

NEW EXECUTIVES ADDED IN 2020



ANDREW FENING OKAI

Group Chief Executive Officer

- Andrew has more than 20 years of international banking experience
- Founded Precept Human Capital, a consulting firm dedicated to assessing, profiling, training, coaching and equipping Africa's next generation of private and public sector leaders with international trends in leadership and expertise.
- Prior to Precept, Andrew enjoyed a dynamic and successful career in Standard Chartered Bank, where his latest role as Group Chief Operating Officer (Group COO) based him in Singapore, with responsibilities spanning the international bank's footprint across 30 countries in Africa, Asia, the Middle East, Europe and the America's.
- As Group COO, Andrew's executive responsibilities included: strategic transformation across processes and platforms; client experience; business/cost efficiencies and risk and compliance. Andrew also played a leading role in managing Standard Chartered's digital retail investment strategy, along with the framework, policies, procedures and systems required to deliver an enhanced client experience as well as achieve alignment with local regulatory requirements and mitigation of operational risk.
- Prior to his Group COO role, Andrew held a number of other senior roles in Standard Chartered, working from Ghana, Hong Kong, South Africa and Zambia.
- Previous roles included: Head of Operational Excellence, Hong Kong; Regional Head Transaction Banking for Banks, Africa; Executive Director Consumer Banking, Ghana and CEO, Zambia.
- Before joining Standard Chartered, Andrew started his career as a Management Trainee with Unilever Ghana.
- Chartered Banker MBA degree, a Diploma (Post Graduate) in Business Administration and Management and an MSc in Food Processing Technology



AUPA MONYATSI

Group Chief Operating Officer
(Group COO)

- Aupa is a well-rounded and experienced banker with over 17 years in the regional financial services sector.
- Joined Letshego from his role at Absa Barclays Group, where he was responsible for leading the team that spearheads and develops the regional bank's digital innovation and virtual channels.
- Spent two years traveling between Ghana, Senegal and Nigeria incubating select fintech's to drive financial inclusion through mobile money, using block chain.
- In line with his passion and expertise in fintech development, Aupa spent time in Silicon Valley (USA) and Spain to benchmark global trends in innovation.
- Prior to his Absa Group role, Aupa held leadership positions in Barclays Botswana, including Chief Operating Officer and Head of Distribution Channels, with his last role being Acting Managing Director Botswana before transferring to his group responsibilities at Absa's regional head office in South Africa.
- Commenced career in auditing with PWC Botswana.
- Bachelor of Accountancy (University of Botswana); Numerous specialised executive development programmes, including courses from Duke University in the UK).



GWEN MUTEIWA

Group Chief Financial Officer
(Group CFO)

- Gwen has over 20 years of experience in banking and financial services.
- Joined Letshego from the role of Group Chief Financial Officer at ABC Holdings Ltd (BancABC, part of Atlas Mara), where Gwen was responsible for the finance function in six operations in Southern and East African markets.
- Spent 12 years at ABC Holdings in roles including the Chief Financial Officer for Zimbabwe, incorporating retail and wholesale banking, asset management and micro-lending subsidiaries, as well as a role of Group Head of Finance Transformation.
- In her transformation role Gwen led the implementation of a financial controls framework, standardisation of financial control systems and processes across the Group.
- Gwen spent several years in the Zimbabwe banking sector, including three years as Managing Director for a local merchant bank, where she was responsible for strategy implementation, customer acquisition and growth, as well as a stint in corporate advisory.
- B Comm Accounting (Rhodes University, South Africa); Certificate of the Theory in Accounting (CTA) and Honours in Accounting Science (UNISA); Management of Banks and Financial Institutes' from Galilee College in Israel, and completed the Executive Leadership Programme from Stellenbosch University; MBA with Steinbeis University (Berlin, Germany)
- Member of the Institute of Chartered Accountants Zimbabwe (ICAZ) and the Botswana Institute of Chartered Accountants (BICA).



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BELLA TSHEPANG DIHUTSO

Group Credit Risk Officer

- Bella has more than 12 years of experience in credit risk management
- Integral in embedding the Letshego Group's credit and risk framework since joining Letshego 4 years ago.
- Over the last 10 months, Bella has held the Group Credit Risk Officer role in an acting capacity, a natural step up from her previous responsibility as Letshego's Group Credit Risk Models, Impairments & Analytics Manager.
- Soon after joining Letshego, Bella led the team that successfully implemented IFRS9 across all 11 subsidiaries, as well as the introduction and automation of credit reporting across the Group.
- Prior to joining Letshego in 2016, Bella was the Head of Impairments, Models & Analytics at Barclays Botswana, having been promoted from the Consumer Risk team, where she was responsible for MI (Management Information) Analytics.
- BIS Computer Information Systems (University of Botswana); SAS (Statistical Analysis System) Programming 1 and 2; Stellenbosch University Management Development Programme.



MAYOKUN AJIBADE

Group Head of Treasury

- Mayo is an experienced business executive and driven leader with a strong operating knowledge of Africa's leading financial markets.
- Prior to joining Letshego, Mayo was Managing Partner at Dulcis Africa Advisory - a financial services firm assisting clients to navigate the complexities of African financial markets.
- Over 14 years at Standard Chartered Bank in different senior roles including the Head of Financial Markets, Southern Africa, Head of Global Markets, West Africa, Regional Head of Product Development, Global Markets Africa, Executive Director-Head of Global Markets at Standard Chartered Bank Botswana and Head of Trading at Standard Chartered Bank Nigeria.
- Prior to this, Mayo spent several years in the Nigeria banking sector, where he was responsible for Assets Liability Management, restructuring business processes and pioneering bond trading.
- Bachelor of Science with Honors in Finance from the University of Lagos, Nigeria; MBA with the London School of Economics.

