THAPELO DIPELA

BCom Economics, Investment Management and Banking (NQF 7) | Postgraduate Diploma in Financial Planning (NQF 8, in progress)

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PROFESSIONAL PROFILE

I am a commerce graduate with more than two years' experience across financial markets research and three FAIS-regulated financial services providers, covering equity and venture research, advisory work and team leadership. My day-to-day work sits where regulation and analysis meet: applying the FIC Act and FAIS, preparing records of advice and client due diligence that hold up under review, and working through financial statements, fund performance and portfolio data to support decisions.

I work with tools such as Excel, SQL, Power BI and Alteryx, and I build my own reporting tools rather than wait for them. I hold a BCom in Investment Management and Banking from the University of the Free State and currently completing a Postgraduate Diploma in Financial Planning (NQF 8) alongside full-time contracted work, supported by certificates from CFI, Wharton Online, Yale and the FSCA.

What I bring beyond the qualifications is consistency. I follow things through, I check my work, and I would rather raise a gap early than explain it later. I am looking for a salaried role in investment, analysis, regulation or compliance where careful work matters and long-term growth can be established.

CORE COMPETENCIES

- Investment and portfolio analysis
- Financial statement analysis
- Financial modelling and forecasting
- FIC Act / AML client due diligence
- FAIS compliance and records of advice
- POPIA and confidentiality
- Regulatory reporting and record-keeping
- Risk identification and assessment
- Fit and proper / COB requirements
- Retirement funds and employee benefits
- Collective investment schemes
- Tax and estate planning principles
- Data analysis and reconciliation
- Research and report writing
- Client relationship management
- Team leadership and file review
- Process automation
- Stakeholder liaison

COMPUTER LITERACY AND TECHNICAL SKILLS

Microsoft 365: Word, Excel, PowerPoint, Outlook, Teams, SharePoint; Microsoft 365 Copilot for document, email and data work (certified).

Excel (advanced): Formulas and functions (lookups, index/match, nested logic), pivot tables, data validation, reconciliations, financial models, scenario and forecast analysis, charts and dashboards, Power Query; certified through CFI Excel Fundamentals — Formulas for Finance, Excel for Corporate Finance Professionals, Excel for Investment Professionals and Excel for FP&A.

Power BI: Data models, measures, interactive dashboards and management reporting for finance (Power BI for Finance, LinkedIn).

SQL: Querying and joining financial datasets, filtering and aggregation for analysis (SQL for Finance Professionals, LinkedIn).

Other data tools: Alteryx for Financial Services; business intelligence fundamentals (CFI); financial forecasting with analytics; large-dataset cleaning and analysis.

AI and automation: Generative AI tools and prompt engineering; AI agents; API-driven data retrieval and automated portfolio tracking; full stack development certificate (IT Varsity).

Business systems: CRM and client database systems, product provider and insurer platforms, electronic document and record-keeping systems.

CAREER HISTORY

Financial services experience: more than 2 years across four roles since January 2024

Financial Wealth Planner | EQ-FIN (Liberty Group distribution), Bedfordview — Mar 2026 – Present

FAIS-authorised financial services provider; accountable institution under the FIC Act

- Analyse clients' financial positions and build investment, retirement and risk portfolios matched to their objectives, risk profile and tax position.

- Carry out FIC Act customer due diligence on every new client: identification and verification, proof of address, source of funds and risk profiling, with records retained to prescribed standards.
- Prepare FAIS-compliant records of advice, needs analyses and written financial planning reports.
- Process investment applications, switches, transfers and withdrawals, checking documentation is complete and accurate before submission to product providers.
- Monitor portfolio performance against market conditions and review client positions on an ongoing basis.
- Built API-driven data tools that retrieve financial data and track portfolios automatically, cutting manual reporting time.
- Maintain accurate client databases and document records in line with POPIA.

Skills applied: FIC Act due diligence, FAIS record-keeping, investment and retirement product knowledge, portfolio analysis, tax awareness, report writing, advanced Excel, API automation, client relationship management.

Financial Advisor, then Team Leader (from Dec 2025) | Dis-Chem Life, Midrand May 2025 – Mar 2026

Life insurer operating in a high-volume retail environment; accountable institution under the FIC Act

- Managed a portfolio of more than 90 clients, completing client due diligence and keeping FICA and policy documentation complete and consistent before submission.
- As Team Leader, reviewed advisers' client files for completeness, followed up missing compliance documentation and coached the team on documentation standards.
- Tracked adviser and branch performance data and reported findings and trends to management.
- Achieved the highest DebiCheck mandate rate in the branch through disciplined verification and follow-up.
- Resolved client queries and complaints within service standards, in line with Treating Customers Fairly obligations.
- Handled confidential client information in line with POPIA.

Skills applied: File review and quality control, FICA documentation, performance reporting, team leadership, query and complaint resolution, insurance product knowledge, Excel tracking and reporting.

Financial Wealth Planner | Sanlam / Sizwe Wealth, Bloemfontein Nov 2024 – May 2025

Wealth management firm providing investment, risk and retirement solutions

- Onboarded investment clients, completing identification, verification and source-of-funds checks.
- Analysed collective investment scheme and fund performance, market trends and macroeconomic factors to support investment recommendations.
- Monitored client portfolios across investment, retirement and risk products.
- Wrote client financial planning reports explaining portfolio positioning, performance and risk in plain language.
- Completed Sanlam COB1, COB3, COB4 and COB7 product and compliance certifications.

Skills applied: Fund and market analysis, collective investment schemes, client onboarding and KYC, report writing, macroeconomic interpretation, product and compliance certification.

Venture Capital and Equity Research Analyst | HP Tech Ventures (remote) Jan 2024 – Jul 2024

Corporate venture capital arm of HP Inc. — financial markets and investment research

- Analysed income statements, balance sheets and cash-flow statements to assess the financial health, growth and risk of target companies.
- Supported due diligence and investment committee preparation; recommendations were included in senior due-diligence packs.
- Built and analysed structured datasets of more than 50,000 rows to identify sector and valuation trends.
- Wrote sector research reports that were adopted as reference tools by the investment team.
- Tracked market and technology developments relevant to the fund's investment themes.

Skills applied: Financial statement analysis, valuation and modelling inputs, due diligence, data structuring and analysis, equity and sector research, professional report writing.

EDUCATION

Postgraduate Diploma in Financial Planning (NQF 8) — in progress

University of the Free State | 2026

Modules: Financial Planning Environment (financial sector legislation and compliance, financial management, financial calculations, economics, tax); Personal Financial Planning (investment, retirement, estate and risk planning); Corporate Financial Planning (business entities, business insurance, employee benefits, financial statements and ratios); Financial Planning Case Study.

Bachelor of Commerce: Investment Management and Banking (NQF 7)

University of the Free State, Bloemfontein | 2019 – 2024

Modules: Investment Management; Risk Management in Banking; Financial Instruments, Markets and Institutions; Money and Interest Rates; Managerial Finance; Accounting; Basic Taxation; Financial Planning Environment; Personal Finance; Business Ethics; Business Calculations; Statistics for Economics; Introduction to Mathematical Economics; Microeconomics; Macroeconomics; International Economics; South African Macroeconomic Policy Issues.

Business Foundations Specialisation — Wharton Online, University of Pennsylvania

2025 | Corporate Finance 97.50%, Capstone 97.08%, Financial Accounting 82%

National Senior Certificate, Bachelor's Pass — Nigel High School

2018 | Mathematics, Accounting, Business Studies

PROFESSIONAL CERTIFICATIONS

CFI (Corporate Finance Institute)

- Financial Analysis and Modelling Professional Certificate
- Corporate Finance Foundations Professional Certificate
- Corporate Finance Fundamentals
- Accounting Fundamentals
- Excel Fundamentals — Formulas for Finance
- Introduction to Business Intelligence
- Careers in Commercial Banking

Regulatory and industry

- Retirement Funds Trustee Training Toolkit, Phase 1 and 2 — FSCA South Africa
- COB Certifications (COB1, COB3, COB4, COB7) — Sanlam
- Finance Foundations: Risk Management — LinkedIn
- Corporate Finance: Environmental, Social and Governance (ESG) — LinkedIn

Investment and markets

- Financial Markets — Yale University (Coursera)
- Finance Accelerator, Morgan Stanley and UBS partnership — AmplifyME
- Bank of America Investment Banking Job Simulation — Forage
- Standard Bank Corporate Investment Banking Job Simulation — Forage
- Standard Bank Business and Commercial Banking Analyst Job Simulation — Forage
- Financial Portfolio Management Fundamentals — LinkedIn

Data, business intelligence and Excel

- Power BI for Finance; SQL for Finance Professionals; Alteryx for Financial Services — LinkedIn
- Using Data in Financial Analysis; Financial Forecasting with Analytics Essential Training — LinkedIn
- Excel for Investment Professionals; Excel for Corporate Finance Professionals; Excel for FP&A — LinkedIn
- Financial Modeling and Forecasting Financial Statements; Accounting Foundations — LinkedIn

Artificial intelligence and automation

- Career Essentials in Generative AI — Microsoft and LinkedIn
- Learning Microsoft 365 Copilot for Work; Excel with Copilot: AI-Driven Data Analysis — LinkedIn
- AI Prompt Engineering — ELEVEL Academy; AI Agents — lablab.ai; Building with AI — Saylor Academy
- Ethics in the Age of Generative AI — LinkedIn
- Certificate in Full Stack Development — IT Varsity

Governance and public sector — National School of Government

- Introduction to Financial Management and Budgeting
- Introduction to Policy Formulation and Implementation
- Introduction to Strategic Planning and Management
- Introduction to Project Management; Introduction to Leading Change

ADDITIONAL INFORMATION

Languages: English (business proficient), Sepedi (home language), isiZulu (basic), Afrikaans (basic)
Driver's licence: Code 10, own vehicle | South African citizen | Notice period: 1 week