

CURRICULUM VITAE

I. PERSONAL INFORMATION

Surname: Camal
Name: Áfzal Semá
Nationality: Mozambican
Date of Birth: 14th April of 1977
Address: Josina Machel Avenue, 867, 5th floor, door 28
ID : 110102144241S

II. ACADEMIC QUALIFICATIONS

September 2007: Graduated in law at the University of Eduardo Mondlane – Maputo, Mozambique

III. OTHER QUALIFICATIONS

September 2010: Registration within the Mozambique Bar Association.

1999: Training in communication skills - Johannesburg Technical College (R.S.A).

2009: Training in time management - Columbanus, Lda.

2012: Training in Advanced xcel - Matrix, Lda.

April, 2013: Training in intermediate leadership - Eurosis, Lda.

March, 2014: Training in International Arbitration - Center of Arbitration, Conciliation and Mediation of Mozambique

July, 2014: Registration at the Institute of Industrial Property, as an official agent.

July, 2016: Training and Registration, as Arbitrator, in the Center of Arbitration, Conciliation and Mediation of Mozambique.

IV. CURRENT OCCUPATION

Head of Legal and Regulatory Affairs at Mozambique Telecom, SA (Tmcel) since March, 2020, where he has the following main responsibilities:

- Coordinate and advise the Board of Directors in the commercial, civil and regulatory areas, both at Tmcel and in the subsidiary companies;
- Coordinate the preparation of all types of contracts, internal regulations, governance manual, internal policies, among others;
- Analysis of contracts of varied nature, including the constitution of guarantees, bank loans, bank loan restructuring operations;
- Preparation of minutes of the meetings of the Board of Directors and the General Meeting;
- Coordination of litigation and forensic practice in general, including the representation of society in Courts, Attorney General's Office, Regulatory Entity and Ministries;
- Coordinate and advise the Boards of Directors of the companies in which Tmcel participates, in particular the electronic money credit institution, Carteira Móvel, SA (“mkesh”);
- Participation in the drafting of legislation proposals in the area of telecommunications;

V. PROFESSIONAL BACKGROUND

1. July 2013 – February 2020: Legal advisor at Moçambique Celular SA (“mcel”), having the following as the main responsibilities:

Within the Commercial Area

- Analysis and elaboration of all type of contracts;
- Emission of all type of legal opinions;
- Regularization of the company properties registrations;

Within the Litigation Area

- To negotiate, mediate, conciliate and proceed with the arbitration from litigations of diverse nature, emergent from the contractual relations established by the company;
- Handling extrajudicial communication for the friendly resolution of any litigation emergent from the contractual relations established by the company;
- Handling court procedures in the name and representation of the company and to carry through the respective follow ups in court until the final decision, including the elaboration and filling of appeals;
- To give assistance and to represent the company in court, when demanded;
- To initiate criminal procedures and follow the process until the judgment stage;
- Assist the Human Resources Department regarding disciplinary procedures;

Industrial property

- To proceed with the registration of the trademarks, names, logotypes and patents of the company;
- To control and to monitor the register of the cited marks, names, logotypes and patents;
- To present oppositions on attempts of improper registers, whenever necessary.

Other activities:

- Legal accessory to diverse people and companies regarding varied areas of activities, with bigger incidence in the extrajudicial and judicial recovery of bad debts;
- To advise and accompany diverse financial institutions, and others, in processes of negotiation and restructuring of bad debts.

2. August 2010 - July of 2013: Standard Bank Moçambique SA. - Recoveries

Team Leader

Essential Objectives:

- To provide legal assistance to the recovery unit, instituting and monitoring legal procedures and to ensure that all the legal requirements were complied with.

- To ensure that the objectives of the recovery unit were achieved, maximizing the credit regularization reducing the levels of provisions.
- To control the processes of repossessions and devolution of financed goods (leasing).
- To control the insufficiencies of collections to the decreed level and assure that the specific debit of provisions was correct.

Main tasks:

- To manage the accounts/provisions, keeping them according to the pre-established objectives.
- To minimize legal costs for each account and ensure that these fell in established parameters;
- To create and keep a system of control of activities for the unit.
- To identify accounts in the rehabilitation stage, as well as working to returning them to normal stage.
- To manage the relation with the external lawyers and co-ordinate the processes assuring the fulfillment of the established timings.
- To identify high-risk accounts and give feedback concerning trends of social, economic determined risks in a surrounding and geographic area, recommending actions for the reduction of the risk or that the bank took advantage of the same.
- To ensure that the correct procedures were followed regarding the maintenance and action timings on accounts.
- Monthly, to manage and to control the recovery in all the written off accounts in order to ensure that 100% of the goals set for the recovery unit were reached.
- To maximize the recovery levels with cautious costs in order to ensure the efficiency of recoveries.
- To ensure legal procedures when leasing financed goods are not found.
- To manage relations with lawyers/agents and to co-ordinate the processes with them.
- To ensure that the correct procedures were followed in the process of credit recovery.

- To get or to negotiate final agreements in accounts, as long as they fall within my level of decision, or to report to its hierarchic superior if need be.

3. July 2009 - August of 2010: ProCredit Bank SA – Lawyer and Head of the Credit Recovery Department

Main Responsibilities:

- Give support to the Legal department concerning the labor and civil litigation.
- To keep a high level of recovery of the above 90 days credit portfolio.
- Judicial recovery of bad debt.
- Management of the written off credit portfolio and judicial collection.
- To guarantee that the relative procedures to the pursuing of cases in deferred payment above of 90 days are duly fulfilled.
- To ensure that the policies and decisions taken, referring to all credits in its portfolio are implemented.
- To give the necessary support to the credit Managers of branches regarding pursuing of accounts due.
- To keep a permanent communication with the Management and to inform the staff of the Management politics and decisions.
- Management of the staff and all the attributed equipment.

4. May 2008 - July of 2009: Sal Caldeira, Lawyers and Consultants, Limited – Legal Advisor, Litigation Department

Main Responsibilities:

Besides the coordination of the collections of the extinct Banco Austral SARL bad debt, gave direct service, among others, the following companies:

- DHL - Moçambique, Lda;
- PEP - Moçambique, Lda;
- Mcell;
- Barclays Bank;
- Mining company of the Gilé;

- Elisabeth Aids Foundation;
- Commercial warehouse;
- Export Marketing;
- Hugh Brown Holding;
- Reliable de Moçambique, Lda.
- TRAC.

5. February 2005 - May 2008: Juriscon – Advisors, Lawyers, Consultants and Associates, Lda. – Legal Advisor

Specialized in the installment of legal consultancy to singular and collective people, as an example to the group ENGCO, Pierlite Moçambique, Lda., Executive Protection, Lda, Mozoil, Lda, Peerlees Energy, Somofer, Marin TRADING, Lda, Bank Chance, World-wide Exchanges, World of Exchanges, Dragon Exchanges, Malonda Foundation, among others.

Main Responsibilities:

Commercial area

Constitution and alterations of the social pact of society: preparation of the documentation, partnership contract elaboration, petition for the register and the publication in the Bulletin of the Republic and attainment of the licenses for commencement of activities;

Labor area

- Elaboration of Employment contracts;
- Instauration of Disciplinary Proceedings;
- Preparation of labor internal regulations;
- Legalization of foreign workers at the Ministry of Labor;
- Application for DIREs for foreign workers;
- Issuing legal opinions ;
- Contesting fines;
- Provision of Legal Advice in Human Resources

Litigation area

- To negotiate, mediate, conciliate and proceed with the arbitration from litigations of diverse nature, emergent from the contractual relations established by the company;
- To effect the extrajudicial communication for the friendly resolution of any emergent litigation of the contractual relations established by the company;
- To effect court procedures in name and representation of the company and to carry through the respective follow up in court until the final a decision, including the elaboration and filling of appeals;
- To give assistance and to represent the company in court, when demanded;
- To initiate criminal procedures follow the process until the judgment phase;
- Assist the Human Resources regarding disciplinary procedures;
- Drafting contracts for the sale and or purchase of property.

VI. ABILITIES & TECHNICAL SKILLS

Basic knowledge of computers.

VII. OTHER SKILLS AND ABILITIES

Organization, capacity to work under pressure and in teams, taste for literature, responsible, disciplined and rigorous.

VIII. LANGUAGES

Portuguese (fluently spoken and written)

English (spoken and written)

IX. REFERENCES:

1. Mahomed Bachir - Lawyer and partner of Juriscon - Advisors, Lawyers, Consultants & Associates, lda. Contact: 82 30 99 770.
2. Jose Manuel Caldeira, Lawyer and partner of the firm Sal & Caldeira - Lawyers and Consultants, Lda. Contact: 82 30 10 270.
3. Casimiro Duarte, Lawyer and university professor. Contact: 82 30 55 540
4. Dr. Kheyser Gafur, Lawyer. Contact: 823000458

X. CONTACT:

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