



MMI FOUNDATION



# MMI

CORPORATE SOCIAL  
INVESTMENT PROFILE

2016





# TABLE OF CONTENTS

---

**06**

Message from  
the Chairman

**08**

Message from  
the MMI Group  
CEO

**10**

Meet the MMI  
Foundation  
Board

## Our Purpose

---

**16**

The Role of  
CSI

**20**

Operational  
Highlights

## Our Projects

---

**23**

MMI  
Foundation

**28**

Momentum

**32**

Metropolitan

**36**

Guardrisk

**40**

Multiply

## Our People

---

**43**

Our Volunteers

**47**

Contact us









## MESSAGE FROM THE CHAIRMAN

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**D**uring the past year the MMI Foundation has focused on ensuring that the CSI programmes that it is funding in South Africa through MMI Holdings' (MMI) main client-facing brands, align with our purpose of enhancing the lifetime social and financial wellness of people and their communities.

Our board continues to dedicate its collective energy to support the establishment of more strategic partnerships. This ongoing effort has resulted in the creation of exciting new collaborations in the areas of education and health. These partnerships continue to be driven by excellence, accountability, measurable impact and mutual benefit.

Going forward the MMI Foundation has to ensure that its funding base is increased. In this regard we are pleased and thankful that MMI will donate more in future to our CSI efforts through the Masikhulise Enterprise Supplier Development (MESD) Trust. With this kind of strong support from MMI, we are well on our way to achieving our key strategic outcome which is to improve the quality of life of one million beneficiaries by 2019.

**Dan Moyane**  
MMI Foundation Chairman





## MESSAGE FROM MMI GROUP CEO

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**G**iven the current social and economic challenges that our nation is facing, it is clear that companies have an important role to play, above and beyond day-to-day business. As an active corporate citizen in South Africa, MMI believes that well-structured, impactful Corporate Social Investment (CSI) has the ability to contribute to nation building and achieving positive change in communities.

We embrace our responsibility to make a meaningful contribution by driving initiatives that improve the lives of South Africans, especially those most in need. Our commitment to CSI has continued in the past year through our support for the MMI Foundation.

MMI is also inspired by the power of collaboration – where openness, cooperation and respect provide the basis for building our future, together. In this regard, we support the efforts of the MMI Foundation in building strategic partnerships with organisations and individuals who share our aims. A good example is the partnership with Paper Video, which provides innovative education solutions to thousands of disadvantaged learners across South Africa.

Our client-facing brands – Guardrisk, Metropolitan, Momentum and Multiply – will continue to invest in the communities in which they operate to drive sustainable change.

As we look ahead, we believe that South Africa's future will be determined by the efforts of all its people in building our nation and supporting those in need. We reiterate our commitment to making a sustainable difference in our communities through the efforts of the MMI Foundation, the dedication of our CSI team and the good work done by MMI staff volunteers.

We wish them continued success in their efforts to build a proud and thriving nation.

**Nicolaas Kruger**  
MMI Group CEO



# MEET THE MMI FOUNDATION BOARD

## Dan Moyane



Dan has been responsible for corporate communication and corporate social investment at MMI Holdings since 2009. Dan's strengths lie in his people skills, integrity, leadership and management skills. He is a seasoned broadcaster with 36 years of experience under his belt, having worked as a news reporter, editor and presenter. His broadcasting credentials include Radio Mozambique's English Service, BBC, Talk Radio 702, SABC and eNCA.

## Leon Basson



Leon qualified as a chartered accountant in 1991 and completed his articles with PricewaterhouseCoopers in 1993. He joined Momentum in 1995 and assumed the position of Group Financial Manager in 1998. He is currently the Head of Group Financial Planning and Analysis for MMI Holdings. He is a member of the South African Institute of Chartered Accountants (SAICA) as well as SAICA's Long-term Insurance Interest Group.

## Maliga Chetty



Maliga is the MMI Group company secretary. She has been an admitted attorney and conveyancer for over 12 years. She has extensive legal and company secretarial experience in the health and financial services sectors. Prior to joining Momentum she was employed by the South African Medical Association and Ernst & Young. She has been employed at MMI as a company secretary since 2010 and assumed the role of group company secretary in September 2013.

## Prof Gita Ramjee



Gita is the Director of the HIV Prevention Research Unit at the South African Medical Research Council. She obtained her science degree at the University of Sunderland in the United Kingdom and her Masters and PhD through the Department of Paediatrics at the University of KwaZulu-Natal. She is also a Clinical Professor in the Department of Global Health, School of Medicine at the University of Washington and Honorary Professor at the London School of Hygiene and Tropical Medicine (LSHTM).

She is a Fellow of the Royal Society of Medicine and the Royal College of Physicians of Edinburgh. She is internationally renowned for her work on HIV prevention, and was recognised by her peers with a lifetime achievement award at the 2012 International Microbicide Conference in Sydney, Australia. Prof Ramjee leads a multidisciplinary team of clinical, behavioural and social scientists who have undertaken an ambitious research agenda addressing the broader HIV prevention, treatment and care issues in South Africa.

## Prof Peliwe Lolwana



Peliwe recently retired as the Director of the Centre for Researching Education and Labour (REAL) at the University of Witwatersrand, South Africa. She continues to be associated with REAL as a visiting Associate Professor. She also chairs the Quality Council for Trades and Occupations (QCTO).

Previously, she worked and managed a variety of educational institutions, statutory bodies and government directorates. She has served in many commissions tasked with the transformation of education in the country. She chairs and serves on a number of associations, boards, foundations and councils in education and training in South Africa.

She consults for some international education and training entities, like the World Bank, United Nations Educational, Scientific and Cultural Organisation (UNESCO), the International Labour Organisation and the Network for international policies and cooperation in education and training. She has written and published in the areas of assessment, quality assurance, adult education, vocational education, skills development and post-school education.

## Ingrid Daniels



Ingrid is the Director of Cape Mental Health. She completed her honours degree at the University of the Western Cape and fulfilled her Masters in Social Science (Clinical Social Work) at the University of Cape Town. Her experience in the disability sector spans a period of at least 33 years.

She was the Director at Epilepsy South Africa for seven years and has been the Director of Cape Mental Health Society since 2000. She is a founder member of the Western Cape Network on Disability and the Western Cape Director's Forum and is currently on the board of the South African Federation for Mental Health, Management Committee and Action Committee. She has been on the World Federation for Mental Health Board for the period 2015 – 2017 holding the position of the Vice President for Programme Development.

She is on the Rural Mental Health Campaign Task Team. She has passionately advocated for the empowerment and rights of persons with disability and creating enabling legislation and policy frameworks for the NPO Sector.





### Vuyo Lee

Vuyo was the Executive for Brand, Customer and Transformation at Mutual & Federal where she worked in different strategy and marketing roles since 2010. Prior to that she worked in different roles at Old Mutual South Africa between 2004 and 2010. She is now MMI's Group Executive for Brand, Corporate Affairs and Transformation.



### Leila Moonda

Leila has a B.Comm Financial Management Degree from UNISA, a Post Graduate Diploma in Business Management from UCT and is a Microsoft Certified Solution Developer (MCSD). Leila has worked extensively in the South African corporate environment in diverse fields such as quality management, business process re-engineering and programming. Leila is one of the founders of the BEE Institute and is a current executive member of the National Association of BEE Consultants (NABC).



**OUR  
PURPOSE**





## THE ROLE OF CSI

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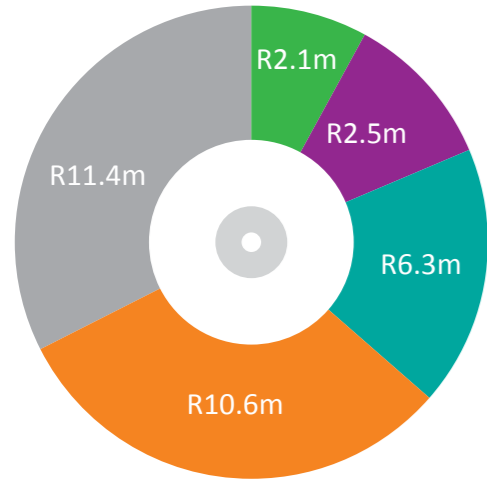
**M**MI's corporate social investment is aimed at creating meaningful and lasting benefits for the communities in which we operate – empowering and assisting them to build better lives for themselves and their families. As such, we invest in projects that improve the communities' social and financial wellness, focusing specifically on education, health, disability and sport development.

The national presence of the various brands means that MMI's CSI efforts reach all nine provinces, with some large scale collaborative projects covering multiple provinces.





# SPEND PER FOCUS AREA



- R11.4m on consumer education (Momentum, Metropolitan, Guardrisk).
- R10.6m on education (Momentum, MMI Foundation, Metropolitan, Guardrisk).
- R 6.3m on health (MMI Foundation, Metropolitan, Guardrisk).
- R2.5m on disability (Momentum).
- R2.1m on sport development (Momentum, Metropolitan, Guardrisk).

Total number of beneficiaries:

**1 153 451**

Total spend for 2015:

**over R32.9m**

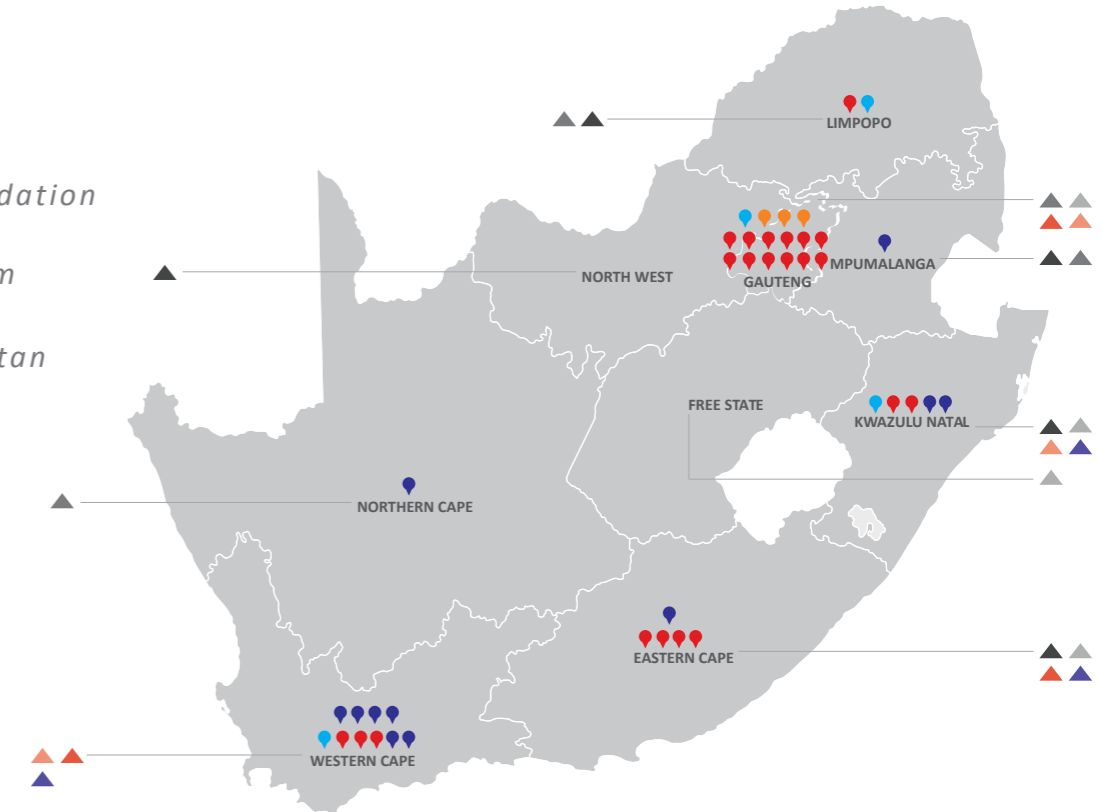
OR 1.11% OF NPAT

R21.6m on SED  
R11.4m on Consumer Education

# NATIONAL FOOTPRINT

## BRANDS

- MMI Foundation
- Momentum
- Metropolitan
- Guardrisk



## NATIONAL PROJECTS

### MMI Foundation

- National Education Collaboration Trust (NECT) — project spread across Limpopo, KZN, Northwest, Eastern Cape, Mpumalanga.
- Paper Video in partnership with the Actuarial Society Educational Trust (ASET) — project spread across Northern Cape, Mpumalanga, Limpopo and Gauteng.
- Maths support programme — Eastern Cape, Free State, KZN, Gauteng.

### Momentum

- M2E Charity Sport Bursaries — Gauteng, Western Cape, Eastern Cape.
- Active Communities Network Golf Caddy Coaching Programme — Western Cape, Gauteng and KZN.

### Metropolitan

- Financial Literacy Community Workshops — Eastern Cape, KZN, Western Cape.

## UNDERSTANDING THE MAP

- Icon representing a project for a brand. Consult the brand key for colour associations.
- Icon representing national projects



# OPERATIONAL HIGHLIGHTS

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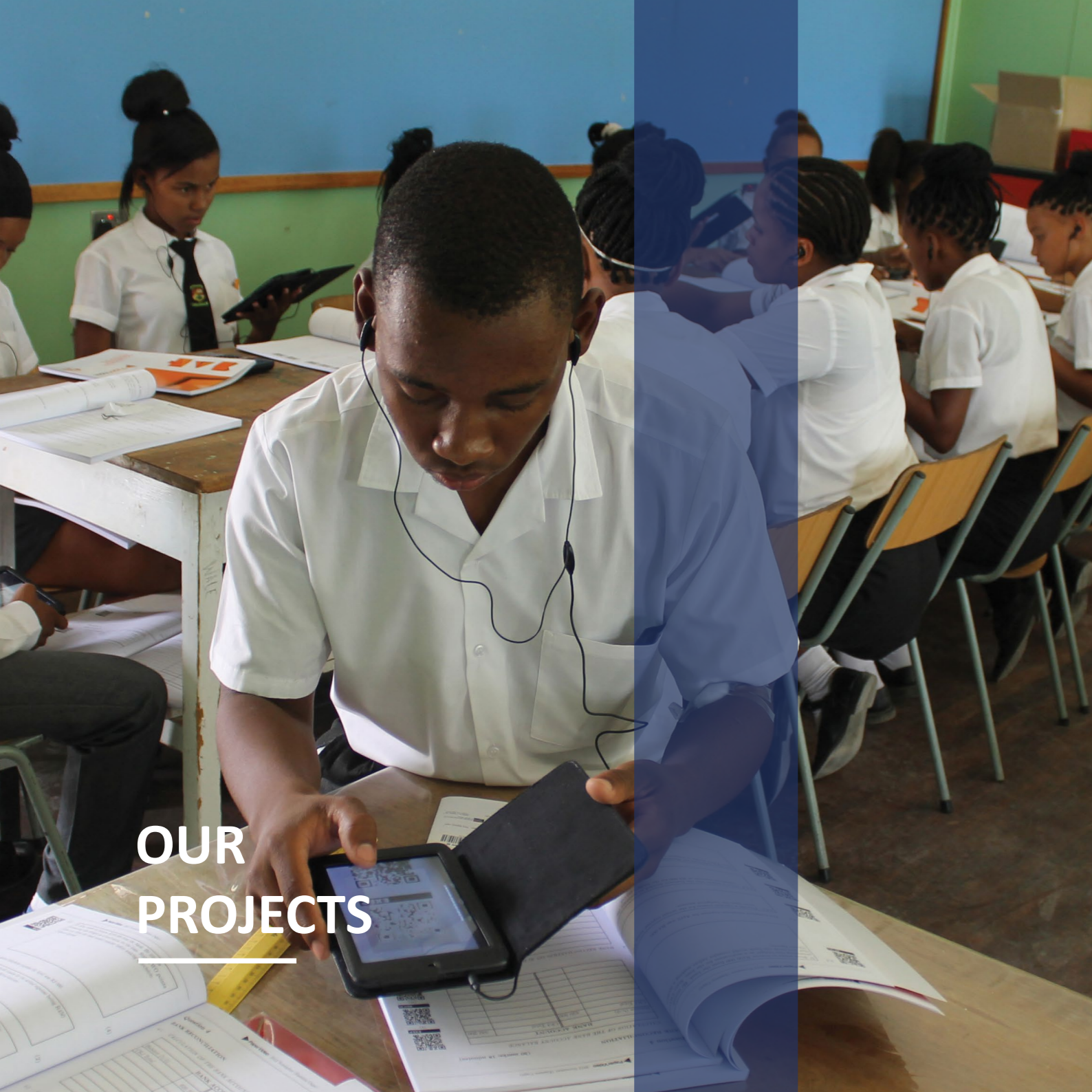
**W**e are committed to doing our very best to improve the lifetime social and financial wellness of communities. To achieve this we constantly review the way we deliver corporate social investment (CSI) solutions to communities in partnership with industry, government and the non-governmental organisations (NGO) sector. The MMI CSI team has therefore, together with business, undertaken a number of initiatives to make sure that we are on track.

- **Impact assessment** - We are reviewing all the projects in the MMI Foundation portfolio across the focus areas.
- **CSI Day** - A CSI exhibition was held across three provinces. Employees had an opportunity to meet the people and projects that we support. Our employees remain our greatest ambassadors. That is why it is important for them to know the faces of the people whose lives they change by being part of MMI.
- **Workshops with business** - We held a series of talks with leaders and employees to affirm the mutually supportive relationship between the Foundation and business.



**At MMI, CSI is a business imperative. That is why we continue to align our CSI programmes with MMI's strategic focus areas of client centricity, growth and excellence.**





# MMI FOUNDATION

The MMI Foundation is currently overseeing and funding five main projects:

- **Live The Future** – This project, in partnership with Afrika Tikkun, is aimed at mobilising communities to develop partnerships to tackle the HIV/AIDS pandemic and other lifestyle diseases.
- **UJ Metropolitan Academy** – In 1992 Metropolitan and the UJ (then RAU) joined hands to establish what is today recognised as one of South Africa’s top performing secondary schools. The school specialises in Mathematics and Science.
- **NECT** – This is a multi-stakeholder intervention between government, business, labour and school communities aimed at turning the tide on South Africa’s education challenges. The vision is to have 90% of all learners pass Mathematics and Languages with 50% by 2030. MMI is a partner in the cause.
- **Paper Video** – This partnership between MMI, the Actuarial Society Educational Trust and social enterprise Paper Video has brought online educational resources to rural schools in an innovative way.

OUR  
PROJECTS





# IN THE SPOTLIGHT

## Paper Video

**P**aper Video creates books of past exam papers in which every question is linked digitally to a solution video presented by an experienced teacher. This amounts to over 8 000 videos which contain over 500 hours of teaching, covering Mathematics, Life Sciences, Physical Sciences and Accounting for Grades 10, 11 and 12.

The big challenge of digital resources however is that they are typically available online, the cost of which makes it inaccessible for those learners who need it most. To bridge this barrier, Paper Video developed solutions that do not assume internet access. They include:

- Micro SD cards for a phone or tablet which enables video access without the data costs.
- Using a USB adapter so the videos on the micro SD card can be viewed on a computer.
- A “WiFi box” which contains all Paper Video content and emits its own WiFi signal to allow anyone in its radius with a smart phone, tablet or computer to watch the videos without internet.

With the support of the MMI Foundation through Metropolitan and Momentum, around 3 000 pupils in five schools across four provinces now have access to expert tuition. The schools are (UJMA) in Johannesburg, Gauteng; Khutsulani Secondary and Zikodze Secondary in Kabokweni, Mpumalanga; and Hoërskool Groblershoop in Upington, Northern Cape. The school in Limpopo still has to be identified.

To see a video of the rollout, scan the QR code to the right:



**“Education remains a vital instrument for establishing an inclusive society and opening up opportunities for the youth to realise their full potential. This is why the MMI Foundation is committed to supporting innovative education initiatives around the country.”**

**- Chairman of the foundation, Dan Moyane**





The goal of the Momentum CSI team is to enhance the social and financial wellness of those we serve, whether as clients, employees or valued non-profit organisations (NPOs). To achieve this we rely on quality partnerships with community organisations and various industry bodies. These partnerships are based on the shared values of integrity and teamwork which allow us to make impactful contributions.

We believe in providing longstanding sustainable investments which allow communities to excel, regardless of their socio-economic circumstances.

It is most rewarding when a programme becomes the springboard for other positive developments in the community, connects others who serve our community thereby paying it forward or develops ways to build its own sustainability.

We value the fact that we have engaged employees and clients who support the social contribution we want to make.

Momentum supports projects in the focus areas of disability, education and sport development.

## Disability

We focus on promoting inclusivity for the disabled. We believe in strengthening the capabilities of people with disabilities to cope better in mainstream life, while at the same time educating people on the place of the disabled in society. This extends in particular to economic inclusion. We

support protective workshops which offer valuable services to corporate and manufacturing companies, thereby giving dignity and purpose to the disabled.



## Sport Development

All our sport programmes are rooted in empowering youth by means of education. We focus on promoting an ethos of sportsmanship, fair play and ethics while recognising the value of, and encouraging physical activity among youth. We also believe that we have a responsibility, as a brand

that sponsors various sports, to make a contribution to the transformation of sport in South Africa by giving previously disadvantaged and underprivileged communities access to sport.

## Education

Education is crucial in establishing an inclusive society where our children and young people can realise their full potential. We support access to quality education by assisting with the required tools, resources and training for learners and educators. In some

instances, this quality education is presented through sport development and art programmes.



## Consumer Education

Momentum has focused on two consumer education projects: a financial literacy board game called Making Money Matter aimed at high school learners and a series of radio talk shows and workshops called Motheo financial dialogues. These workshops are aimed at guiding

people to greater financial wellness by teaching them the basics of financial matters like tax and benefit scheme deductions, retirement savings and budgeting.



## IN THE SPOTLIGHT

### Sparrow Schools

Sparrow Schools opened its doors 25 years ago to help children and youth with learning disabilities from disadvantaged homes. Their goal is to see that children and youth with barriers to learning are equipped with education and employable skills. They believe in a holistic approach to education. Their mission is to prepare children and youth who live with learning difficulties to become income-generators through comprehensive education, vocational skills training and intensive learner support initiatives.

The specific project funded by Momentum is the welding application programme. The FET College offers an accredited qualification in Welding Application and Practice at NQF Level 2. This is fully accredited by MERSETA. Learners receive intensive theoretical and practical training at the college. Following six months of college-based training, learners enter the workplace and spend six months with our partners in industry where they complete the required work experience.

Once completing the programme, learners are able to take full-time employment in the welding industry and have the opportunity to further their studies.





Metropolitan’s CSI philosophy is that community-based development is achieved through direct involvement, facilitation and the transfer of skills for sustainable development.

Our community partnerships flow from our close connection to the lives of the people we serve. We recognise the need for partnerships with communities in which Metropolitan operates.

The driving force behind our projects is to ensure that the poor, vulnerable and excluded members of our society are able to better themselves. Our strategy is to align our projects to the socio-economic needs of the markets we operate in and our country.

## Health

We support interventions that address lifestyle diseases like HIV/AIDS, TB, etc. We have a responsibility to ensure that our clients are educated about making healthy living choices, so that they can continue to actively contribute to the economy and society at large.



## Sport Development

Metropolitan supports youth development and community empowerment through soccer. We look at initiatives that positively influence development and provide alternative solutions to addressing

social ills like drug abuse and gangsterism that can damage the growth and development of communities.

## Education

We recognise the importance of intervening in the early years of a child’s development. While remedial offerings can be made later on, these are often costly and the significant loss of human potential is already suffered

by then. It is with this in mind that we support training and development interventions of early childhood development practitioners in rural communities.

## Consumer Education

As a responsible citizen that seeks to empower our client base, we support interventions that drive healthy financial behaviour. Our approach is to provide interventions at high school and tertiary level to ensure that healthy financial behaviour is adopted

early in life. We feel that this approach encourages youth to consider the benefits of wise financial decisions as well as become more aware of the financial health of their families and community.



## IN THE SPOTLIGHT

### Desmond Tutu HIV Foundation (Tutu Tester)

The Tutu Tester is a mobile unit for providing HIV and chronic illness testing and wellness service which started in communities around Cape Town in February 2014.

The Tutu Tester takes healthcare to the community, aiding in normalising regular HIV testing and reducing the stigma of testing. The clinic visits communities and provides an HIV counseling and testing service with the emphasis on sexual reproductive health in predominantly resource-limited areas. Communities are selected on the bases of prevalence data, making sure the tester goes where the need is greatest.

The clinic staff has also been trained by the Department of Health to provide family planning services and rapid prostrate screening. Between February and September 2015, the tester provided services to 4 321 people around Cape Town.





Guardrisk has always involved itself with organisations that are rooted in communities, who can guide its efforts for impactful social investment. We have, where needed, established NPOs to address certain issues identified in these communities.

Because our strategy is to work with organisations on the ground and to continuously nurture our partnership with them, our CSI initiatives remain small and targeted. However, the positive effects of these investments reach far beyond the local execution.

We support projects in health, education and sport development. Our employees are passionate about the social investments we make and have consistently amplified our CSI efforts with their own contributions.



## Health

Our initiatives in health are focussed on awareness programmes relating to lifestyle diseases like hypertension and diabetes. We encourage difficult conversations around subjects like organ donations, regarded as taboo in

some cultures. It is our duty to make a healthier, and therefore wealthier nation possible within our lifetime.

## Sport Development

Guardrisk currently has one sport development project running with Garsieland, a Section 21 company which supports high school pupils from poor and disadvantaged communities with sport bursaries. The contribution

covers their tuition and boarding fees, clothing, medical and travel expenses. The programme also provides them with much needed social support.

## Education

Our objective is to create a conducive learning environment for disadvantaged children where basic needs are met so that learning can continue unhindered. We support initiatives that look at proper nourishment, clothing, learning

equipment and safe infrastructure. We believe that providing infrastructure is not only an asset to the school, but leaves a legacy in the broader community.



## IN THE SPOTLIGHT

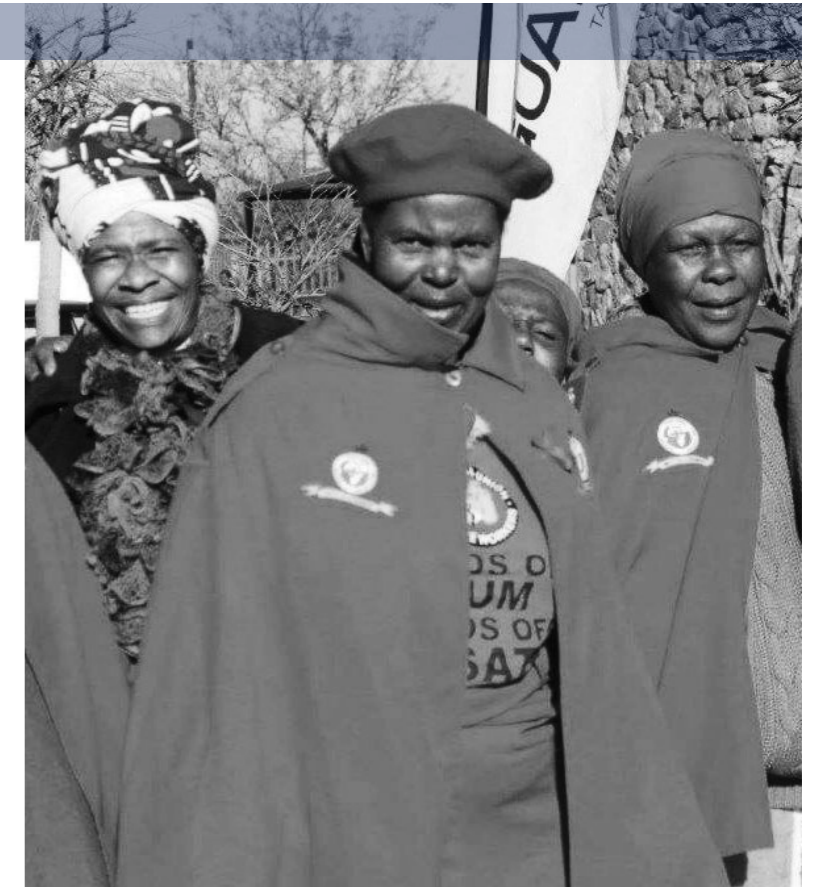
### Open-Eye Foundation

The Open-Eye Foundation was founded in 2011 by Reuben Mosa Mphore with the assistance of Guardrisk. After being diagnosed with End-Stage Renal Failure at the age of 23, he identified the need for health promotion in underprivileged communities around chronic illnesses, particularly those relating to organ failure and organ and tissue donation.

The Foundation partners with faith-based organisations and traditional healers to reach communities and demystify organ and tissue donation. Other partners include the City of Johannesburg, The Centre for Tissue Engineering and the Department of Health. Last year this collaboration made the first annual Organ and Tissue Donation Indaba in Soweto possible where the lack of organ donations in black communities was discussed. The Foundation also launched

its Mabafunde Abanta (meaning: Let The People Learn) Clinic Tours last year in Soweto, Orange Farm, Ennerdale, JHB CBD, Diepsloot, Midrand, Roodeport and Randburg.

This involves volunteers visiting local clinics and educating people in the waiting rooms on the complications that may arise due to the mismanagement of chronic illnesses.







wellness & rewards

At Multiply we believe we can change South Africa if we empower children with learning, literacy and knowledge. We believe every child has the right to education. The right to dignity. The right to resources.



### Laezonia pencil bag project

Laezonia Primary School in Diepsloot caters for children from the nearby informal settlements, where poverty is rife. Most of the children don't have basic stationery. The people at EDUCATION360° initiated a Pencil Case Drive, supported by MMI employees and charitable organisations like WriteStart and Green Beings. EDUCATION360° made use of two community based organisations: St Mungo's and Beautiful Things, to get

the pencil cases made. The drive was a huge success and we managed to donate 1 000 pencil cases, filled with stationery, that were distributed at the school on 28 September 2015.

Education360° is a platform that provides tools to parents, students and educators who need information on learning, studying and more.

### Irene Middle School Project

Many disadvantaged female children end up skipping school because they don't have proper toiletries to keep them comfortable and hygienic. Our

employees donated sanitary towels and toiletries to help aid school girls from the Irene Middle School to access their right to education.



### Saray climbs for a purpose

It is estimated that 90% of South African schools do not have libraries. Saray Khumalo, a mountaineer, has been helping to raise funds for building libraries by attempting to become the first black African woman to summit Everest. Both her first two expeditions were halted by disasters which resulted in tremendous loss of life. In 2014 Everest experienced one of the worst avalanches and in 2015 an earthquake shook the mountain

kingdom. Through pledges from supporters and CSI contributions, we were nevertheless able to donate a library to a school in Thembisa.

Saray is currently preparing for her 2017 Everest attempt. She remains committed to her dream of summiting the worlds tallest peak, and building libraries.





OUR  
PEOPLE

# OUR VOLUNTEERS

The MMI volunteers play a crucial role in helping the MMI Foundation improve the lives of the communities we serve by taking part in many of our initiatives.

## Some of these initiatives include:

### **Mandela Day – 18 July**

In 2015 we celebrated Nelson Mandela Day by helping to build homes in Cape Town and renovating a school in Thembisa, Johannesburg and setting up a library.

### **Slipper Day – 5 August**

Our volunteers sold stickers at their offices to generate funds to assist children suffering from life threatening illnesses.

### **Casual Day – 5 September**

We sold stickers to assist the National Council for People with Physical Disabilities to help create awareness around disability.

### **World Food Day – 16 October**

In October 2015 our volunteers helped to plant a food garden to secure access to the basic human right of food.



### Shavathon - 4 March

Thanks to our employees who were great sports on the day, we raised funds for the CANSA by shaving and spraying heads as well as making donations to the cause. This initiative is aimed at creating much needed awareness around cancer and raising funds towards research on how to beat it.

### Winter Blanket Drive

Every year employees contribute towards blankets that we distribute to underprivileged communities.



*Thank you to our volunteers and employees for their selfless contributions that help uplift our communities.*

## How can you volunteer?

To join our volunteers and help make South Africa a better place, reach us at [mconnect](mailto:mconnect) or contact:

Thabo Qoako at [Thabo.qoako@mmiholdings.co.za](mailto:Thabo.qoako@mmiholdings.co.za)  
or the CSI Team at  
[volunteers@mmiholdings.co.za](mailto:volunteers@mmiholdings.co.za) / [csi@mmiholdings.co.za](mailto:csi@mmiholdings.co.za).

- You can **sign up** for payroll deductions.
- Volunteer your **time** by assisting at events like those listed.
- **Raise funds** for an organisation of your choice through match funding.
- **Volunteer** your skills to a non-profit organisation of your choice.







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Visit our website: [www.mmifoundation.org.za](http://www.mmifoundation.org.za)



