



Candidate Profile



Carol Hair
Portfolio Manager, Consumer Credit
First National Bank



Academic Credentials

Carol was certified as an Associate of the Institute of Bankers (IOB) in South Africa in 1995. Her studies have included a Commercial Bankers Licentiate Diploma and a Certificate in Banking. She successfully completed a Management Development Programme through the University of the Free State in 2004.

Current Work Description

Carol is a Consumer Credit Portfolio Manager in the Western Cape. Her responsibilities include the management of a portfolio of accounts, and she is supported by a Portfolio Analyst. A team of Portfolio Managers reports to her. She also acts in the capacity of Regional Head in the absence of the incumbent.

Business Credentials and Skills

Carol has a strong commitment to the empowerment of staff through effective training and mentorship. She believes in identifying key role players within a dedicated team and training them in a hands-on manner. She has successfully headed the implementation of changes linked to the introduction of the National Credit Act in June 2007 and the associated training.

Personal and Professional Learning Objectives

Carol's objectives for the programme are to:

- Develop a strategy of personal skills enhancement through mentorship, and
- Focus on core management competencies to fulfill her potential.

Personal Information

Carol and her husband have two young adult children. They enjoy sport and have been actively involved in various sporting codes, including the establishment of a soccer club in their community.