Served on the African Finance Credit Committee and Mettle Motor Loans Finance Boards.
- **Property Management:** Managed a housing complex following completion of a Homeowner's Course.
- **Debt Counselling:** Completed a Debt Counselling Training Program, driven by personal interest in the field.
- **Other Interests:**
 - **Competitive Amateur Cyclist:** Demonstrates discipline, goal-setting, and the ability to perform under pressure, fostering strong time-management skills.
 - **Cycling Team Manager:** Cultivates leadership, team-building, and organizational abilities, ensuring smooth coordination and performance.
 - **Reading & Research:** Reflects a passion for continuous learning, critical thinking, and staying informed about industry trends and broader knowledge.
 - **Films & Sailing:** Enjoy exploring storytelling and creative expression, while sailing offers an appreciation for strategic thinking and adaptability in changing conditions.
 - **Scuba Diving & Travel:** Promotes resilience, adaptability, and cultural awareness, with a curiosity for exploring new environments and experiences.