

CURRICULUM VITAE

FREDERIK JOHANNES HORN COETZEE

NAME OF FIRM:	OABS Development (Pty) Ltd
NAME OF STAFF:	Frik Coetzee
PROFESSION:	Agricultural Economist
DATE OF BIRTH:	24 May 1956
YEARS WITH FIRM:	Since April 2020
NATIONALITY:	South African



QUALIFICATIONS

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| 2012 | FAIS (Financial Advisory and Intermediate Services Act) First Level Regulatory Examination: Representatives. Moonstone Business School |
| 2004 | CAIB (Certified Associate SA Institute of Bankers) Associate Diploma |
| 2002 | Credit Diploma. SA Institute of Bankers |
| 1990 | Economics. University of the Free State |
| 1987 | M. Agric. Adm. (Agricultural Economics). University of Stellenbosch
Title: Agricultural development in the Ebenezer rural area with specific reference to a co-operative approach. Study leader: Dr JP Lombard
Business Management studies: Labor Relations and Strategic Management. |
| 1978 | Honors B. Agricultural Management (Hons. B. Agric. Admin) (Agricultural Economics). University of Stellenbosch |
| 1978 | B. Agricultural Management (B. Agric. Admin) (Agricultural Economics & Business Economics). University of Stellenbosch |
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EXPERIENCE

Mr. Coetzee obtained the B.Agric.Admin (Agricultural Economics & Business Economics) and Hons.B.Agric.Admin (Agricultural Economics) degrees in 1978 from the University of Stellenbosch and started his working career as an agricultural teacher in 1979 at the Marlow Agricultural High School, Cradock, where he lectured in Agricultural Economics and Animal Science.

In 1982 Mr. Coetzee began his career as agricultural economist in the agricultural advisory services division of Suidwes Agricultural Co-operative. He provided financial management and production-economic advice and training to the farmer members of the co-op by promoting farm record keeping and applying farm business planning and budgeting techniques in collaboration with a multi-disciplinary team of agronomists, soil and animal scientists. He also developed guidelines and norms for crop production loans to support the credit department of the co-op.

He obtained the M.Agric.Admin. (Agricultural Economics) from Stellenbosch University 1987 with part-time studies while working for the Co-op. The subject of his thesis was "Agricultural development in the Ebenezer rural area with specific reference to a co-operative approach. He included Business Management studies in Labor Relations and Strategic Management.

He was appointed as Senior Agricultural Economist in the Free State Region of the Directorate of Agriculture Economics at Glen Agricultural College in 1989. He was promoted to Assistant Director of Agricultural Economics for the Karoo and Eastern Cape regions of the directorate in 1990, stationed at the Grootfontein Agricultural Development Institute & College. His responsibilities included the general management of and professional guidance to agricultural economists for policy surveys and management information, economic evaluation of farm systems, viability studies for land utilization and the conservation of natural resources for irrigation and livestock farming areas. Production economic advice and the development and promotion of farm record keeping systems for farmer study groups.

From 1997 he worked as Assistant Director of the Economics Division of the Department of Agriculture of the newly formed Northern Cape Province. In 1998 he became a member of the core management team and a task team for

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the development of strategic goals and a budget framework to enhance the department's service delivery to emerging farmers. This was done in collaboration with a representative of the Swedish Institute of Public Administration.

Mr. Coetzee started a career in banking as agricultural specialist for the Lower Orange River Region, Upington, Northern Cape in 1999 when he was appointed in the Agriculture Division of ABSA Bank. In 2002 he was awarded a Credit Diploma by the Institute of Bankers. He also obtained CAIB (Certificated Associate of the Institute of Bankers) membership in 2004 after studies for the Associate Diploma.

In 2014 he joined the Agriculture Division of First National Bank (FNB) as agricultural manager in the Northern Cape Province at Upington. He worked in regional teams where he advised relationship managers, credit managers, risk managers, regional and national management and regional and national credit committees about the agriculture sector on producer (micro), regional and provincial levels. He qualified for FAIS (Financial Advisory and Intermediate Services Act) First Level Regulatory Examination for Representatives in 2012.

During his banking career he acquired experience about financing clients in both the primary and secondary agriculture sectors. As agricultural manager he analyzed and reported about individual clients' farm resources and utilization thereof, farm operations and practices, financial position, credit needs, and viability and repayment ability forecasts within the banks' policy regulations on affordable credit lending. Financing solutions for operational expenditure, capital expenditure, horizontal and vertical expansion of farm businesses and land acquisition were proposed for producers specializing in or combining the following farm enterprises: fresh export grapes, raisins, citrus, pecan nuts, wine grape production rotational grain crops and extensive livestock farming.

Secondary agriculture clients included the financing of raisin packer-exporters' raisin procurement from producers, their plants' operational and overhead cost, exporting cost up to FOB stage and their asset financing needs for the expansion of operations. His work also included the structuring of and viability studies and forecasts for repayment ability when financing BEE projects whereby commercial farmers empowered their farm workers through farm workers trusts.

Mr. Coetzee retired from First National bank in 2019. After retirement he developed an orientation course on a project basis for trainee Agricultural Managers of the Agriculture Division of FNB in collaboration with the Johannesburg firm Knowledge to Motion (K2M). K2M was accredited and contracted by the Learning & Development Department of FNB for the project.

He was a moderator of the Farm Management module of the Agricultural Management Diploma course at the Vaal University of Technology, Upington Campus, from 2000 to 2014.

In April 2020 Mr. Coetzee signed as an Associate Senior Researcher of OABS Development Pty (Ltd).

He contributed to research and a report about the "Analysis of the feasibility and implementation of the Ganspan Settlement irrigation project (GSIP) in the context of socio-economic impact and food security." A project financed by the Northern Cape Department of Agriculture, Environmental Affairs, Rural Development and Land Reform (DAEARDLR). His contribution focused on the alignment of the GSIP to key government programs to enhance smallholder farming on a micro level. An evaluation of the current related Government Programmes and Priorities was done and a matrix of key needs and constraints to be addressed was developed to identify possibilities and/or alternatives to mitigate key operational constraints.

Mr. Coetzee undertook site visits to Kumba mines in the Northern Cape Province and wrote a situation report about the status of its agricultural development projects in which smallholder farmers participate as members on a co-operative basis.

He participated in site visits to mines of the Sibanje Stillwater group to observe potential agriculture projects and wrote a scope report about current land usage by one of the projects. The importance of an Agri-Hub, which is envisaged to play an important role to support all agricultural projects by delivering agricultural-technical and training inputs with the assistance of expert partners, was also addressed in the report.