

CURRICULUM VITAE

Name : Bruce Alan St. Clair-Whicker
Profession : Senior Forensic Audit Consultant / Fraud Investigator
Name of Firm : SAB&T Chartered Accountants Incorporated t/a NEXIA SAB&T
Date of Birth : 01/12/1965
Years' experience : 28 Years
Qualifications : B.Proc (UNISA)
Nationality : South African
Membership of Professional Societies : Institute of Loss Adjusters of South Africa (IISA)

A. SYNOPSIS

Bruce has gained extensive experience in fraud and forensic related investigations and forensic audits as a Former Captain in the South African Police Services. Five years' experience in the investigation of fraud and economic related offences whilst stationed at the Commercial Branch at Johannesburg Central Police Station and three years' experience prior to that at the Johannesburg Central Local Fingerprint Office where crime scenes were investigated for fingerprints, forensic and photographic evidence.

Together with Pieter Muller, Bruce founded MSS and Associates (Pty)Ltd in 1998 and was a Co-Director supervising forensic audits and fraud investigations of a team of 10 permanent associates until he started as a Supervisor: Forensic Audit (Level 12 - Deputy Director) in the Gauteng Provincial Government at the Gauteng Shared Services Centre (GSSC) at Gauteng Audit Services (GAS) from 2001 to 2003 until his contract expired and BEE appointments could be secured.

Bruce oversaw the investigations from planning, drafting the investigation strategy, scope of investigation right through the investigation and report writing and managed a team of 6 Forensic Auditors.

Bruce still practices as a short term insurance Loss Adjuster in South Africa since 1996 where he has investigated mainly fidelity guarantee, fraud, liability and commercial claims.

The broad experience, pragmatic, systematic approach and legal background of Bruce coupled with his investigative and claims adjustment experience in commercial, fraud and fidelity guarantee cases and experience as Expert Witness, Police Photographer and Fingerprint Expert makes him a versatile component for most investigations.

B. EMPLOYMENT RECORD

DATE	COMPANY	POSITION	DUTIES
1997 to date	Complete Loss Adjusters CC	Forensic Audit Consultant and short term insurance Claims Adjuster	<p>This company is the consulting vehicle through which I provided most services in the corresponding periods above and it was kept a going concern and active to facilitate forensic audits managing projects given to associates and attending to insurance claims.</p> <p>Senior Consultant for Mazars and Nexia SAB&T and as a consultant he is appointed on ad hoc projects, dealing with forensic audits, fraud and theft investigations for large clients such as the AVENG Group, Tourvest, Gauteng Department of Education (GDE) & the South African Social Security Agency (SASSA). Started on a full time project at Nexia SAB&T from 18 November 2013, mainly dealing with SASSA grant frauds and procurement related investigations.</p> <p>Also consulting with other companies such as Tshelo Forensic Services (Pty)Ltd where investigations are done for NuCoal Limited and with AGON Consultants CC where investigations were conducted for Electronic Toll Collection (Pty)Ltd (ETC).</p>
2010 to 2011	Wave Income Solutions (Pty)Ltd / Wave Income Solutions (Pty)Ltd & HANDS Limited	Group Legal Advisor, Operation Manager & Legal Hotline	Group Legal Advisor, managed Legal Hotline to more than 3 000 members and was Head of Operations for a network marketing company called Dynamic Life as well as the holding company of other companies in the group.
2005 to 2008	About U Properties (Pty)Ltd	Area Manager & Estate Agent	Sales of properties and residential and commercial developments. Managed office with 8 Estate Agents in Krugersdorp.
2003 to 2005	Gauteng Shared Services Centre (GSSC)	Supervisor: Forensic Audit (Deputy Director - Level 12)	Supervisor of team of 6 members investigating fraud and corruption at Local Government level for the various Provincial Departments.
1998 to 2003	MSS Consolidated Holdings (Pty)Ltd	Forensic Audit Consultant & Director	Own company - specialising in forensic audits and Fidelity related insurance claims.
1996 to 1997	Wright Adjusting Company (Pty)Ltd	Loss Adjuster	Loss adjusting of short term insurance claims specialising in Fidelity Guarantee, Commercial and fraud related claims.
1995 to 1996	Equity Loss Adjusters	Loss Adjuster	Loss adjusting of short term insurance claims specialising in Fidelity Guarantee, Commercial and fraud related claims.
1987 to 1995	SAPS	Captain	Fraud and serious crime investigations

C. EDUCATION

YEAR	QUALIFICATION	INSTITUTION
1983	Matric	Florida Hoër
1993	Dip. Iuris	UNISA
1994	B.Proc	UNISA
1997	ICBS (Intermediate Certificate Business Studies)	Insurance Institute of South Africa (IISA)
2004	Certificate Program in Internal Auditing	University of Pretoria (UP)

D. RELEVANT FORENSIC EXPERIENCE

SASSA	Investigation of fraudulent grants, projects and procurement matters.
AGON Consultants CC	Fraud investigation for Electronic Toll Collection (Pty)Ltd (ETC) / SANRAL
Tshepo Forensic Services (Pty)Ltd	Investigations for NuCoal Limited - Woestalleen Colliery (coal mining industry) and Medical Aids such as GEMS.
Mazars Forensic Services (Pty)Ltd	Forensic audit investigations for the AVENG Group, Tourvest and Gauteng Department of Education (GDE)
Complete Loss Adjusters CC	AIG (South Africa) Limited, Zurich, Santam Limited, Rodel (SA) (Pty)Ltd, Innovation Maven Group, Hollard Insurance, Etana, Discovery Insure etc.
Gauteng Shared Service Centre (GSSC)	Forensic audits and fraud investigations for all Provincial Departments such as Education, Transport, Office of the Premier, Health, Social Development, Public Works, Arts & Recreation etc.
MSS Consolidated Holdings (Pty)Ltd	Forensic Audit Consulting for Fidelity Guarantee Acceptances (Pty)Ltd, Mutual & Federal, Bidvest Group, Plascon, MASH Brokers, Hollard Insurance Company.
South African Police Services (SAPS)	All specialized acts, several large investigations and financial schemes. Investigations for SARS, Reserve Bank, Auditor General, Consumer Council, complaints in terms of the Companies Act, complaints in terms of the Insolvency Act, complaints from the Estate Agency Affairs Board.

E. AFFILIATIONS AND PARTNERSHIPS

South African Police Services (SAPS)	Auditor General South Africa (AG)
Institute of Loss Adjusters of Southern Africa (ILASA)	Department of Home Affairs (DHA)
Insurance Institute of South Africa (IISA)	HSBC
National Prosecuting Authority (NPA)	
All Provincial Departments of Local Government	
Health Profession Council of South Africa (HPCSA)	

F. NOTABLE CARREER HIGHLIGHTS

The following represents career highlights awards:

- Certificate for IISA Course in MultiMark II Policy Wording (Overview) - Feb & March 1995 **IISA**
- Certificate for IISA Course in Domestic Policy Wording - 19 April 1995 **IISA**
- Certificate for IISA Course in SASRIA Claims - 26 April 1995 **IISA**
- Awarded a Certificate in Intensive Course in Negotiation 16 - 19 September 1996 **Prof H I J Spoelstra**
- Commissioner of Oaths - 26 March 1999
- Awarded "Part of Audit Team of Month Award" 7 July 2004 **Gauteng Shared Services Centre (GSSC)**

G. CONTRIBUTION TOWARDS SOUTH AFRICAN FORENSIC INDUSTRY

The following represents contributions towards SA's forensic industry

- Attend regular Fraud Prevention and Corporate Governance seminars and actively involved in feedback sessions and interactive seminars and workshops.
- Attended the SASSA (South African Social Security Agency) – 2nd Fraud and Anti-Corruption Conference in March 2015 and contributed in the feedback sessions.
- Attended several Fraud Prevention and Corporate Governance workshops where input was provided.

H. INTERNATIONAL EXPERIENCE

No investigative or forensic audit experience abroad, however have assisted Police Officials from abroad with their investigation locally as liaison and assisting them in local investigations:

- Scotland Yard, UK
- Lancaster Police, UK

I. EXPERIENCE RECORD: DUE DILIGENCE, FORENSICS, CONSULTING

CLIENTS	DUE DILIGENCE	FORENSIC S/ INVESTIGATIONS	CONSULTING	POSITION / ROLE
National Government				
South African Police Services				
Johannesburg Criminalistics Unit		√	√	Warrant-Officer / Police Photographer
Johannesburg Commercial Crime Unit		√	√	Captain / Group Head - Counterfeit, 911 Fraud Scams and Standby Unit
Provincial Government				
Gauteng Shared Services Centre (GSSC)	√	√	√	Deputy Director (Level 12)
Serving the following Departments :				
Department of Education				
Department of Housing				
Department of Transport				
Department of Health				
Schedule 3A Public Entities				
National Housing Builders Registration Council		√		Senior Forensic Consultant
South African Social Security Agency	√	√	√	Senior Forensic Consultant
SANRAL (E Toll Collections)		√	√	Senior Forensic Consultant

CLIENTS	DUE DILIGENCE	FORENSIC S/ INVESTIGATIONS	CONSULTING	POSITION / ROLE
SA Reserve Bank		√		Senior Forensic Consultant
Private Sector				
Mazars Forensic Audit (several clients)	√	√		Senior Forensic Consultant
Bidvest Group - Tourvest, Crown International		√		Senior Forensic Consultant
Insurance Sector - Mutual & Federal, Zurich, MARSH, CGU Insurance, FGA, Hollard, Etana, AIG etc		√		Loss Adjuster / Investigator
Banking Sector - ABSA, Standard Bank & FNB		√		Forensic Investigator
Plascon, PPC, Pratley, Voltex etc		√		Forensic Investigator
AVENG		√		Forensic Investigator