

CURRICULUM VITAE

FOR

EPHRAIM CHAWONEKA

PERSONAL DETAILS

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|-----------------------|-------------------|----------------------------|-----------------------------|
| Name: | Ephraim Chawoneka | Sex: | Male |
| Date of Birth: | 30 March 1977 | Marital Status: | Married |
| Religion: | Christian | Passport/D Licence: | Yes |
| Contacts: | 0772 684 001 | | chawoneka@gmail.com |
| | 0719849307 | | echawoneka@stfcapital.co.zw |

- 19 years banking experience 9 of which at Executive Management Level

SUMMARY OF ACADEMIC & PROFESSIONAL QUALIFICATIONS

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| <ul style="list-style-type: none">• 2013/2014 – MSc Leadership & Change Management (Merit) – Leeds Metropolitan University, United Kingdom• 2000/2001 – MSc Agricultural Economics (Merit) – University of Zimbabwe, Zimbabwe• 1999 – BSc Honour’s Degree in Agricultural Economics (Distinction) – University of Zimbabwe, Zimbabwe• Strategic Business & Financial Analysis – Euro Money Training – United States of America• Marketing Management – Institute of Administration & Commerce for Southern Africa• Enterprise Wide Risk Management – Gainful Information Technology, Zimbabwe• Credit Relationship Management – CCL Consulting <i>in association with</i> University of Zimbabwe, Zimbabwe• Writing a winning proposal – Troparg Consultancy• Executive Certificate in Credit Management, University of Zimbabwe, Zimbabwe• Treasury Management – CCL Consulting• Training of Trainers (Domains of learning, group dynamics, job analysis & Evaluation) - Centre for Regional Integration and Management Development, Swaziland• 1996 - Advanced Level – Fletcher High School (Mathematics, Biology & Chemistry) |
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DISSERTATIONS & RESEARCH WORK SUMMARY

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| 2014 – An Investigation of the effectiveness of Communication of Strategy within a financial institution in Zimbabwe |
| 2002 – Socio-Economics of Smallholder Farmer Adoption of Best-Bet Soil Fertility Management Technologies |
| 2002 – Factors affecting the adoption of soil fertility management technologies (<i>Working Paper</i>) |

CURRENT AND IMMEDIATE PAST EMPLOYMENT STATUS

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|---------------------|---|
| Nov 2020 - Present | Managing Director - STF Capital |
| 2011 - to Oct 2020: | Executive Director – Banking (<i>Treasury, Corporate & Investment Banking, International Banking, Mortgages and Property Development</i>) |
| 2010 – 2011: | Divisional Director (<i>Corporate & Investment Banking</i>) |
| 2006 -2009: | Head – Corporate, Business Banking & Agribusiness |
| 2002 - 2005: | Below Manager Bank Positions |

SUMMARY OF CORPORATE POSITIONS HELD

- Board Chairman - Ardent Holdings (Medix Pharmacy, Techearth Quarry & Wilred Fuels)
- CIFOZ Business Models Committee Member
- CEO Roundtable Technical Committee Board Member
- IODZ Fellow Member - ZF12518/21
- Group Executive Director
- Executive Director - Banking
- Board Member – *CFI Holdings*)
- Board Member - Lobels Bread Limited
- Executive Director – Banking
- Divisional Director – Corporate & Retail Banking
- Chairman – Business Development
- Head – Corporate Banking
- Head – Business Banking

KEY COMPETENCES & SKILLS

- Strategic Thinker
- Corporate Strategy, formulation, implementation & evaluation
- Structured Finance and Fund Raising
- Strategy Development Skills
- Fundraising and Budget Management
- Change Management (*Implementation of Strategic Change*)
- Project Management, Organizational Diagnosis, Resource Management and Multiple Priorities Management
- Human Resources Management, Staff Development, Mentoring & Retention
- Corporate Governance
- Effective Communication, listening, written presentation & Interpersonal skills
- Conflict Resolution
- Stakeholder Relationship Building Skills
- Diversity Management
- Networking Skills
- Team Building (*contributes to team success by managing the team to deliver agreed results*).

BEHAVIOURAL COMPETENCIES

- Analytical, creative, pro-active and takes initiative
- Self-awareness
- Emotional Intelligent
- Achieves results by influence, persuasions, negotiation and team building skills
- Can work under pressure
- Flexible & agile to manage complexity and ambiguity
- Vision setting, envisioning & motivating others
- Systems thinking

EXPERIENCE & PERSONAL DEVELOPMENT

- Over 19 years banking experience in the areas of Executive Leadership, Treasury Management, International and Trade Finance, Mortgages and Property Development, Corporate, Small & Medium Enterprises, Agribusiness and Retail Banking, Business Development, Credit Management and Capital Raising.
- Over 10 years of the experience was at Senior Management and Executive Management
- 4 years' experience in research data collection, analysis and report writing
- Personal Development Planning under supervision for one year
- Independent Career Path Appreciation Tests by Bioss International Zimbabwe
- Over 5 years of Fit & Proper Certification Passes by Reserve Bank of Zimbabwe

KEY ACHIEVEMENTS

- Fund Raised for a 5MW Richaw Solar plant - Funders - Old Mutual
- As Executive Director for Metropolitan Bank, achieved a market share measured by deposits of 3.5%, up from 0.7% over a 2, 5 years period (*see testimonials*).
- Spearheaded the New Products Development for the bank (Introduced 10 products that had an impact of over 20% to the bottom line of the bank)
- Expanded the retail arm of the bank through increasing branch count to 26 from 11, upgraded Automated Teller Machines & Bank servers and increased active accounts from 11,000 to 73,000 over 24 months
- Managed an Asset Book of USD130 Million
- Set up from scratch the Agri-Finance Department for Premier Banking Corporation Limited, now Ecobank, Pan African Bank (2005).
- Developed the Premier Agri-bonds together with its prospectus. The Bonds were oversubscribed on its first week of floating and raised resources as per the budget.
- Launched and managed the Agri-Market Guide for Agricultural Commodity Price Monitoring, beamed on the National Television 5 minutes before the Main News Bulletin.
- Special Certification Invitation to E-Soko following a successful proposal for the launch of a mobile application, ***i-market guide***
- Parliamentary Portfolio Presentations on Economic Issues as Member of the Macro-Economic Sub Committee for the Zimbabwe National Chamber of Commerce
- Capital Raising of over USD20 Million through institutions such as, The Africa Guarantee Fund (AGF), P.T.A. Bank (Eastern & Southern African Trade and Development Bank, Afreximbank and National Social Security Authority.

INDEPENDENT COMMENTS ON CAREER ACHIEVEMENTS

Chairman of Metbank in the Audited Financial Statements for the Year Ended 31st December 2011 had this to say, " *The Board welcomed Mr. Ephraim Chawoneka as an Executive Director in charge of Banking. Mr Chawoneka is a dynamic and self-starter individual who has a passion for Business Development. He has intensive and extensive knowledge of banking and has previously for several reputable financial institutions. He spearheaded the 2011 business development efforts for the Bank resulting in increased market share both on deposits and asset portfolio*".

PHILANTHROPIC WORK

- "The Ephraim Chawoneka – Best Female Biological Science Graduate for Midlands State University" – Annual Prize
- "The Ephraim Chawoneka – Best Form Three Female Science Student for St Patrick's High School, Chiwundura, Gweru" – Annual Award
- "The Ephraim Chawoneka – Best Form Three Science Student for St Patrick's High School, Chiwundura, Gweru" – Annual Award
nb: For St Patrick's High School, the award includes a branded school blazer, shield and USD100 Cash

REFEREES

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