



# SAB FOUNDATION

## IMPACT REPORT

Compiled for the period **January 2015** to **December 2020**





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## 1. ABOUT THIS REPORT

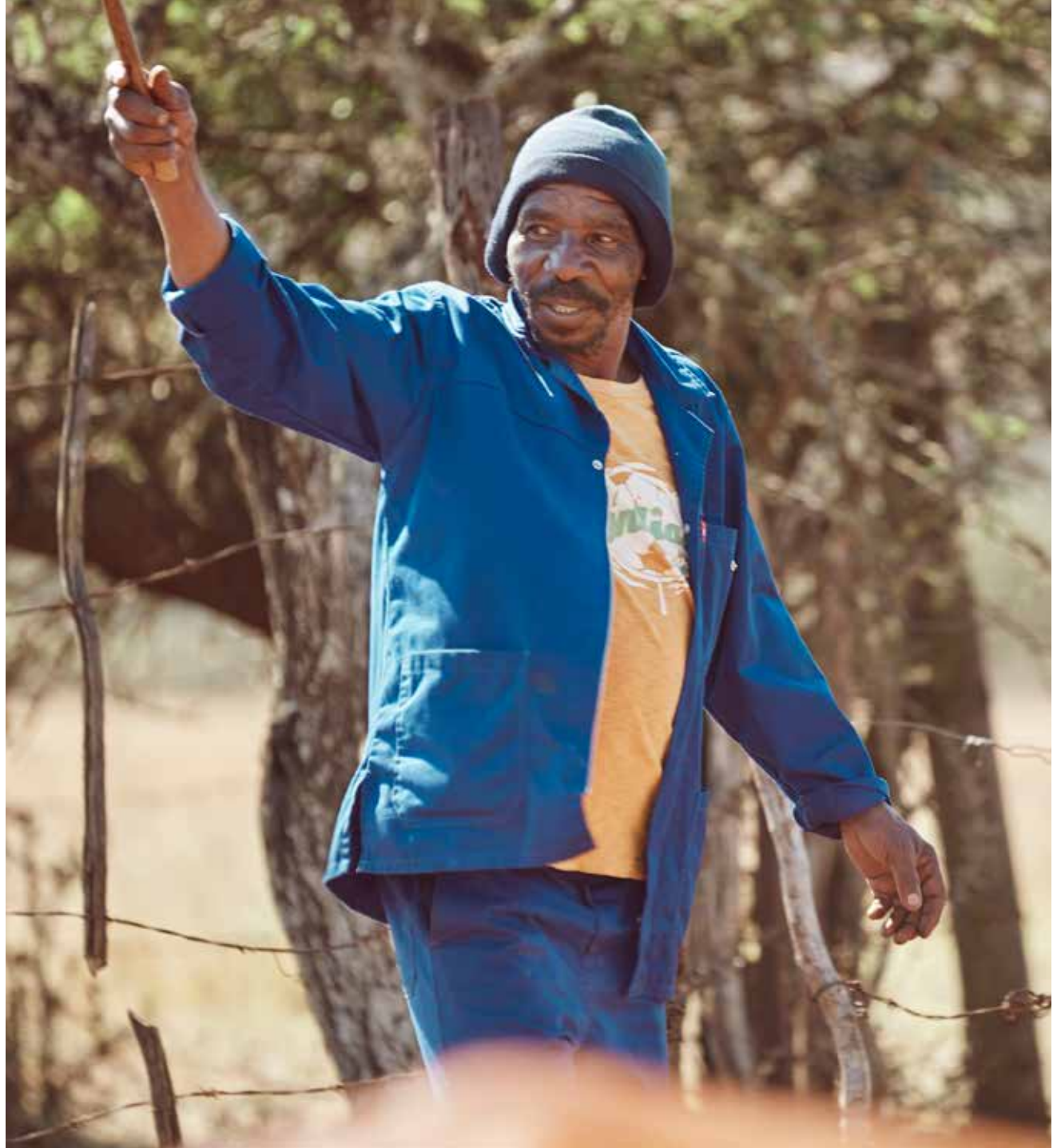
This report seeks to track and illustrate the impact of the SAB Foundation's programmes from 2015 until December 2020. This forms part of the foundation's commitment to annual impact assessment and transparent reporting.

Drawing on information gathered from participants of the SAB Foundation's key programmes, this report outlines progress in terms of income generation, job creation, and business skills development and in some cases, social and environmental impact.

The programmes assessed in this report include the SAB Foundation's Tholoana Enterprise Programme, the Tholoana Enterprise Alumni Fund, the Social Innovation and Disability Empowerment Awards, the Social Innovation Fund, the UCT Student Seed Fund, the Disability Empowerment Programme, and the Rural Catalyst and Micro-enterprise Programmes.

The SAB Foundation also publishes in-depth impact studies on the Tholoana Enterprise and Social Innovation Programmes.

To access these studies, please go to our website:  
[www.sabfoundation.co.za](http://www.sabfoundation.co.za)





## 2. A NOTE FROM BRIDGIT EVANS, SAB FOUNDATION DIRECTOR

Nobody could have predicted the chaos of 2020. I still struggle with the idea that the whole world was brought to a standstill by something you can only see under a microscope. In amongst this chaos, last year also marked the tenth year of the SAB Foundation's operation. We had hoped that it would be a year of celebration, abundance and growth. Instead, it seemed fraught with economic devastation, rescue and survival.

We realised two important things. Firstly, we decided that it was our duty to protect the investments we'd already made into so many entrepreneurs and social innovators. We therefore made R20 million available to entrepreneurs to help them weather this storm and we provided helpful information, hosted webinars and assisted with supportive mentors.

We were also made aware of the havoc that the alcohol bans had wreaked on small customers in SAB's supply chain, so we made another R10 million available to just under 500 taverns in assistance.

My most overwhelming takeaway from this COVID relief funding process was how resilient and innovative entrepreneurs are. We opened for applications for this funding in June, three months into the pandemic, and we were amazed at how many businesses had already pivoted to take advantage of new opportunities, gone online, created delivery channels and found new products and customers.

This, coupled with the funds we distributed as part of this process, could be the reason that, as at December 2020, 94% of businesses within our ecosystem had survived. It's not all good news however, as we saw overall turnover contract by 11%, from R628 million to R565 million.

Our second important realisation was that it was critical for us to remain consistent in the execution of our mandate.

As at December 2020, the SAB Foundation has deployed over R425 million in grant funding, business development support and interest-free loans to 4 012 entities.

Creating jobs and contributing to economic growth has never been more important, so we ensured that all programmes and calls for applications ran as normal. We continue to open many channels for entrepreneurs and social innovators to access new markets and further finance.

We believe that measuring impact continues to be of utmost importance. This is because we remain concerned about the amount of money in South Africa being channelled into entrepreneur support where no-one knows what impact it has, because it is not measured.

With this report, we aim to be transparent about our programmes, while also ensuring that we measure their impact and understand how we can continue to improve and build on them.

We remain open to supporting any organisation that wants to start measuring its impact in this space and will make all our tools available to them. As we look back on the past few years, we are humbled by the resilience shown by our entrepreneurs, and will continue to support them to ensure that they achieve their goals.

Through the ongoing mentorship and business support services offered through our programmes, we hope to continue to equip businesses and individuals to grow and be confident about their future.

Thank you for taking the time to read this report.

**Bridgit Evans, SAB Foundation Director**



### 3. INTRODUCING THE SAB FOUNDATION

The SAB Foundation was founded in 2010 as a beneficiary of SAB's broad based black economic empowerment deal. It is an independent trust overseen by a board of trustees, which include respected South African businesspeople. The foundation's mandate is:

*The provision of funding for small, medium and micro-sized enterprises, in order to contribute to the economic and social empowerment of historically disadvantaged persons. This is done primarily (but not necessarily exclusively) by means of entrepreneurship development and with a priority focus on providing opportunities within small, medium and micro-sized enterprises for women, the youth, people in the rural areas, as well as persons living with disabilities.*

#### 3.1 THE SAB FOUNDATION'S OVERALL IMPACT FROM ALL PROGRAMMES

South Africa has one of the highest rates of dependency in the world, where every working person supports themselves and at least three other people.

According to Old Mutual's<sup>1</sup> Savings and Investment Monitor, non-working families increasingly look to breadwinners for financial assistance. The 10X Investments<sup>2</sup> latest Retirement Reality Report also notes that a working person has the added financial pressure of supporting older family members, such as parents and siblings, as well as their own children. However, dependency is not limited to family, and employees often also support other jobs through their work. Research suggests that each direct worker is associated with more than four<sup>3</sup> supply chain jobs.

Interestingly, responses from our annual surveys have indicated that each entrepreneur lives with between one and eight people who are financially dependent on the income their businesses bring in every month. As such, the SAB Foundation conservatively estimates that, if each of the 9 036 people employed by SAB Foundation entrepreneurs supports four people, then the **SAB Foundation has indirectly supported 36 144 people.**

<sup>1</sup> Old Mutual Investment and Savings Report, 2019

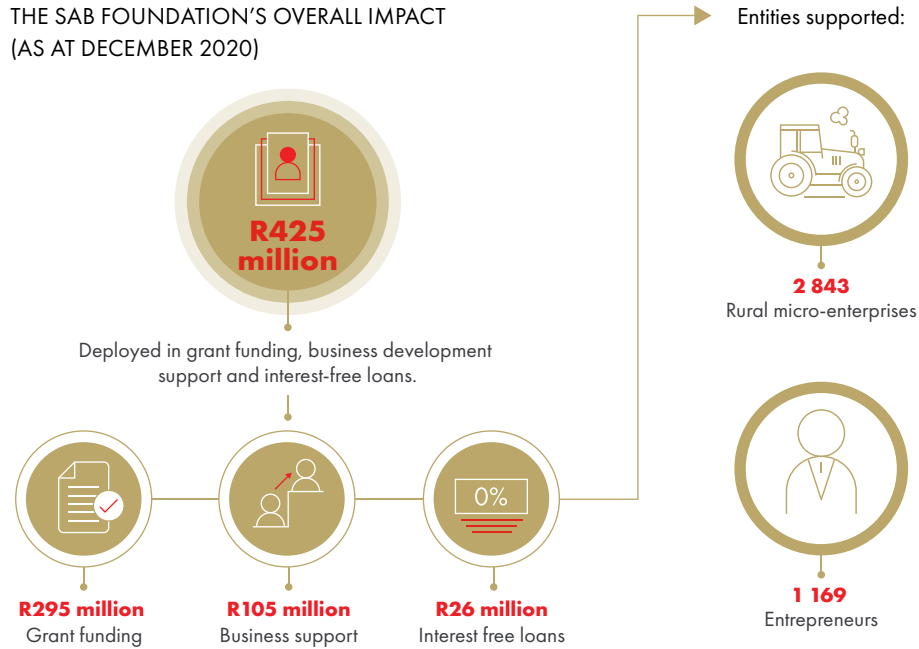
<sup>2</sup> 10X South African Retirement Reality Report, 2019

<sup>3</sup> Alex MacGillivray I and Aneese Lelijveld: Measuring the Indirect Impact of Businesses in an Investment Portfolio: a job estimation tool, July 2019.

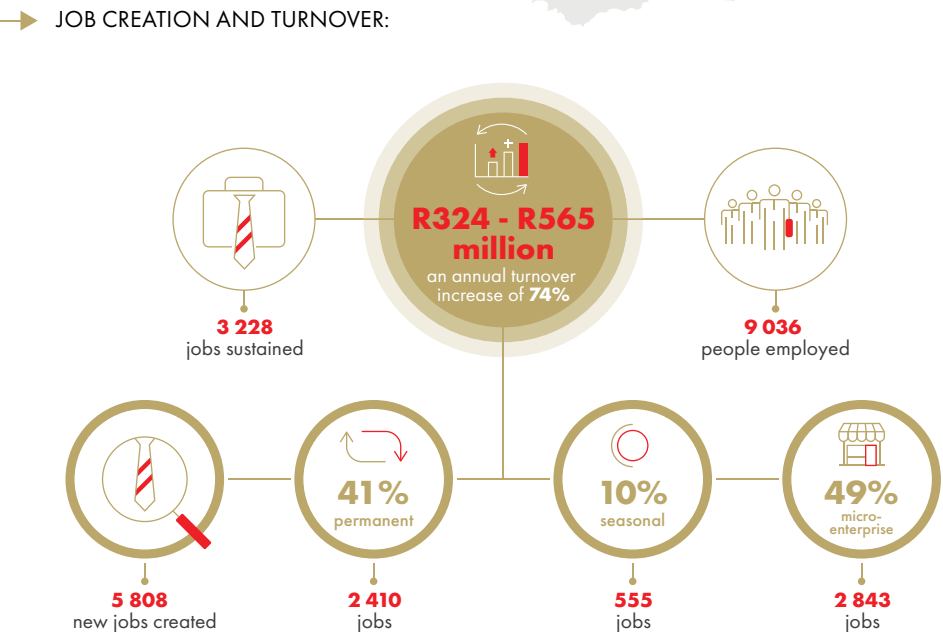
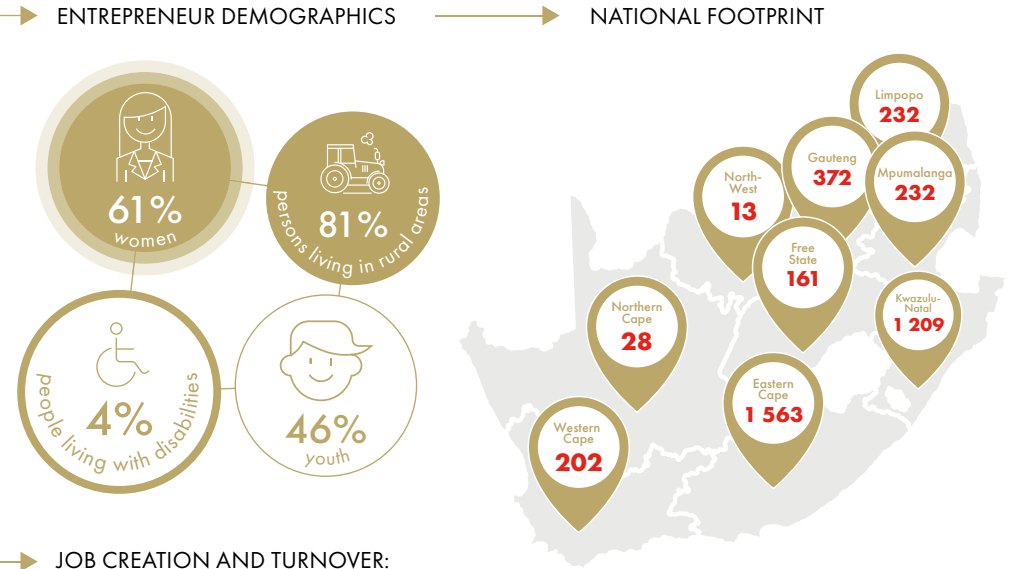
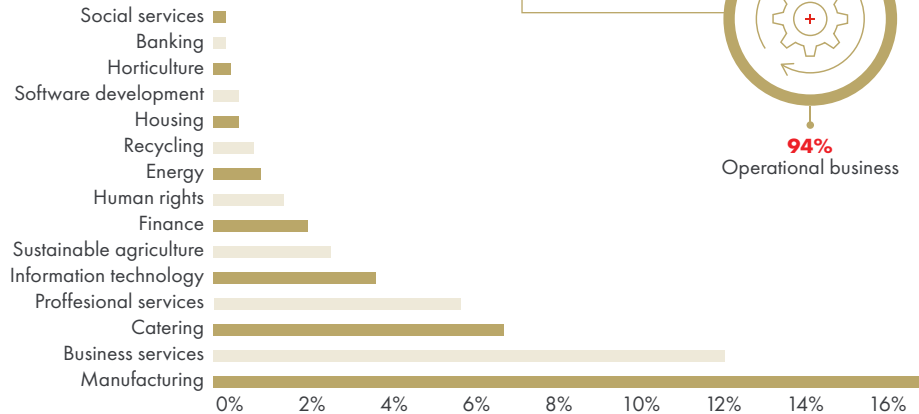


## 4. KEY FINDINGS

THE SAB FOUNDATION'S OVERALL IMPACT  
(AS AT DECEMBER 2020)



SECTORS SUPPORTED:



## FEEDBACK FROM ENTREPRENEURS IN THE SAB FOUNDATION ECOSYSTEM



### AN ALL-IN-ONE SOLUTION

A major highlight for me was the development of my Shower Buddy. An all-in-one solution that will allow a disabled individuals full range of motion while in the shower.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



### 100 BEST INVENTIONS

Our innovation was featured in Time Magazine's 100 Best Inventions for 2019 (November 2019). This was a global platform that showcases all of the inventions in that year.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



### 100 CHICKS TO 500 CHICKS

In the last 12 months I grew my business from a box of 100 chicks to 500 chicks. It's not easy and the growth has been slow, but it is encouraging to see where I started and where we are now. I was operating from my back yard now I'm in a proper poultry farm.

– SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.



### I HAVE ALSO EXPANDED

My biggest achievement over the past 12 months has been my ability to create employment. It is so rewarding to see my employees happy to come to work.

It is very encouraging that people are recommending my business on social media. I have also expanded my business to include the manufacturing of products.

– SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.



### THE SUPPORT STAFF GENUINELY CARE

Overall, this programme is the best. The support staff genuinely care about our growth as entrepreneurs. Their hearts and souls are in ensuring that we succeed in our entrepreneurial journey.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.







OUR ENTREPRENEURS DESCRIBED WHAT WOULD HAVE HAPPENED TO THEIR BUSINESSES HAD THEY NOT RECEIVED THE COVID RELIEF FUNDING:

*"Although the pandemic was posing threats to small businesses across the country, the SAB Foundation supported our business and as a result, we were strong enough to survive the hardships. The loan I received not only gave me hope as an emerging entrepreneur, but also gave me the strength to see my business through. I am thankful for the fact that while our government was struggling to save jobs, the SAB Foundation gave us hope through these challenging times."*

*"The SAB Foundation has single-handedly ensured that businesses that are supported not only survived the COVID-19 shock, but also thrived, and they created much needed jobs within our community."*

*"All I can say is thank you to SAB Foundation for coming through for us during this difficult time. You helped us keep our doors open and we are resilient against this pandemic and determined to bounce back in full force."*

*"We would have had to vacate our office premises, and we would have been unable to sustain our 15 employees. We would have certainly been forced to close our business."*

*"Production would have slowed down, lines would have been out of stock, and consumers would then have been forced to purchase other brands."*

*"Our new plant would not have been in a state of readiness. We would have most likely had to retrench staff and inevitably closed our business as a result."*



## 5. SAB FOUNDATION ENTREPRENEURSHIP PROGRAMMES

The SAB Foundation believes that in order to ultimately grow high value businesses that create jobs, one needs to create a critical mass of entrepreneurial activity.

The most dedicated entrepreneurs are then selected and the foundation works closely with them over an extended period of time to bring about scale and ultimately job creation. The SAB Foundation executes this strategy through rapid start-up courses targeting the unemployed in partnership with SocioNext and through its flagship Tholoana Enterprise Programme and the Tholoana Alumni Fund.

While the SAB Foundation selects businesses from urban centres, it focuses much of its efforts in working with businesses outside the major metropolitan areas. The major reasons for this are to support rural entrepreneurs in line with the foundation's mandate and to take advantage of the gap in support that exists for businesses outside the major cities.



## 5.1 THE THOLOANA ENTERPRISE PROGRAMME

One of the flagship programmes, the Tholoana Enterprise Programme, is one of the very few supporters of rural businesses and businesses that are outside of major supply chains. Although one of the goals is to assist these businesses in accessing corporate supply chains, often they also provide goods and services to geographic areas in which they were previously unavailable. It has been encouraging to see how many of these businesses thrive, while also creating a significant social impact.

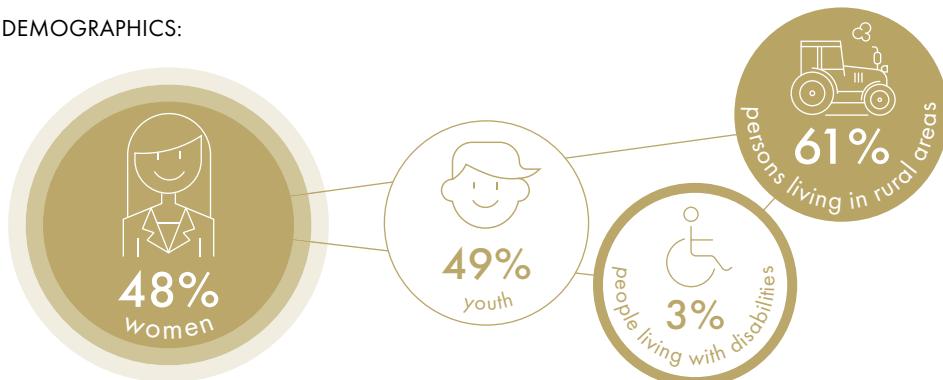
From 2011 to 2015, the SAB Foundation had a Tholoana Enterprise Fund, which provided once-off funding to 197 entrepreneurs. The SAB Foundation only began measuring its impact in 2015, so little is known about the impact of this fund. However, as part of her masters' research dissertation, University of Johannesburg student, D.B. Tlou, reported on the fund, as at the end of 2015.

According to this research, 98% of respondents indicated that the fund had a moderate to major effect on the continued existence of their businesses, while 84% of respondents indicated that the fund had a moderate to major effect on increasing employee numbers. Furthermore, 89% of respondents indicated that the fund had a moderate to major effect on increased profits in the business and 87% of respondents indicated that the fund had a moderate to major effect on increased revenue in the business.

## 5.2 SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME IMPACT

Over **R168 million** in grant funding and business support has been deployed to support **502 entrepreneurs**. Of these entrepreneurs, 197 are from the Tholoana Enterprise Fund, which ran from 2011 to 2015, and **305 are from the current Tholoana Enterprise Programme**.

### DEMOGRAPHICS:

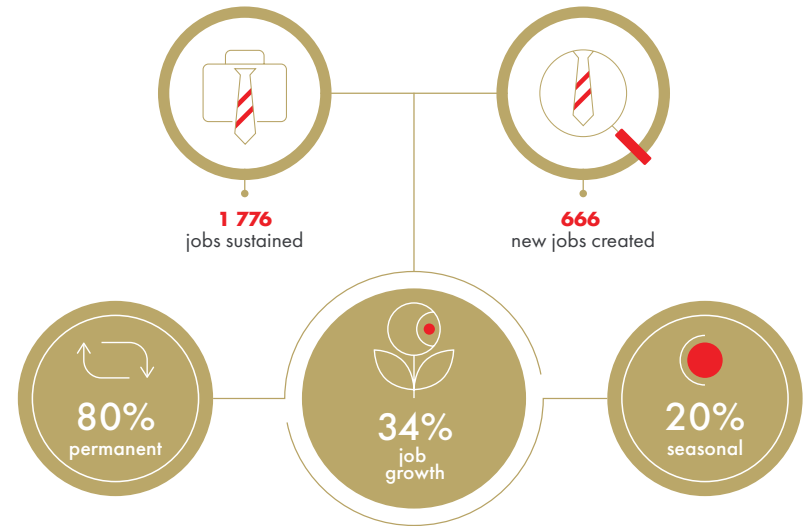






**JOB CREATION AND TURNOVER:**

Of the 502 entrepreneurs supported, we have **tracked 298 from seven cohorts** between 2015 and 2020 and the following is their impact:



**AS AT DECEMBER 2020:**



The Lived Poverty Index measures a number of different indicators, including shelter, clean water, nutrition, electricity, cash income, medical treatment, fuel to cook and money to send children to school. Average levels of lived poverty decreased by **31%** from inception to 2020. **There was an average overall increase of 22%** in business knowledge and skills amongst entrepreneurs from inception to 2020.



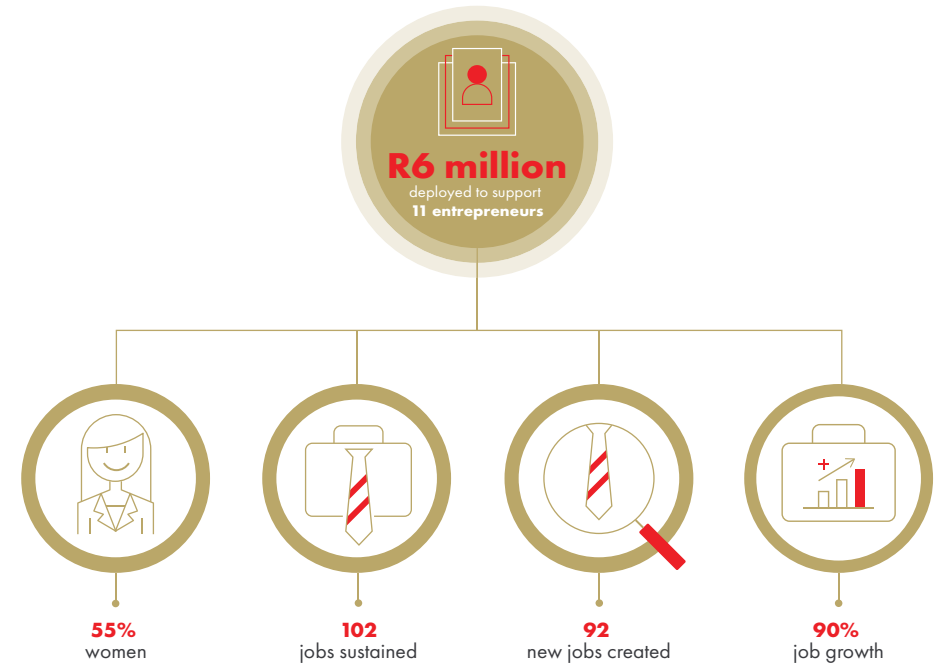


### 5.3 SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME ALUMNI FUND

Responses from our annual surveys identified access to further funding as a challenge. To address this, the Tholoana Enterprise Programme Alumni Fund was launched in 2019. It is a fund that allows selected alumni to access further support in the form of grants and interest-free loans, provided that they meet certain criteria. The aim of this growth fund is to further increase participants' turnover and create as many new jobs as possible.

Funding terms are determined on a case-by-case basis according to the cash flow cycles of the business. Most commercial banks do not offer bridging finance or capital investment to small and medium-sized enterprises (SMEs) as it is considered too risky. Interest charged to SMEs by financing houses can be as high as 36%. This offering has been put in place to assist SMEs fulfil a new contract or invest in capital for a growing business.

### 5.4 SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME ALUMNI FUND IMPACT:



AS AT DECEMBER 2020:



## 5.5 SOCIONEXT

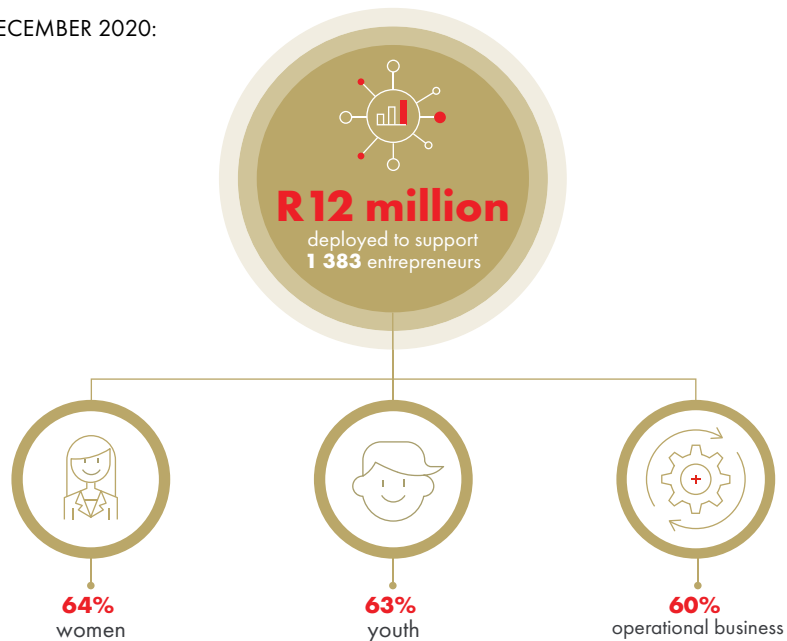
In conjunction with SocioNext, the SAB Foundation runs five-day acceleration workshops in peri-urban and rural areas targeting the unemployed. These give people the confidence and early stage skills to start a business in their area.

Over the course of one week, participants form groups, come up with business ideas, conduct market research, sell to customers and pitch to investors. Members of the SAB Foundation team have attended three different workshops in different provinces and have been so inspired by the business ideas and the personal transformation achieved in such a short time.

SocioNext stays in touch with previous participants and has established that only 16% remain unemployed after completing the workshop. In contrast, 31% keep working on the business that they started during the workshop, while 29% started their own businesses and the balance are either employed or studying.

The SAB Foundation's overall intention is to use this group to create a pipeline for the Tholoana Enterprise Programme. To date, three people have graduated onto the next phase.

AS AT DECEMBER 2020:







### RECOGNISED BY SIR RICHARD BRANSON

Our work was recognised by Sir Richard Branson and we were selected as a case study to relaunch the Branson Centre of Entrepreneurship in South Africa.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



### A SOLAR SYSTEM FOR BUSINESS CONTINUITY

The biggest highlights and successes is that we bought a vehicle, increased our revenue by over 500% and created nine jobs in the midst of the pandemic. We managed to mitigate the negative effects of power supply resulting from load-shedding by installing a solar system for business continuity.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.







## 5.6 CASE STUDIES

### 5.6.1. RABBITVILLE

**OWNER:** MOTSHIDISI MOKOMA

**PROVINCE:** LIMPOPO

**TOWN:** POLOKWANE

**AREA:** RURAL

**INDUSTRY:** AGRICULTURE, FORESTRY AND FISHING



RABBITVILLE IS AN AGRIBUSINESS FOUNDED AND MANAGED BY AGRIPRENEUR, MOTSHIDISI MOKOMA. THE BUSINESS CURRENTLY SPECIALISES IN BREEDING MICRO-LIVESTOCK, WHICH INCLUDES RABBIT MEAT FOR HUMAN CONSUMPTION, AND ORGANIC VEGETABLES AND HERBS.

Prior to joining the Tholoana Enterprise Programme, Motshidisi lacked the confidence to build and run her business professionally, but through her participation and drive she has succeeded in overcoming this obstacle.

The support provided by the programme has allowed Motshidisi to successfully build a rabbit house that can accommodate on average 200 breeding stock and 800 weaning stock. This increase in stock created an opportunity for Rabbitville to breed and supply more of their rabbit meat, which resulted in a positive cashflow trajectory. The business was also able to penetrate the chilli market and provide consulting services to other agri-businesses in the Limpopo region, which contributed towards an additional revenue stream for the business.

Upon completion of the programme, Motshidisi and her mentor placed focus on expanding 2 000 hectares of land to accommodate cattle, rabbits and goats. The business received vital funding for equipment, which allowed Motshidisi to create processed products. This added another layer of value-add services for the business.

Motshidisi continues to drive market access opportunities in the sector, with the hopes of opening an abattoir in Limpopo in the near future. The business has created seven additional jobs.





## CASE STUDIES

### 5.6.2. JAZSY'S BESPOKE SERVICES

**OWNER:** YASMIN BRITOW

**PROVINCE:** WESTERN CAPE

**TOWN:** CAPE TOWN

**AREA:** URBAN

**INDUSTRY:** WHOLESAL AND RETAIL TRADE



JAZSY'S BESPOKE SERVICES OFFERS A PERSONALISED SHOPPING SERVICE TO HOUSEHOLDS LOCATED IN THE CITY OF CAPE TOWN.

The business prides itself on being able to source the best of bargains for their customers without compromising on quality. Their mission remains steadfast in saving customers time and money.

Throughout the duration of the Tholoana Enterprise Programme, owner Yasmin made full use of all of the elements, such as brand building, social media usage to create brand awareness and, most importantly, implementing operational systems to maximise return on investment for her business.

Yasmin worked closely with her mentor and the programme team during this period and was an absolute star participant when it came to applying advice and guidance. Jazsy's Bespoke Services received a trailer as part of the grant investment.

This has supported the business tremendously in terms of accessibility to markets in and around Cape Town, which has increased its reach and directly increased sales and cashflow. The company has created five additional jobs throughout the tenure of the Tholoana Enterprise Programme. We look forward to Yasmin breaking barriers and taking Jazsy's Bespoke Services to even greater heights.



## CASE STUDIES

### 5.6.3. PELIMA GROUP

**OWNER:** LILIAN KOKERA  
**PROVINCE:** GAUTENG  
**TOWN:** MIDRAND  
**AREA:** URBAN  
**INDUSTRY:** AGRICULTURE



THE PELIMA GROUP IS A YOUNG AND DYNAMIC BUSINESS THAT SPECIALISES IN ORGANIC FARMING, PROCESSING AND MANUFACTURING OF HERBS AND BABY VEGETABLES.

During her participation in the Tholoana Enterprise Programme, founder Lilian secured a fully functioning crop producing farm called Sunherbs situated in Irene, Pretoria. She decided to retain its name due to the traction already present in the market.

This opportunity offered by being in the programme led to growth in job creation and brand awareness for the Pelima Group. The total of R800 000 in support received as part of the SAB Foundation COVID-19 Relief Fund helped the business acquire working capital, material capital and accreditation through International Featured Standards.

This support enabled Lilian to increase her reach locally by supplying several retail stores, as well as being able to penetrate export markets to Europe and the Middle East for fresh produce. The farm continues to maintain a total of 92 jobs with a strategy to convert good performing employees from casual and contract positions into permanent jobs, thus allowing ongoing employment opportunities for casual and contract jobs alike. The business has also grown its annual turnover by 750%.





### THANKS TO THE FUNDING WE RECEIVED

Thanks to the funding we received from the SAB Foundation, we were able to formalise the business and the employment we offer to our nannies.

We created a payroll system and employed our nannies as of November 2020, and pay UIF and tax for them as and when they work. After we applied for TERS UIF they were all able to receive almost all of the pay-outs.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



### MY BIGGEST ACHIEVEMENT

My biggest achievement was being selected as a finalist for the SAB Foundation Tholoana Enterprise Programme, as well as the skills that we have been given through training.

– SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.



## 6. SOCIAL INNOVATION AND DISABILITY EMPOWERMENT

The SAB Foundation defines social innovation simply as business solutions to social problems. We support social innovation because it believes that innovation is critical in solving our many social challenges at scale and in a cost-effective way. As with entrepreneurship, the SAB Foundation aims to build a critical mass of social innovation through its work at universities. The most dedicated social entrepreneurs or innovators are selected and we work with them over an extended period of time. Our flagship Social Innovation and Disability Empowerment Awards and Social Innovation Fund bring about scale, job creation and real sustainable social change.

The SAB Foundation looks for innovative products, services, business models and processes that directly address the challenges faced by low-income women, youth, people living with disabilities, or people living in rural areas.

### 6.1. SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS

This programme is focused on the idea and start-up phase. Awards range from R200 000 to R1.3 million, alongside business development support and tailored mentoring to assist with venture growth.

### 6.2. SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS IMPACT

**Over R58 million** has been deployed in grant funding and business support to date, to support **125 social innovators**. Each innovator focuses on solving a social problem in the sectors such as housing, healthcare, education, social services, disability, energy, water and sanitation, community safety and security, agriculture, recycling, and financial.

#### JUDGING CRITERIA

**Originality:** How innovative is the solution, and is it a significantly new business model or production method?

**Social impact:** Can the innovation solve a serious social problem that affects the SAB Foundation target groups?

**Viability:** To what extent is the innovation or solution commercially viable, to ensure its sustainability?

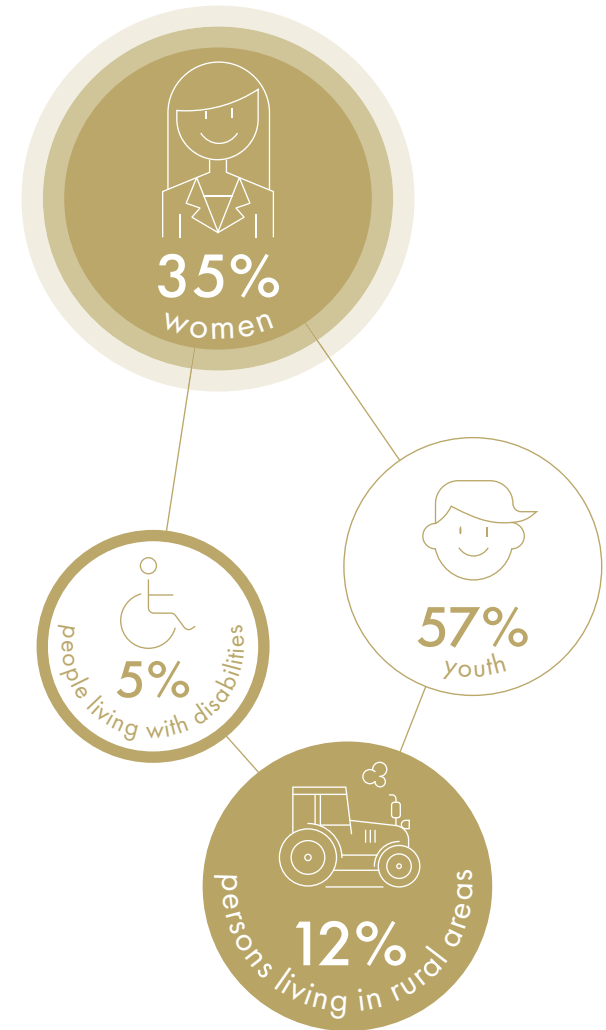
**Job creation:** Is there potential for the creation of direct and indirect sustainable jobs currently or in the future?



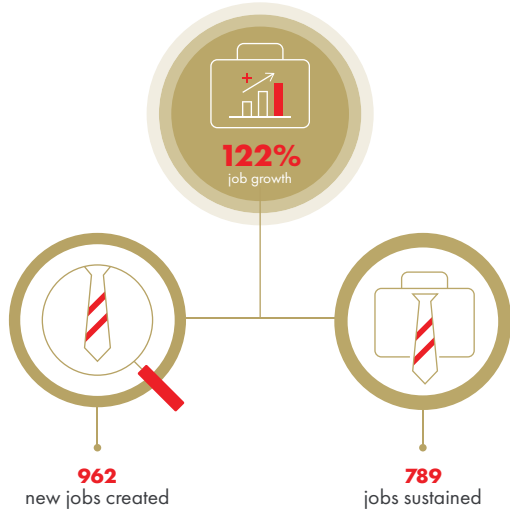




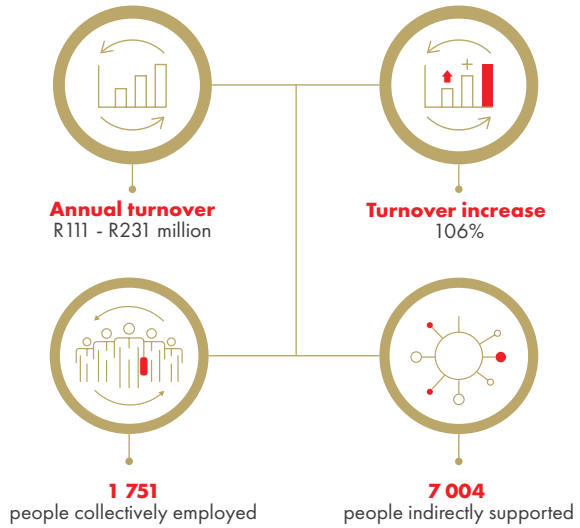
DEMOGRAPHICS:



JOB CREATION AND TURNOVER:



AS AT DECEMBER 2020:







### WE ARE IN THE PROCESS OF EXPANDING OUR FOOTPRINT

We have grown from strength to strength and we have grown services offered within our rehabilitation centre. We are now offering neurological biokinetics, neurological physiotherapy, neurological speech therapy and neurological occupational therapy.

We are in the process of expanding our footprint into offering our patients and their family's life coaching in being able to accept their situation and how to cope with life.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



### INDUSTRY REPRESENTATIVE IN TERMS OF EMERGING FARMERS IN AQUACULTURE

The biggest achievement was entering a new industry and creating our own market. We developed new product lines and value chains that were previously not explored.

The work we have done has allowed us to become an industry representative in terms of emerging farmers in aquaculture.

– SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.





### 6.3. SAB FOUNDATION SOCIAL INNOVATION FUND AND ACCELERATOR

In 2017, the SAB Foundation created a new accelerator and fund. The Social Innovation Fund is open to all previous winners of the Social Innovation and Disability Empowerment Awards. It allows social innovators to access a business accelerator and further funding to enable them to grow. The fund was established in response to there being a national 'missing middle' of growth phase funders for social innovation in South Africa.

It aims to address key challenges experienced by social entrepreneurs including, amongst others, identification of and securing access to target markets; a clear revenue generation model, a financial plan and strategic direction; and difficulty in securing access to capital to fund growth in either capacity or different geographies. The SAB Foundation hopes that the impact achieved through this fund will encourage other organisations to provide growth phase funding for this important work. The aim is to ensure that once this intervention is completed, social innovators will be ready to attract other more commercial investors. Encouragingly, feedback from the South African Venture Capital Association and other early-stage finance providers indicate that this strategy is working.



#### PRIMARY APPLICATION CRITERIA:

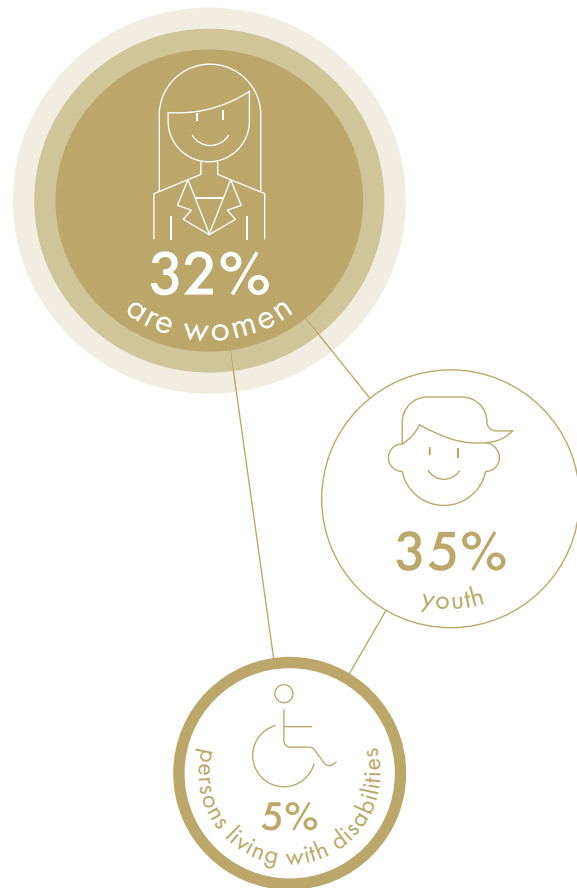
The primary application criteria that are used to shortlist the applicants beyond stage development include:

- Use of previously awarded SAB Foundation grants and the progress made after receiving this support.
- The strength and experience of the management team and the precedent set by the team in terms of co-operation, achieving business goals, as well as developing a cohesive value proposition.
- Ability of the business to be commercially viable and create long term and sustainable value through social or environmental impact.
- The social or environmental issue the business is addressing. How material is this issue and what impact will the business have on it?
- Is the business model scalable and replicable i.e., has it got a business model that can be followed in different geographies?
- Likelihood of the business to benefit from the business accelerator.
- The potential of the business to create jobs.
- Whether or not the business has complied with previous reporting requirements set out by the SAB Foundation.

**6.4. SAB FOUNDATION SOCIAL INNOVATION FUND AND ACCELERATOR IMPACT**

Over **R37 million** has been deployed to support **34 social innovators** from the following sectors, amongst others: **health and medical, recycling, manufacturing, education and the environment.**

**DEMOGRAPHICS:**



**ATTRACTING CLIENTS AND MANAGING MONE**

The biggest achievement has been to keep the doors of my business open. With all the challenges in terms of attracting clients and managing money, it is a great achievement to me that we are still operating through the pandemic.

Many businesses fail and close within the first year and now that I understand why that is the case I'm happy that we are still running and looking for growth.

– SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.



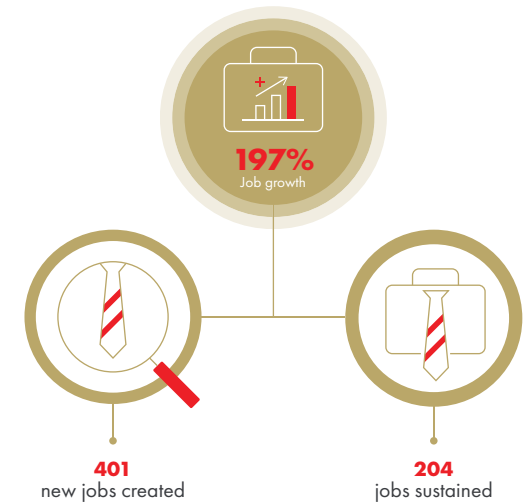
**THREE TO OVER 30 CLIENTS**

My biggest achievement was being able to increase the number of clients from three to over 30.

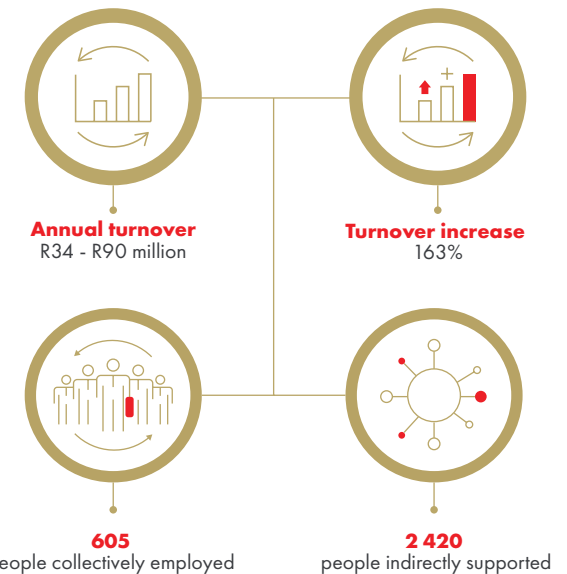
– SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.



**JOB CREATION AND TURNOVER:**



**AS AT DECEMBER 2020:**





### INVITING EXTERNAL STAKEHOLDERS

My biggest achievement was opening the ICT lab in Bathurst. This project gives me so much joy and fulfilment because it enforces what I stand for - developing our youth through skills development. The project is based in a rural environment where access to information is very limited. Not only does this project give these learners a formal qualification in end user computing, but it is life changing as we expose them to different business and work related opportunities. This has been achieved through inviting external stakeholders like the National Youth Development Agency and through the mentorship support that they receive. It is for these purposes that I left my career as a lawyer and started a training company. I believe that the only way to progress as a country is through skills development in the critical sectors of the economy.

– SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.



### I GOT MY CONFIDENCE BACK

The SAB Foundation gave me hope and was the last competition I entered into as after the BDS fund I got my confidence back. I started understanding my industry and I learned a lot from industry experts. I will forever be grateful for the experiences received.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



### IMPROVING MANY LEARNERS

Our mobile lab is changing the way that science is taught in their schools. The results are improving and many learners are able to enrol into engineering related courses at universities, all because of improved science results.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.





## 6.5 UNIVERSITIES STUDENT SEED FUND

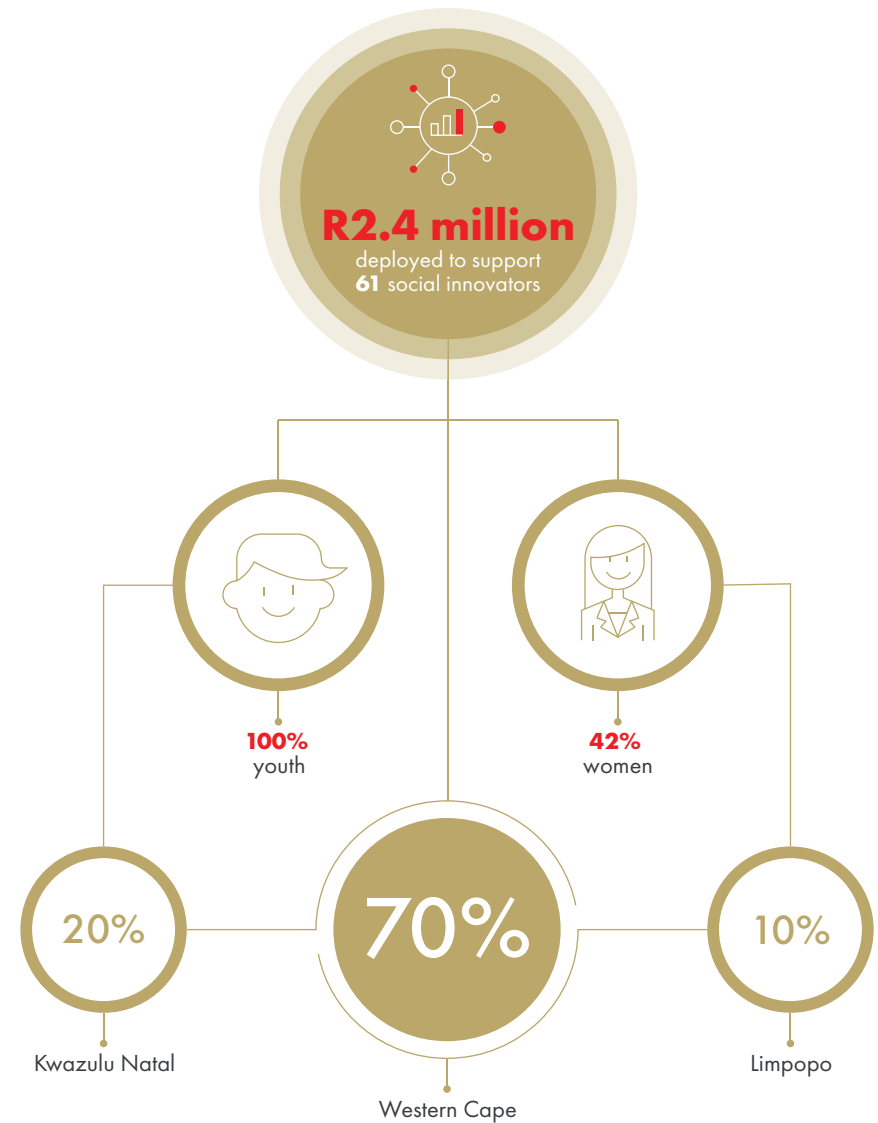
Since 2015, the University of Cape Town Graduate School of Business' Bertha Centre for Social Innovation and Entrepreneurship has successfully collaborated with the SAB Foundation in designing and implementing a social enterprise seed fund, which is open to both current students and recent University of Cape Town's alumni. As at 2020, 43 projects to the value of R2.3 million have been funded.

Thanks to the impact achieved through this fund, in 2019 the SAB Foundation expanded this programme to University of Limpopo, University of Zululand and University of Venda. The University of Limpopo has had six projects funded to the value of R69 000 under one cohort of student entrepreneurs. The University of Zululand has had 12 projects funded to the value of R110 000 under two cohorts of student entrepreneurs.

It is important to note that the seed fund is an excellent pipeline for the Social Innovation Awards programme. To date, four students from the University of Cape Town have since joined the Social Innovation Awards programme with one of them (Regenize) being awarded first place (R1.3 million) at the Social Innovation and Disability Empowerment Awards 2019.



## 6.6 UNIVERSITIES STUDENT SEED FUND IMPACT







# REGNIZE

FREE RESIDENTIAL RECYCLING



RECYCLE



CREATE JOBS



GET REWARDED



WWW.REGNIZE.CO.ZA



## 6.7 CASE STUDIES

### 6.7.1 LIVESTOCK WEALTH, FOUNDED BY NTUTHUKO SHEZI

Ntuthuko Shezi, founder of Livestock Wealth, describes himself as a Cow Executive Officer.

He grew up in Ndwedwe, KwaZulu-Natal, a village with a strong farming culture. Early on in his career, Shezi recognised how difficult it is for ordinary people to get into the agricultural sector and created a platform that would enable people to invest in agricultural assets.

Livestock Wealth is a crowd-farming platform or marketplace that connects farmers to funding from public investors. Investors invest in assets such as free-range cows, pregnant cows, macadamia trees or connected gardens. Farmers, such as rural and communal farmers, who otherwise would not receive funding from traditional financing institutions for various reasons receive funding from these investments.

In 2017, Livestock Wealth was the overall winner at the SAB Foundation Social Innovation and Disability Empowerment Awards, receiving R1.3 million in funding. Through this funding, they were able to purchase a cattle truck to assist with the transportation of livestock, growing their farms by purchasing additional cattle from smallholder farmers, and improving operational processes.

Since winning the award, the business has expanded and in October 2020, the Farmers Club was established to create a market for the grass-fed beef that their free-range cattle farmers are growing. Grass-fed beef is the ethical alternative to beef production, where cattle are raised in humane facilities until they are ready to market as beef. The final product is grass-fed, hormone and antibiotic free beef. The beef is conveniently delivered to people's homes and is up to 20% cheaper than similar meat products from retailers.







## THE GRAND PRIZE

The development of Grassbeef, now launched as Farmers Club has been in the works since 2017 when we won the grand prize of R1.3 million at the SAB Foundation Social Innovation Awards.

– NTHUTHUKO SHEZI, FOUNDER OF LIVESTOCK WEALTH.



To help farmers, Livestock Wealth's primary business model is based on customers subscribing to buy meat from the farmers monthly, thus helping create a predictable flow of income for the farmer.

Prior to the launch of Farmers Club, Livestock Wealth had been and continues to run and manage farms where the free-range cows are bred. Leveraging on the technology that they have at Livestock Wealth, the business can pinpoint the farm that the beef was grown on and the health of the animal. The transparency in their supply chain produces free-range meat that can be traced from the fork back to the farm.

The Farmers Club entity currently employs 10 people, consisting of drivers, farm managers and assistants, and a logistics coordinator who ensures that customers get their deliveries correctly, and on time. This is in addition to the Livestock Wealth staff complement of sales, farmer relations and operations teams. The Farmers Club expects to reach a monthly turnover of approximately R3 million by October 2021. This growth will come from growing their distribution networks to facilitate delivery to other geographies beyond Gauteng and KwaZulu-Natal, as well as improving the e-commerce technology in use.

Livestock Wealth has purchased cattle from smallholder farmers to the estimated value of more than R12 million. This has benefitted approximately 300 farmers, and over 70 partner farmers. Through the Farmers Club, the business has over 100 active subscribers, buying meat on a subscription basis, while helping to create a model that will benefit smallholder farmers with a predictable source of income.

One of Shezi's greatest highlights since winning the award was seeing fully grown weaners bought from small scale farmers in Babanango, KwaZulu-Natal to supply Woolworths's free-range programme. This work of linking small scale farmers to market resulted in him being invited to give his second TED Talk, titled, 'This Crowd-Farming Stock Market Has Legs' which has over 15 000 views on YouTube.







## A COUNTRY OF ENTREPRENEURS AND ACHIEVERS

The Social Innovation Awards is the lifeline needed by many budding entrepreneurs. There is very little I can add to such a successful formula other than continue to support the individuals and make South Africa a country of entrepreneurs and achievers.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



## GAME CHANGER

Being part of the SAB Foundation is a game changer for every entrepreneur.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.





## 6.7.2 WALKING WITH BRANDON FOUNDATION, FOUNDED BY THE BEACK FAMILY

In 2012, 16-year-old Brandon Beack, was left paralysed after a tragic gymnastic accident. After being discharged from hospital and sent home after eight weeks of in-patient rehabilitation at Vincent Pallotti Hospital, the Beack family found there were no advanced out-patient rehabilitation programmes available in Cape Town or anywhere in South Africa. Brandon's parents sent him to the Shepherd Centre in Atlanta, Georgia, USA, where he attended their advanced rehabilitation programme for three hours a day for six weeks. It was found that his recovery was much greater than it had been in the past 18 months.

Brandon's family immediately set about bringing what Brandon had experienced in the USA back to South Africa, and the Walking with Brandon Foundation was established. Through extensive fundraising, the Beack family purchased a robotic exoskeleton known as the EKSO BIONICS robotic walking suit, and also purchased other equipment that would help continue Brandon's recovery back home in Cape Town and offer a similar service to others in the country.

The Walking with Brandon Foundation, through its Therapy and Beyond Centre, provides a highly effective and high-tech neurological rehabilitation facility, rare in sub-Saharan Africa.



### OUR WORLD CLASS REHABILITATION PROGRAMME

The SAB Foundation has helped us realise our dream of making our world class rehabilitation programme available to many more South Africans who need it, more than just our son, Brandon.

They assisted us with creating a self-sustainable model, which includes a comprehensive media and marketing programme. They have also assisted us in developing our website to promote the work that we do to a broader target audience. We have an amazing mentor in the form of Anton Ressel, who has stood by our side as we moved forward and implemented our strategy for growth.

- BRANDON BEACK, WALKING WITH BRANDON FOUNDATION.





It aims to keep prices as affordable as possible so that it may also provide access to treatment for individuals from low-income communities in addition to their commercial model. The Walking with Brandon Foundation mainly serves individuals with neurological and orthopaedic disabilities.

In 2018, the Walking with Brandon Foundation was awarded R350 000 at the SAB Foundation Social Innovation and Disability Empowerment Awards. This funding enabled them to set up their independent practice, at Riverside Mall in Rondebosch, Cape Town.

Since winning the award, the organisation has become a standalone, self-sustainable practice, breaking away from its partnership with the Sports Science Institute of South Africa. With the help of their mentor, Anton Ressel, they have been able to implement a strategy for growth which will see them replicating their Therapy and Beyond Centres in other parts of the Western Cape, and eventually the country. They have also embarked on an extensive media campaign.

In 2020, the Walking with Brandon Foundation was one of the many businesses that were negatively affected by the COVID-19 pandemic. To alleviate some pressure on the business, the SAB Foundation awarded the organisation a further R300 000 in relief funding. These funds were used for operational costs to sustain the practice and ensure they remained open and available to their patients.

Before joining SAB Foundation, the Walking with Brandon Foundation employed 12 people. By December 2020, the organisation had increased their annual turnover by 236% and increased their number of employees to 16, thereby creating four new employment opportunities.

Walking with Brandon Foundation has over 220 patients covered by their medical aids and 44 patients on their subsidised programme.

The Chris Burger Petro Jackson Player's Fund have teamed up with the organisation to refer patients onto the Walking with Brandon programme as well as subsidise the programme to help patients on their road to recovery. They currently have six patients on this programme.

Brandon has started up a peer-to-peer support programme, which he runs himself. They meet every fortnight to discuss common issues relating to their disability and their day-to-day life. Brandon is the catalyst in the Walking with Brandon Foundation, inspiring all the patients to work hard, be positive and never to give up.







## 7. FOCUS ON DISABILITY

According to the United Nations, the unemployment rate of persons living with disabilities is estimated to be close to 91%<sup>4</sup>. Persons living with disabilities are frequently not considered as potential members of the workforce, with perception, fear, myth and prejudice continuing to limit understanding and acceptance of disability in workplaces everywhere. Myths abound, including that persons living with disabilities are unable to work and that accommodating a person living with a disability in the workplace is expensive.

With this in mind, the SAB Foundation's Disability Empowerment Programme is aimed at innovators, social entrepreneurs, institutions and social enterprises whose innovations focus on providing solutions for persons living with disabilities.

### 7.1 DISABILITY EMPOWERMENT IMPACT

R27 million has been deployed to support 123 entrepreneurs. 97 of these are entrepreneurs living with a disability and 22 are businesses that are improving the quality of life for persons living with a disability, either through assistive technology or access to employment.



#### WE HAVE BEEN SUPPLYING LARGE RETAILERS

The biggest achievement was to meet the targets of the company by acquiring office space and a company vehicle. We have also been able to give employment opportunities to previously disadvantaged South African youth.

– SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.



#### BELOW ARE EXAMPLES OF SOME OF THE INITIATIVES THAT THE ENTREPRENEURS ARE FOCUSING ON:

- An implantable device that prevents blindness in glaucoma patients by draining excess fluid out of the eye to equalise pressure between the eye and the optic nerve.
- An application that is designed to connect people living with disabilities with trained transport drivers.
- Entrepreneur training for persons living with disability.
- A voice-activated device for quadriplegic and paraplegic persons.
- A training centre for people living with intellectual disabilities to be employable in the hospitality, service and retail sectors.
- Recycling projects that benefit people living with disabilities.
- A cross innovation between a bathtub and a shower that eases the stress of bathing patients for caretakers by eliminating electro-mechanical hoists, which are expensive and prone to breakdowns.
- Specialised seating for children and adults living with disabilities.
- A retro fitted seating device that fits into any existing wheelchair and has a built-in toilet for wheelchair users.
- An e-training portal for hearing impaired children.
- Manufacturing of washable and reusable sanitary wear using fibre taken from the pineapple leaf of the Cayenne pineapple.

<sup>4</sup> <https://www.un.org/development/desa/disabilities/resources/factsheet-on-persons-with-disabilities/disability-and-employment.html>

**BUSINESSES THAT ARE IMPROVING QUALITY OF LIFE FOR PERSONS LIVING WITH DISABILITIES EITHER THROUGH ASSISTIVE TECHNOLOGY OR ACCESS TO EMPLOYMENT INCLUDE:**

I Love Coffee Supply Enterprise.

Oasis Recycling Project.

GreenABLE - turning waste into jobs.

Walking with Brandon Foundation.

Steps Clubfoot Care.

Mtofo Trading Enterprise.

FingerTalk - South African Sign Language app or WIGITAL.

CORAL TECH - Voice-activated functions for quadriplegics and paraplegics.

Clothes to Good.



**WE WERE STRONG ENOUGH TO SURVIVE THE HARDSHIPS**

Although the pandemic was posing threats to small businesses across the country, the SAB Foundation supported our business and as a result, we were strong enough to survive the hardships.

The loan I received not only gave me hope as an emerging entrepreneur, but also gave me the strength to see my business through. I am thankful for the fact that while our government was struggling to save jobs, the SAB Foundation gave us hope through these challenging times.

- SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



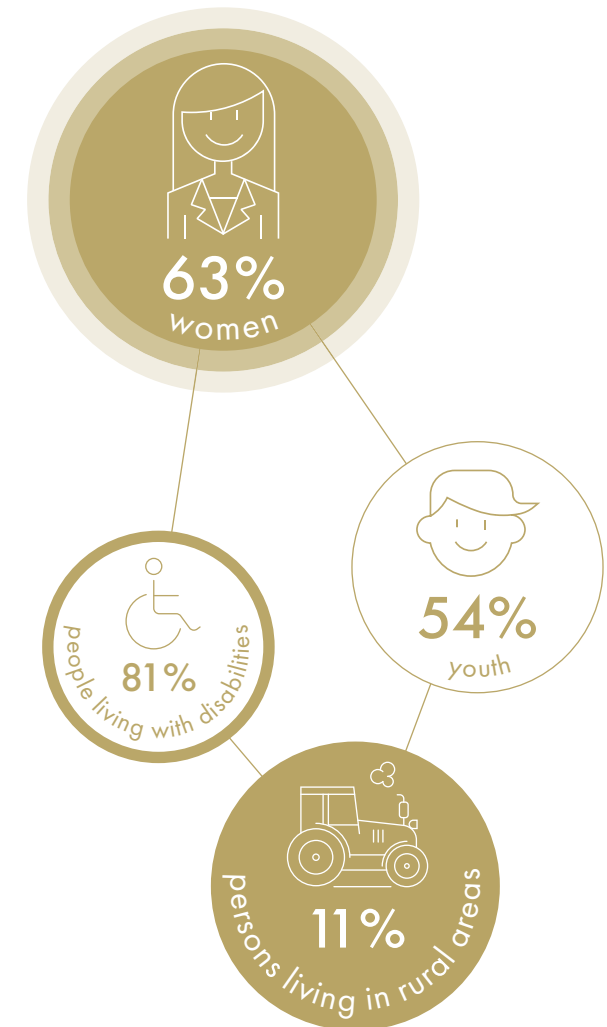
**KEEPING THE BUSINESS GOING**

My biggest achievement has been keeping the business going on my own despite my chronic illness and cash flow problems.

- SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.

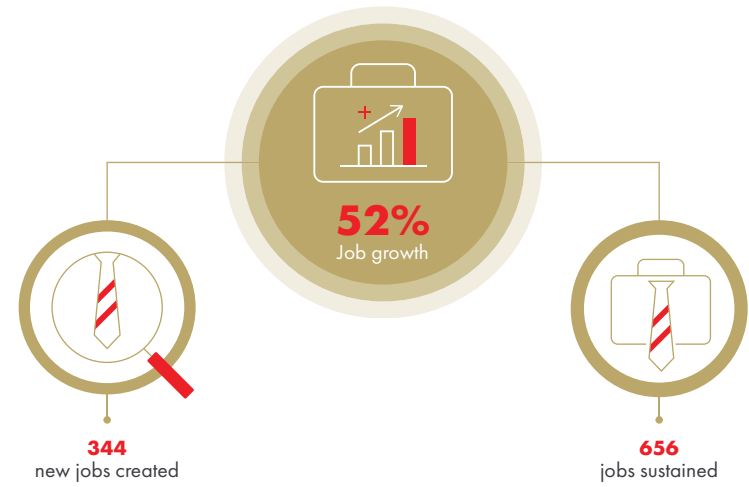


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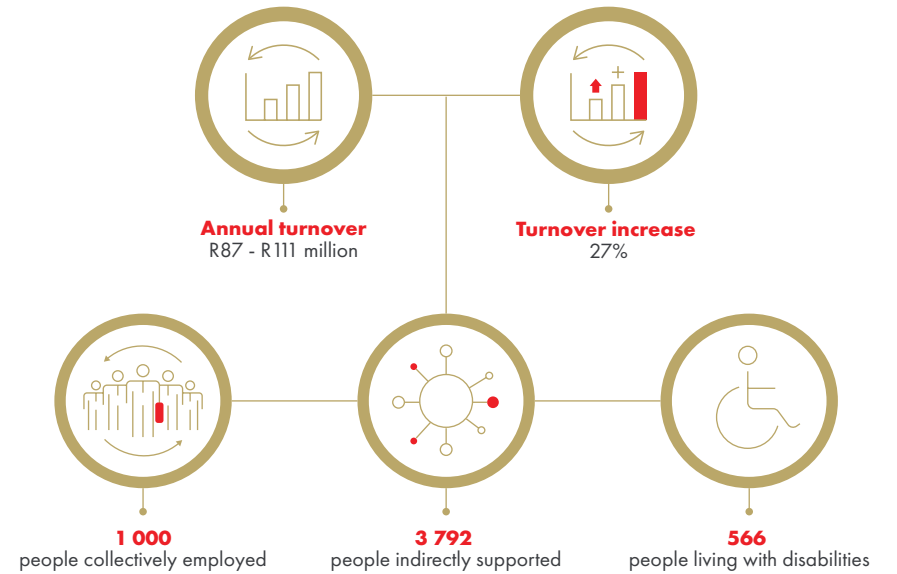




JOB CREATION AND TURNOVER:



AS AT DECEMBER 2020:







### MY BIGGEST ACHIEVEMENT

My biggest achievement was to get my staff trained to deliver the quality service and comply with the Labour Act.

- SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.



### TRYING TO SEE THE LIGHT AT THE END OF THE TUNNEL

Thank you for all your help to this point. The emotional support is just as important as funding. We have suffered from low morale due to the current conditions. Trying to see the light at the end of the tunnel has been hard. Your financial support, especially recently during the lockdown has been very helpful and much appreciated.

- SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



### THE IMPACT THAT THIS FOUNDATION IS HAVING IN OUR COMMUNITIES

Please keep providing the support. It is really amazing the impact that this foundation is having in our communities.

- SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



### I LOVE YOU GUYS

My biggest achievement was being appointed to be part of the Tholoana Enterprise Programme.

It gave us confidence that even though we are not where we would like to be as a company, someone else sees the potential in us.

- SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.



## 7.2 CASE STUDY

### 7.2.1 MEDUNSA ORGANISATION FOR DISABLED ENTREPRENEURS (MODE)

MODE was started in 1993 as a project of the Occupational Therapy Department of the Medunsa Medical University in Pretoria. MODE aimed to develop an appropriate vocational rehabilitation model that ensured higher levels of psychosocial, medical and economic levels of independence for people living with a disability.

Generally, models of vocational rehabilitation that are applied to persons living with a disability encourage dependence and reduce the incentive for the individual to become self-sufficient. Using the action research process of investigation, the project developed into a fully-fledged business support programme in four years with its own unique range of services aimed at dealing with the complex nature of challenges experienced by people living with a disability.

In 1997 the project was registered as a section 21 not-for-profit company to provide socio-economic upliftment and development to persons living with a disability. The primary focus of MODE in the past 24 years has been the preparation of potential entrepreneurs for self-employment. The programme is a holistic programme which entails a screening process where potential candidates are screened for literacy, numeracy and entrepreneurial traits. They then participate in a nine-module business training course, write an exam and on passing are given a start-up grant to start their income generating micro venture.

Persons living with a disability are the most marginalised of the population and, in many cases, remain isolated from their communities and environments. MODE addresses this isolation by empowering persons living with a disability to look after themselves through business skills training, placement and life skills development, focused on the individual and their social support unit.

Increasingly, persons living with a disability and their particular needs are being incorporated into legislation through the Employment Equity Act and Skills Development Act. Simultaneously the government has launched many projects aimed at developing and strengthening a viable micro business sector in the country. However, the first option is only available to persons living with a disability with marketable skills for the corporate world.

The second option, which in many cases amounts to poverty alleviation, is often closed to persons living with a disability through inadequate access and information. Thus, the individual living with a disability, whom legislation is supposed to protect, is further isolated from engaging with their society and the economy. MODE addresses this dichotomy through its various programmes of socio-economic development.





This takes the form of micro enterprise creation for the person living with a disability, thereby creating a self-employment opportunity. A secondary job opportunity is created for the family members and so creating two job opportunities with the intervention. The businesses are established within their communities therefore boosting the township economy. To date, the SAB Foundation has invested over R1.9 million to assist MODE to further provide socio-economic development for persons living with a disability. This stops them from their dependency on government by way of social grants, as well as dependency on their families, and makes them independent micro business owners who are generating their own income.

Since being awarded funds by the SAB Foundation, MODE has trained and established 92 persons with disability in their own businesses. Of these 73% are women and 53% are youth. The established micro-enterprises range from spaza shops, fast food, car wash, hairdressers, bakeries, selling chickens, clothing stores, beauty salons, décor and catering, internet-café, selling fruit and vegetables, crèches, and dress making. These micro enterprises have to date created more than 138 jobs.

The funds from the SAB Foundation has enabled MODE to continue their work of empowering persons living with a disability. The SAB Foundation struggles to receive applications from disabled candidates into our programmes and so, one of our intentions on funding MODE was to create a bigger pipeline for the Tholoana Enterprise Programme. To date, MODE has initiated the submission of 12 entrants to the Tholoana Enterprise Programme. The initiative run by MODE is a true sustainable development initiative to empower a very marginalised group of people in society to fend for themselves through self-employment and create jobs for unemployed family members. It also allows these people to function within their communities and to grow their township's economy.



## A SUSTAINABLE DEVELOPMENTAL INITIATIVE

Even though the numbers we reach are low, we are at least making a difference in the disability community who have hardly any interventions to improve their lives. The MODE programme does not only empower persons living with a disability, but offers funders a sustainable developmental initiative that provides value for money. We have a success rate of 74% for start-up micro business creation which is very good.

We deliver the numbers that we have asked funding for, irrespective of the fact that people drop out of our training and others fail the exam. This cost is carried by ourselves as an organisation. It is pleasing to note the difference made to the lives of those that have participated in the programme to see them achieve success. Private sector funders like the SAB Foundation can be proud of the fact that although you have not actually employed persons with disability, you have facilitated a process where they have become self-employed and employed others.

Willie Holl - MODE Managing Director.





## 8. RURAL CATALYST PROGRAMME AND MICRO ENTERPRISES

The Rural Catalyst Programme was set up to look at innovative ways to create jobs through entrepreneurship in rural areas. The intention is to find business models which could successfully expand or be replicated into other areas.

### 8.1 QOBO QOBO ESSENTIAL OILS

In conjunction with Qobo Qobo Essential Oils, the SAB Foundation established independent farmer units to grow rose geranium and rosemary in Keiskamahoe, Eastern Cape. A model is being tested where growers produce one or two high value crops. A central hub is then used to provide mentoring and training, equipment and machinery, oil distillation, growing of cuttings and secure market access for the oils. Higher volumes reach higher prices and input costs are reduced through bulk purchases. Through training at GIBS and professional mentoring funded by the SAB Foundation, Qobo Qobo's leadership have made significant strides towards converting from an NGO to a sustainable business.

#### **Below are some of the 2020 highlights for Qobo Qobo:**

Through SAB Foundation's relationship, Qobo Qobo Essential Oils partnered with SMU Cox, a university in Texas in 2020. The university allocated MBA students who were able to assist the organisation with their marketing strategy and refining their hub model. In addition, the university has agreed to partner with Qobo Qobo on a long-term basis to assist them with implementation of their marketing strategy.

In 2020, Escentia became one of Qobo Qobo's key customers who contributed over R117 000 worth of sales. As at December 2020, Qobo Qobo had made sales of over R208 000.





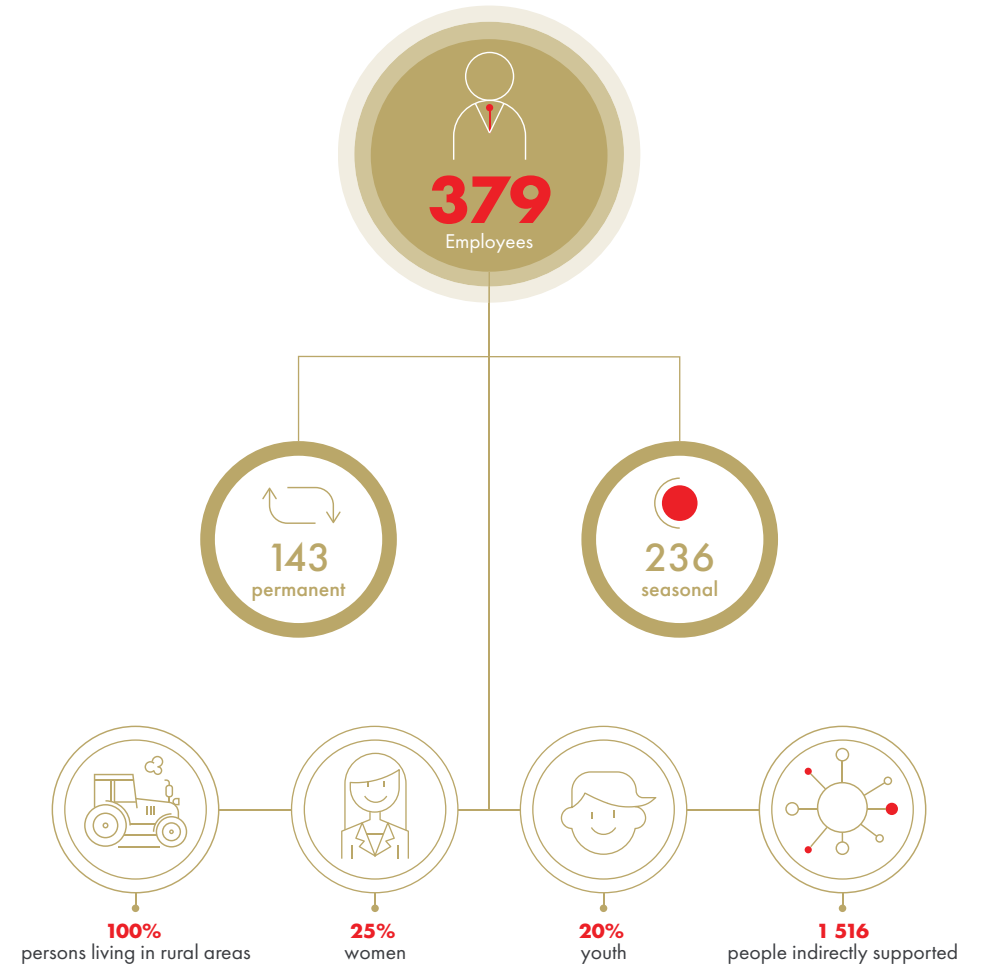






## 8.2 QOBO QOBO IMPACT

Over R18 million has been deployed to support **Qobo Qobo and 10 farmer units**, of which **67% of the farmer units are women**. As at December 2020, the organisation has **379 employees**. It is the SAB Foundation's hope that other farmers will show an interest and join the operation.





### 8.3 MADIMBO MACS AND MAC SWARM GROUP

Macadamia farming in conjunction with **Madimbo Macs and Mac Swarm Group**, is a relatively new SAB Foundation investment that takes advantage of this rapidly growing industry in the old Venda region of the Limpopo Province.

This initiative sees the backing of a successful macadamia farmer, Gene Likhanya, who had a vision to create a learning and support system for many other small macadamia growers in the area.

By increasing the Madimbo Macs farms by 30 hectares, the SAB Foundation has assisted Gene to solidify his standing as a leader in the area. He receives ongoing mentoring and, in turn, mentors 12 other small macadamia farmers through a co-operative he has set up.

The SAB Foundation has assisted all **12 farmers** with land preparation, access to water, seedlings and everything else required to extend these farms to reach five hectares each.

Since macadamia nuts have a six-year lag before they begin generating revenue, all farmers have planted vegetables between the macadamia trees to ensure cash flow and put complimentary nutrients into the soil.

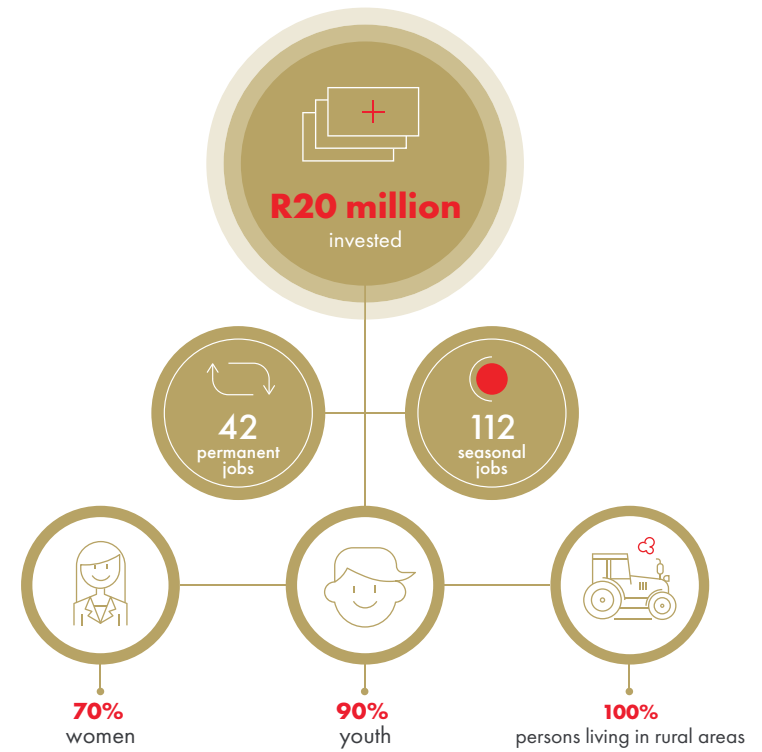
#### BELOW ARE SOME 2020 HIGHLIGHTS FOR MADIMBO MACS AND MAC SWARM GROUP:

- A new leg to the business that purely focuses on macadamias and citrus consulting was added. This has helped the farm to generate an alternative income.
- Introduction of Madimbo Plant Hire, which has enabled them to generate a revenue.
- SAB Foundation made possible a partnership with Masutha Farming, a beneficiary of the Tholoana Enterprise Programme, who will be planting cabbage under a trial run as an intercrop, as well as Livestock Wealth Bank, a beneficiary of the Social Innovation Awards to explore possible growth options.





8.4 MADIMBO MACS AND MAC SWARM GROUP IMPACT:



**SOCIAL ENTREPRENEURS WHO WENT TO BELGIUM**

We were 10 South African social entrepreneurs who went to Belgium to learn skills.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.





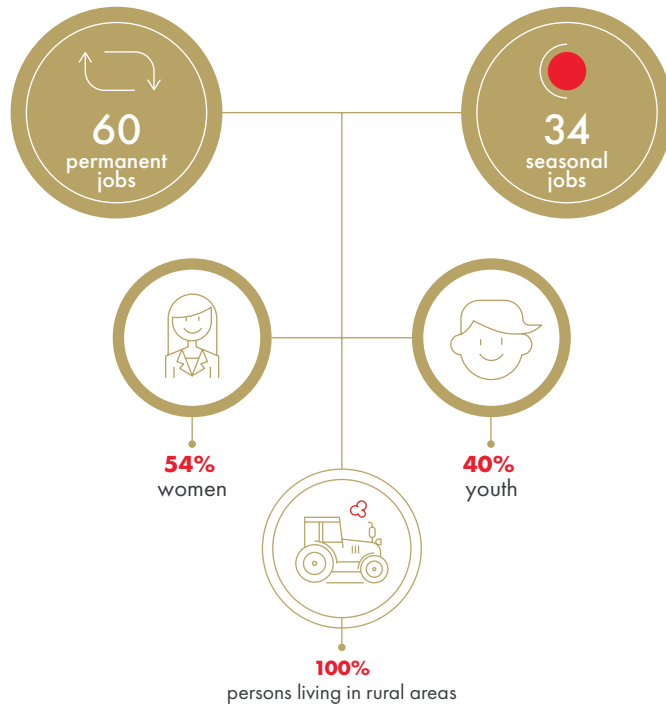
### 8.5 PICK AND PAY DEVELOPMENT TRUST

The SAB Foundation has contributed R5 million to a project in partnership with Pick n Pay and the National Treasury Jobs Fund to support five emerging farmers to become Pick n Pay suppliers. **60% of the farmers are women and 40% are youth.**

This is a new project where it was estimated that at least 50 permanent jobs would be created, however the project is doing well and has already created 60 permanent jobs thus far.

In addition, the SAB Foundation has granted one of the farms, Green Terrace Farm, with a grant of R256 987 and a loan of R256 978 to assist with getting the farm operational. The farm has since started operating and has an average monthly turnover of R28 000. It employs five people.

### 8.6 PICK AND PAY DEVELOPMENT TRUST IMPACT:







### 8.7 RABCO & SIYAHLUMA SMART SOLUTIONS

Rabco & Siyahluma Smart Solutions is a processor of rabbit meat products and a wholesaler in respect of end-products such as rabbit pie and rabbit sausage.

As per the National Agricultural Marketing Council's report on the rabbit meat industry in June 2020, it was concluded that South Africa's rabbit meat industry is still an emerging industry requiring considerable repositioning in order to penetrate the marketplace.

As such, in an effort to assist with the aftermath in the industry, the SAB Foundation assisted the business with R70 000 to fund two salaries for a period of six months.



#### REVENUE FROM R950 000 TO R1.6 MILLION

Our biggest achievement in the past 12 months was a 41% increase in our revenue from R950 000 to R1.600 million. Secondly, we were able to make a long term strategic business move to partner with Department of Health and a local university.

This will enable us to service huge unattended public market within hospital premises, and use our facility as a training institution, which will enable us to acquire better supplier rates. To this effect the Department of Health has allocated a building for us within the hospital.

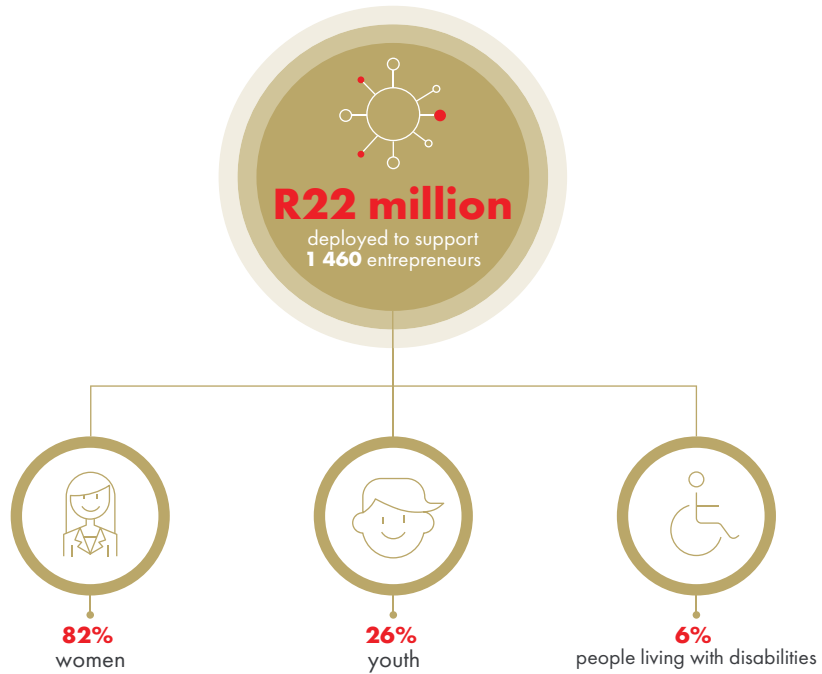
– SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.



## 9. SAVEACT

In conjunction with **SaveAct**, the SAB Foundation creates rural logistics channels for social innovation products through entrepreneurship and sets up small farming businesses in hard to reach rural areas.

AS AT DECEMBER 2020:







### **GOLD STANDARD FOR HOW OTHER FOUNDATIONS SHOULD WORK**

In our experience, the SAB Foundation remains the gold standard for how other foundations should work. It has clear, strict terms, offers very generous grants, tracks them carefully and offers professional mentorship. We have not seen other local foundations that work in the same way. Thank you again for all the support. Here is to a much more positive 2021.

– SAB FOUNDATION SOCIAL INNOVATION AND DISABILITY EMPOWERMENT AWARDS PARTICIPANT.



### **THIS WILL OPEN BIGGER DOORS FOR ME**

My biggest achievement was to qualify for the Tholoana Enterprise Programme as this will open bigger doors for me. It will also assist us in getting our accreditation which is part of the red tape in the concrete industry.

– SAB FOUNDATION THOLOANA ENTERPRISE PROGRAMME PARTICIPANT.







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