

CORPORATE SOCIAL INVESTMENT REPORT

Financial Year 2023/24

Investing in dreams,
enabling aspirations.





“

The power for creating a better future is contained in the present moment: you create a good future by creating a good present.

- Eckhart Tolle ”



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CHAPTER ONE

Overview

Driven by our purpose

As Momentum Group, we are driven by a common purpose: we build and protect our clients' financial dreams. This guides everything that we do as a business. But as a responsible corporate citizen, we believe that this purpose extends beyond our direct clients.

It also means serving our community, our nation and the next generation to ensure that aspirations are within reach of all who work towards their goals.

The opportunity on the horizon

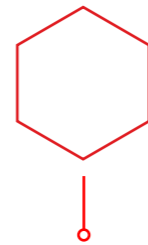
Africa is home to the world's youngest and fastest-growing population. Now, that's an opportunity for exponential growth. But the challenge is that many economies on the continent struggle to leverage this demographic advantage. In South Africa, the youth unemployment rate stands at a staggering 60%, meaning almost every second a young person is unemployed.

This alarming statistic calls for action from all spheres of society to get involved and make a difference. This is why the Momentum Group Foundation's initiatives and funding support are focused towards enabling tomorrow's leaders to build a foundation for success today.

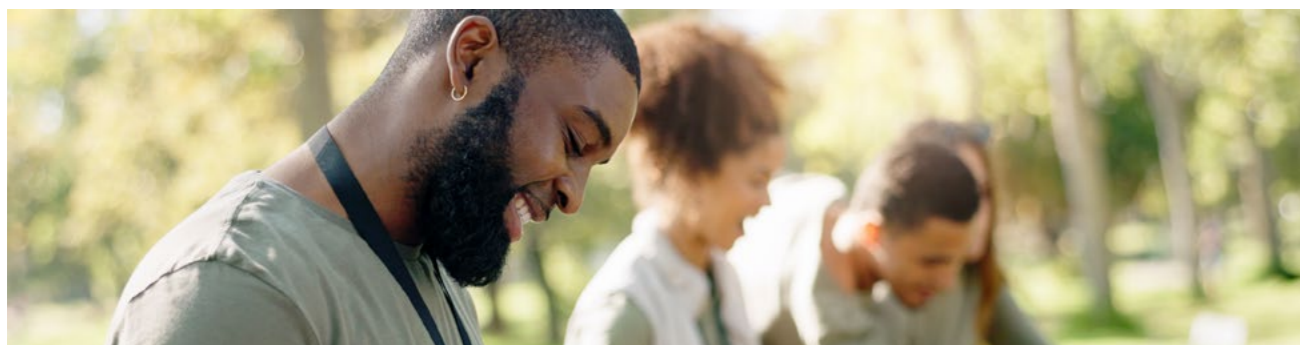
Reflecting on a year of commitment and action

The end of the financial year is a valuable time of reflection.

As we wrapped up the 2023/24 Financial Year, we decided that it was the right time to look back at the year of the Momentum Group Foundation.



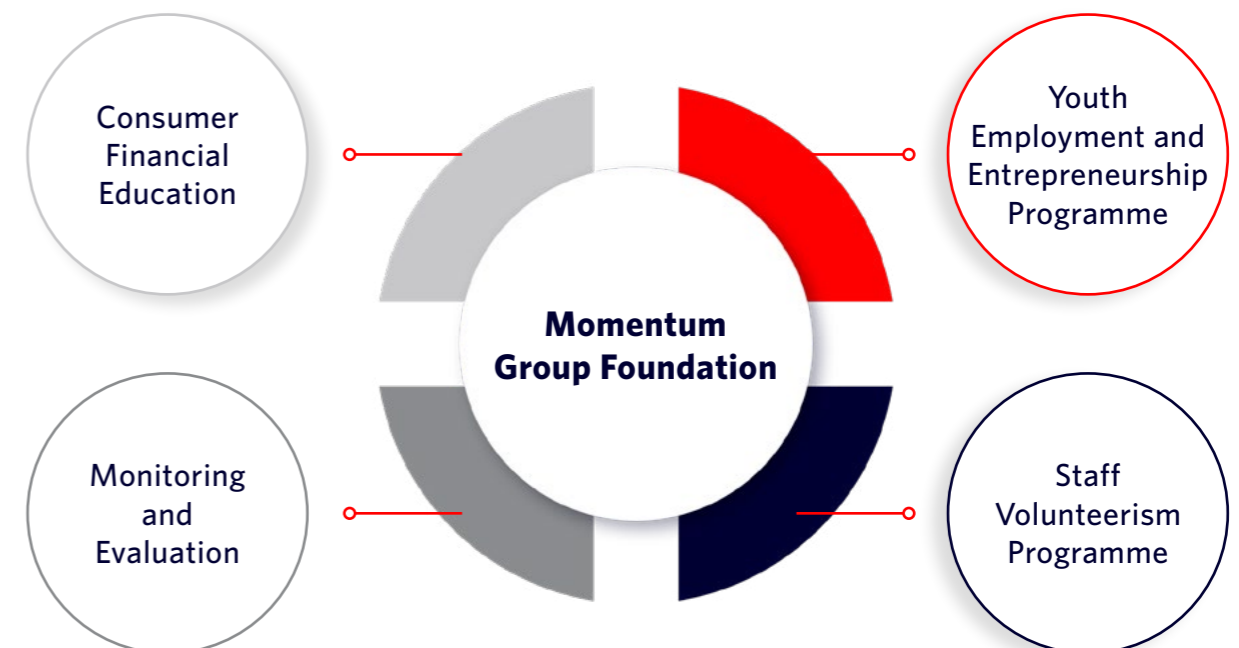
This report is intended to shine a light on the power of social investment and the potential it has to meaningfully change lives and futures for the better.



Four portfolios working in harmony

The Momentum Group Foundation is made up of four portfolios, each working in unique ways to serve the next generation as a way to shore up society for a more inclusive and fair society.

Each portfolio works independently and in synergy with one another, all aligned to our purpose.





- Jeanette Marais
Chief Executive Officer, Momentum Group

A note from our Group CEO

Dear Stakeholders,

It is with immense pride and deep inspiration that I present to you our CSI report for the 2023/24 Financial Year. This report showcases our unwavering determination to make a lasting positive impact in the lives of those we serve.

At Momentum Group, we've recently created a common purpose that guides our every action: we build and protect our clients' financial dreams. Our purpose extends beyond our business operations and into our communities and society. We want to be known as a business with heart that understands that behind every financial dream there is a human with hopes, fears, dreams and aspirations.

As we pursue this purpose, we're acutely aware of the unique position of our continent. South Africa has a significant proportion of young people - a demographic that holds immense potential. This is not just a statistic; it's an opportunity for exponential growth and positive change. Our challenge, and indeed our responsibility, is to harness this potential, turning it into a force for

positive change and economic prosperity to having a lasting impact.

In the pages that follow, you'll witness how our purpose has begun to shape our initiatives in youth employment, consumer financial education, and staff volunteering. Each programme is a deliberate step towards realising our vision of a more inclusive and prosperous South Africa.

Our purpose brought a palpable energy, shifting our focus and uniting us towards a common goal.

We are making sure that our purpose does not just remain a statement on the wall, but that we make it real throughout the group. Purpose is the motivation, the intent. But the real value of purpose lies in the measurable impact we make through our actions. I'm inspired by the dedication and passion our employees have shown in their volunteer efforts. It speaks to the culture of care we've cultivated, a culture that recognises our role in shaping the future of our communities.



As we forge ahead, we're aware of the challenges our society faces.

Yet, this awareness only strengthens our resolve. We're more determined than ever to leverage our resources, skills, and collective will to create meaningful change and impact, unlocking the full potential of our youth.

This report is more than a record of our achievements - it's a call to action. We invite you, whether you're an employee, partner, or stakeholder, to join us in this important mission. Together, we can build and protect not just financial dreams, but the aspirations and potential of all South Africans.

We are grateful for your continued support and partnership. Let's move forward with a sense of achievement in what we've accomplished, inspired by the vast potential of our youth, and determined to create lasting impact where it matters most.

Yours in Impact,
Jeanette Marais
Chief Executive Officer, Momentum Group

Now, it's time to tell our story.

Here's how we made a difference in the 2023/24 Financial Year.

02



CHAPTER TWO

Youth Employment and Entrepreneurship Programme



We cannot always build the future for our youth, but we can build our youth for the future.

- Franklin D. Roosevelt



Enabling the present, empowering the future

We live in a country where the majority of young people, full of promise, do not have the support needed to empower them to reach their potential actively participating in the economy, through employment and entrepreneurship. In fact, it's a national crisis. People always say that young people are the future. But not only are we – as a nation and as a community of millions desperately striving to contribute to society and foster the livelihoods that they deserve – putting our collective future at risk, it's also our present that suffers. We cannot leave them to be excluded and we cannot leave them behind.

As a purpose-driven business and an organisation built around care, we see it as our duty to play a meaningful part in addressing this by providing a clear path to sustainable employment for young South Africans. The objective is clear: to enable a thriving economy fuelled by and benefitting our youth. It is the manifestation of our business purpose as Momentum Group.

Build our youth for a brighter tomorrow

In 2017, the Momentum Group Foundation defined a clear objective by recalibrating its strategic focus to youth empowerment through job creation, skills development and fostering entrepreneurship in young people. It is a clear North Star and underpins all that we do with this portfolio.



The objective of our youth employment and entrepreneurship strategy is to provide young people with access to sustainable employment. We do this by supporting life, vocational, and entrepreneurial skills that:

01

Teaches young people crucial life, problem-solving, and employment skills.

02

Improves their work readiness and provides psycho-social support.

03

Provides invaluable experience.

04

Gives them confidence to gain meaningful employment or to establish self-employment or income-generating activities.

Our employment focus areas

We have identified three sectors for our focus.

- The first is the Information and Communication Technology (ICT) space – as a twenty-first century economy, digital skills are in high demand and upskilling youth in this arena will give them a lasting chance to build successful careers. It addresses demand and supply in tandem. We've seen an incredible trajectory for project participants in this space, with many moving into internships and permanent jobs (including here at Momentum Group itself).
- The second space focuses more on mass recruitment jobs, looking at vocational, artisan, and services jobs in the retail, hospitality, and automobile industry. We look at the demands of the market and align ourselves to give our participants the best chance at securing work.

- Lastly, entrepreneurship presents a massive opportunity for young people to build income-generating enterprises. By helping them to manage and scale their businesses, we contribute to economic growth as creators of employment.

We are also intentional about gender parity and aim to serve women as 50% of our participants.

Building lasting collaborations

We've been working with these four initiatives for several years. The results speak for themselves.



01 Life Choices

This organisation gives young people from the Cape Flats and surrounding areas the opportunity to learn how to code, while undergoing personal development through a 12-month boot camp. Half of the time is spent in training, while the other half is spent gaining on-the-job internship experience.

 **This is year 4 of our collaboration with this partner. 140 students participate annually.**



02 Ubuntu Pathways

The Jobs Skills Training Programme (JST) was launched in 2016, under the name Ubuntu Pathways. The initiative follows a market-driven training model, upskilling youth in various trades (depending on the economic demands of the market at the time). Ubuntu Pathways serves the youth in Gqeberha, Eastern Cape.

 **This is year 6 of our collaboration with this partner. 200 students participate annually.**



03 WeThinkCode_

The WeThinkCode_ model promises a faster way to develop coding talent at a scale that will help the economy strengthen a much-needed, productive digital backbone. Coding skills are in high demand and this expertise will unlock many employment opportunities for young South Africans. This initiative also champions more female participation in the field.

 **This is year 6 of our collaboration with this partner. 18 students participate annually.**



04 Agri Ent.

Agri Ent. was established by Agri South Africa to pioneer the future of the agricultural industry. It focuses on offering comprehensive, transformational solutions in the sector. The Women in Farming project's objective is to create a vertically integrated structure that offers female entrepreneurs an opportunity to be empowered in the world of agriculture. A particular highlight has been seeing the transformation of unemployed women into resilient, determined small-business owners, growing their enterprises as they grow their crops. These women are firmly on an entrepreneurial track with 60 women starting the programme three years ago and an inspiring 52 still active as agricultural businesswomen.

 **This is year 3 of our collaboration with this partner. 52 active female agricultural entrepreneurs.**



New connections for sustainable employment

This was the first year in partnership between the Momentum Group Foundation and these five collaborators. We're excited by the impact we've been able to make in just one year.



01 Faith Mangope Technology and Leadership Institute

The Faith Mangope Technology and Leadership Institute (FMTALI) aims to align Africa's youth (particularly women) with a working environment that is governed by the Fourth Industrial Revolution. It seeks to expose African women to global opportunities in the ICT sector, facilitating their participation in this digital world.

 This is year 1 of our collaboration with this partner. 15 students participate annually.



02 My Dough

My Dough is a platform that offers sales opportunities, fast and efficient funding, and other resources to accelerate growth for youth-owned enterprises across the country.

 This is year 1 of our collaboration with this partner. 20 entrepreneurs participate annually.



03 National Business Institute

This initiative works with Technical Vocational Education and Training (TVET) colleges to institutionalise a demand-led skills development programme, supporting unemployed young people with the necessary skills and on-the-job training that will enable their transition to lasting employment. The participants are based at the Gert Sibande TVET college in Mpumalanga.

 This is year 1 of our collaboration with this partner. 15 students participate annually.



04 Deviare

Deviare aims to provide ten young, black females with training in cyber security. The programme includes online self-paced learning, live virtual classes, assessments, customised reporting, certificates of completion, work readiness and, subsequently, job placement.

 This is year 1 of our collaboration with this partner. 10 students participate annually.



05 Explore AI Academy

Explore AI Academy's bespoke data science and engineering qualifications aim to address scarce and critical skills (as part of South Africa's national skills development framework) and to ensure the highest possible change in employment for our youth.

 This is year 1 of our collaboration with this partner. 20 students participate annually.



03

CHAPTER THREE

Consumer Financial Education



Knowledge is wealth, wisdom is treasure, understanding is riches, **but ignorance is poverty.**

- Matshona Dhilwayo 

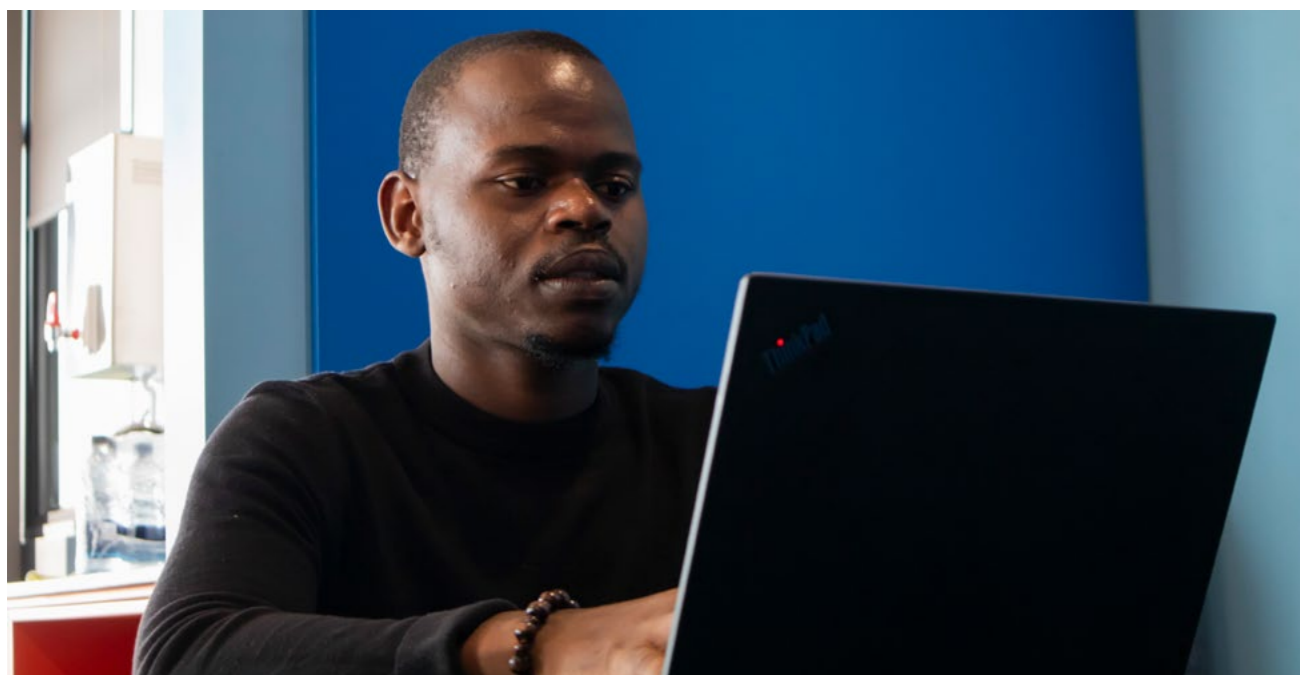
Improving the financial literacy of young South Africans

A big part of our mission to empower young South Africans is with Consumer Financial Education (CFE), ensuring that the country's youth are equipped to successfully navigate their finances and build sustainable wealth. Helping young people to develop healthy financial habits and positive attitudes towards money is in line with our purpose.

When asked what financial success looks like, young respondents mentioned comfortable living as the top interpretation, with financial independence coming in last. Instead, "Earning over a million and never having to worry about paying bills" was another example of the common perception around paying bills.

It's clear that to stimulate sustainable financial wellness, we need to work on improving the financial literacy of young South Africans.

That is the objective of the CFE portfolio, which aims to develop quality financial literacy programmes that engage those who are on the verge of entering the economy. Individuals gain confidence in making informed decisions, and by sharing their newfound knowledge with families and friends, we hope to catalyse an empowering ripple effect throughout the nation.



Understanding our target groups

We've designed our CFE programmes to cater to the following audiences:

Target groups	Attributes
Students	18 to 25-year-olds in universities, TVET colleges or work-readiness programmes
Unemployed youth	18 to 35-year-olds not in education or training programmes
Employed youth	18 to 35-year-olds working in formal employment
Emerging entrepreneurs	Running their own business or a side hustle, or engaged in the gig economy

Types of sites served



Non-Profit/ Non-Gov. Organisations



Job-readiness programmes



Institutes of Higher Learning

For the next generation to take control of their life aspirations and financial goals, it's vital for them to be financially literate. That's why we create programmes that equip young people to make good financial decisions that will set them and their loved ones up for the future.

Knowing our audience

Sharing knowledge is one thing. But for knowledge to have a positive impact, it needs to be relevant to the audience. The key to knowing whether financial education has had an impact influencing the decisions of our youth, lies in measuring whether there is a change to mindsets, attitudes and, most importantly, behaviour. To really understand our target audience – and how to best engage them – we need to understand what matters most to them.

That’s why, in 2023, we conducted research to analyse the needs and situation of the youth.

The findings are a valuable reference point as we design future financial education programmes tailored to meet the needs of young people, measurable in their impact and capable of creating a meaningful difference.

So far, we have used these findings to develop a programme that encourages entrepreneurship as an alternative income source. We’re in the process of rolling out a programme that targets unemployed youth as well as individuals with side hustles or small businesses.

Our CFE programmes

Metropolitan Collective Shapers Savvy Starters is a comprehensive financial literacy programme that is designed to bridge the gap between traditional entrepreneurship programmes and individual financial literacy education. It covers a wide range of topics, which enhances personal and business financial acumen. These are the modules included:

01 | My Financial Mindset

Tax planning for personal and business finances.

06 | Financial Blueprint

Mapping personal and business financial strategies.

02 | Creating Financial boundaries

Mastering the separation of personal and business finances.

07 | Tax Savvy

Tax planning for personal and business finances

03 | The Organised Entrepreneur

Effective record-keeping for both personal and business finances.

08 | Fintech Fluency

Utilising digital solutions for financial literacy

04 | Planning for Success

Setting and planning for personal and business financial goals.

09 | International Services *(Elective Module)*

Essentials of importing

05 | Risk Resilience

Protecting personal and business finances.

10 | Business Growth Mastery *(Elective Module)*

Steps and compliance for business growth

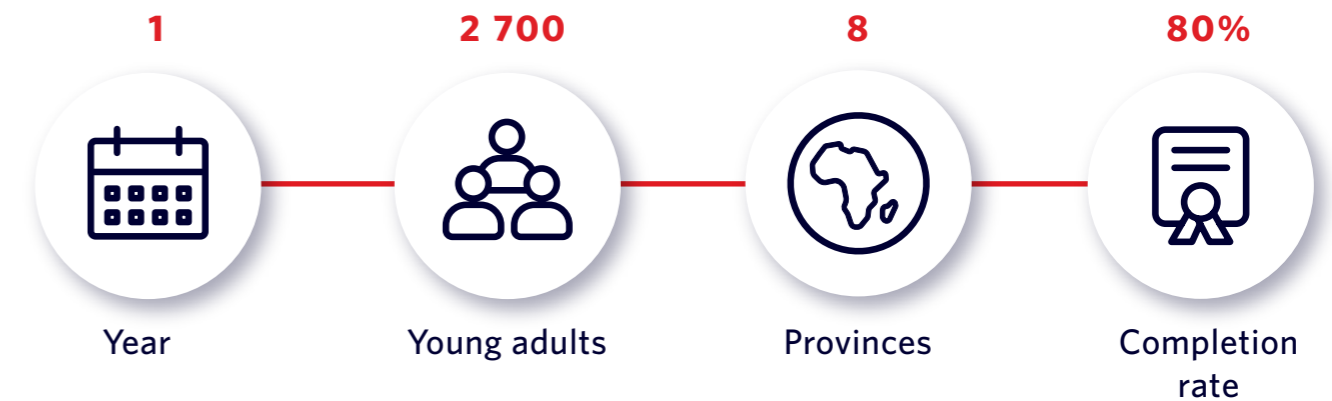


Fuelled by our research findings, we're introducing **Motheo 2.0, the next phase of our flagship programme, Motheo Financial Dialogues**. The programme is offered to higher learning institutions, work readiness programmes, and young people who were recently or are about to be employed. Motheo will be implemented in three modalities:

- 1. Face to face
- 2. Blended learning
- 3. Self-study.



Reach and impact:



We're proud of our high completion rate (the highest since the start of our CFE programmes) across the 2 700 participants, a conservative target set for the first year of our roll-out. With primary costs (programme development and design) now covered, we can focus on expanding our reach.



04

CHAPTER FOUR

Staff Volunteering Programme



What counts in life is not the mere fact that we have lived. **It is what difference we have made to the lives of others.**

- Nelson Mandela 

Nurturing and celebrating a culture of volunteering



Momentum Group is an organisation built around care – care for our clients, our employees and our communities. That’s why our purpose is geared towards building and protecting our clients’ financial dreams. By caring for each other, we make the world a better place for all of us. As humans, as a society and ultimately, as a business.

As a CSI team, our work is amplified by their commitment. We serve as custodians, facilitators, encouragers, and enablers of their unwavering choice to share time, skills, and resources in impactful and meaningful ways.

We’re incredibly proud of the culture of volunteering within the Momentum Group and will continue to create an environment where selflessness is rewarded and supported.

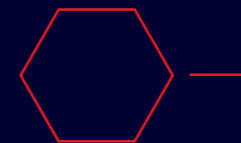
As an organisation, our people are committed to seeing the world this way in everything they do. When it comes to making a difference through volunteering, our employees take it to a whole new level. They are driven to show up in communities and make a difference in the world. It’s part of their DNA.



 **Life’s most persistent and urgent question is, what are you doing for others.**  - Martin Luther King

Empowering others, empowering ourselves

When you hear about volunteering, you’ll hear about the “others” rather often. Helping *others*. Reaching out to *others*. Sharing skills with *others*. But we understand that volunteering is rather a sign of togetherness and an act of community.



It is said, **“We’re in this together and we will get through this together.”**

This is how we build and protect the financial dreams of our society.

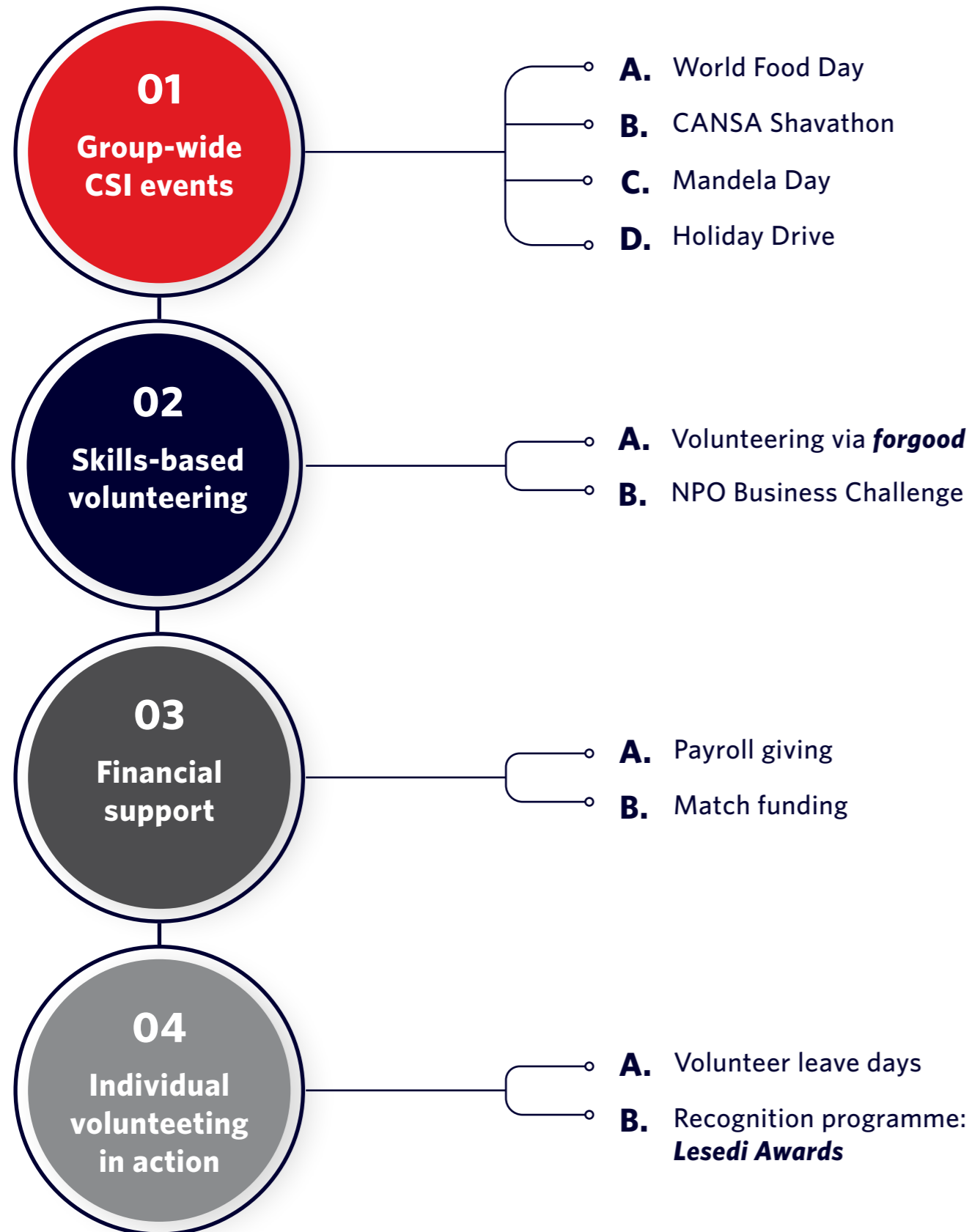
A volunteering ecosystem enabling exponential impact

Our role as an organisation and as the CSI Team is to create an environment where volunteering thrives. We do this by creating systems, platforms, and opportunities for employees to show up and volunteer, either through our initiatives or on their own.



Employees across the Momentum Group have answered the call, far and wide. We couldn’t be prouder of our employees showing up and making a difference, one volunteer at a time.

In the 2023/24 Financial Year, our volunteering ecosystem looked like this:



Celebrating highlights, inspiring tomorrow

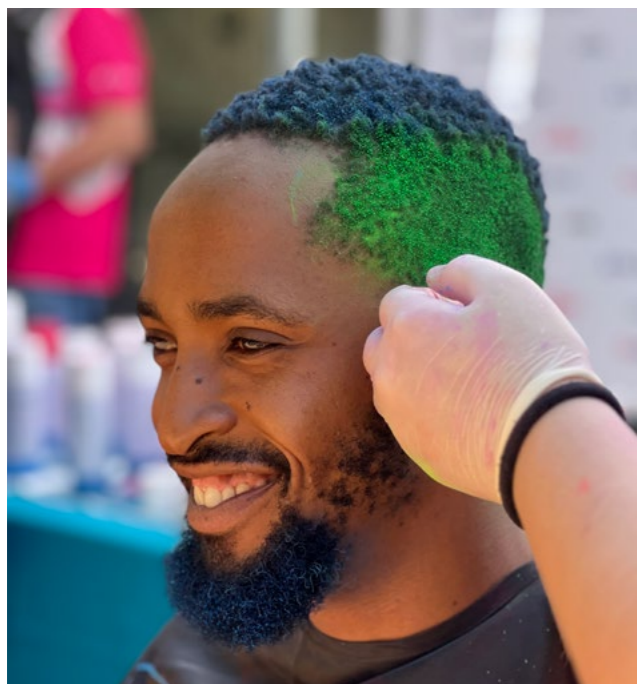
We believe that it's important to reflect on what we've achieved as an organisation of volunteers. This is not to sing our own praises. Rather, we celebrate the individual contributions of our people as a way to inspire more to step forward and take on the mantle of community service. Each volunteer is a shining example of the life-changing impact that dedication to others can have.

Group Wide CSI Events



01 World Food Day

In October 2023, we collaborated with Rise Against Hunger (an international hunger relief organisation distributing nutritious meals to Early Childhood Development centres and communities in need) for World Food Day at two of our campuses. Together, we packed over 44 000 meals (with 24 192 at Parc du Cap, Cape Town and 20 300 at Centurion, Tshwane) which will sustain 170 children with weekly meals for an entire year. What an inspiring result! This initiative particularly called on our leadership to join the front line of volunteers, with managers taking an hour out of their day.



02 CANSA Shavathon

Cancer doesn't see race or gender, class or age - it is something that affects so many people. It is a worthy cause for us as a diverse community of colleagues to work against. In March 2024, our volunteers raised R26 724 during the CANSA Shavathon campaign. As an organisation, we made an additional donation of R50 000. While various hybrid workplace arrangements have seen a decrease in funds raised as compared to pre-COVID, we are excited to see more and more people returning to support this annual endeavour with double raised in 2024 compared to 2023. Let's keep the upswing moving!



03 Mandela Day

In July 2023, Momentum Group hosted a "Dream to Thrive" job-readiness career day at three of our offices: Gqeberha (Eastern Cape), Centurion (Gauteng), and Parc du Cap (Western Cape). Over 300 young job seekers attended from various Socio-Economic Development (SED) partners and forgood (our partner platform) and were served by 129 Momentum Group volunteers. Attendees participated in mock interviews, were mentored in CV compilation and personal presentation, supplied with interview-ready outfits (via Taking Care of Business, a social enterprise we partnered with), and received professional corporate portraits (for use on LinkedIn or CVs). To extend the benefit even further, our Human Capital team made much of the valuable information available to other jobseekers online and on social media. This initiative is the first of its kind for us as an organisation but based on the great success of this past year, we're planning to roll this initiative across five campuses going forward.

04 Holiday Drive

Under the theme Give them their POWA back!, our 2023 Holiday Drive in November and December saw Momentum Group as an organisation and our people join forces to donate over R100 000 worth of essential items suitable for survivors of gender-based violence. To make sure their colleagues' donations reached those in need, 89 volunteers spent time packing items to be distributed via People Opposing Women Abuse (POWA).

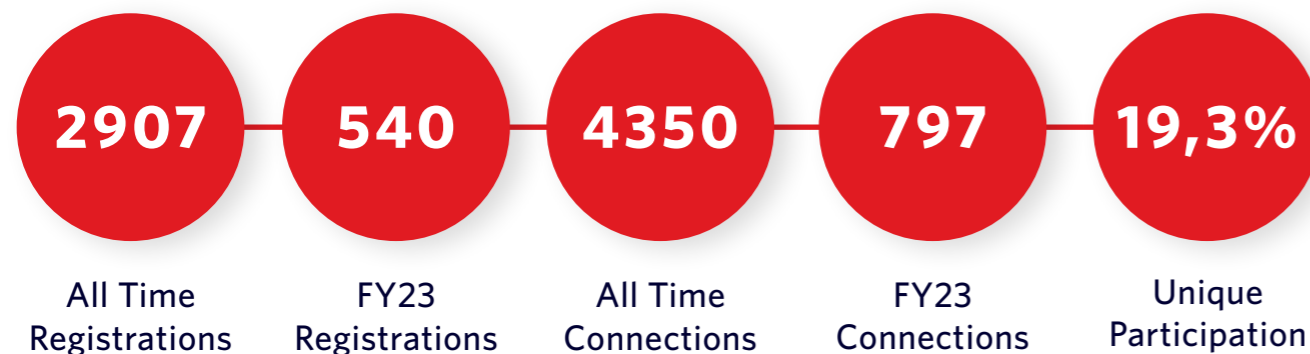
Skills-based Volunteering

Our diverse workforce means that we have an incredible range of skills and expertise within our organisation. We tap into this incredible wealth of expertise to enable others to breathe life into their aspirations.

01 Volunteering via forgood

We understand that most people feel open and inclined to volunteer or help others, but are often not sure where to start, or are looking for a seamless way to add this on to what they already have on their plate. That's why we've partnered with forgood, an employee volunteering platform with which staff can volunteer their skills virtually. It helps us to connect our passionate employees with NPOs via the MM Volunteer Platform powered by forgood, where volunteers can use their time and talents to support real needs.

Momentum Group is incredibly proud to be one of the top two participating partners, out of 20 corporates, based on the engagement of our employees which continues to increase. Employees can also donate goods or money, or partake in CSI events via this platform. We look forward to continuing our fruitful forgood partnership, who also assists us with various other initiatives and activations.



02 NPO Business Challenge

Launched virtually in May 2023, 80 Momentum Group volunteers stepped up to the plate. Six selected NPOs were given a chance to engage with volunteers, providing details about their unique challenges, and employees are able to work towards designing innovations to answer each business need. Employees were then invited to present their solutions to a judging panel. **The volunteer-designed solution that wins first prize earns R100 000 for the relevant NPO.**

The other five NPOs don't walk away empty handed, each receiving R50 000. This is just another way we connect our brilliant employees with opportunities to influence meaningful impact. We're proud that this year's initiative lived up to its theme, Helping Non-Profits to Thrive! **We can't wait for next year, which promises to be even bigger and better.**



Financial Support



01 Payroll Giving

This system is a creative way to raise funds for worthy causes, while also presenting employees, who may be unable to dedicate time to volunteering, with a way to give to those less fortunate. It allows employees to give as they earn, via voluntary payroll deductions, from as little as R50 per month towards a cause of their choice. The highest giver receives recognition at the Lesedi Awards and earn prize money on behalf of a charity of their choice. **In 2024, our employees contributed R200 000 through payroll giving.**

02 Match Funding

We believe that what individuals do, and how they choose to give back, matters. So, instead of only prescribing the causes we support, we also support the causes that our employees believe in by donating funds to match time they spend volunteering at a registered NPO. **We donate R5 000 to an NPO where employees have volunteered for eight hours or more, or R10 000 to NPOs where teams have volunteered.** This amount is claimable once per fiscal year with capped funding for that period.



Individual Volunteering in Action



01 Volunteer leave days

We heard the call from our employees. Time, rather than desire, is a key factor when it comes to deciding to volunteer. That's why we introduced a policy (launched in February 2023 and activated on our People Platform in July 2023) that provides permanent, South Africa-based employees with one free volunteer day (paid) per year to support a non-profit of their choice. Between August 2023 and June 2024, over 590 days have been taken by our employees. That's over 19 months' worth of volunteering, sponsored by Momentum Group, powered by our people.

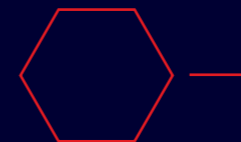


02 Recognition Programme: Lesedi Awards

While many of our employees choose to serve their communities quietly, we want them to know that we recognise and support them and their commitments. The Lesedi Awards is an employee volunteer recognition programme, launched in 2016. Through these awards, we show our support to employees who go the extra mile and beyond, to tackle the many challenges that communities face. Every year, nominees for these awards demonstrate their dedication to work that addresses the needs of people. There are eight categories, inspired by Momentum Group's values of teamwork, integrity, diversity, accountability and innovation, as well as impact and sustainability. All nominees receive a contribution to the causes they have volunteered for.



Shining a spotlight on volunteering



We'd like to thank each and every one of the Momentum Group employees who have participated in volunteering through one or many of our initiatives. You are the shining light that every one of us can make a difference.

Let's keep up the momentum!



05

CHAPTER FIVE Monitoring and evaluation

It's the impact that matters

In a 2017 analysis, Trialogue revealed that an estimated R137 billion had been allocated in South Africa to CSI endeavours (in the two decades prior to the study). But there seems to be little to show for it, as the study pointed to an absence of rigorous monitoring and formal reporting structures.

Today, responsible corporates understand the necessity of having sound governance, transparency, and a clearly defined mandate in place to drive significant, sustainable change.

The Momentum Group Foundation's Monitoring, Evaluation, and Compliance (MEC) Portfolio was established in 2018, with the aim of ensuring that the impact we have in communities we serve in, is measurable, meaningful, and lasting. It is comprised of the following components:

01 | Planning

Ensuring that all programmes align with the Momentum Group Foundation's overarching strategy.

02 | Monitoring

Vigorous tracking of all activities, ensuring oversight of outcomes.

03 | Evaluation and learning

Programmes are assessed to gauge whether objectives were achieved.

04 | Reflection and learning

Following assessment, we look back on the learnings, making sure to integrate these into future programmes.

05 | Financial Management

We make sure that all resources were applied appropriately and as intended.

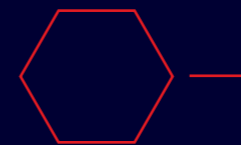


An ongoing process

In 2020, we initiated our first full evaluation across all portfolios since the launch of the Momentum Group Foundation's new strategic directive in 2017. The objective was to interrogate the design of our programmes, measuring their delivery against our strategy to establish efficiencies and address challenges. We also integrated a system into our NPO network to track the progress of our partners within a predetermined framework. This allows us to draw insights and flag potential issues in real time. Having clear parameters and metrics in place helps to keep our partner accountable and creates real value for all stakeholders.

Some see monitoring and evaluation as a hindrance but, fortunately, our collaborators see the value in using these systems to enhance their programmes.

In 2022, we commissioned another evaluation to continue interrogating the design and execution of our Youth Employment programmes. The learnings from this process led to the exiting of some programmes, deemed to not be relevant to our strategy, enabling us to reshape our strategy and strengthen the Youth Employment portfolio.



In August 2023, we commissioned an Impact Assessment on this portfolio. The in-depth exercise provided a full view on the return on our investment and the impact achieved since the start of our youth empowerment strategy.

This impact assessment led us to redefine our impact spectrum to better understand how to deliver the greatest impact within our operating parameters.

Here's to making a bigger difference armed with the lessons we've gathered along the way!

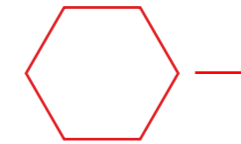


CHAPTER SIX

In closing



Together, we can keep making a meaningful difference in our world.



As an organisation, care is at the forefront of what we do.

The Momentum Group Foundation is the driving force that transforms our passion as a business and as employees into meaningful impact and real differences in our communities.

Do you want to know more about our CSI initiatives, partners and events as the Momentum Group Foundation?

Visit
<https://www.momentumgroupLtd.co.za/social-investment> to find out more.





“

**Empower the youth
with skills today,** and
they will build a better
world tomorrow.

- Akazi Kanoze ”



CORPORATE SOCIAL INVESTMENT REPORT

Financial Year 2023/24

Investing in dreams,
enabling aspirations.