

1. **Family name:** Hoekman
2. **First names:** Ronald
3. **Date of birth:** 31-05-1964
4. **Nationality:** Dutch
5. **Civil status:** Divorced
6. **Education:**

<i>Institution</i>	NIBE (Dutch banking institute)
<i>Date</i>	1984
<i>Degree(s) or Diploma(s) obtained</i>	All modules

<i>Institution</i>	Cartesius Lyceum, Amsterdam
<i>Date:</i>	1984
<i>Degree(s) or Diploma(s) obtained</i>	Atheneum

7. **Language skills:** (Mark 1 to 5 for competence, 5 being the highest)

<i>Language</i>	<i>Reading</i>	<i>Speaking</i>	<i>Writing</i>
Dutch	Mother tongue		
English	5	5	5
Danish	5	5	5
German	5	4	3

8. **Membership of professional bodies:**

9. **Other skills** (e.g. computer literacy, etc.): Computer literate

10. **Present position:**

11. **Years within the firm:**

12. **Key qualifications** (relevant to the programme):

- Highly experienced interim manager and crisis management of challenging projects, with focus on financial restructuring and transition management in Operations & IT area.
- Over 20 years of international banking and finance experience, particularly in assessment, implementing necessary changes and improvements in IT systems and strategy (Treasury Systems, Clearing Systems, Payments, Cards, e-banking, digital banking) in commercial banks
- Strong communication and negotiation skills, ability to deal with sensitive issues and conflict situations in cross-cultural environment, long track record in working in various cultures
- In-depth knowledge of international best practices and recent developments in Operations & IT and longstanding experience in design and providing of digital banking solutions in a commercial bank.
- Experienced in centralizing & regionalization of back office processing, clearing processing, with focus on straight through processing and efficiency gains.
- Fraud detection & fraud prevention expertise, embedding it into operational and end-customer procedures.

1



**Botswana | Letshego Place, Plot 22, Khama Crescent | P.O. Box 381 | Gaborone | Tel: (+267) 364 3300 | Fax: (+267) 319 0416**

Letshego Holdings Limited incorporated in Botswana, Registration Number Co.98/442. Letshego Holdings Limited is listed on the Botswana Stock Exchange ISIN BW 000 000 1247

**Executive Directors:** A. F. Okai (Group Chief Executive) (Ghana), G. Muteiwa (Chief Finance Officer) (Zimbabwe)

**Non-Executive Directors:** E.N. Banda (Chairman) (RSA); R.N. Alam (UK); H. Karuhanga (Uganda); C. Lesetedi (Botswana); S.D. Price (UK);

Dr. G. Somolekae (Botswana); G.L. van Heerde (RSA); A. Odubola (Nigeria); P. Odera (Kenya); R. Hoekman (Netherlands).

**Alternate Directors:** T.I. Mutasa (Zimbabwe - Alternate to R.N Alam); Michael Viljoen (RSA - Alternate to G.L. van Heerde).

**Company Secretary:** Matshidiso Kimwaga

## CURRICULUM VITAE

Ronald HOEKMAN

### 13. Specific Country Experience:

Country	Date
Azerbaijan	2003-2004
Kazakhstan	2002
Romania	2003-2004
Russia	2002
Ukraine	2007 – 2008, 2010
Equatorial Guinea	
Rwanda	2010-2013
South Africa	
Zambia	2014-2015
Zimbabwe	

### 14. Professional Experience Record:

Date	May 2019 – ongoing
Location	Tanzania, Mozambique, Rwanda, Zambia, UAE
Company	Corporate Advisory
Position	Short term expert
Description	<ul style="list-style-type: none"> <li>Credit Portfolio Due Diligence for Equity Bank Holdings, who are interested in acquiring the entities of BancABC in four African territories; Tanzania, Mozambique, Rwanda and Zambia.</li> <li>Onsite review of credit portfolio quality, review of operational policies, procedures, processes locally and intertwined on a BancABC group level.</li> <li>Interviews with C-level executives, and credit staff of local entities.</li> </ul>

Date	2018 – ongoing
Location	Uzbekistan
Company	IFC
Position	Short term expert
Description	<ul style="list-style-type: none"> <li>Feasibility study for the establishment of a microfinance institution, utilizing Digital Finance products and tooling to deliver lean, easy, reliable, secure and fast banking services to the micro finance sector.</li> <li>In cooperation with World Bank, and Uzbek banking sector, to provide the sound foundation for an improved micro finance sector.</li> <li>Onsite review in Tashkent of micro finance market, digital finance landscape, development of digital finance within the banking sector.</li> <li>Assist with Demand Study survey development, analysis of data, report review/writing and report overall adjustment. Focus was to determine micro finance market possibilities; and determining end-customer appetite to perform banking activities through digital products and services.</li> <li>Onsite discussion with Central Bank of Uzbekistan, market players in digital finance space, to exchange views on demand study survey findings.</li> </ul>

## CURRICULUM VITAE

Ronald HOEKMAN

<i>Date</i>	2018
<i>Location</i>	Lebanon, Sri Lanka, Vietnam
<i>Company</i>	IFC
<i>Position</i>	Short term expert
<i>Description</i>	<ul style="list-style-type: none"> <li>Digital Finance assessment onsite of banks in Lebanon, Sri Lanka and Vietnam.</li> <li>All banks reviewed have an association with IFC.</li> <li>To determine the banks readiness and competitiveness for Digital Finance, their internal strategy and approach, and their challenges.</li> <li>Review the appetite and willingness of banks to cooperate and work with third party Fintech solutions.</li> </ul>

<i>Date</i>	08/2017 – ongoing
<i>Location</i>	South Africa, Zimbabwe
<i>Company</i>	Private Equity Fund
<i>Position</i>	Short term expert
<i>Description</i>	<ul style="list-style-type: none"> <li>IT Assessment and Financial Due Diligence of Fintech provider in Johannesburg. "Fintech provider" services out of Johannesburg offices customers in over 30 countries on the African continent. Services are provided as Software As A Service, as well as onsite. Based on outcome of IT Assessment and financial due diligence, investment committee granted investment. Will be involved with further projects assisting the proper use of funds and aligning projects.</li> </ul>

<i>Date</i>	02/2016 – 10/2016
<i>Location</i>	Tanzania
<i>Company</i>	AccessBank Tanzania
<i>Position</i>	Short term expert
<i>Description</i>	<ul style="list-style-type: none"> <li>IT Assessment of AccessBank Tanzania, to determine readiness of infrastructure of bank for Digital Finance project. Based on outcome of IT Assessment, assist and guide the bank in implementing necessary changes and improvements.</li> </ul>

<i>Date</i>	12/2015 – 01/2016
<i>Location</i>	Germany, Sub-Saharan Africa
<i>Company</i>	IFC/World bank
<i>Position</i>	Short term expert
<i>Description</i>	<ul style="list-style-type: none"> <li>Review of IT Strategy, Enterprise Service Bus solution for AccessHolding in Berlin and its six banks in Africa. Included in review are their two core banking systems, Temenos T24 and their in-house developed myMBS.</li> </ul>

<i>Date</i>	08/2014 – 03/2015
<i>Location</i>	Zimbabwe, Zambia, Malawi
<i>Company</i>	Cambria Africa PLC
<i>Position</i>	Senior Advisor
<i>Description</i>	<ul style="list-style-type: none"> <li>Restructuring the Private Equity Fund, and divesting assets of that fund in Zambia and Zimbabwe.</li> <li>Possible takeover of Celpay Ltd group and subsidiaries, resulting in winding down of business activities in controlled manner.</li> </ul>



## CURRICULUM VITAE

Ronald HOEKMAN

<i>Date</i>	05/2013 – 31/12/2018
<i>Location</i>	Sub-Saharan Africa, Zambia, Zimbabwe, South Africa
<i>Company</i>	Cambria Africa PLC (Cambria)
<i>Position</i>	Senior Advisor
<i>Description</i>	<ul style="list-style-type: none"> <li>Advisor to Cambria, which is listed on the AIM in London, on matters relating to payments business in Africa and their payments processor investment activities. With focus of national switching, corporate payments, POS, ATM, agent banking and mobile banking solutions.</li> <li>Provide strategic guidance towards Payserv Africa and facilitate it's regional expansion goals in sub-Saharan Africa.</li> </ul>

<i>Date</i>	10/2000 – ongoing
<i>Location</i>	Czech Republic
<i>Company</i>	The Communications Group
<i>Position</i>	Manager
<i>Description</i>	<ul style="list-style-type: none"> <li>Management and sales of The Communications Group consulting unit. Establishment of the branch offices in Moscow (RU), Almaty (KZ) and Bucharest (RO).</li> </ul>

<i>Date</i>	01/2014 – 05/2014
<i>Location</i>	Sub-Saharan Africa
<i>Company</i>	Cambria Africa PLC
<i>Position</i>	Senior Advisor
<i>Description</i>	<ul style="list-style-type: none"> <li>Assisting with attracting new funds for a Private Equity Fund, with focus on Sub-Saharan Africa.</li> </ul>

<i>Date</i>	05/2013 – 12/2013
<i>Location</i>	Sub-Saharan Africa, Zambia, Zimbabwe, South Africa
<i>Company</i>	Celpay Group
<i>Position</i>	Group CEO, interim manager
<i>Description</i>	<ul style="list-style-type: none"> <li>Acted as Turnaround and Crisis Manager for the Celpay group, with entities in Zambia, Zimbabwe, Uganda and South Africa. Celpay focused on providing mobile payment solutions, integrating with delivery channels such as Mobile, POS and ATM's. Cards were utilized to create cross-selling of the mobile products. Agent banking was the key success factor of the Celpay business proposition, in combination with cash collection roles done through the agents.</li> <li>Payserv Africa was the intended buyer of the Celpay group, but during the time as Turnaround Manager we unearthed considerable financial issues that lead to the recommendation not to pursue with the acquisition.</li> <li>Financial modelling to assist the investor in making acquisition.</li> </ul>

## CURRICULUM VITAE

Ronald HOEKMAN

<i>Date</i>	06/2010 – 01/2013
<i>Location</i>	Rwanda
<i>Company</i>	RSwitch (Sintel)
<i>Position</i>	CEO
<i>Description</i>	<ul style="list-style-type: none"> <li>• Extensive business modelling, financial modelling, to enable investor to recapitalize and ensure buy-in of Rwandese Central Bank and Rwandese commercial banks into African Development Cooperation's investment in RSwitch. Done in close cooperation with Blair Foundation.</li> <li>• Responsible for re-establishing the relationships with the banks, to negotiate and implement an industry wide SLA since mid-2010. As face to the banks, major role was to strengthen the relationship and to ensure that the products and services on offer by RSwitch were taken up by the financial industry whole hearted.</li> <li>• Focus was on ATM rollout in country; improving ATM availability; rollout and utilization of active cards in market. Cards were produced in-house, based upon EMV like standardization.</li> <li>• Restructured and re-capitalized RSwitch based upon extensive financial modelling to ensure stability of the company within the Rwandese financial market and to prepare for acquisition by external party.</li> <li>• Established Service Level Agreement between Central Bank of Rwanda, Commercial Banks and RSwitch, enabling an agreement on optimal pricing structure for electronic payments (ATM, POS) and cards.</li> </ul>

<i>Date</i>	06/2010 – 05/2011
<i>Location</i>	Ukraine
<i>Company</i>	Platinum Bank
<i>Position</i>	Interim COO & CIO
<i>Description</i>	<ul style="list-style-type: none"> <li>• Centralization of operations &amp; back office units. Focus on streamlining procedures and processing capacity in line with management profitability expectations.</li> <li>• Introduction of branch rollout, network supported by regional processing capability.</li> <li>• Moving of retail business from traditional brick and mortar business into electronic delivery channels and providing needed processing capacity.</li> <li>• Strengthening of Operations units to enable supporting centralization of back office and clearing processing.</li> </ul>

<i>Date</i>	05/2009 – 05/2010
<i>Location</i>	Equatorial Guinea
<i>Company</i>	Banco Nacional de Guinea Equatorial (BANGE)
<i>Position</i>	Project Manager
<i>Description</i>	<ul style="list-style-type: none"> <li>• Centralization of back office processing, Change Management and modernization of BANGE, to ensure that the bank ensured its continued competitiveness and to create a platform for branch expansion in Equatorial Guinea as well as in the region.</li> </ul>

<i>Date</i>	11/2008 – 01/2009
<i>Location</i>	UK
<i>Company</i>	Fortis Bank Global Clearing N.V. London Branch
<i>Position</i>	Senior Consultant
<i>Description</i>	<ul style="list-style-type: none"> <li>• As part of the separation of Fortis Bank Netherlands and Fortis Bank Belgium, the London entity of Fortis Bank NL has to move into two Data Centres. RFI, RFP and consequent selection of the respective Data Centres were an integral result of the project.</li> </ul>

## CURRICULUM VITAE

Ronald HOEKMAN

<i>Date</i>	11/2007 – 08/2008
<i>Location</i>	Ukraine
<i>Company</i>	Nadra Bank
<i>Position</i>	CIO
<i>Description</i>	<ul style="list-style-type: none"> <li>Complete overhaul and change management of the IT Department, such as the physical infrastructure, branch network, location of staff, preparation for new Core Banking System, central &amp; regional back office, loan processing and the introduction of IT Strategy.</li> </ul>
<i>Date</i>	02/2006 – 08/2007
<i>Location</i>	Netherlands
<i>Company</i>	FMO – Dutch Development Bank
<i>Position</i>	ICT Director
<i>Description</i>	<ul style="list-style-type: none"> <li>Deliver an infrastructure that was capable of supporting the application for the "bank license" that the finance company FMO needed to gain further credibility in the markets it was operating in. Involved creating the necessary approach and strategy combined with managing the changes throughout the organisation, streamlining back office &amp; middle office, supported by IT changes. Bank license was granted to FMO as a result of the project.</li> </ul>
<i>Date</i>	01/2005 – 12/2007
<i>Location</i>	Netherlands
<i>Company</i>	Fortis Information Bank (FIB)
<i>Position</i>	Project Coordinator
<i>Description</i>	<ul style="list-style-type: none"> <li>Streamline existing Business Continuity plans within various departments of FIB, located in Amsterdam, to a common standard. Integrate crisis management into standard procedures of the bank and establish recurring crisis management training sessions, providing reporting to DNB (Dutch Central Bank).</li> </ul>
<i>Date</i>	05/2003 – 12/2004
<i>Location</i>	Romania
<i>Company</i>	Banca Transylvania
<i>Position</i>	Project Manager
<i>Description</i>	<ul style="list-style-type: none"> <li>Restructuring, focussing and streamlining: creation of the concepts for the efficiency enhancements.</li> <li>Improving of Credit Risk Management within the branches.</li> <li>Introduction of new products, linking them to Scoring and regional back office processing.</li> <li>Centralising all processing by implementing a core banking system, focusing on moving operations to headquarters and regional processing centres.</li> <li>Rolling out branch network, ATM, POS network, cards with focus on increasing transaction volumes through the various delivery channels.</li> </ul>
<i>Date</i>	05/2003 – 02/2004
<i>Location</i>	Azerbaijan
<i>Company</i>	BUSBank (Kapital Bank)
<i>Position</i>	Project Manager
<i>Description</i>	<ul style="list-style-type: none"> <li>World Bank funded project. Core Banking System Selection, creation of the bidding documents for initially a one-stage [two-stage] bidding process, created an inventory of the Products and Services of BUSBank.</li> <li>Co-managed the IT department to select basic infrastructure enabling the bank to deploy data centre methodology and processing capacity.</li> </ul>



## CURRICULUM VITAE

Ronald HOEKMAN

<i>Date</i>	2002
<i>Location</i>	Russia
<i>Company</i>	Raiffeisenbank Austria
<i>Position</i>	Project Manager
<i>Description</i>	<ul style="list-style-type: none"> <li>CityNetworks implementation – nostro &amp; loro reconciliation tool CARS 6. Integrated the CARS application with MIDAS, Central Bank and SWIFT data feeds.</li> </ul>

<i>Date</i>	2002
<i>Location</i>	Russia, Kazakhstan
<i>Company</i>	Deutsche Bank
<i>Position</i>	Project Manager
<i>Description</i>	<ul style="list-style-type: none"> <li>Foreign Exchange &amp; Securities Confirmation matching product TRAM upgraded in Deutsche Bank. Installation, IT maintenance. Moscow, Russia</li> <li>MultiCash 3.x (German e-banking standard) launched in the Russian and Central Asian region – provider of proper local customisation and translation.</li> </ul>

<i>Date</i>	2002
<i>Location</i>	Kazakhstan
<i>Company</i>	HSBC Bank
<i>Position</i>	Project Manager
<i>Description</i>	<ul style="list-style-type: none"> <li>Implementation of MultiCash - complete offline electronic Banking solution.</li> </ul>

<i>Date</i>	2002
<i>Location</i>	Netherlands
<i>Company</i>	Rabo Securities N.V.
<i>Position</i>	Project Manager
<i>Description</i>	<ul style="list-style-type: none"> <li>Implemented Business Continuity Planning &amp; Intranet solution.</li> </ul>

<i>Date</i>	2000 – 2005
<i>Location</i>	Various
<i>Company</i>	Rabobank International branches
<i>Position</i>	Project Manager
<i>Description</i>	<ul style="list-style-type: none"> <li>Managing Business Continuity &amp; Disaster Recovery Projects for branches in France, Ireland, Italy and UK;</li> <li>Business continuity Tooling Support – technology support for all units of the bank, assisting and advising on web publishing of BCP &amp; DR plans.</li> </ul>

<i>Date</i>	09/2000
<i>Location</i>	UK
<i>Company</i>	Rabobank International
<i>Position</i>	EURO Investigation
<i>Description</i>	<ul style="list-style-type: none"> <li>Conducted a study of the impact of the EURO change within the London unit.</li> </ul>

<i>Date</i>	05/1999 – 02/2000
<i>Location</i>	Netherlands
<i>Company</i>	Rabobank International
<i>Position</i>	Senior Consultant
<i>Description</i>	<ul style="list-style-type: none"> <li>Worked on Project Business Continuity Planning within the Y2K team of Rabobank International. Visited during the period 20 branches located in 16 countries, e.g. Warsaw, Tokyo, Sao Paulo, New York, etc. Developed and implemented the Global BCP Website on the Rabobank Intranet.</li> </ul>

## CURRICULUM VITAE

Ronald HOEKMAN

<i>Date</i>	02/1999 – 05/1999
<i>Location</i>	Czech Republic
<i>Company</i>	n/a, self employed
<i>Position</i>	Consultant
<i>Description</i>	<ul style="list-style-type: none"> <li>Worked in a private company as Financial Control and Operations Management. Assisted the owner to streamline the structure and growth of the organisation in a controlled manner.</li> </ul>

<i>Date</i>	05/1998 – 11/1998
<i>Location</i>	Netherlands
<i>Company</i>	ABN AMRO Bank N.V
<i>Position</i>	Project Leader Electronic Banking
<i>Description</i>	<ul style="list-style-type: none"> <li>Responsibilities for the rollout of Straight Through Processing in Russia and the Central Asian region, such as Kazakhstan and Uzbekistan, under CEE. Co-ordination of the roll out of the LPI, an interface between an Electronic Banking Application and the core banking system of ABN AMRO Bank.</li> </ul>

<i>Date</i>	05/1993 – 04/1998
<i>Location</i>	Czech Republic
<i>Company</i>	ABN AMRO Bank N.V
<i>Position</i>	Operations Manager
<i>Description</i>	<ul style="list-style-type: none"> <li>Management of the Operations Department in all aspects, from Finance &amp; Control, Settlement, Back-Office, etc. Development of cash management and transaction processing capabilities. Creation of a Disaster Recovery Site and Operational Backup Centre. Responsibilities for reconstruction and refurbishment of all the locations of ABN AMRO Bank and its units in the Czech Republic, relocation on the three units of ABN AMRO Bank in Prague.</li> </ul>

<i>Date</i>	1992 – 1993
<i>Location</i>	Germany
<i>Company</i>	ABN Bank, AMRO Bank
<i>Position</i>	IT Merger
<i>Description</i>	<ul style="list-style-type: none"> <li>ABN Bank and AMRO Bank merged worldwide into ABN AMRO Bank. Recommendation and introduction throughout AAB Germany, centralised nostro &amp; loro reconciliation. Installation of management information/inquiry system.</li> </ul>

<i>Date</i>	1984 – 1993
<i>Location</i>	Denmark
<i>Company</i>	Head of Accounting
<i>Position</i>	AAB Copenhagen
<i>Description</i>	<ul style="list-style-type: none"> <li>Management of Accounting, Reporting and Budget efforts. Installation and maintenance of systems – SWIFT, SMA [for Treasury Back office operations], SCI [Credit Administration], Custody system, Development of Management Information System, system for reporting to the Danish Tax Authorities, etc.</li> </ul>

15. Others: n/a

16. Publications: n/a