



SCI Wealth (Pty) Ltd – Licensed Investment Advisors
SCI Training (Pty) Ltd – Financial Educators & Counsellors
129 Kgale Court, Gaborone International Finance Park
P.O.Box 89AAH, Gaborone, Botswana
k.wicks@scifinancial.com
www.sci.co.bw
(+267) 318 0111

Kharmen is a dynamic and goal driven individual who assists others through innovation and influence. She is a Certified Financial Planner CFP® Professional.

“My clients are my business. I enjoy making a positive difference in the lives of others.”

EXPERIENCE

Over 30 years' experience in the banking & financial services industry:

- ▶ South African licensed Financial Advisor & Wealth Manager
Efficient Group
Old Mutual Private Wealth
Alexander Forbes
- ▶ Senior Regional and National Management roles in Banking
Nedbank
FirstRand Group
- ▶ Senior Sales and Operations Management roles in Bond Origination
Magic Bond (mobile app)
Ooba

QUALIFICATIONS

- ▶ Current studies: **MBA** through Eaton Business School (UK)
- ▶ **CISI Membership** (Chartered Institute for Securities & Investment, C.I.S.I. London, UK)
- ▶ **Certified Financial Planner (CFP®)** Financial Planning Standards Board
- ▶ **Post Graduate Diploma in Financial Planning – 2018** (University of Free State, RSA)
- ▶ **BCom** (Banking)
- ▶ **Advanced Diploma in Financial Services**
- ▶ **Certified Estate Agent Certificate**
- ▶ **AIB - Associate in Banking** (Institute of Bankers, RSA)

KEY AREAS OF ADVICE

Wealth Management

- ▶ International Investment Portfolios
- ▶ Trust Formation Services
- ▶ Pension Consulting
- ▶ Business Structuring Advice
- ▶ Unit Trusts, ETFs & Mutual Funds
- ▶ Local & International Banking

Financial Planning

- ▶ Will Drafting Advice
- ▶ Generation & Inheritance Planning
- ▶ Retirement Planning
- ▶ Children's Trust Funds
- ▶ Financial Literacy Education
- ▶ Counselling & Financial Wellness