

## PERSONAL DETAILS:

<b>Surname</b>	: Focke
<b>Full Names</b>	: Ana Maria
<b>Nationality</b>	: Chilean, with South African permanent residence
<b>Identity Number</b>	: 8303221041189
<b>EE/AA Status</b>	: White Female
<b>Residing in</b>	: Lynnwood Glen, Pretoria

## EDUCATIONAL QUALIFICATIONS:

Registered with the Institute of Internal Auditors Membership number: 17131836  
Certified Internal Auditor – Institute of Internal Auditors (2011)  
B Com (Honours) Internal Auditing, University of Pretoria, 2008  
B Com Internal Auditing, University of Pretoria, 2006 - 2007  
Matric: Pretoria High School for Girls, 2001

## ADDITIONAL CERTIFICATES / TRAINING / COURSES

- Emotional intelligence and the 21 irrefutable laws of leadership held at African Bank
- Advance English business writing, PwC, 2012
- Companies Act 2008, PwC 2012
- Consumer protection, PwC, 2011
- Sarbanes Oxley Methodology Training, PwC, 2010 - 2011

## Computer literacy & Data Analytics Training:

- **Data analytics:** **ACL, IDEA and SQL scripting**
- Auditing management system: BarnOwl and Teammate
- Other: Exactus, Pastel and VIP
- Advanced ACL concepts and techniques functions provided by CQS GRC Solutions
- Foundations of ACL, Concepts and Practices provided by CQS GRC Solutions
- Working knowledge of SQL (Structured Query Language) scripting at African Bank
- Working knowledge of IDEA (audit analytics software) at Transaction Capital and Bayport

## EMPLOYMENT HISTORY:

**COMPANY** : **African Bank**  
**PERIOD EMPLOYED** : **1 August 2015 - Current**  
**POSITION** : **Internal Auditor**  
**DUTIES / RESPONSIBILITIES** :

- Recurring transactions posted into the debtor's book (in progress)
- Role: Solely responsible for the review
- Recurring transactions are transactions raised periodically into a client's account, such as period-end interest, insurance, service fees, etc. The objective of this review will be to confirm the accuracy, completeness and validity of recurring transactions. SQL scripting and Exactus will be used to extract data, and ACL will be used to perform the analysis, and recalculations for the entire loan book
- Ad-hoc transactions and adjustments processed into the debtor's book (2018)
- Role: Solely responsible for the review
- Ad-hoc transactions and adjustments are captured to correct errors, finalise accounts, or to align accounts to legal requirements. During this review the accuracy, completeness and validity of refunds, write-offs, journals, settlements, mandates and rescheduling was confirmed. SQL scripting and Exactus was used to extract data. Data analytics in ACL was performed to assess the validity, completeness, accuracy and reasonability of transactions processed
- Input of data into the debtor's book (2017)
- Role: Solely responsible for the review
- The loan origination process provides the initial input into the debtor's book. Source documentation are utilised to capture key client, and loan information as stipulated in the credit policy. In this review an assessment was performed to determine the adequacy and effectiveness of controls in place regarding key client, loan and collections details captured during the loan origination process
- Pillar 3 (2017)
- Role: Solely responsible for the review
- Pillar 3 of the Basel framework aims to promote market discipline through regulatory disclosure requirements. The objective of this review was to provide reasonable assurance as to the completeness of key disclosures made as well as reconcile the figures used in the Pillar 3 report to the source used (BA returns and/or financial statements)
- Governance (2017)
- Role: Solely responsible for the review
- The objective of this review was to obtain a view of key internal controls within the governance processes to ensure good governance principles are implemented. In this review the bank's structure, in line with regulatory requirements were assessed for adequacy and effectiveness
- Hand-over and finalisation of the Human Capital review (2017)
- Role: Solely responsible for wrapping-up this review
- Group Internal Audit went through a restructuring process, and as a result I was responsible for finalising the work performed by the previous audit team. This included:
  - Reviewing and correcting (where applicable) findings raised to ensure factual correctness and cohesiveness of the report;
  - Liaising with various personnel within Human Capital to clear misunderstandings;
  - Correcting working papers; and
  - Finalisation of the audit report
- Treasury – Take on, interest and swap calculation audit (2016)
- Role: Team member

- During this review reasonable assurance was provided on the accuracy and completeness of data imported into the newly acquired Treasury system. The work performed included the following key areas:
- Re-calculation via ACL of interest and accrual for swap instruments, and comparison to the amounts calculated by the Treasury system; and
- Verification of take-on data from exchange offer confirmations and other supporting documentation to the Treasury system. This data included counterparties, maturity date, nominal values and interest
- Treasury – Daily return BA 325 (2016)
- Role: Team member
- Regulation 29 of the Government Gazette No. 9872 dated 12 December 2012 (part 1 of 8) stipulates that the purpose of the daily return: BA 325 includes, amongst other things to determine the nature and extent of the Bank's exposure to, and the related capital requirements in respect of market risk or position risk; and counterparty risk arising from positions held in the bank's trading book. The work performed included the following:
  - **Assessing the adequacy of controls in place to support the accuracy and completeness of BA 325;**
  - **Mapping of data used in BA 325 to source (system, manual controls or other); and**
  - **Testing the accuracy and completeness of data used for BA 325 purposes**
- Principles of data aggregation and risk reporting - Self-Assessment (2016)
- Role: Solely responsible for the review
- The objective of the review was to provide reasonable assurance on the appropriateness of the self-assessment process. In this review the level of compliance with the 11 principles, including the validity of responses provided against relevant supporting documentation were assessed
- Payroll (2016)
- Role: Team member
- Ana was responsible for performing walkthroughs, documenting and assessing adequacy of controls in place for the preparation of payroll within African Bank
- Debt Counselling (2015-2016)
- Role: Team member
- Debt Counselling (DC) is a statutory process, introduced by the National Credit Act in 2007. The purpose of DC is to provide over-indebted customers with a mean to make monthly debt repayments and gain financial stability. The scope of the work performed included an assessment on adequacy and effectiveness of the following processes:
  - Managing of the DC mailbox
  - Generation of Certificate of Balances
  - Additions of Debt Counsellors to the Exactus Database
  - Changes and transfers of Debt Counsellors (17.W Form)
  - Issuance of intention to terminate letters
  - Termination process in terms of section 86(10) and 88(3) of the National Credit Act
  - Exit process, including the receipt and processing of clearance certificates, rescission orders and rejection of proposals
- Credit card: Chargeback and manual limit increases (2015)
- Role: Team member
- The scope of the work performed included:
  - Document and test processes relating to chargeback transactions (refund) due to no authorisation/late presentments/expired cards/declined authorisation; and

- Document, and test manual changes to credit card limits regarding petty cash floats, credit card testing or changes due to management discretion (for example, where a client contacts African Bank requesting a temporary increase in the credit limit facility until an investigation on possible fraudulent transactions is finalised)
- Finance: Journals (2015)
- Role: Team member
- During this review an assessment was performed on the accuracy and validity of Financial journals. The following areas surrounding the passing of journals were assessed for adequacy and effectiveness:
  - Processing of journals
  - ACL was used to identify duplicate journal entries
  - Assessment of segregation of duties
  - Correction of journals
  - Develop process descriptions, and risk-based audit programs based on walk-through performed
- **Identify opportunities for data analytics, and write data analytic scripts in SQL scripting, Exactus or ACL**
- Conduct audits in terms of agreed audit program, producing quality working papers which adequately support conclusions, findings and audit objectives
- Obtain and assess management comments to ensure that all findings reported will be adequately resolved
- Prepare draft report including executive summary
- Additional responsibilities:
- **Run all continuous auditing scripts in SQL scripting**
- Conduct monthly follow-up on continuous auditing and Exco reporting

COMPANY :  
 PERIOD EMPLOYED :  
 POSITION :  
 DUTIES / RESPONSIBILITIES :

**Bayport Financial Services**  
**1 December 2013 – 31 July 2015**  
**Internal Auditor**

- Repo rate change
- Role: Solely responsible for the review
- The Monetary Policy Committee (MPC) raised the repurchase rate by 25 basis points to 5.75 per cent per annum, effective Friday, 18 July 2014 (Extract from MPC Press statement). Data was extracted from Exactus, and an interest recalculation was performed via IDEA to verify the accuracy of the rate changes on all active products. The scope of the work included:
  - Confirmation that all loans quoted and disbursed on and after 18 July 2014 was disbursed at a correct interest rate
  - Confirmation that the rate applied to deals disbursed prior to 17 July 2014 were accurate
  - Verification that there is no impact on cellular deals and short-term loans
  - Reviewed the product file and assessed the impact on staff loans and short-term deals
- Product master file, 4-Way Period-on-Period Analyses
- Role: Solely responsible for the review
- Data was extracted from Exactus, and a 4-Way Period-on-Period Analyses was performed. This involved a review of key datasets to identify unchanged data, additions, changed data and de-activations, all based on period interval comparisons
- Assessment of credit balances
- Role: Solely responsible for the review
- The review of application controls relevant to the Debtors Administration environment highlighted clients with settled loans and credit outstanding balances. An ad-hoc review was performed to

evaluate and quantify the status and overall impact of these balances

- Continuous Auditing Cradle-to-Grave and Exception reports
- Role: Team member
- During this review all transactions and actions on a set sample of selected loan deals and insurance policies were assess for accuracy, completeness, and validity based on policies, procedures, legislation, business rules. The objective was to follow the deal/insurance policies through their life-cycle across all operational business areas
- Exception reports were run to identify out of line occurrences for investigation; for example: to confirm that the maximum loan term per loan are not exceeded per loan
- External trace environment
- Role: Team member
- The external trace section manages the generation and allocation of trace packs to various tracing companies. During this review existence, and adequacy of guiding policies and procedures were confirmed. Adequacy and effectiveness testing was also performed to confirm compliance with business rules and relevant legislation. In addition, logical access management, quality assurance processes and business continuity were also assessed
- Ad-hoc: Affordability reviews
- Role: Team member
- To prevent clients from becoming over-indebted Bayport Financial Services determines the maximum loan offer based on the loan instalment amount that Bayport is prepared to extend to the client
- During this review a sample of affordability assessments were re-performed to verify accuracy and validity. The review required to take into consideration, amongst others, the applicable credit policy, client's income, liabilities and available funds to repay the credit offering
- Branch visit: Affordability
- Role: Consulting
- This review involved a secondment for a week to the Pretoria branch
- The objective of the visit was to coach branch staff on the rules applied to affordability assessments, in line with credit policy and business rules
  
- Preparation of audit files in the audit software
- Develop process descriptions, and risk-based audit programs based on walk-through performed
- Identify opportunities for data analytics, and write data analytic scripts in Exactus or IDEA
- Conduct audits in terms of agreed audit program, producing quality working papers which adequately support conclusions, findings and audit objectives
- Obtain and assess management comments to ensure that all findings reported will be adequately resolved
- Prepare draft report
- Review work of other team members
- Additional responsibilities:
- Responsible for the extraction of monthly logical access reports from Exactus 911 and submission to business
- Responsible for the maintenance of the risk register
- Presented on Insurance concepts, how to document business processes, use of Visio to illustrate key risks and processes and TeamMate basics

**COMPANY** : **Transaction Capital**  
**PERIOD EMPLOYED** : **01 June 2013 – 30 November 2013**  
**POSITION** : **Internal Auditor**

**DUTIES / RESPONSIBILITIES**

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- Ana was employed by The Transaction Capital group until 30 November 2013, when she was transferred to Bayport Financial Services
- Subsidiary: Paycorp Holdings
- Role: Team member
- This review focused on determining the adequacy and effectiveness of controls pertaining to the cashing section. This included the processes where bulk cash requirements at cash-in-transit branches were estimated, bulk cash was allocated amongst the various ATMs routes and recording of cash movements at the participating ATMs for confirmation by the treasury department
- Preparation of audit files in the audit software
- Develop process descriptions, and risk-based audit programs based on walk-through performed
- Identify opportunities for data analytics, and write data analytic scripts in Exactus or IDEA
- Conduct audits in terms of agreed audit program, producing quality working papers which adequately support conclusions, findings and audit objectives
- Obtain and assess management comments to ensure that all findings reported will be adequately resolved
- Prepare draft report
- Review work of other team members
- Additional responsibilities:
- Responsible for the extraction of monthly logical access reports from Exactus 911 and submission to business
- Responsible for the maintenance of the risk register
- Presented on Insurance concepts, how to document business processes, use of Visio to illustrate key risks and processes and TeamMate basics

**COMPANY**

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**PricewaterhouseCoopers****PERIOD EMPLOYED**

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**01 January 2009 – 01 May 2013****POSITION**

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**Senior Consultant in Internal Audit****DUTIES / RESPONSIBILITIES**

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- Client Name: Blue Financial Services
- Role: Senior team member
- A full payroll review was performed for ten African subsidiaries
- These included: Lesotho, Botswana, Namibia, Swaziland, Ghana, Malawi, Tanzania, Zambia, Kenya and Uganda
- The scope of work involved confirming the adequacy and effectiveness of controls relating to appointments, terminations, leave cycles, disbursements and reconciliations
- Client Name: Standard Bank
- Role: Team member
- A review of the Internal Audit team was performed in terms of the statement of International Standards on Auditing ("ISA"), ISA 610, "Considering the work of Internal Audit"
- The purpose of the review was to assess the reliance that may be placed on the documented work of Standard Bank Group Internal Audit Division
- Client Name: Telesure Group
- Role: Solely responsible for the review
- During this review controls regarding the premium collection process, reconciliations between earning file to the general ledger file and bank, NAEDO rules, non-payment, lapse and cancellation of insurance premium were assessed for adequacy and effectiveness

- Client Name: Vodacom- Sarbanes-Oxley (2009-2011)
- Role: Senior team member
- Section 404 of the SOX act requires public companies' annual report to include the company's own assessment of internal controls over financial reporting, and an auditor's attestation
- In this review the controls around payables and asset accounting were assessed
- In addition, was responsible for training of new audit personnel; follow-up and consolidation of weekly timesheets for all team members; as well as manage, communicate, and escalate possible conflicts between the PwC team and the Vodacom Compliance officer
  
- Obtain knowledge of the client's business
- Develop process descriptions, and risk-based audit programs based on walk-through performed
- Conduct audits in terms of agreed audit program, producing quality working papers which adequately support conclusions, findings and audit objectives
- Obtain and assess management comments to ensure that all findings reported will be adequately resolved
- Prepare draft report
- Review of work of junior team members
- Additional responsibilities:
- Ad-hoc assistance in the compilation of proposals

**COMPANY** : **Xyris Technology CC**  
**PERIOD EMPLOYED** : **01 November 2003 – 31 December 2008**  
**POSITION** : **Creditors and Payroll Clerk**

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