

CURRICULUM VITAE

Andrew Okai

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WORK EXPERIENCE

Strategy, Business Transformation and Leadership Consulting

Consultant – National Investment Bank (NIB) Advisor’s Team

Aug 2019 - Present

Accra, Ghana

- A member of the Bank of Ghana Advisor’s Team responsible for representing the BOG at NIB and providing strategic and operational advice in restructuring NIB, from

President and CEO, Precept Human Capital and Corporate Advisory

Aug 2019 - Present

Accra, Ghana

- Founder and CEO of Precept - a consulting and advisory firm, with a core focus on leadership and talent development framework and strategy, assisting companies with facilitation and courses to enhance individual and team performance
- Providing advisory/consulting services to organizations on business strategy, transformation and operational agility, including digital transformation and Agile working, leadership communication and culture, in collaboration with International partners

Standard Chartered Bank

Chief Operating Officer (Global), Retail Banking

Feb 2017 – Jun

2019

Singapore, Singapore

- Responsible for enabling delivery of business strategy/growth across the global Retail Banking portfolio (30 countries; 10m clients)
- Cost management and business efficiency programmes and portfolio Accountable Executive for annual investment budget (\$150m - direct; up to \$350m - indirect); oversight over delivery

Botswana | Letshego Place, Plot 22, Khama Crescent | P.O. Box 381 | Gaborone | Tel: (+267) 364 3300 | Fax: (+267) 319 0416

Letshego Holdings Limited incorporated in Botswana, Registration Number Co.98/442. Letshego Holdings Limited is listed on the Botswana Stock Exchange ISIN BW 000 000 1247

Executive Directors: A. F. Okai (Group Chief Executive) (Ghana), G. Muteiwa (Chief Finance Officer) (Zimbabwe)

Non-Executive Directors: E.N. Banda (Chairman) (RSA); R.N. Alam (UK); H. Karuhanga (Uganda); C.Lesetedi (Botswana); S.D. Price (UK);

Dr. G. Somolekae (Botswana); G.L. van Heerde (RSA); A. Odubola (Nigeria); P. Odera (Kenya); R. Hoekman (Netherlands).

Alternate Directors: T.I. Mutasa (Zimbabwe - Alternate to R.N Alam); Michael Viljoen (RSA - Alternate to G.L. van Heerde).

Company Secretary: Matshidiso Kimwaga

of technology-enabled investment in digital banking, Channels, products and systems to support business objectives and operational resilience/risk mitigation. Application of Agile and Waterfall methodologies and project governance

- Overall responsibility for first line risk management, control and governance. Installation of operational risk framework, controls and monitoring across the Retail Banking business globally and process governance and assurance - Client Due Diligence/KYC/Financial Crime Compliance; Conduct; Regulatory Compliance programmes - MIFID, GDPR
- Accountable for efficiency and effectiveness of operational infrastructure and improvement in processes and systems to support these objectives, including Information and Cyber Security; Data Management;
- Client Experience strategy - design of framework, deployment of tools, metrics and customer feedback systems - NPS, etc.; linkage of survey results to customer value proposition development; complaints management and service recovery design, implementation and tracking
- Leading a direct team of 100+ subject matter experts at Group level and 2000+ professionals across regions and countries; casting the vision, skills development, engagement and creating a nimble, high performing team

Chief Executive Officer and Managing Director

Sep 2013 – Feb 2017

Lusaka, Zambia

- Strategic leadership for the Group in Zambia through developing overall country strategy and direction, balancing governance, financial management, customer and franchise management and people activities.
- Representing the Bank as the overall accountable executive of the Bank's operations in Zambia in external relationships with regulators, government, clients and other stakeholders at the highest levels of leadership
- Operate the business according to the highest standards of regulatory and compliance practices as defined by internal and external requirements including local banking laws and anti-money laundering guidelines as part of developing a culture of good compliance.

- Manage and drive the country's financial performance by working with individual MANCO members to ensure that financial results are on track to exceed or deliver targets, that forecasting is accurate and that the country is managing its cost budget effectively. [Business size: Revenue - \$175m; Branches – 25; Employees – 801]
- Ownership of people/talent agenda, developing and embedding in the country a high-performance culture by working with management teams to sponsor people and business management processes and activities, including the development and sharing of models of excellence and best practice.

**Executive Director, Consumer Banking
2013**

Oct 2010 – Oct

Accra, Ghana

- Head of the Consumer Bank, accountable for strategy, risk and business development and overall P&L performance of the Consumer Banking business of Standard Chartered Ghana
- Member (Executive Director) of the Board of Standard Chartered Bank Ghana Limited and member of the Management Committee

**Regional Head of Banks, Transaction Banking
Johannesburg, South Africa**

Oct 2008 – Sep 2010

- Accountable for integration of the ex-AEB Transaction Banking business for Banks; delivery of combined P&L targets, market share and coverage
- Responsibility for developing the TB Banks business in Africa – articulate an end state model for coverage for both presence and non-presence countries, roadmap for achieving target clients and wallet share, product propositions; build up capacity for the business in terms of people and enablers for success
- Provided senior sponsorship for key client relationships

**Head Operational Excellence and Process Improvement
Hong Kong**

Mar 2007 – Sep 2008

- Accountable for planning, coordination and monitoring implementation of the Bank's service and operational excellence programme (Outserve Plus), consisting of service improvement projects, benefits (cost efficiency) management and change management initiatives

Senior Manager, Strategy Analysis and Projects**Sep 2005 – Feb 2007****Hong Kong**

- Executive Assistant – providing corporate governance support to the CEO of Hong Kong; responsible for conducting detailed strategic reviews and analyses of the banking industry and competition in Hong Kong; representing the CEO on key project committees
- Exposure to planning and execution of key corporate events, including SCB Plc Board and GMC meetings

General Manager, Shared Distribution and Wealth Management**Aug 2002 – Aug 2005****Accra, Ghana**

- Leadership for the delivery of business goals with respect to sales, service and operational risk within all Consumer Banking distribution channels (Branches, ATMs, Call Centre, SMS Banking). Managed over 600 staff
- Accountable for strategy and business performance of the Wealth Management business, including P&L management, product development and customer value propositions

Senior Account Relationship Manager, Institutional Banking**Apr 2000 – July 2002****Accra, Ghana**

- Responsible for growing SCB's wallet share and portfolio profitability for multilaterals, bilateral, NGOs and Financial Institutions. As Team Head, accountable for managing key customer relationships, providing leadership in responding to RFPs and coaching team

Account Relationship Manager, Cash Management Liability Products**Oct 1997 – Mar 2000****Accra, Ghana**

- Responsible for product management and sales of cash management services to corporate customers
- Developed and launched new product capability
- Key customer contact for top liability customers, responsible for growing wholesale deposits

Donewell Life Company Limited**Chairman of Board of Directors****Jan 2011 – Dec 2013****Accra, Ghana**

- Overall responsibility for corporate governance and leadership of the board of directors, accountable to shareholders
- Developed turnaround strategy, which included revamping sales channels and agency network
- Represented the company in engaging with appropriate regulators and stakeholders, garnering support for the company's turnaround strategy
- Successfully implemented turnaround strategy, setting the business on a path to sustainable profitable growth
- Oversaw executive management and ensured execution of the strategic plan laid out by the board
- Appointed new senior management, including Managing Director, Chief Financial Officer, and Chief Marketing Officer

Unilever (Ghana) Limited**Production Shift Manager****Jan 1994 – Oct 1997****Accra, Ghana**

- Accountable for running foods and detergents manufacturing units. Management of capacity, quality and safety, and ensuring cost-efficient production and a motivated workforce

Customer Service Project Team**Jan 1994 – Oct 1997****Accra, Ghana**

- Project Team member for redesign of the customer service operations of Unilever Ghana.
- Leader of Pilot implementation (Jan 1995 to Oct 1995 – Management Trainee)

EDUCATION

Bangor University, Wales

Apr 2012 – Mar 2013

Masters of Business Administration, Chartered Banker

Henley Management College, UK

Mar 2001

Diploma in Management

Krasnodar Polytechnic Institute, Russia

Sept 1987 – Jun 1993

Master of Science, Process Engineering – Food Processing Technology

LEADERSHIP

Member of the Deacons Board

Agape House New Testament Church - Accra, Ghana

PROFESSIONAL DEVELOPMENT

- Leadership Development, (INSEAD, Singapore – 2016)
- General Managers Effective Leaders, (Templeton College, Oxford – 2005)
- Personal Impact Workshop for Emerging Leaders (SCB, London – 2006)
- Gallup's World Greatest Managers' Summit (Gallup University, Washington DC – 2006)
- Credit Skills Assessment Certification (Omega, Ghana – 1998-00)

ACTIVITIES

Corporate Social Responsibility

- Played active role in SCB's "Living with HIV" and "Diversity and Inclusion" Programmes
- Promoted Standard Chartered's community partnership programs through my role as CEO of Standard Chartered Zambia, including preventing avoidable blindness (SIB), and building homes for vulnerable populations in conjunction with Habitat for Humanity and the first Lady of Zambia
- Participated and supported a program to promote financial literacy for over 2000 people across Zambia; awarded financial literacy personality of the year by Governor of the central Bank of Zambia

Personal Engagements

- Held speaking engagements at various academic, financial and corporate institution events
- Financially supported a nursery school in Tembisa, Johannesburg jointly with my wife through her Foundation
- Donated a school block to the Chingkuli village near Lusaka, Zambia
- Supported local orphanages in Ghana, including the Agape Children's Home and the Lighthouse Chapel Orphanage.

AWARDS

2006 World's Greatest Manager Award, Gallup University

2014 – 2016 Best Bank of the Year Award in Zambia, Global Finance and Euro Money

2016 Financial Literacy Personality of the Year, Governor Central Bank of Zambia

REFEREES

Available upon request