

# CURRICULUM VITAE – DUGALD CLOETE

## PERSONAL DETAILS

**Full Name:** Dugald Lionel Cloete  
**Residential Address:** 19 Tuscan Crescent  
 Kruisfontein  
 Brackenfell  
 7560



**Date Of Birth:** 22 February 1978

**Cellular phone:** +27 82 256 4056  
**E-mail Address:** [Duke411@gmail.com](mailto:Duke411@gmail.com)  
**Driver's License:** Yes

**Motivation:** I am a highly motivated and driven individual, capable of working successfully in any environment. I am a willing learner, while also being capable of exercising initiative when required. My proficiency in English and Afrikaans allows for excellent communication.

I've been self-employed since June 2009, using the time to pursue post-grad studies and other avenues of interest previously not available due to work constraints.

Responsibility is always welcome. My experience and determination have prepared me for the ability to make a success of any position.

## EMPLOYMENT INFORMATION

**Previous Position:** Article Clerk – Gobodo Chartered Accountants  
**Period:** April 2008 to May 2009  
**Outputs:**

- Performance of audit duties (substantive procedures, testing of controls, compliance testing, assurance assessments)
- Performance of financial reporting
- Financial risk analysis
- Process analysis and advisory services
- Extensive client and third party liaison

**Position Before Last:** Business Manager - Nedbank Business Banking Winelands  
**Period:** November 2006 to March 2008  
**Outputs:**

- Manage and expand client relationship through in-depth knowledge of client's business and industry
- Pro-actively identify client needs and develop appropriate solutions
- Negotiate and conclude optimum pricing and finance solutions
- Ongoing risk monitoring, assessment and management
- Sales administration (activity and call reports, sales reporting, client administration, budgeting and forecasting)
- Compliance management in accordance with Basel II, FAIS, FICA and NCA

**Experience:**

- Services Manager, Nedbank Business Banking – March 2006 to November 2006
- Manager's Assistant in Nedbank Business Banking – October 2004 to February 2006
- Group Accounts Clerk in Old Mutual Investment Administration – May 2004 to September 2004
- Presenter at MFM 92.6 Stellenbosch Community Radio – June 2003 to January 2007
- Debtors Clerk in MSP-Sizwe – April 2001 to January 2002
- Wine Tasting / Cellar Tour Guide, Neethlingshof & Uitkijk Estate – December 1998 to March 2001

