

FORM TECH-6 CURRICULUM VITAE (CV) FOR PROPOSED INTERNATIONAL OR NATIONAL EXPERTS

1. Proposed Position:

2. Name of Firm Bankable Frontier Associates

3. Name of Expert Schalk Johann BEZUIDENHOUDT

4. Current Residential Address: 5 Cliffside crescent Northcliff Johannesburg South Africa

Telephone No.: +27 83 200 3000

Fax No.:

E-Mail Address: jbez@bankablefrontier.com

5. Date of Birth: 14 June 1958

Citizenship: French

6. Education

Advanced Executive Programme Unisa School of Business Leadership 1990

BCom (Economics) University of South Africa 1986

BSc (Engineering) Electrical University of the Witwatersrand 1979

7. Membership in Professional Associations:

Fellow of the South African Institute of Electrical Engineers

Member of the Institute of Management Consultants of South Africa

8. Other Trainings

9. Countries of Work Experience:

South Africa, Papua New Guinea, East Timor, Indonesia, Philippines, Kenya, Malawi, Moçambique, Nigeria, Congo, DRC, Nigeria, Cameroon, Uganda

10. Languages

English – native – good

French – speak – good, write - poor

11. Employment Record

From	To	Employer	Position
2008	Present	Bankable Frontier Ass	Senior Associate
2008	2010	Asian Development Bank	Independent Consultant - TA 6353-REG S16057
2006	Present	Self	Independent Consultant
1997	2006	MTN Group	General Manager New Business
1996	1997	IBM	Sales
1980	1996	Eskom	Graduate in training, Senior Engineer, Systems Consultant

MB

<p>12. Detailed Tasks Assigned See Scope of work for S16057 below</p>	<p>13. Work Undertaken that Best Illustrates Capability to Handle the Tasks Assigned</p> <p>Name of assignment or project: Branchless Banking Technology Year: 2008 Location: PNG and East Timor Client: ADB</p> <p>Main project features: Assessment and recommendations of Branchless Banking in Timor-Leste and PNG Positions held: Branchless Banking Technology Expert Activities performed: Assessment and recommendations of Branchless Banking in Timor-Leste and PNG</p>
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Contract	S16057		
Project	TA - 6353 (REG) : Private Sector Development Initiative		
Expertise	Branchless Banking Technology Expert		
Source	International	Category	Independent
<p>Objective/Purpose of the Assignment: The ADB seeks to improve access to finance in the Pacific Islands region, in particular in countries where difficult terrain, low financial literacy, low penetration of telecommunications services and high rates of crime all contribute to the low penetration of banking services. Recent investments in communications infrastructure have created opportunities to use new technologies to facilitate the expansion of banking services. This is particularly true in Papua New Guinea (PNG) and Timor-Leste, where more than 60% of the population remain unbanked. This assignment is designed to assess the potential for new banking technologies and branchless banking models to significantly increase access to finance in PNG and Timor-Leste.</p> <p>Scope of Work: The consultant will assess the current technology and service infrastructure for branchless banking in rural Timor-Leste and PNG, and based on these reviews as well as the demand assessment conducted by the Branchless Banking Technology Expert, identify potential models for rolling out branchless banking services to the rural areas. The assessment will inform ADB and the Governments of Timor-Leste and PNG on the roles which they can play to facilitate the development of branchless banking. Logistics for the expert will be facilitated in the field by ADB's resident missions.</p> <p>Detailed Tasks: The Expert will undertake the following tasks:</p> <ol style="list-style-type: none"> 1. Gain an understanding of the branchless banking mechanisms currently implemented in Timor-Leste and PNG (ie ATMs, POS, mobile banking, other). 2. Review the state of the telecom infrastructure, identifying key players as well as potential constraints 3. Identify technology companies and other service providers that could be partners to the ADB in delivering appropriate solutions 4. Identify potential branchless banking models for Timor-Leste and PNG 5. Identify requirements for the development of the potential branchless banking models for savings and funds transfer in Timor-Leste and PNG terms of investment, technology partners, banking partners (if any), and potential role for ADB. 			

A/R.

Section 4 – Financial Proposal – Standard Forms

14. Certification:

I, the undersigned, certify to the best of my knowledge and belief-

(i) this CV correctly describes my qualifications and my experience

Yes No

(ii) I am employed by the Executing or the Implementing Agency

(iii) I am a close relative of a current ADB staff member

(iv) I am the spouse of a current ADB staff member

(v) I am former ADB staff member.

- If yes, I retired from ADB over 12 months ago

N/A

(vi) I am part of the team who wrote the terms of reference for this consulting services assignment.

(vii) I am sanctioned (not eligible for engagement) by ADB.

I understand that any willful misstatement described herein may lead to my disqualification or dismissal, if engaged.

Signature of expert

Date: 15 April 2019
(Day/Month/Year)

S Johann Bezuidenhout

e-mail: jbez@bankablefrontier.com
mobile: +27 83 200 3000

Nationalities: South African and French
Languages: Speak English and French
Domicile: Johannesburg, South Africa
Age: 51



Senior Associate Bankable Frontier Associates

Recent Engagements with BFA

- o Study and Report for the FinMark Trust on Managing the Risk of Mobile Banking Technologies
- o Assessment of Branchless Banking in the Philippines and Indonesia for the Mercy Corps MAXIS Project
- o Telecommunications specialist input to the CGAP 2020 Scenarios exercise
- o Support activities to ShoreBank International as part of the Bill & Melinda Gates Foundation South Asia Micro-Savings Initiative
- o Assessment of the environment available for Branchless Banking in Papua New Guinea and Timor Leste for the ADB
- o Assistance to a MFI in sub-Saharan Africa in defining their mobile banking offering and technology

Other engagements

- o Technical and security design for a Banking Card based payment system
- o Customer satisfaction review for a telecommunications infrastructure creation company
- o Mobile Operator Network Operations Outsource – set up a bid consortium and managed the bid
- o Mobile Banking system technical review and issue analysis
- o Payment Systems options analysis
- o Security Review of a m-payments system

Johann brings:

- A decade of management experience in the mobile telephony environment and the development of new businesses therein
- In depth experience in establishing innovative solutions in the mobile retail banking and payments sectors in developing market contexts
- Current knowledge of the systems available for delivering payment and banking services on mobile devices
- Experience in the development of the marketing approach, business processes and management systems for Branchless Banking initiatives in financial inclusion
- Experience as a seasoned sponsor and manager of large projects
 - o Ability to manage complex and unstructured issues, situations and projects
 - o Conceptualisation of and insight into opportunities and propositions
 - o Strong program establishment and delivery capability

Prior to starting Consulting in 2006

MTN Group – A mobile phone operator in Africa and Middle East from November 1997 to May 2006

MTN Congo – Director, responsible for takeover and integration - Dec 2005 to May 2006

Reported to the Chief Operating Officer MTN Group. Based in Brazzaville the Republic of the Congo.

Libertis (now MTN Congo) was purchased by the MTN Group from Orascom in December 2005 for USD 102m, at the time a mobile operator with 220 000 customers, 150 employees and a GSM network with a satellite communications backbone.

MTN Group – General Manager Financial Services – January 2003 to December 2005

Reported to the Executive Director Strategic Investments in 2003 and then the Head of Financial Services in 2004 and 2005.

During 2002-3 led the team that pioneered the MTN Mobile Money concept and Joint Venture proposal. Responsible for managing the project, the project team and it's promotion to and approval by MTN Executive management. The project led to a joint venture in South Africa in 2004 between MTN and Standard Bank that launched as MTN Banking in August 2005 (www.mtnbanking.co.za). From June 2004 until September 2005 served as a member of the 'Yellow Bank' project Management Committee, managed the MTN technical work stream, business process engineering and acted as the Mobile Technology lead to the JV.

From January 2003 to December 2005 managed and promoted the online electronic distribution of airtime 'Virtual Top Up' in the MTN Group. Specified, tendered and managed the implementation of a high availability online airtime distribution system in Nigeria, that included a banking transaction switch. This included establishing a Nigerian based company to manage the system and deliver the VTU service, and then managing the support thereof from the MTN Group. Sold the concept as a MTN Group wide project and thereafter to the in-country management teams in Cameroon, South Africa, Swaziland and Rwanda. Subsequently advised in the procurement of systems and implementation of the services.

Invited speaker to an International Card Association's Asia/Pacific Regional Board meetings as well as commercial conferences on Mobile Banking strategy and operations. Presented papers in Europe and SA on mobile banking, payments and multichannel pre-paid airtime distribution strategy.

Sponsored and managed the development of the MTN Group Application Security Framework for it's SIM cards and secure SIM card based applications.

MTN - General Manager New Business Development – Nov 1997 until Dec 2002

Reported to the Group Executive Network Group and after the formation of the MTN Group Head Office in 2000 to the CEO and then the CFO.

Managed the New Business Development department of 10 people:

- From 1998 to 2001 managed between 50-100 business approaches per year to MTN, ranging from product proposals to investment opportunities
- Developed a core of experience in electronic transaction processing, transaction switching and retail banking services within MTN, that fed expertise into the MTN Banking project
- Managed the deployment of a ISO8583 Postilion banking transaction switch

Previously worked at

IBM South Africa – Internet Banking Sales Executive – 1997

ESKOM (SA National Electricity Utility) – 1980-1996

- Developed Eskom's marketing approach, business processes and management systems for the sale of pre-paid electricity in developing communities
- Responsible for and managed studies to determine requirements of Eskom's electrification program customer base
- Consulted on the application of pre-paid electricity metering systems and revenue management in the Republic of Congo and in France
- Responsible for the development of processes for the measurement and reduction of electricity theft in projects covering over 2 million households

Academic background

Advanced Executive Programme	Unisa School of Business Leadership	1990
BCom (Economics)	University of South Africa	1986
BSc (Engineering) Electrical	University of the Witwatersrand	1979

Fellow of the South African Institute of Electrical Engineers

Member of the Institute of Management Consultants of South Africa

Invited to participate during June 1996 at the Isaac Newton Institute for Mathematical Sciences at Cambridge University in the Computer Security, Cryptology and Coding Theory Programme

Some reference papers

Bezuidenhoudt SJ and Porteous DJ "Managing the Risk of Mobile Banking Technologies"
www.finmark.org.za/documents/MBTechnologies_risks.pdf

Anderson RJ and Bezuidenhoudt SJ "On the Reliability of Electronic Payment Systems"
<http://www.cl.cam.ac.uk/~rja14/Papers/prepay-meters.pdf>