KHUTSO ALLETA MMAPHETO

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PERSONAL PROFILE

Results-driven and analytical Financial Accounting Professional with over three years of progressive experience in the banking sector, currently contributing to one of South Africa's leading financial institutions. I have expertise in full-function financial accounting, including general ledger management, reconciliations, preparation and review of month-end and year-end financial reporting.

Recognised for paying attention to detail, and my ability to communicate complex financial information both to finance and non-finance stakeholders, proactive and solutions-oriented professional with the ability to lead tasks, collaborate across cross-functional teams, and deliver high-quality results in fast-paced and deadline-driven environments.

CORE SKILLS & COMPETENCIES

- Technical Expertise

  Strong knowledge of accounting principles, regulations, and procedures.
  Skilled in accounts payable/receivable processes and reconciliations.

- Personal Attributes

  Leadership and decision-making abilities.
  Excellent analytical, planning, and organizational skills.
  Hands-on approach with strong time management and problem-solving skills.

- Communication Skills

  Excellent interpersonal, negotiation, and conflict resolution skills.
  Professional business communication and etiquette.

- Systems & Technology

  MS Office Suite (Word, Excel, PowerPoint), SAP, OnBase, TCS Bancs, PowerBI, SQL, SI Report.

PROFESSIONAL EXPERIENCE

Capitec Business Bank

Systems Accountant | Sept 2025 – Present

KEY RESPONSIBILITIES

- Prepare and review balance sheet reconciliations
- Assist in preparation of financial statements in accordance with IFRS requirements
- Coordinate internal and external audit requests
- Process journal entries and reconciling items
- Automation of Manual Reconciliations
- Ensure availability of documents for audits and resolve discrepancies

Financial Accountant (Contract) | Apr 2022 – Aug 2025

- Followed up and cleared outstanding payment queries.
- Captured invoices accurately to ensure timely creditor payments.
- Verified commission schedules against figures within deadlines.
- Authorized and allocated journal entries to general ledger accounts.
- Maintained proper filing and documentation for audit readiness.
- Investigated financial discrepancies and made necessary adjustments.
- Ensured compliance with company policies, procedures, and reporting timelines.

Data Capturer (Contract) | Jan 2022 – Mar 2022

- Filed and maintained electronic documentation for easy access.
- Performed accurate data entry and supported invoicing processes.
- Assisted with consolidation of information for the Ariba register.
- Facilitated communication between team leader and Head of Finance.
- Provided general clerical and administrative support as needed.

EDUCATION & CERTIFICATIONS

- B-Tech in Economic Management Analysis – Tshwane University of Technology (2018)
- National Diploma in Economic Analysis – Tshwane University of Technology (2017)
- Grade 12 – Zitikeni Secondary School (2013)

REFERENCES

Available upon request.