



The Business of Becoming: Women Creating Wealth

Finance and Accounting Services Edition

WCW
Women Creating Wealth



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My dream has always been simple. Women — not just a few, but in their millions — confidently occupying their place at every table where decisions about the present and future of this continent are made. Not as guests. As leaders.

The women in this book are proof that this dream is not distant. They are chartered accountants, tax practitioners, auditors, and financial consultants — women who have taken the systems of finance and made them work, not only for their clients, but for themselves, their families, and their communities. In doing so, they are reshaping what leadership in Africa’s financial sector looks like. And they are doing it together.

To each of you whose story is told in these pages, I say: you have shown us what it means to build — not just a business, but a foundation. You have shown us what it means to lead — not just a team, but a movement. Do not stop here. The work you have begun belongs not only to you, but to the daughters and granddaughters who are watching, and who will one day stand where you now stand.

Don’t settle. You deserve to build big businesses, to build lasting wealth — for yourselves, for your children, and for the generations that will follow.

Mrs Graça Machel

Founder, Graça Machel Trust

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FOREWORD

*By Ayanda Mafuleka, Chief Executive Officer,
Finance and Accounting Services Sector Education and Training Authority (FASSET)*



At FASSET, we believe that skills development is one of the most powerful instruments for economic transformation and social justice. Our mandate extends beyond the provision of training. It is about unlocking human potential, creating opportunities, and ensuring that no one is left behind in the journey towards inclusive and sustainable growth.

As a woman leader and a passionate advocate for gender equality, I have long held the conviction that the empowerment of women is not merely a development imperative, but it is an economic imperative. When women thrive, families thrive, communities prosper, and nations advance. I passionately believe that the 'future of Africa is female.' Not because progress belongs to women alone, but because Africa's sustainable future depends on fully unlocking the talent, leadership, creativity, and entrepreneurial spirit of its women.

It is in this spirit that FASSET has been privileged to walk alongside the Graça Machel Trust in advancing women's economic empowerment. I wish to express my deepest appreciation to Mama Graça Machel and the Graça Machel Trust for their unwavering commitment and visionary leadership over many years in championing the advancement of women across Africa. Their work has consistently demonstrated that investing in women is nation-building.

Our partnership through the Women Creating Wealth Ignite Programme was founded on a shared belief that women are not simply participants in the economy, but architects of prosperity, innovators, employers, and transformative leaders.



F A S S E T
Make the future count

Together, we have supported more than six hundred (600) women entrepreneurs with the knowledge, networks, and capabilities necessary to build sustainable enterprises and create meaningful economic impact.

The sixty women whose stories are captured in this publication embody courage, resilience, and excellence. Their journeys remind us that when women are provided with access, opportunity, and support, they do not merely overcome barriers, but they create possibilities for generations to come. Our collaboration with the Graça Machel Trust has extended beyond programme implementation. Together, we commissioned the Status of Women's Financial Inclusion in South Africa (SOWFIS) study, recognising that lasting transformation requires both evidence and action. By understanding the structural realities facing women, we are better positioned to influence policy, shape ecosystems, and create environments where women can participate fully and equitably in the economy.

The lessons and stories contained in these pages reinforce an enduring truth: Africa's development agenda cannot be realised without the meaningful participation and leadership of women. Gender equality is not a women's issue; it is a societal issue, an economic issue, and a leadership imperative. At FASSET, we remain steadfast in our commitment to advancing inclusive skills development and creating pathways for women to rise, lead, and build wealth. We are proud of the journey we have travelled with the Graça Machel Trust and deeply inspired by the women whose stories this

publication celebrates.

May these stories serve as a reminder that when women are empowered, entire families are strengthened, communities prosper, and nations are transformed. As we look towards the future, we must continue to create spaces where women are not merely participants in economic development, but leaders, innovators, wealth creators, and architects of a more just and prosperous Africa.

I remain convinced that gender equality is not simply a moral imperative; it is an economic imperative. The advancement of women is the advancement of Africa itself. And I hold, with unwavering conviction, that the future of Africa is female.

"The story of Africa's renewal will be written by many hands, but history will record that women were among its greatest architects. The future of Africa is female."

Ayanda Mafuleka

INTRODUCTION

*By Shiphra Chisha, Chief Executive Officer Designate,
Graça Machel Trust*



At the Graça Machel Trust, we are guided by a simple but powerful conviction that Africa's future will be shaped by the extent to which women are able to participate fully, lead confidently, and influence the economic and social systems that define our societies.

This conviction is rooted in a recognition that women have never lacked ambition, capability, or vision. What has too often been absent are the opportunities, resources, networks, and enabling environments that allow their potential to flourish at scale. Our work, therefore, is not about empowering women in the conventional sense. Women are already powerful. Our responsibility is to help dismantle the barriers that limit their participation and to create pathways through which their leadership can thrive.

The Women Creating Wealth programme was established in 2016 as one expression of this commitment. Across Southern, East, and West Africa, it has worked alongside women entrepreneurs who are building businesses, creating jobs, strengthening communities, and contributing to economic growth. The programme recognises that entrepreneurship is not simply about generating income; it is about agency, ownership, influence, and the ability to shape one's future.

This publication brings together the stories of sixty women from South Africa's financial services ecosystem who participated in the Women Creating Wealth Ignite Programme through a partnership between the Graça Machel Trust and the Finance and Accounting Services Sector Education and Training Authority (FASSET). It is a partnership that reflects a shared belief that meaningful transformation requires both investment in people and commitment to systemic change.

The women featured in these pages come from diverse professional backgrounds and sectors, yet their journeys reveal common themes. They entered the programme with

expertise, experience, and determination. What many discovered was a renewed sense of themselves as leaders, wealth creators, and architects of growth — not only for their businesses, but for the communities and industries they influence. Their stories speak to resilience, innovation, courage, and the power of intentional support structures that enable women to move beyond survival and into sustainable growth.

Yet individual success alone is not enough.

The Graça Machel Trust has long understood that women's economic advancement cannot be separated from the systems within which women operate. For this reason, our partnership with FASSET extended beyond capacity development to include the Status of Women's Financial Inclusion in South Africa (SOWFIS) study.

SOWFIS was designed to deepen our understanding of the realities shaping women's participation in South Africa's financial system. Through dialogues, ecosystem engagements, leadership masterclasses, and the establishment of the Women in Finance Network, the study brought together entrepreneurs, financial sector professionals, policymakers, development practitioners, and civil society leaders to examine both progress and persistent barriers.

Importantly, many of the women who participated in the Women Creating Wealth Ignite Programme also contributed to this process. Their insights, experiences, and expertise helped illuminate the challenges that continue to limit women's ability not merely to access financial services, but to use them as instruments for wealth creation and economic mobility.

The findings are both encouraging and sobering. While women have achieved relatively high levels of financial access, access alone does not translate into inclusion. Too many women remain excluded from the products, opportunities, and systems that enable long-term asset accumulation, investment, and wealth creation. The challenge before us is therefore not only to increase participation, but to transform the structures that determine how participation translates into economic power.

This is why we believe that leadership development and systems change must go hand in hand. Building the confidence, capabilities, and networks of women leaders is essential. Equally essential is transforming the environments within which those leaders operate. One without the other cannot deliver the inclusive and sustainable change we seek.

We are deeply grateful to FASSET for embracing this holistic approach and for investing in a partnership that recognises the interconnected nature of individual advancement and systemic transformation. Together, we have sought not only to support women entrepreneurs, but also to contribute to the evidence, partnerships, and collective action needed to build more inclusive economic systems.

As we look ahead, what inspires us most is not only what has been achieved, but what is already emerging. The relationships formed through the programme continue to evolve into networks of support, collaboration, mentorship, investment, and shared opportunity. Through initiatives such as the Women in Finance Network, we are witnessing the growth of a community of women who are committed not only to their own success, but to advancing opportunities for others.

These women are doing far more than building businesses. They are expanding what leadership looks like. They are creating pathways for future generations. They are demonstrating that when women have access to resources, opportunities, and supportive ecosystems, they do not simply participate in economies — they help redefine them.

This book celebrates their journeys, but it also points to something larger: a future in which women's economic leadership is not the exception, but the norm.

The stories that follow belong to the women themselves. They are stories of courage, growth, and possibility. More importantly, they are stories of the Africa we are working to build together.

Shiphra Chizha

EXECUTIVE SUMMARY

By Cassandra Gudluza, Editor



The women featured in this collection work across a wide range of sectors — financial services, insurance, skills development, consulting, technology, construction, and social enterprise. Their professional backgrounds differ, as do their business models, their markets, and the conditions in which they operate. What they share is a common direction of travel: from technical expertise toward business leadership, from individual effort toward collective impact, from immediate survival toward long-term wealth creation.

Several powerful themes emerge across the collection.

Wealth Is Being Redefined

For these entrepreneurs, wealth is no longer measured solely by income or profit. It is measured by ownership, governance, intellectual property, scalable systems, and the ability to create opportunities that outlive the founder. They have moved from operating businesses to building enduring assets capable of generating value across generations — and across the continent.

Systems Create Scale

Whether through digital platforms, automation, cloud-based accounting, or streamlined operational processes, these women have embraced technology as a practical tool for growth. By reducing dependence on manual processes and founder-led operations, they have built businesses that are more efficient, more resilient, and better positioned for investment and scale.

Confidence Is a Business Strategy

Many of the women featured here began their journeys undervaluing their expertise or limiting their ambitions.

Through mentorship, coaching, and peer learning within the WCW programme, they learned to see themselves differently — strengthening their pricing models, pursuing larger opportunities, and positioning themselves as leaders capable of operating at scale. Mindset is not separate from business growth. For this cohort, it has often been the foundation of it.

Ubuntu Is an Economic Advantage

Rather than viewing success as a solitary pursuit, these women have embraced collaboration as a practical business philosophy. Through partnerships, shared networks, peer mentoring, and collective problem-solving, they have demonstrated that sustainable growth is frequently accelerated when entrepreneurs build together rather than alone.

Legacy Is the Ultimate Measure

The women featured in this book are creating more than profitable enterprises. They are developing future leaders, creating employment, strengthening communities, and opening doors for others. Their businesses serve as engines of economic inclusion — demonstrating that entrepreneurship can be a vehicle for generational prosperity and social transformation, not just individual financial gain.

Looking Ahead

The impact documented in these pages points toward something larger. The Women Creating Wealth programme has the potential to grow into a sustained continental platform for entrepreneurship, leadership development,

and economic advancement — one that outlasts any single funding cycle and continues to generate the kind of transformation these stories represent.

The vision for African women in business is equally ambitious. A future where access to capital, markets, corporate supply chains, and leadership opportunities is determined by capability and vision rather than historical barriers. A future where women are not exceptions within high-growth industries but recognised as central drivers of innovation, employment, and economic progress.

This book documents more than individual success stories. It captures a movement in formation. The women featured here have shown that setbacks are not endpoints, that challenges can become opportunities, and that leadership rooted in purpose creates impact far beyond the boundaries of a single business.

Their stories remind us that wealth is most powerful when it is shared, leadership is most meaningful when it creates opportunities for others, and success achieves its highest purpose when it leaves a pathway for future generations to follow.

Cassandra Gudhuza



Financial Architects

Section 1.

These women are building more than businesses. They are building the financial foundations that allow other entrepreneurs to stand stronger, operate with confidence, and grow with structure, compliance and purpose.



Yolisa Molefe

Writing a new tax story for south african entrepreneurs

For Yolisa Molefe, tax has never simply been about numbers, returns or deadlines. It has always been about access: who understands the system, who has the confidence to participate, and who is left behind because the language of business and finance feels impossible to navigate.

Yolisa Molefe founded SNC-TAX in 2006 after recognising a significant gap in her community. Many black South African entrepreneurs lacked access to tax education, financial literacy and practical compliance support. For Yolisa, these challenges reflected broader inequalities that continued to affect people trying to build sustainable businesses.

SNC-TAX was established to bridge that gap. The business provides tax compliance services, systems training and mentorship, while helping entrepreneurs better understand and manage their obligations, so they could be equipped with the knowledge and confidence to participate fully in the economy.

“Our purpose is to simplify compliance, empower taxpayers through education, and use innovation to help individuals and businesses write their own tax story.”

She initially funded the business through personal savings and family support. Like many entrepreneurs, she viewed external funding with caution and struggled to see it as a tool for growth.

When Yolisa joined the Women Creating Wealth FASSET Ignite programme, she was at a crossroads. She had spent months trying unsuccessfully to secure funding for a project she believed represented the future of SNC-TAX. Despite its potential, the lack of financial backing had left her discouraged.

The programme proved transformative.

Through coaching, mentorship and peer learning, Yolisa began to challenge her assumptions about growth. The finance module, particularly its focus on bootstrapping, helped her realise that external funding was not the only path forward. Instead of waiting for investors, she started identifying opportunities within her existing networks and resources.



YOLISA MOLEFE

“The leader I am today has clarity on what I want to pursue.”

That clarity helped her advance one of her most ambitious ideas: a Business Compliance App designed to provide entrepreneurs with practical, accessible and easy-to-understand compliance information.

For Yolisa, the App is more than a digital tool. It has the potential to support SNC-TAX clients, assist accounting professionals, educate entrepreneurs and create new revenue streams. Most importantly, it can help ensure that businesses are not held back by a lack of compliance knowledge.

The programme also expanded her network. One key connection came through a fellow Women Creating Wealth participant, who introduced her to a developer. That relationship enabled Yolisa to build and present a working prototype.

SNC-TAX has since presented the prototype to the Sage Accounting team and received a commitment to partner in commercialising the App. Yolisa estimates that the marketing opportunity linked to the platform exceeds R5 million.

“I learnt to think of the whole value chain, not just my business or service or product.”

This shift in thinking has been central to Yolisa’s growth. Previously, opportunities were assessed according to how they would benefit her business. Today, she considers their impact on the wider ecosystem, including employees, clients, colleagues and fellow entrepreneurs.

Her understanding of wealth creation has evolved as a result. Wealth is no longer measured solely by personal or business success. It includes helping others grow, creating opportunities and strengthening the communities around her. As she explains, “If we all grow together, my business will grow too.”

That philosophy is already shaping SNC-TAX. The business has taken on three accounting interns and is recruiting technical interns to support the App’s development.

Beyond her business, Yolisa conducts compliance workshops and hopes to expand the number of free sessions available so that entrepreneurs are not excluded because of cost. She also participates in Financial Literacy Game sessions for high school learners, helping young women develop the confidence and financial knowledge needed to succeed in business and life.

In the spirit of Ubuntu, Yolisa encourages entrepreneurs to join the SNC-TAX Café, attend free Tax Talks, partner with her NPO and become advocates for financial literacy within their own communities. She has also joined the Western Cape Committee for Women Creating Wealth, where she continues to share skills, knowledge and opportunities with other women entrepreneurs.

Her long-term vision is to create an environment in which African women can scale their businesses without being constrained by complex compliance systems, inaccessible language or processes that feel designed to exclude them.

When Yolisa reflects on the legacy she hopes to leave behind, her vision is clear: economic empowerment, financial education and business ownership that enable future generations to build wealth with confidence. In her view, compliance should never be a barrier to wealth creation; it should be a bridge towards it.

**WOMEN SHARING WISDOM:
YOLISA’S TIPS FOR SUCCESS**

- 1. Wealth creation begins with knowledge.** Tax literacy and financial education build confidence and strengthen business decision-making.
- 2. Funding is not the only path to growth.** Bootstrapping, strategic partnerships, networks and mentorship can unlock opportunities and accelerate progress.
- 3. True wealth grows through the ecosystem.** Sustainable wealth creation extends beyond individual success to include employees, clients, communities and future generations.



Iris Chokwe

Building strong foundations for South African SMMEs

For Iris Chokwe, accounting is about empowerment, not just ledgers. She provides small businesses, start-ups, and non-profits with the vital structural foundations and compliance systems needed to thrive.

Iris Chokwe founded Mosima Accountants and Associates after identifying a critical gap in South Africa's grassroots economy. Drawing on 15 years of corporate experience, she observed that promising SMMEs and non-profit organisations frequently failed due to a lack of affordable, professional financial management. To bridge this gap, her firm delivers complete bookkeeping, tax compliance, independent reviews, and governance training, giving entrepreneurs the technical toolkit to navigate regulations and make stable, data-driven decisions.

“Our purpose is to be a trusted partner that not only manages financial records but also contributes to the long-term success, sustainability, and growth of our clients.”

Initially funding the business through personal savings, Iris operated with extreme caution. Like many emerging business owners, she feared that external debt and rigid repayment terms would restrict her cash flow. When she joined the Women Creating Wealth (WCW) Programme, she faced typical operational bottlenecks, including limited access to competitive corporate procurement channels and a lack of capital for urgent cybersecurity and software upgrades.

The programme completely transformed her corporate strategy. Through peer learning and entrepreneurship modules, Iris learned to maximise internal workflows and secure client referrals rather than waiting for external market shifts.



IRIS CHOKWE

“The leader I am today has evolved into a more confident, resilient, and purpose-driven leader who leads with greater courage and strategic thinking.”

Before participating, Iris struggled with the “imposter syndrome” belief that she required more certifications before chasing high-value contracts. Balancing executive responsibilities as a single mother, she also operated under the exhausting assumption that she had to carry all professional and personal burdens entirely alone. The WCW network triggered a permanent shift from a survival mindset to an abundance model, proving that confidence builds through action. By embracing strategic delegation, she successfully advanced her business into a mature, growth-ready phase.

A major milestone arrived when she founded the NextGen Leaders Foundation SA. Faced with mounting stakeholder documentation and strict donor compliance frameworks, she drew from her auditing background to overhaul her systems. Iris established cloud-based financial tracking, structured meeting governance models, and board reporting templates. This early operational investment validated her core leadership rule: sustainable growth demands systems before scale.

“Sustainable business growth and wealth are intentional outcomes of mindset, strategy, and consistent execution, not circumstances or luck.”

Strategic positioning now drives her firm’s growth. By confidently presenting her services as high-value advisory tools, Iris unlocked an expansive new pipeline of corporate partnerships and professional referrals. These non-profit and SMME consulting contracts successfully grew her annual project pipeline into the lower to mid six-figure range. With modern compliance tracking platforms now fully operational, her enterprise is perfectly positioned to compete for institutional development grants and corporate supplier networks.

Over the next three to five years, Iris aims to expand her specialised governance consulting and build a larger internal team to transition away from a founder-dependent

model. She is intentionally building diversified, recurring revenue streams that insulate the practice from economic volatility while establishing an ethical brand equity that can support future corporate succession.

“Through the spirit of Ubuntu, I aim to contribute to a growing ecosystem of women who are collaborating and building generational wealth together.”

Guided by the spirit of Ubuntu, the principle that “I am because we are” - Iris leverages her corporate expansion to uplift her broader community. She helps informal, grassroots businesses register and set up basic bookkeeping frameworks, smoothing their transition into the formal economy. Where capacity permits, the firm also provides project-based internships and direct income to emerging finance graduates.

To ensure her impact outlives formal funding cycles, Iris is actively designing a shared business support ecosystem. She is uniting cross-sector female entrepreneurs in legal, human resources, and marketing to offer integrated B2B solutions for small enterprises. By running collective proposal-development panels, her network helps women entrepreneurs cooperatively secure public sector tenders. Through NextGen Leaders Foundation SA, she is solidifying a lasting pipeline of future female decision-makers, transforming wealth creation from an individual privilege into a sustainable, continental reality.

WOMEN SHARING WISDOM: IRIS’S TIPS FOR SUCCESS

- 1. Financial infrastructure is a right:** Every enterprise, regardless of size, deserves elite accounting support to build a permanent foundation.
- 2. Prudence opens doors to strategy:** Self-funding builds fundamental corporate resilience, but transitioning to strategic capital is what unlocks large-scale market penetration.
- 3. Systems must precede scale:** Lasting wealth relies on structured workflows, technological guardrails, and explicit value positioning rather than raw, rapid expansion.



Hayley Fortuin

Authoring the next chapter of smme growth in south african businesses

For Hayley Fortuin, financial advisory goes far beyond standard compliance. It is about empowering small businesses by clearing away operational hurdles, bringing clarity to finances, and nurturing entrepreneurial dreams into stable, thriving realities.

Hayley Fortuin founded Next Chapter Advisory following a period of realignment within South Africa's development and consulting sector. When shifting funding environments affected her corporate management role, Hayley chose to channel her years of executive experience into creating an independent firm. Today, she delivers comprehensive accounting, tax advisory, and business consulting services. Her enterprise is designed to support promising startups and SMMEs through the often-intimidating world of compliance, ensuring they have the clear, approachable financial systems they need to protect their ideas and thrive.

"The core problem we address is the gap between entrepreneurial ambition and operational readiness. We exist to help business owners move from ideas to compliant, fundable enterprises."

Initially launching the business through personal savings, Hayley managed the startup costs with strict discipline. This lean approach allowed her to launch without external debt. However, as a founder-led professional service firm, she faced common curveballs. Hayley had to constantly balance high-quality client delivery with business development, marketing, and administration, all while working to secure long-term institutional retainers within highly competitive networks.

This continuous balancing act completely transformed her corporate strategy. Through rigorous operational execution, she refined her service delivery models and began translating dense, complex regulatory frameworks into accessible, actionable compliance roadmaps for growing businesses.



HAYLEY FORTUIN

"I have grown from primarily focusing on execution and survival to leading with a clearer long-term vision centred on ecosystem development and sustainable business growth."

Before establishing her independent footprint, Hayley operated within demanding, reactive corporate environments focused heavily on short-term execution. Building an advisory practice from the ground up required a permanent mindset shift away from traditional employment safety nets. She had to master extreme professional adaptability and build absolute trust in her own executive voice. By choosing purposeful entrepreneurship over conventional job seeking, she stepped into her authority as a strategic leader capable of building sustainable corporate structures.

A meaningful milestone arrived when Hayley began building a supportive, community-centred model for her business. Looking well beyond regular day-to-day accounting, she introduced an approachable startup incubator. This platform brings financial compliance and hands-on training together under one roof, giving emerging micro-enterprises a comfortable space to build the financial structures they need for steady development.

This spirit of close partnership shapes Next Chapter Advisory. By positioning her practice as a dedicated growth companion rather than a formal processing utility, Hayley has steadily nurtured her professional circles. She has cultivated a pipeline of startup and corporate consulting projects, clearing the path to foster long-term advisory relationships and enterprise support initiatives across South Africa's regional economies.

Over the next three to five years, Hayley aims to evolve the firm into a highly influential advisory force and a benchmark incubator model that balances commercial consulting with institutional training, she is building transferable brand equity designed to support long-term corporate continuity.

"We are building structures that open doors, ensuring that opportunity within the economy is driven by capability and potential rather than privilege."

Hayley also actively collaborates with universities and local business networks to share real-world data on financial literacy, tax readiness, and regulatory compliance. She does this by leading career exposure initiatives that introduce Grade 10-12 learners to entrepreneurship pathways and formal business sectors. By educating youth on financial literacy and economic realities early, she actively builds a stronger, highly capable future pipeline of South African professionals, successfully bridging the gap between academic theory and practical business implementation.

While Next Chapter Advisory is still in its early growth phase, the firm is anchored in the spirit of Ubuntu, and aims to connect women into collaborative networks that enable shared growth and long-term empowerment. By prioritising collaboration over isolated market competition, Hayley partners directly with other female professionals on joint consulting initiatives, keeping corporate value circulating within women-centric ecosystems.

Reflecting on her Women Creating Wealth journey, the legacy Hayley intends to leave behind is one of deep, multi-generational transformation, access, and sustainable empowerment. For her family, she is securing an unshakeable baseline of financial stability and opportunity, proving that disciplined, ethical entrepreneurship can forge long-term security from uncertain beginnings. For her community, she builds a legacy by simplifying complex regulatory frameworks, ensuring Next Chapter Advisory is remembered as a cornerstone that helped local small businesses survive, grow, and drive meaningful job creation.

WOMEN SHARING WISDOM: HAYLEY'S TIPS FOR SUCCESS

- 1. Compliance is a growth asset:** Structured financial systems and proactive tax readiness are not administrative burdens; they are the baseline requirements for corporate investment.
- 2. Systems secure scalability:** A firm cannot expand sustainably on hard work alone; long-term growth requires automated processes and team capacity that operate beyond the founder.
- 3. Ecosystem collaboration drives longevity:** True business sustainability relies on building interconnected platforms that uplift emerging enterprises, local communities, and the future workforce simultaneously.



Ndivhuho Munyai

Building an ecosystem of financial strength and wealth creation

For Ndivhuho Munyai, financial strategy is much more than managing tax lines or tracking corporate compliance. It is about walking alongside growing businesses, simplifying operational structures, and providing the supportive foundation that helps small enterprises transform into sustainable, wealth-creating operations.

Ndivhuho Munyai formally registered Bindu Consultants in 2023, though she had been quietly delivering high-end financial advisory services since 2019. Her journey began when a steady stream of small and medium-sized enterprises approached her, after trying to navigate the complex regulatory compliance hurdles across SARS, CIPC, CIDB, and COIDA. Recognising a profound gap where promising businesses stalled simply due to intimidating statutory requirements, Ndivhuho launched her firm. Today, she positions Bindu Consultants as a high-value finance strategy partner, offering accessible accounting, tax strategy, and compliance frameworks that empower entrepreneurs to take control of their financial destinies.

“Small and medium businesses came to me with complex compliance issues. I saw a market not just for simple administrative data, but for genuine, long-term strategic partnership.”

After initially launching her business with nothing more than her personal laptop and home WIFI, Ndivhuho managed her early startup phase with intense resourcefulness, focussing on providing hands-on support to small, local clients. However, as those very clients began to grow, she hit a major operational barrier: her existing manual processes could no longer keep pace with their growth. Balancing high-quality service delivery with everyday office administration became an immense hurdle, threatening her capacity to expand while maintaining accuracy.

This natural turning point became an opportunity for growth. To best serve her expanding client community, Ndivhuho recognised that it was time to move away from time-consuming paperwork and invest in friendly, supportive digital workflows that would make running the office smoother and more rewarding for everyone.



NDIVHUHO MUNYAI

“I have grown from a place of simply focusing on daily security to building a meaningful space that creates wealth, opens employment, and empowers others.”

Before connecting with the Women Creating Wealth (WCW) Programme, Ndivhuho occasionally muted her own voice with self-doubt. Despite bringing over 20 years of technical experience to the finance sector, she sometimes found it challenging to realise just how capable she truly was of leading at the highest level. Her early approach to business was modest; focused on quiet stability and providing for life’s immediate needs. Embracing the WCW network gently shifted that perspective. Meeting female peers who had walked similar paths helped Ndivhuho see her own value, and enabled her to confidently step into her role as a visionary business leader.

A milestone unfolded when she chose to refine Bindu Consultants from the inside out. Shifting toward a more structured layout, she set up clear, easy-to-use digital channels to manage client onboarding, billing, and everyday messaging. This investment in a stronger foundation brought direct rewards: the practice established a highly professional market presence, business revenue grew naturally, and client relationships became much more organised and predictable.

Backed by heightened pricing confidence refined through Women Creating Wealth’s coaching, Ndivhuho completely shifted her client acquisition model to target high-value clients exclusively. This deliberate value positioning has successfully grown her firm’s annual performance to an impressive R5 million in revenue, establishing her practice as a highly competitive financial asset positioned for long-term corporate continuity.

Over the next three to five years, Ndivhuho aims to expand her firm’s impact by advancing through the formal FASSET accreditation process. Her roadmap focuses on transforming Bindu Consultants into an official training office for SAIPA articles, providing direct professional exposure and structured skills development to young accounting graduates. By creating internal capacity and mentorship pathways, she ensures the business functions sustainably while establishing a highly capable pipeline of future finance leaders.

“Wealth creation means creating an intentional space for myself to flourish, while actively pulling others up to go even higher.”

Guided by this collaborative vision, Ndivhuho actively extends her financial strategy expertise to underserved rural areas, assisting women entrepreneurs with the complex budgeting and compliance frameworks necessary to secure institutional funding for agro-processing ventures. Closer to home, her automated business growth has allowed her to hire two additional permanent team members, creating immediate local employment opportunities.

Ultimately, Ndivhuho’s leadership reframes the continental narrative of women’s economic empowerment. She envisions a future where African women confidently own wealth, using it as a mechanism to transform families, local supply chains, and broader economies. Through Bindu Consultants, she proves that lasting wealth does not require huge startup capital; it requires faith, resilient support structures, and the courage to build systems that outlive the founder.

WOMEN SHARING WISDOM: NDIVHUHO’S TIPS FOR SUCCESS

- 1. Systems must precede scale:** Manual workflows place strict limitations on corporate growth; long-term growth demands automated processes that maintain service excellence.
- 2. Value your professional expertise:** Confidence in pricing is a strategic necessity; positioning services as high-value solutions shifts a business from transactional survival to wealth creation.
- 3. True wealth multiplies through community:** Sustainable corporate success is never a solo journey; it is built on mentorship networks that create inclusive pathways for others to rise.



Phumelele Makhanya

From sudden exits to independence, mastery and access

Phumelele Makhanya turned a sudden corporate exit into an independent advisory practice that helps small business owners de-risk their operations, master financial literacy, and claim their piece of the formal economy.

Phumelele Makhanya officially registered Phaneroo Professional Services in January 2025, transforming a sudden corporate retrenchment into a deliberate market launch. Choosing to not go the traditional job-seeking route, she relied on her extensive accounting credentials and a handful of private consulting clients she had quietly nurtured since 2023. Recognising that thousands of emerging South African business owners possessed viable commercial ideas but lacked an accessible platform to manage compliance, Phumelele launched her independent firm to give small businesses the administrative muscle needed for growth.

Using her final salary to purchase her first asset - a personal laptop - Phumelele entirely self-funded her operational startup. In her early months, she faced intense market-entry barriers, including tight client acquisition budgets and a sector perception that often favours larger legacy

firms. Lacking the Chartered Accountant title, she initially felt like a small fish in a massive pond. Cautious of taking on traditional bank loans that could pressure her early cash flow, she chose a lean bootstrapping model, relying on pure technical execution and referrals to establish market credibility.

This agile positioning kept her accounting and advisory services highly accessible for emerging entrepreneurs who needed clear compliance guidance to protect their tight margins.

"The leader I am today is bold. I have learned how to communicate with clarity, listen intently to clients, and own the conversation with confidence."



PHUMELELE MAKHANYA

Before engaging with the Women Creating Wealth (WCW) Programme, Phumelele wrestled with the silent, limiting belief that her practice was secondary to larger accounting firms. She managed her daily deliverables reactively, absorbing the isolated anxieties common to new business owners. The WCW network broke this cycle of self-doubt, allowing her to engage with specialised business architecture modules alongside an inspiring peer circle of female industrialists who helped her discard comparison, build pricing confidence, and fully step into her authority as a firm principal.

Since joining the programme, the evolution of Phaneroo Professional Services has been marked by a major leap in operational structure. A pivotal milestone arrived when a key client experienced rapid commercial growth, adding new staff and triggering complex, monthly payroll and tax filing demands. Rather than managing this manually, Phumelele designed an automated spreadsheet database that centralised employee hours, streamlined pay-slip generation, and automated SARS compliance reporting.

Over the next few years, Phumelele aims to evolve Phaneroo Professional Services into a fully accredited training centre that officially offers articles to young women. Her roadmap also centres on acting as a lifelong advisory partner to legacy-driven businesses, allowing her to generate diversified, recurring revenue streams that support corporate succession and long-term brand equity.

“Wealth creation is about taking intentional actions today that gently ensure a much healthier financial situation tomorrow.”

Guided by this communal vision, Phumelele drives practical local development rooted helping others ascend, She provides ad-hoc, paid project work to an unemployed professional friends and associates, creating vital short-term income opportunities. Closer to home, she acts as a career pathfinder for her unemployed sister, funding her attendance at national trade exhibitions and professional roadshows to trigger a permanent mental shift toward

economic independence. She also volunteers her time to conduct basic bookkeeping seminars for high school girls within her circle.

To ensure that her impact outlives her, Phumelele is actively championing a consortium-based marketplace strategy. She is seeking partnerships with fellow entrepreneurs to co-tender for large-scale government contracts and public sector procurement bids - pooling collective business capabilities to win markets that would overwhelm a single small practice. While her continental footprint is currently in its initial building phase, her refined corporate structure ensures she is fully primed to step onto pan-African economic empowerment stages the moment an opportunity emerges.

Ultimately, Phumelele’s business journey advances a new narrative of generational wealth, shared information, and unconditional unity. She envisions a future where African women business leaders systematically break access barriers, share transparent market data, and build an unshakeable platform of collective economic power. By clearing away financial illiteracy, streamlining tax systems, and building clear mentorship pathways, she ensures that the next generation can confidently look at her blueprint and build their own futures.

WOMEN SHARING WISDOM: PHUMELELE’S TIPS FOR SUCCESS

- 1. Competence outweighs the label:** Your capacity to deliver high-value business turnarounds is driven by your skill and consistency, not by traditional corporate titles.
- 2. Systems protect your time:** True business growth requires moving away from manual client delivery to construct automated database structures that run efficiently.
- 3. Growth through strategic alliances:** Long-term market penetration multiplies when small enterprises form joint-venture networks to co-tender for large-scale institutional contracts.



Moshibudi Chokoe

Clearing pathways for lifelong empowerment

For Moshibudi Chokoe, accounting is really about understanding and caring for people's journeys, not just balancing ledgers. By sharing tax knowledge in a simple, everyday way, she takes the stress out of compliance, guiding local entrepreneurs and individuals into stable, well-organised spaces where they can thrive.

Moshibudi Chokoe established The Tax Lady in 2018, transforming a genuine love for financial clarity into a registered professional practice. Her journey began organically when she stepped in to help a close friend navigate the stressful annual filing process. Realising how much she loved creating order out of dense regulatory paperwork, and with the encouragement of her husband, Moshibudi formalised her services. Today, her firm delivers comprehensive accounting, bookkeeping, and tax compliance solutions tailored to help everyday individuals and small enterprises file accurate, valid, and fully compliant returns with absolute peace of mind.

Building an independent practice in the financial sector comes with typical initial challenges such as the high cost of standard professional tools. To build her business on her own terms, Moshibudi turned to a simple bootstrapping

method. She invests her direct revenue back into her daily operations, choosing stability over the pressure of traditional bank loans and rigid payment dates. Taking things one step at a time, gave her the perfect chance to refine her business foundation. Balancing her time between hands-on client work and running the practice, Moshibudi focused on restructuring her internal workflows, making the journey much more manageable and prepared for steady future development.

"I learned that true wealth creation goes beyond personal accumulation. It is about building an intentional space that allows others to gain a skill and change their own lives."



MOSHIBUDI CHOKOE

Before connecting with the Women Creating Wealth (WCW) Programme, Moshibudi operated under a relentless survival mindset, putting her business and family responsibilities far ahead of her own well-being. She wrestled with the belief that she needed to work herself to exhaustion to prove her value. The WCW network brought a shift in her leadership philosophy. Sharing open conversations with a supportive peer circle of female entrepreneurs taught her that true executive capability begins with intentional self-care, healthy boundaries, and self-forgiveness. She emerged with a restored relationship with capital, letting go of comparison and confidently owning the fact that her deep technical knowledge is more than enough.

“The programme taught me that taking care of yourself is not separate from business growth - it is part of the foundation required to lead others effectively.”

While a joyful maternity leave in 2025 paused her immediate market-expansion plans, Moshibudi used the time away to clarify her corporate direction. She now evaluates opportunities with an open mind, using marketing modules as a tool to plan her firm's growth. Rather than accepting low, transactional fees indefinitely, she uses her pricing confidence to negotiate fair margins based on performance results, ensuring The Tax Lady is positioned as a premier financial advisory asset across the province.

Whenever extra sales are generated, a portion is directly allocated as performance bonuses to her staff, instantly improving their financial conditions and reinforcing a culture of shared success. In the foreseeable future, Moshibudi aims to evolve her firm's internal layout by appointing a full-time, qualified Tax Practitioner to absorb the daily technical workload. This step will allow her to move away from founder-dependent data processing, and allow her to focus entirely on high-level marketing, strategic networking, and corporate upscaling.

“Wealth can be generated with no capital - just the unshakeable support of other human beings who are committed to seeing you succeed.”

Moshibudi actively channels her success back into community capacity building and mentorship. She handles on-the-job training for university students and actively prioritises women for employment within her firm. In a beautiful display of sisterhood, she recently welcomed a 57-year-old social worker launching a startup practice into her own office, providing her with free rental and other incubator services.

She envisions self-sustaining digital networks where fellow female accountants can share incoming market opportunities and build support programmes for the daily operational challenges they face. In the working environment, she regularly teaches young women practical survival strategies; from handling cash flow and living below their means, to using performance bonuses responsibly and promoting daily wellness.

Ultimately, Moshibudi's journey stands as an inspiring blueprint for absolute financial independence.

When she reflects on her legacy, her vision is clear: to leave her family and community with an unshakeable foundation of financial stability, a working layout to smoothly continue her practice, and a lasting testimony that it is fully possible for women to successfully lead a firm.

**WOMEN SHARING WISDOM:
MOSHIBUDI'S TIPS FOR
SUCCESS**

- 1. Self-care is a corporate necessity:** An effective leader cannot run an enterprise on empty; resting and practicing self-forgiveness are vital to long-term productivity.
- 2. Systems require patience:** Onboarding junior learners takes time away from direct revenue generation, but building their internal capacity is what unlocks future growth.
- 3. Ubuntu drives economic safety nets:** True business success multiplies when you share physical infrastructure, shield emerging startups from early overhead costs, and create communities of mutual aid.



Adelaide Motlajo Kekana

Demystifying tax with a personal touch

Adelaide Motlajo Kekana is changing how small businesses handle their finances through Tax Core and Associates. By swapping rigid corporate red tape for a personal, accessible approach, she proves that mastering your business strategy is the real key to growth.

When Adelaide Kekana launched Tax Core and Associates, she set out to solve a major headache for small and medium enterprises: navigating the expensive and confusing world of tax laws. After spending eight years as an accounting clerk in the corporate world, she learned exactly how to talk to clients and run a smooth practice, inspired by her former boss, Mr Peter Ho Tong. Adelaide registered the business in 2016, and by 2021, she took the leap to make it fully operational. She wanted to build a boutique firm without the usual corporate red tape, giving clients access to expert help even outside normal working hours.

When Adelaide first started, her biggest hurdle was getting noticed in a crowded market. Because Tax Core was brand new, she had to rely heavily on word-of-mouth marketing. While she did secure initial funding to get started, she faced

a very common entrepreneurial fear: the constant worry of not being able to pay the money back. This financial anxiety, combined with a bit of self-doubt, made it hard for her to see the massive value her services were actually bringing to her clients and society.

Joining the Women Creating Wealth (WCW) Programme completely shifted her perspective. The very first module on personal mastery introduced her to Ikigai - the Japanese concept of balancing what you love, what you are good at, what the world needs, and what you can get paid for. This framework stretched her thinking and helped her align her business with her true purpose. Instead of feeling stuck, Adelaide completely reshaped her business model, sharpened her strategy, and poured her energy into digital marketing to grow her online footprint.



ADELAIDE MOTLAJO KEKANA

“Learning is a lifelong journey. The programme really stretched my mind and gave me the exact tools to define my strategy and point my business in the right direction.”

The results came quickly. By improving her digital marketing, Adelaide saw a massive jump in turning online inquiries into real, paying clients. To handle the extra work without losing control, she upgraded her office technology by bringing in a smart new system to track monthly tasks and workflow. This single tech upgrade gave her complete control over her daily operations, allowing the business to run smoothly.

Over the next foreseeable future, Adelaide wants to expand Tax Core far beyond everyday accounting. Her biggest goal is to launch a dedicated internship and training programme for tax and accounting graduates. She is actively looking to partner with government departments and corporate clients to help fund this initiative, which will provide young graduates with the hands-on workplace skills they need to survive in the corporate world.

“Wealth is a form of energy. You have to actively set your mind to attract it, and keeping your mind sharp through constant learning is the only way to stay on track.”

Inspired by the spirit of Ubuntu which WCW encourages, Adelaide refuses to keep her success to herself. She regularly collaborates with other businesswomen in shared groups to swap fresh ideas and trade business opportunities. By listening to her clients and building clear business systems, she has created a highly trusted firm where clients feel completely taken care of.

Through her intentional leadership, Adelaide is focusing her business on fighting South Africa’s high youth unemployment rate. She wants Tax Core to be remembered not just as a successful financial firm, but as a steady ladder that helps young people climb into successful careers. For

Adelaide, true empowerment means making sure the next generation of African women and youth are fully equipped to step into the corporate world with confidence.

WOMEN SHARING WISDOM: ADELAIDE’S TIPS FOR SUCCESS

1. **Find your true alignment:** Use concepts like Ikigai to make sure your business matches your passion, skills, and market needs. When you are aligned with your purpose, business obstacles become much easier to solve.
2. **Track your daily flow:** Do not let admin chaos hold you back. Investing in simple tracking systems gives you complete control over your daily tasks, leaving you with more time to focus on marketing and growth.
3. **Be the ladder for others:** True success means creating open doors for the youth in your community. Building training and internship opportunities turns your business into a lasting legacy that strengthens the whole economy.



Audrey Mathebula

Bridging the financing gap and accelerating wealth in Limpopo

Audrey Mathebula is turning financial compliance into a springboard for growth through Wealth Accelerator Education. By combining a supportive franchise network with cross-border collaboration, she proves that small businesses thrive when they move from a one-woman show to a system-backed enterprise.

While working as a small business banker at Nedbank, Audrey Mathebula noticed a frustrating trend: promising black entrepreneurs were constantly denied loans simply because their business administration was a mess. Armed with a BCom Accounting degree from the University of Johannesburg, Audrey knew she could be the perfect bridge between these business owners and the banks. Her dream took shape in 2009 during a software training course, where she envisioned a dual-purpose support centre - offering accounting, tax, and legal advice on one side, and practical business training workshops on the other. By May 2010, she took the leap into full-time business. Today, her firm offers bookkeeping, tax compliance, software training, and funding application packages to help entrepreneurs qualify for corporate finance.

Growing the business over the past 17 years came with steep challenges. Early on, Audrey hit painful market barriers; as a black woman, it was difficult to win the trust and business of white, Indian, or coloured companies. On the other hand, older black business owners were not yet accustomed to

paying standard rates for professional financial advice. Because of systemic wage gaps dating back to apartheid, black-owned firms often expected to pay only a third of what corporate companies paid, making it incredibly hard for Audrey to grow her practice. She was also turned down for multiple business accelerator programs and training grants. Despite the setbacks, she kept pushing forward, eventually partnering with a business incubator in 2011 to gain a solid foothold in the market.

Before joining the Women Creating Wealth (WCW) Programme, Audrey was completely burnt out and considering giving up to go back to a standard corporate job. Her business had stalled because she was treating it like a personal piggy bank to fund family emergencies and unrelated home projects, leaving no cash to reinvest in the company's growth. The programme completely transformed her mindset. It forced her to draw a hard line between her household and her business finances, and the business canvas module pushed her to think about long-term survival.



AUDREY MATHEBULA

She realised that she needed to build a company that could outlive her, rather than a hustle that completely depended on her daily presence.

“The programme found me at my lowest point, right when I wanted to quit. It pushed me out of a passive state and transformed me into a proactive, focused, and goal-driven leader.”

This fresh confidence completely re-shaped her strategy. Audrey actively brought in outside coaches and mentors to work directly with her and her staff, ensuring that her team had the life and career guidance they needed to grow. She also leaned heavily into peer learning, discovering that her daily frustrations were shared by countless other female bosses across the continent. Instead of overthinking new opportunities, Audrey learned to look at them objectively to ensure they matched her long-term business goals, moving forward quickly with ideas whether they worked out perfectly or not.

A massive milestone arrived when Audrey successfully shifted her business from a simple one-woman show into a highly organised practice complete with documented processes, a physical office with full-time staff, and virtual team members. To grow sustainably, she joined a collaborative franchise model by launching her branch of The Tax Shop in the Tshilamba and Dzimauli areas of Venda, Limpopo. This family-oriented franchise environment gives her instant access to expert advice, keeping her on top of shifting regulations while providing supportive directors who help her hit growth targets.

The physical presence in Venda even sparked a brilliant, community-focused marketing tool: Audrey is currently setting up a mini internet café and printing express centre to provide much-needed scanning and typing services to the local community, while drawing foot traffic directly into her financial firm.

“True wealth is using all of our skills and resources to create value that outlives us and can be easily passed down to the next generation.”

Audrey aggressively pursues collaboration over competition. Through the WCW network, she partnered with another female-led accounting firm, MHL Accountants, on a R20,000.00 financial statement compilation project. The two businesses have already submitted multiple joint proposals to secure larger corporate and public contracts. Today, Audrey employs five full-time staff members, exposes her team to high-level external mentorship, and encourages them to study further and climb the career ladder. She is also dedicated to legacy as a member of the Generational Inheritance Group co-operative bank, where her team volunteers to pre-analyse member loan applications to speed up development funding for other emerging entrepreneurs.

Over the next few years, Audrey plans to multiply her Tax Shop franchise footprint across Venda and expand into Rustenburg, where her practice manager is based. Because the franchise model has built-in continuity rules, her business is structurally protected to survive long-term or be passed smoothly to other professionals if needed. Guided by the vision of Mama Graça Machel, Audrey is determined to advance a new narrative for African women in business - one where female entrepreneurs run highly competitive, collaborative companies and finally get to eat the good financial fruit of their hard work.

WOMEN SHARING WISDOM: AUDREY'S TIPS FOR SUCCESS

1. **Separate business from home:** Never let your business take a financial knock to cover personal or family responsibilities. Reinvesting your profits back into the company is the only way to build a real asset that grows.
2. **Use collaboration to scale:** You do not have to build everything from scratch. Joining a trusted franchise model or partnering on joint projects helps you stay competitive and cut down on isolation.
3. **Turn community needs into marketing tools:** Look at what your local market is missing. By introducing simple community solutions like a local printing and internet spot, you solve a real public need while driving a steady stream of potential clients directly to your core business.



Lebogang Catherine Matli

Company maturity does not have to be a barrier for SMMEs

Lebogang Catherine Matli is changing how small businesses handle their money through Indoni Tax Solutions. By swapping self-doubt for smart AI tools and confident business pitches, she proves that a new company can win big contracts.

When Lebogang Matli launched Indoni Tax Solutions (Pty) Ltd on August 3, 2024, she set out to solve a painful financial roadblock that crushes many emerging enterprises: navigating the expensive and confusing maze of corporate tax compliance. Combining her deep expertise in accounting and taxation with a passion for economic development, she wanted to create an ethical, client-focused practice that would help small businesses steer clear of steep regulatory penalties while making highly informed financial choices. Now nearing two years of operation in 2026, her Pretoria-based consultancy acts as a vital foundation for local businesses, offering reliable, structured tax frameworks that give entrepreneurs the peace of mind needed to scale their operations.

Taking a brand-new tax firm to market required a massive leap of faith and absolute personal determination. Lebogang started her enterprise completely from scratch with zero outside funding, financing everything entirely out of her own corporate salary. Beyond the tight budget, her biggest operational hurdle was a severe lack of high-level

networking opportunities, which made it difficult to get her new brand in front of major corporate buyers. As a young founder, she also wrestled with deep internal self-doubt, mistakenly believing that because her company was young and lacked a massive multi-year corporate portfolio, she was simply not qualified to pitch for high-value projects or heavy financial contracts.

Exposure to the Women Creating Wealth (WCW) Programme completely shattered these limiting beliefs and accelerated her leadership skills. The strategic business training and peer masterclasses helped her realise that every single step counts when building a serious business asset. The programme enabled her to rid herself of her initial fear of growth, giving her the exact toolkit needed to confidently draft professional, investment-ready corporate proposals. This fresh knowledge triggered a permanent shift in her mindset; she stopped looking at her company as just an early-stage startup, and began stepping fully into her authority as a business leader capable of tackling any large-scale project in the financial sector.



LEBOGANG CATHERINE MATLI

"I used to doubt that we could land big projects because our company was brand new. The programme taught me that our technical expertise speaks louder than our age."

This strategic confidence completely transformed Indoni Tax Solutions' daily workflows and corporate profile. Lebogang upgraded her technology by introducing advanced AI tools, instantly fast-tracking her data analysis, reducing manual compliance tracking times, and allowing the firm to handle a much higher volume of clients with absolute precision. She also refined her client service model to focus on securing long-term corporate retainers. This simple shift provided a steady, predictable inflow of monthly cash, helping the business grow rapidly and safely since joining the network.

Today, her growing corporate footprint is already turning into a launchpad for local job creation and skills development. Lebogang has successfully employed her first staff member, establishing an internal company culture deeply rooted in loyalty, mutual respect, and elite customer service.

"Wealth creation is a daily discipline of building assets and income over time to guarantee long-term security. If you do not try, it will never happen."

Over the next three to five years, Lebogang aims to multiply her sales volume and expand her operational team by intentionally hiring and mentoring local accounting graduates. To hit these growth goals, she is aggressively expanding her digital marketing footprint across multiple online platforms and actively pursuing strategic partnerships with diverse corporate companies.

Inspired by the spirit of Ubuntu, Lebogang refuses to let financial barriers hold back emerging business owners in her community. She actively volunteers her time by offering free tax consultations to help informal, grassroots women entrepreneurs get their paperwork in order so they can transition safely into the formal economy. Through her intentional, purpose-driven leadership, she is using her business journey to rewrite the narrative for African

women in business, proving that with self-belief, continuous learning, and smart systems, you can turn a small hustle into a powerful engine for generational wealth.

WOMEN SHARING WISDOM: LEBOGANG'S TIPS FOR SUCCESS

- 1. Master the art of the corporate proposal:** Do not let a lack of company maturity hold you back from pitching to big clients. Learning to clearly communicate your technical value through professional proposals allows you to win high-value contracts.
- 2. Deploy AI to fast-track your workflows:** Small teams must work smarter to compete with large corporate firms. Embracing modern AI software cuts down manual admin hours, frees up your time, and ensures your service delivery stays flawless.
- 3. Build a stable retainer model:** Relying on once-off project fees leaves your business vulnerable to quiet market cycles. Focusing on long-term retainer contracts provides a steady, reliable stream of monthly revenue that funds your expansion.



Nokuhle Sikosana

From survival to building a self-sustaining asset

Nokuhle Sikosana is turning small-business administration into a powerful strategy for growth through Kumkani Collective Group. By transforming an unexpected life challenge into a fully qualified financial practice, she proves that taking a leap of faith is the first step to building an asset.

Four years ago, at the age of 27, Nokuhle Sikosana found herself facing a daunting reality: she was in her first trimester of pregnancy, unemployed, holding an incomplete BCom Law degree, and living without a clear professional roadmap. Her catalyst for change arrived unexpectedly when a client from her previous job challenged her to step out on her own. The client - recognising Nokuhle's immense work ethic, asked her to register a company and handle her monthly payroll from scratch. Driven by a deep need to provide for her baby, Nokuhle used the very first invoice payment from that single client to kickstart Kumkani Collective Group. This initial spark motivated her to return to school, secure her Financial Diploma, and transform her early survival hustle into a highly professional financial management enterprise.

Building the practice over the last four years required deep personal resilience. Nokuhle initially launched the brand

as a modest compliance and payroll tool, navigating the market with very little formal business experience. As her reputation grew, she expanded her services into high-level financial management, business planning, and growth strategies for larger organisations. She also successfully branched out into the competitive sector of supplying goods and services to both private and public entities. However, this diversification brought a tough growth barrier: financing large-scale procurement orders.

Lacking massive upfront reserve capital, Nokuhle often faced the stress of taking out short-term loans just to deliver on her service promises.

Before joining the Women Creating Wealth (WCW) Programme, Nokuhle struggled with consistent self-belief. Trying to manage turbulent market conditions completely on her own, also made it difficult to maintain a positive mindset.



NOKUHLE SIKOSANA

“No one will ever be willing to invest in something that you haven’t taken a brave risk on yourself. Success starts the moment you choose to show up for your own vision.”

The WCW programme completely transformed her leadership style and gave her the wisdom to navigate a tough economic environment. Through the practical programme toolboxes, she learned that she didn’t have to know every single thing from day one. The masterclasses solved her problem of isolation, helping her see that every entrepreneur faces similar operational challenges. This peer learning stretched her understanding of the financial sector, giving her the ultimate confidence to take her own enterprise seriously, implement clear strategic planning, use innovative strategies to grow her business rapidly, and hire two part-time youth staff members to help her manage larger project workloads.

This fresh confidence completely reshaped her daily operations and technical capacity. Nokuhle also upgraded her systems by mastering advanced modern tools, including SAGE Accounting, the Yoco payment system, and FNB’s online Fleet Management network. These tech innovations allowed her to completely streamline asset tracking and stock-taking processes for her clients. By using these systems, she bridged the gap between raw data and strategy, ensuring her clients understand the exact financial position of their companies at all times.

“Wealth creation is the active process of planning and taking the ideas rooted in your mind and building them into something valuable and tangible.”

Her strategic growth helped her land a major milestone: being appointed as the Financial Manager for one of the most successful events companies in Mpumalanga, while simultaneously serving as the Financial Officer for a local mining company. Today, she uses her passive supply-chain revenues to steadily grow her brand completely self-funded. Holding a deep affinity with the concept of Ubuntu, Nokuhle uses her success to lift up the next generation. She actively mentors a group of young women in her neighbourhood,

teaching them compliance methods and digital branding skills so they can use their own talents to generate an independent income without waiting for employment.

Over the next five year period, Nokuhle aims to secure her own dedicated office space, and grow Kumkani Collective Group into a globally recognised financial brand. Her ultimate vision is to build a large-scale financial institution that integrates fleet management, asset tracking, and business consulting under a single roof, while forming long-term corporate mergers with fellow female entrepreneurs.

Through her intentional, purpose-driven leadership, Nokuhle is proving that African women can turn a story of survival into a lasting legacy of economic inclusion.

WOMEN SHARING WISDOM: NOKUHLE’S TIPS FOR SUCCESS

- 1. Show up and take the risk:** True wealth creation requires you to take a bold leap of faith on your own skills before expecting outside markets or investors to back your brand.
- 2. Master specialised tech systems:** Do not let manual administration slow your business down. Learning advanced modern platforms gives you complete control over your daily workflows and client data.
- 3. Turn your service into a diagnostic tool:** Don’t just manage books; deliver real insight. Helping your clients clearly track the value of their stock and assets turns your services into a high-value advisory tool that drives organic client referrals.



Mapitso Mphahlele

Mapitso mphahlele moves smmes from survival mode to growth mode

For Mapitso Mphahlele, accounting is more than balancing numbers - it is a tool that builds generational wealth and economic independence. Through Adonai Accountants and Tax Practitioners, she replaces compliance confusion with clear financial management. This protects small businesses from failure and moves them directly into growth mode.

When Mapitso Mphahlele founded her firm in 2015, she set out to solve a devastating national problem: the high failure rate of small businesses due to non-compliance and financial mismanagement. Operating under the name Adonai Accountants and Tax Practitioners, she launched a comprehensive suite of services, including bookkeeping, tax, payroll, and business advisory. Her core mission was to bring absolute peace of mind to stressed business owners, helping them understand their numbers so they could protect their livelihoods and grow sustainably.

Despite her professional financial background, Mapitso hit a major roadblock that affects many service-based enterprises: limited access to new corporate markets. For years, she financed her operations organically by adding one

client to the books at a time. While this bootstrap approach kept the lights on, running a business on a survivalist model brought significant emotional stress. Mapitso found herself reacting emotionally to daily business triggers, leaving little room for self-care or high-level strategic planning.

Joining the Women Creating Wealth (WCW) Programme completely broke this cycle. The training completely shifted her mindset from a survivalist hustle to true wealth creation. Mapitso learned that effective leadership is less about absolute control and more about clarity, discipline, and a strict focus on business outcomes. Her emotional intelligence improved dramatically, allowing her to recognise personal triggers, manage challenges with a strategic response, and intentionally make time for herself.



MAPITSO MPHAHLELE

“The programme completely transformed my mindset from survival mode to wealth creation, giving me the clarity and discipline to focus on growth and profitability.”

To handle her growing client base without sacrificing quality, Mapitso turned to digital leverage. She upgraded her customer experience by adopting online marketing tools, social media platforms, and digital payment systems. These technological updates allowed her to serve her clients faster and more conveniently. This newfound operational efficiency, combined with her enhanced leadership confidence, unlocked explosive financial growth. Her business turnover skyrocketed from R500,000 to an incredible R3,000,000, allowing her to expand her team from just two staff members to 10 full-time employees.

“I see opportunities as something that can be intentionally built through informed decisions, rather than just reacting emotionally to daily challenges.”

Today, Adonai Accountants and Tax Practitioners stands as a highly structured organisation driven by tight financial discipline. Mapitso has forged key collaborations with strategic partners to keep expanding her market reach. Free from any fear of external funding, she is actively looking for right-fit capital opportunities to grow her infrastructure and take her firm to the next level.

Over the next five years, Mapitso plans to anchor her company as the ultimate trusted financial partner for SMMEs across the region. Her roadmap focuses on deep client empowerment, ensuring that business owners do not just outsource their paperwork, but genuinely learn how to use their numbers to maximise profits. By focusing on long-term financial health and unshakeable internal systems, she is building a valuable, sustainable asset that will pass down through generations.

“We are transforming how businesses use their finances, moving them away from confusion and into structure, clarity, and sustainable growth.”

Mapitso’s vision for the future is deeply rooted in Ubuntu, economic independence, and ownership-driven growth for African women. She refuses to let businesses operate in isolation, and is actively working to build a supportive ecosystem that lasts long after formal funding ends. Within her own community, Mapitso uses her business to fight unemployment by hiring jobless graduates and training them to become fully qualified accountants and tax practitioners.

As a celebrated Master Mentor within the WCW network, Mapitso uses her own success story to guide, inspire, and train the next generation of female bosses. By instilling a culture of strict financial compliance and conscious leadership, she is flipping the script on women’s economic empowerment. Mapitso is ensuring her business is remembered as the firm that helped African entrepreneurs move out of survival mode and into their full economic potential.

WOMEN SHARING WISDOM: MAPITSO’S TIPS FOR SUCCESS

- 1. Move from control to clarity:** True leadership requires stepping away from daily micromanagement. Focus on building clear business structures and disciplined habits that serve long-term growth.
- 2. Numbers protect your longevity:** Financial mismanagement and non-compliance are the leading causes of business failure. Master your financial literacy and secure your tax health to build an enterprise that lasts.
- 3. Lift through structured mentorship:** A real legacy means creating economic pathways for the community. Hire unemployed youth, share your operational knowledge, and mentor others to build a thriving, independent business ecosystem.



Nomndeni Banda

From technical operator to leadership

Through Manx Audit Hub Incorporated, Nomndeni Banda is redefining financial governance and industry transformation. By evolving from a technical specialist into a strategic CEO, she protects entities from compliance risks while building institutional wealth.

For Nomndeni Banda, auditing is more than checking compliance - it is a process that strengthens economic accountability. In 2020, she launched Manx Audit Hub Incorporated, a 100% black female-owned firm, to provide accessible, high-quality financial governance. As a Chartered Accountant and Registered Auditor, Nomndeni provides external audits, tax compliance, forensic accounting, and corporate governance. Her services solve a core problem for SMMEs, non-profits, and public entities by fixing inaccurate records, reducing business risks, and boosting stakeholder confidence.

Despite her elite financial background, Nomndeni encountered severe operational friction common to fast-growing firms. She faced limited working capital, major market procurement barriers, and frequent cash flow delays from clients. Compounding these hurdles, is the reality that the auditing industry demands high upfront investments in specialised software and strict quality management systems. To keep total control over her firm, she initially self-funded operations using personal savings, family support, and her personal overdraft facility. She avoided external debt out of a deep fear that rigid loan repayments would crush her young, evolving business during times of unpredictable cash flow.

Becoming part of the Graca Machel Trust Women Creating Wealth (WCW) Programme triggered a massive mindset shift that completely altered her leadership trajectory. Nomndeni had to break through a major internal barrier: moving past the identity of a technical practitioner to step fully into her authority as a business leader and wealth creator. The programme challenged her to look beyond day-to-day operations, delegate responsibilities, sell her corporate vision boldly, and price her expertise appropriately. Through continuous learning, mentorship, and faith, she learned that setbacks are simply part of the entrepreneurial journey, transforming her definition of wealth from personal financial success into a tool for national skills development.

To remain competitive against larger firms, Nomndeni focused heavily on building internal capacity. She invested in cloud-based accounting and audit tools, digitised her key processes, and strengthened her quality management systems. These technological tools allowed her to manage heavy corporate workloads and maintain strict compliance despite tight resource constraints. Supported by her WCW network, she embraced external funding as a powerful business asset, using strategic capital to scale her technology and expand her market reach.



NOMNDENI BANDA

“I learned that leadership is not about having all the answers - it is about having the courage to think bigger and build systems that create opportunities for others.”

The strategic evolution unlocked sustainable growth paths for Manx Audit Hub, shifting the firm from basic service delivery to targeted scalability. Over nearly six years of operation, Nomndeni has significantly strengthened her market presence and expanded her client base across both the public and private sectors. The WCW network actively accelerated this exposure; through a powerful referral from a fellow entrepreneur in the programme, Nomndeni’s firm was positioned for a major new corporate contract valued at approximately R500,000 in projected revenue.

Over the next few years, Nomndeni’s roadmap focuses on national market expansion and large-scale growth. She plans to secure high-value public tenders, leverage advanced digital audit tools, and target larger corporate procurement markets. By maintaining a strict focus on compliance and structured advisory systems, she is building a valuable, sustainable firm. This intentional model ensures she leaves a lasting legacy of financial independence that her family can inherit with immense pride.

“True wealth building means moving beyond basic income to focus on ownership, strategic growth, and generating a lasting legacy for future generations.”

In the spirit of Ubuntu, Nomndeni uses her corporate platform to drive transformation in the accounting profession. Through her SAICA-accredited training programme, Manx Audit Hub develops scarce skills by employing an all-women team of one supervisor and five trainee accountants. Beyond professional skills transfer, Nomndeni invests in community upliftment, donating sanitary products to learners at Tembisa West High School to keep young women dignified and empowered.

By creating high-value training pipelines, her firm acts as a launchpad for future financial leaders. Nomndeni aims to build a collaborative, cross-referral ecosystem of women-led businesses that trade with each other. She is proving that African women can lead high-stakes professional sectors while advancing a new narrative of economic empowerment, social advocacy, and structural accountability.

WOMEN SHARING WISDOM: NOMNDENI’S TIPS FOR SUCCESS

1. **Transition from specialist to Leader:** Technical excellence is not enough to grow. Shift your mindset from doing daily technical work to strategically selling your corporate vision and leading growth.
2. **Automate and digitise to compete:** Resource constraints can be overcome through technology. Investing in cloud-based audit tools and digitised systems is essential to deliver services efficiently and handle heavy workloads.
3. **Institutionalise talent development:** Attracting top talent requires creative internal structures. Building accredited training programs directly within your business model secures a pipeline of skilled professionals while lifting your community.



Priscah Soma

From professional management to structural expansion

Through Minerva Consulting, Priscah Soma is translating business vision into structured, measurable achievements across South Africa. By combining disciplined financial strategy with community empowerment, she is building a resilient consulting framework that helps upcoming enterprises move from raw potential to operational excellence.

Before launching Minerva Consulting, Priscah Soma spent years managing small businesses, watching the entrepreneurs under her direct guidance excel and grow. Recognising that her unique management style was a powerful asset, she established her own consulting firm to solve a common market problem: the lack of operational structure in growing enterprises. Today, Minerva Consulting helps businesses bridge the gap between daily operations and long-term sustainability. Her firm provides the strategic planning, structured proposals, and management tools needed to protect young businesses from early operational failure.

Despite her professional management background, Priscah encountered tough growth barriers when growing her own firm. She faced major internal and external hurdles around market readiness, internal business systems, and a lack of professional networking opportunities. To protect her early business independence, she chose to entirely bootstrap her launch. She funded her start-up operations using personal savings and revenue generated through independent

freelancing, bypassing traditional debt to keep total control over her business trajectory.

“Starting a business without deep operational information is a recipe for disaster; true leadership requires a commitment to continuous learning.”

Entering the Graça Machel Trust Women Creating Wealth (WCW) Programme was a revelation for Priscah. One that triggered a massive mindset shift regarding corporate growth. The programme pushed Priscah to break through early-stage boundaries by mastering extreme self-discipline and exploring true operational freedom. She moved past the identity of a freelance consultant to step fully into her authority as a wealth creator. The network provided the critical business information and strategic frameworks she



PRISCAH SOMA

lacked, teaching her to lead her firm with both bold vision and unwavering confidence.

To expand past her initial constraints, Priscah implemented a major technological upgrade. A pivotal moment arrived when her manual management systems could no longer keep up with rising client demands. In response, she digitised her infrastructure, adopting advanced operational tools to replace slow, manual workflows. This technological shift streamlined her administration and gave Minerva Consulting the capacity to handle heavy corporate workloads. By moving from loose management to systems-based operations, she successfully positioned her firm to secure large-scale initiatives and structural partnerships.

“Wealth creation is not just about immediate profits - it requires disciplined saving, smart investing, and giving your assets time to grow.”

This strategic evolution unlocked major milestone breakthroughs for Minerva Consulting. Backed by her sharpened business acumen and the WCW network, Priscah formalised her corporate reach. She successfully advanced her brand from a localised consultancy into a competitive corporate player capable of landing high-value partnerships through structured B2B proposals.

Peer learning within the programme reinforced her financial literacy, helping her integrate diversified investments into her corporate model to ensure her business remains financially viable during market fluctuations.

In the spirit of Ubuntu, Priscah embeds social advocacy directly into her corporate growth model. She uses Minerva Consulting as a platform to drive job creation and skills development within her community, actively lifting other women entrepreneurs as her business climbs. Her ultimate hope is to see African women standing at the very centre of a thriving, inclusive economy. By acting as a highly visible role model and sharing her management expertise, she is aggressively dismantling the barriers that hold back upcoming women leaders.

Priscah’s roadmap focuses on national expansion and

building self-reinforcing, community-driven business ecosystems, which is what she plans to do over the next three to five years. She also plans to lead sector advocacy by establishing long-term collaborations with fellow entrepreneurs to pool processing resources and lower operating costs. By maintaining a strict focus on professional compliance, structural legacy, and financial discipline, she is building an enduring enterprise. This intentional model ensures she leaves a lasting legacy of economic independence that future generations of African women can look to with immense pride.

WOMEN SHARING WISDOM: PRISCAH’S TIPS FOR SUCCESS

1. **Ditch manual systems before they limit your growth:** Informal, manual processes cannot support a growing firm. Invest early in digital systems and infrastructure to ensure your administration can keep pace with rising corporate client demands.
2. **Combine entrepreneurship with smart investments:** True wealth building extends beyond your daily business revenue. Practice disciplined saving and diversify your corporate capital into smart investments to give your business long-term financial backing.
3. **Lead with both bold vision and structural data:** Confidence alone is not enough to secure high-value B2B contracts. Back your leadership vision with structured business proposals, clear financial metrics, and absolute operational clarity.



Petuniah Mbuli

Mastering compliance for SMME intellectual wealth

Petuniah Mbuli is dismantling the barriers to corporate market readiness for South African enterprises through Risimi Consulting. By providing precision accounting, regulatory compliance, and strategic tax advisory, she transforms fragile micro-enterprises into robust corporate competitors positioned for multi-provincial contracts.

When Petuniah Mbuli assumed the role of Managing Director at Risimi Consulting, a firm initially founded by her husband during the COVID-19 pandemic, she set out to solve a severe structural crisis holding back South African SMMEs: the high failure rate due to financial mismanagement and regulatory non-compliance. Recognising that independent business owners routinely face crippling administrative penalties, inaccurate records, and cash flow stagnation, Petuniah repositioned the firm into a corporate compliance partner, bridging the gap between complex regulatory bodies and emerging businesses. For the past five years, she has offered expert bookkeeping, payroll administration, and high-level advisory frameworks that enable sustainable financial health.

Despite her corporate competence, Petuniah faced classic growth barriers common to professional service firms. Securing high-value corporate accounts and public sector tenders was tough due to gatekept supplier databases. Her expansion was further limited by delayed client payments, tight marketing budgets, and the high costs of digital

accounting systems. To maintain full control, she relied on internal savings, which limited rapid business scale.

Immersing herself in the Women Creating Wealth (WCW) Programme triggered a deep process of psychological unlearning. She aggressively dismantled self-doubt and the habit of playing small against elite firms. The programme forced her to realise her financial expertise has massive market value, shifting her identity from a basic service provider to an asset builder focused on long-term legacy and community impact.

“The programme helped me realise that my financial expertise has massive market value.”

To bypass traditional corporate procurement barriers and expand past localised client bases, Petuniah turned to digital leverage and standardised systems. She began transitioning away from basic accounting methods



PETUNIAH MBULI

by structuring advanced, scalable payroll and document management systems. Crucially, she redesigned her client engagement framework to help businesses navigate South Africa's rigid regulatory landscapes, including the Companies and Intellectual Property Commission (CIPC) and South African Revenue Service (SARS) mandates.

This transition drastically improved her service delivery, enabling her to accurately track and audit client financials, protect enterprises from costly regulatory penalties, and position them to pass stringent corporate supplier vetting processes smoothly.

“The programme reshaped how I navigate challenges, and transformed my approach from cautious hesitation to being solutions-driven.”

This systems-first approach unlocked a major operational turning point for Risimi Consulting. By shifting her focus from daily firefighting to building structures for long-term growth, Petuniah gained the tools, knowledge, and confidence to make high-level strategic business decisions. The programme completely reshaped how she navigates challenges, transforming her approach from cautious hesitation into a solution-driven framework that actively leverages available network resources. This operational maturity led directly to an expansion of her private client portfolio, equipping the firm with the financial tracking systems and professional brand reputation required to grow sustainably.

In the foreseeable future, Petuniah's roadmap focuses on national market expansion and building an inclusive business footprint across South Africa. She aims to position Risimi Consulting as a premier strategic partner for emerging businesses by establishing formal corporate and government partnerships. By investing heavily in modern technology and operational efficiency, she plans to develop specialised advisory programs that support women-owned enterprises. For her family, this focus on transferable financial expertise establishes a secure, permanent foundation of generational wealth and operational freedom that leaves a lasting legacy far beyond financial gain.

“I use my corporate platform to drive meaningful job creation and skills development within my community.”

Petuniah uses her corporate platform to drive meaningful job creation and skills development within her community. In a powerful demonstration of economic upskilling, Risimi Consulting partners with TVET colleges to absorb Work Integrated Learning (WIL) learners for intensive 18-month internships, transitioning them into permanent full-time employees at the end of their cycle. This stands as a powerful testament to her deep alignment with the spirit of Ubuntu. She actively uses her personal journey to mentor aspiring women business leaders, creating an open ecosystem of peer learning where emerging founders share strategies, overcome systemic operational obstacles, and collaboratively keep corporate revenue flowing within the network of female entrepreneurs.

Additionally, Petuniah is building a peer referral and service collaboration network among women-owned businesses. This system allows entrepreneurs to cross-refer corporate clients based on specialised expertise. Ultimately, her ultimate hope is to help unlock a continent where African women have unrestricted, fair access to markets and funding without structural gender limits.

WOMEN SHARING WISDOM: PETUNIAH'S TIPS FOR SUCCESS

1. **Invest in intentional leadership systems:** Stop spending all your energy on day-to-day operations. Lead with long-term vision, invest in advanced technology, and build repeatable processes for sustainable growth.
2. **Create structured vocational pipelines:** Link academic training with permanent employment. Partner with local TVET colleges to absorb youth into your corporate team.
3. **Establish cross-referral peer networks:** Guard against localised market limitations. Design a dedicated service network with fellow women entrepreneurs to cross-refer corporate clients and collectively scale your customer base.



Pamella Ndzumo

Coding financial liquidity into the south african smme ecosystem

Pamella Ndzumo is dismantling systemic barriers to financial inclusion through Ndzumo Consulting (Pty) Ltd. By combining over 20 years of technical financial expertise, she transforms fragile micro-enterprises into compliant, investor-ready corporate players.

When Pamella Ndzumo entered the professional accounting sector, she set out to solve a market crisis holding South African SMMEs back. Her inspiration was deeply personal: she watched her mother's pharmacy in the Eastern Cape collapse during the 2008 financial crisis, when credit markets tightened and operations choked from a lack of financial systems. Realising that passionate entrepreneurs routinely fail from a lack of access to financial information, compliance support, and strategic business systems, Pamella launched **Ndzumo Consulting (Pty) Ltd** in 2017.

As a SAICA-registered accountant and SARS Tax Practitioner, she repositioned financial management from a complex luxury into an accessible, high-utility business asset.

Despite operating a successful advisory firm for over nine years, Pamella hit severe growth barriers common to early-stage professional service providers. Penetrating high-value corporate supplier development networks and public sector procurement pipelines proved to be an uphill

battle due to gatekept corporate ecosystems. Furthermore, as a service-based enterprise, she faced the classic "missing middle" of finance - struggling to secure flexible working capital to invest in technology development, team expansion, and large-scale marketing.

For Pamella, going into the Women Creating Wealth (WCW) Programme allowed her to change how she thinks and operates. Even as she holds elite financial qualifications, she had to aggressively dismantle a habit of working behind the scenes and playing small. The programme acted as an intellectual mirror, forcing her to confront a severe fear of visibility, and the limiting belief that she needed to have everything perfectly figured out before pursuing big opportunities. By pulling her out of day-to-day operations where she carried the burden of solving every problem alone, the training reshaped her identity from a behind-the-scenes accounting technician into a visible, high-level asset builder.



PAMELLA NDZUMO

“The programme pulled me out of day-to-day operations where I carried the burden of solving every problem alone.”

Through working with hundreds of SMMEs and engaging with her ambitious WCW peers, Pamela underwent a radical mindset shift regarding capital structure. She completely unlearned her defensive bootstrapping habits, which were rooted in the trauma of watching her mother’s pharmacy lose its credit lines. Moving past the belief that all debt must be avoided to stay safe, she recognised that structured external funding, when paired with sound financial management, is a powerful strategic tool to accelerate growth.

This realisation became the operational foundation for her biggest pivot: transitioning the firm into a scalable fintech player by developing a proprietary, cloud-based accounting software platform engineered to solve the real-time bookkeeping and bank reconciliation challenges of South African SMMEs.

“I shattered my fear of visibility and stepped directly into the spotlight - hosting webinars, participating on panels, and showcasing my financial expertise on television and radio.”

A core revelation during her WCW journey was realising that confidence does not precede action; it is forged through it. Pamela shattered her fear of visibility and stepped directly into the spotlight - hosting webinars, participating on panels, and showcasing her financial expertise on television and radio. She mastered how to present numbers-driven pitch presentations to corporate supply chains, reframing public speaking as a vehicle for community value rather than self-promotion.

This evolution completely reshaped her business trajectory, unlocking a major multi-million rand proposal pipeline with the City of Cape Town SMME training initiative, alongside high-value enterprise and supplier development contracts. Over the next three to five years, Pamela will focus on national market expansion and building an inclusive, fully automated financial literacy footprint across South Africa. She aims to grow her proprietary cloud platform into a

nationally recognised fintech brand, establishing strategic enterprise development partnerships with corporate and government entities to serve thousands of entrepreneurs.

Pamella uses her platform to drive meaningful job creation and skills development within her community as a demonstration of economic upskilling, Ndzumo Consulting provides structured training and technical internships to young financial graduates, moving them into specialised accounting positions. To showcase her deep alignment with the spirit of Ubuntu, she regularly provides hands-on mentorship on financial management, compliance, and tender readiness to ensure when one woman succeeds, she opens paths for others. By mentoring upcoming business owners and driving ethical financial transparency, Ndzumo Consulting is helping advance a new narrative where African women are fully recognised as economic leaders, fintech innovators, and wealth creators.

WOMEN SHARING WISDOM: PAMELLA’S TIPS FOR SUCCESS

- 1. Work on the business, not just in it:** As a professional service provider, do not allow daily operations to consume your strategic capacity. Intentionally step back from manual execution to design intellectual property, proprietary training modules, and scalable solutions that generate long-term value.
- 2. Recognise that confidence comes from action:** Stop waiting for perfect market conditions or complete certainty before taking your next business step. Growth occurs out of your comfort zone.
- 3. Prioritise collaboration over competition:** Do not try to solve every economic constraint in isolation. Leverage collective network knowledge.



Ncumisa Mkunqwana

Redefining excellence in accounting and audit

When Ncumisa Mkunqwana founded Chapu Chartered Accountants Inc., she set out to challenge and successfully disprove a long-standing perception in the accounting profession: that smaller, black-owned firms are less capable of delivering high-level audit, tax, and advisory services.

Over the past 12 years, Ncumisa has built Chapu Chartered Accountants Inc. into a respected advisory practice serving both public and private sector clients locally and internationally. Combining technical expertise with a people-centred approach, the firm provides audit, tax, and financial advisory services while helping organisations navigate increasingly complex regulatory environments.

Building the business was not easy. Operating in a highly regulated profession meant balancing strict compliance requirements with the realities of growing a sustainable firm. Limited access to resources, rising compliance costs, and competition for skilled talent often placed pressure on the business. Rather than relying on external funding, Ncumisa chose a disciplined growth path, keeping overheads lean and reinvesting in the firm's development.

A defining chapter in her journey came through the Women Creating Wealth (WCW) Programme. While the business was growing, she realised that some of her biggest

obstacles were internal. Self-doubt, fear of failure, and the tendency to undervalue her expertise often held her back from pursuing larger opportunities.

The programme challenged those beliefs and helped her recognise that credibility is not determined by the size of a firm, but by the quality of its work, consistency, and integrity.

"The programme helped me recognise that credibility is not determined by the size of a firm, but by the quality of its work, consistency, and integrity."

One of the most valuable lessons Ncumisa gained was the importance of collaboration. Instead of navigating business challenges alone, she began drawing on the experiences and insights of fellow entrepreneurs. This shift broadened



NCUMISA MKUNQWANA

her perspective, strengthened her leadership approach, and helped her identify new opportunities for growth.

As the firm expanded, she focused on building systems that could support long-term sustainability. Through stronger governance structures, clear operating procedures, and a trusted network of accounting, audit, and wealth management professionals, she positioned the business for growth beyond its founder.

Today, Ncumisa's vision extends far beyond traditional accounting services. Over the next three to five years, she plans to expand Chapu Chartered Accountants Inc.'s footprint nationally while building a business that contributes to broader economic development. Her goal is to combine financial excellence with leadership influence, helping businesses and communities thrive across the continent.

Creating opportunities for others remains central to that vision. Through her firm, Ncumisa provides practical training, mentorship, and professional exposure to young people who may not otherwise have access to careers in accounting and finance. By opening pathways into the profession, she is helping develop the next generation of financial leaders.

Looking ahead, she is equally passionate about strengthening collaboration among women-led businesses. She believes lasting success is built through partnership rather than competition, and hopes to create a network where women share knowledge, create opportunities, and support one another's growth.

"I believe lasting success is built through partnership rather than competition. I hope to create a network where women share knowledge, create opportunities, and support one another's growth."

Reflecting on her journey, Ncumisa's legacy is one of resilience, excellence, and purpose-driven leadership. Through her work, she continues to challenge outdated perceptions, proving that capability is not measured by size or history, but by impact, integrity, and the courage to lead.

Ncumisa is also proving to her family that success does not require permission from legacy networks, and demonstrating to the next generation of African women entrepreneurs that their voices matter. Through her company, she is changing the continental narrative, showing that professional brilliance and collective growth go hand in hand, and that true wealth creation is the ultimate power to uplift communities and build an economic institution that stands the test of time.

WOMEN SHARING WISDOM: NCUMISA'S PILLARS OF SUCCESS

1. Let your work speak for itself. Credibility comes from competence, consistency, and integrity - not the size of your business.
2. Don't build alone. Surround yourself with people who challenge, support, and inspire you to think bigger.
3. Create opportunities for others. Success becomes more meaningful when it helps open doors for the next generation.



Matshediso Sello

Building multi-generational wealth through structured compliance

Driven by a passion for helping businesses thrive, Matshediso Sello founded SSD Financial Enterprises in 2009 to provide accessible accounting, tax, and compliance solutions to entrepreneurs who often lack access to quality financial support.

Matshediso Sello launched SSD Financial Enterprises to address a challenge she repeatedly witnessed throughout the business landscape: promising enterprises failing due to poor financial management, tax compliance challenges, and limited access to professional accounting services. After completing her articles at a leading accounting firm, she recognised both the barriers qualified professionals face in securing opportunities and the growing need for affordable financial expertise among small businesses. Rather than waiting for opportunities, she chose to create them.

Today, more than 17 years later, SSD Financial Enterprises has grown into a trusted accounting, tax, and financial advisory firm serving businesses across South Africa. Through its work, the company helps entrepreneurs strengthen compliance, improve financial management, and build sustainable foundations for long-term growth.

Like many entrepreneurs, Matshediso began by funding the business through personal savings, supported by her

husband and a network of trusted mentors. She deliberately chose a measured growth strategy, avoiding debt while testing and refining her business model.

As the company expanded, however, new challenges emerged. Access to growth capital remained difficult, with financial institutions often requiring lengthy trading histories or significant collateral that many emerging businesses could not provide. Breaking into larger corporate markets and securing high-value contracts also proved challenging without established networks and institutional support.

“The programme served as an intellectual mirror that expanded my outlook. I stopped focusing merely on day-to-day business survival and started focusing on what can be built to create a lasting continental impact.”



MATSHEDISO SELLO

Rather than allowing these barriers to limit her growth, Matshediso focused on strengthening her internal systems, delivering exceptional client service, and building a reputation founded on professionalism, trust, and excellence. Her participation in the Women Creating Wealth (WCW) Programme became a pivotal turning point. While she possessed extensive technical expertise, she often viewed herself primarily as an accountant rather than a business leader capable of building a lasting enterprise. Through mentorship, coaching, and exposure to growth-focused strategies, the programme expanded her perspective and strengthened her confidence. It helped her transition from managing day-to-day operations to leading with a long-term strategic vision. The programme transformed how Matshediso approached growth, and led her to overcome a long-standing tendency to undervalue her expertise. Equipped with stronger pricing and growth strategies, she repositioned her services to reflect their true value, resulting in increased revenue, profitability, and business confidence.

A second breakthrough came through technology. As client demand grew, Matshediso implemented advanced client management and project coordination systems that streamlined operations, improved accountability, and enhanced service delivery. By replacing manual processes with scalable systems, she strengthened the firm's efficiency and long-term growth potential.

“True wealth is built through structured systems and repeatable processes that allow a business to thrive beyond the daily involvement of its founder.”

This philosophy shapes her approach to wealth creation. Rather than building a founder-dependent business, Matshediso has established SSD Financial Enterprises as a systems-driven organisation with strong governance, trusted client relationships, and a reputation for excellence - creating a resilient asset designed to endure for generations.

Beyond business success, Matshediso is committed to developing future financial leaders. As an accredited training centre with the Institute of Accounting and Commerce (IAC), SSD Financial Enterprises provides aspiring professionals with practical industry experience and professional development opportunities. Passionate about advancing women in finance, she actively mentors and creates opportunities for female talent entering the profession.

In the spirit of Ubuntu, Matshediso uses her success to uplift others. Through partnerships with women entrepreneurs,

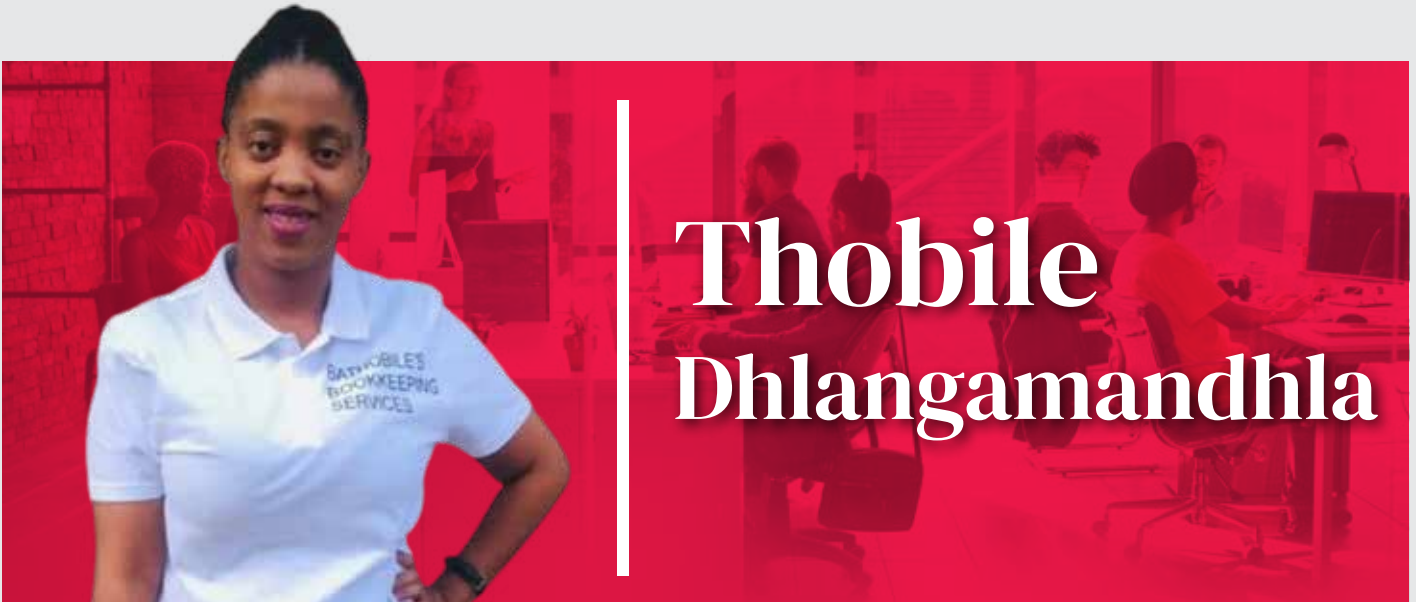
professional networks, and training institutions, she helps expand skills development, business opportunities, and collaborative growth across the sector.

Her vision is to see African women fully recognised as innovators, decision-makers, and builders of generational wealth. Through SSD Financial Enterprises, she is helping create a more inclusive economy by equipping entrepreneurs with the financial foundations needed to build sustainable businesses.

Reflecting on her 17-year journey, Matshediso is building a legacy of empowerment and impact. For her family, she is creating generational wealth. For her community, she is driving skills development and opportunity. For future generations of African women entrepreneurs, her story demonstrates that women can build enduring enterprises, break barriers, and lead lasting economic transformation.

WOMEN SHARING WISDOM: MATSHEDISO'S TIPS FOR SUCCESS

- 1. De-risk operations through institutional systemisation:** Eliminate manual bottlenecks by embedding structured client management and project tools early. Build repeatable workflows so your business can scale independently of your constant physical presence.
- 2. Forge sustainable, post-funding alliances:** Do not limit your business networks to the duration of a training initiative. Proactively co-create referral, mentorship, and capacity-building partnerships that continue delivering mutual economic value long after formal support ends.
- 3. Align your pricing with your economic value:** Stop undervaluing your professional services. Confidently restructure your pricing models to reflect the exact quality and impact of your expertise to instantly optimise profitability and expand turnover.



Thobile Dhlangamandhla

Engineering digital tools for smme inclusion and growth

Driven by a mission to foster economic inclusion for grassroots enterprises, Thobile Dhlangamandhla founded Bathobile Bookkeeping Services in 2019 to deliver accessible, high-quality cloud accounting and financial accuracy to underserved SMMEs and informal traders.

Thobile Dhlangamandhla founded Bathobile Bookkeeping Services to address a common challenge facing South Africa's informal traders and small businesses: the inability to scale due to poor financial record-keeping, compliance gaps, and limited access to professional accounting support. Recognising that traditional accounting services are often unaffordable for emerging entrepreneurs, she built a technology-driven practice that makes financial management more accessible. Today, six years later, the business leverages platforms such as Xero, QuickBooks, Sage, and FreshBooks to help micro-enterprises improve compliance, gain real-time financial visibility, and transition into the formal economy.

Growing the business was not without challenges. Thobile initially funded the venture herself, using personal savings to secure the licenses and tools needed to get started. As demand grew, customer acquisition became a major hurdle, particularly among underserved communities

where digital adoption and trust in professional services remained low. Rather than allowing these barriers to limit her growth, she focused on building strong community partnerships and local networks that strengthened her credibility and expanded her reach.

The Women Creating Wealth (WCW) Programme became a pivotal turning point in her entrepreneurial journey. While technically skilled, Thobile often struggled with perfectionism and self-doubt, believing that access to large opportunities and influential networks was reserved for more established businesses. Through mentorship, coaching, and exposure to growth-focused business frameworks, she developed the confidence to think bigger, trust her expertise, and lead with greater strategic intent. The programme helped her replace hesitation with action and transform uncertainty into a clear vision for sustainable growth.



THOBILE DHLANGAMANDHLA

PULL QUOTE: "The programme expanded my outlook, turning uncertainty into confident ownership. I stopped allowing a low credit score or fear of imperfection to define the scale of my ambitions."

The Women Creating Wealth (WCW) Programme fundamentally changed how Thobile approached growth. Through coaching and mentorship, she gained the confidence to properly value her expertise, restructure her pricing model, and position her services for sustainable profitability. The result was stronger revenue growth and a shift from reactive business management to actively pursuing strategic opportunities.

A major milestone followed with the launch of the Siyakhula Bookkeeping App, a digital platform designed to simplify bookkeeping and compliance for informal traders and small businesses. By combining this innovation with practice management technology, Thobile streamlined client service, improved operational efficiency, and strengthened the firm's ability to expand. These advancements also enhanced the company's investment readiness, positioning it to pursue growth funding opportunities.

PULL QUOTE: "True wealth creation is about building assets that create lasting impact. By moving beyond the fear of failure, I was able to create tools that give communities greater economic freedom."

Today, Thobile views wealth as more than income generation. For her, it means building scalable systems, digital solutions, and institutional knowledge that can create value beyond the founder. By documenting processes, implementing technology, and reducing dependence on any one individual, she is building a business designed to endure and grow across generations.

Beyond her own enterprise, Thobile is committed to community development and economic inclusion. Bathobile Bookkeeping Services creates employment opportunities for young people while providing training in bookkeeping, digital literacy, and entrepreneurship. Through these initiatives, she helps aspiring entrepreneurs strengthen their financial management skills and improve their prospects for sustainable business growth.

In the spirit of Ubuntu, Thobile actively mentors emerging entrepreneurs and prioritises collaboration over competition. She supports women-owned suppliers, shares knowledge with early-stage business owners, and is building partnerships with fellow entrepreneurs to develop shared tools, learning networks, and growth opportunities that extend beyond programme funding.

Her vision is an Africa where women entrepreneurs have equal access to opportunity, funding, technology, and corporate markets. Through the Siyakhula Bookkeeping App and her broader work, she is helping remove barriers to financial participation and empowering women to build sustainable, independent businesses.

Reflecting on her six-year journey, Thobile is creating a legacy of practical empowerment and financial inclusion. For her family, she is building long-term stability and a culture of financial confidence. For her community, she is expanding opportunities through skills development and entrepreneurship. For future generations of African women entrepreneurs, her story demonstrates that with the right systems, technology, and mindset, women can confidently build, scale, and lead thriving enterprises.

WOMEN SHARING WISDOM: THOBILE'S TIPS FOR SUCCESS

- 1. Price according to value:** Do not undervalue your expertise. Structure your pricing to reflect the true impact of your services and support sustainable growth.
- 2. Build systems that outlive the founder:** Document processes, embrace technology, and create repeatable systems that allow your business to scale independently.
- 3. Grow through collaboration:** Build strong networks with fellow entrepreneurs. Shared knowledge, resources, and opportunities create stronger and more resilient businesses.



Tsholofelo Nyahuye

A Legacy Of Resilience And Purposeful Leadership

Driven by a passion for helping small businesses build strong operational and financial foundations, Tsholofelo Nyahuye founded VTN Oracle in 2009 to provide accessible accounting, tax, and business advisory solutions that enable entrepreneurs to grow with confidence and sustainability.

Tsholofelo Nyahuye founded VTN Oracle to address a challenge she witnessed from an early age: promising businesses struggling to survive because they lacked the financial systems, compliance structures, and strategic support needed for sustainable growth. After observing her mother's construction company and other family-owned businesses grapple with basic bookkeeping and financial management challenges, she recognised a significant gap in the market. Many entrepreneurs needed trusted accounting and advisory services, but could not access or afford support from traditional firms. Rather than accepting this reality, she set out to create a solution.

Today, more than 17 years later, VTN Oracle has evolved into a respected accounting, tax, and business advisory practice serving entrepreneurs across South Africa.

Through its work, the firm helps businesses strengthen governance, improve financial management, embrace

digital transformation, and build the foundations required for long-term growth and resilience. Like many entrepreneurs, Tsholofelo launched the business using her own resources and steadily grew it through determination, adaptability, and client trust. Over the years, the company evolved from a sole practice into a multi-partner firm before strategically returning to a specialised advisory model focused on delivering high-value support to growth-oriented businesses.

As demand increased, new challenges emerged. Traditional manual processes limited efficiency, while fragmented technology systems restricted the firm's ability to scale and serve clients across multiple regions. At the same time, accessing growth capital and expanding market reach remained ongoing hurdles. Rather than allowing these constraints to define the business, Tsholofelo viewed them as an opportunity to rethink her operating model and build a more scalable, future-ready enterprise.



TSHOLOFELO NYAHUYE

“The programme served as an intellectual mirror that expanded my outlook. I stopped focusing merely on day-to-day business survival and started focusing on what can be built to create a lasting continental impact.”

Her participation in the Women Creating Wealth (WCW) Programme became a pivotal turning point. As an introvert, she initially carried a heavy limiting belief that her quiet nature would prevent her from standing in front of people to impart knowledge. Through mentorship, coaching, and exposure to growth-focused strategies, the programme expanded her perspective and dismantled her hesitation. She learned to build a business model that turns raw field expertise into a scalable commodity, shifting from a traditional back-office accountant to a high-level strategic business leader.

Equipped with stronger business modelling tools, Tsholofelo designed and launched the VTN SME Growth Readiness Program. This structured Business Development Support (BDS) intervention guides enterprises through formalisation, compliance readiness, funding preparation, and digital adoption. This innovation generated immediate traction, enabling her to secure pipeline listings on the databases of major Enterprise and Supplier Development (ESD) facilitators for long-term corporate collaborations.

“True wealth is built through structured systems and repeatable processes that allow a business to thrive beyond the daily involvement of its founder.”

This philosophy shapes her approach to wealth creation. Rather than building a founder-dependent business, Tsholofelo has established VTN Oracle as a systems-driven organisation backed by unique intellectual property and standardised cloud processes. The sustainable wealth created is directly tied to the success of the businesses they help grow, ensuring long-term value that extends beyond a single lifetime.

Beyond internal expansion, Tsholofelo leverages her enterprise to drive massive localised transformation and youth employment. She actively identifies unemployed youth within her community, funding and facilitating their formal company registrations, SARS tax compliance, Central Supplier Database (CSD) profiles, and B-BBEE

documentation, while drafting tailored business profiles to help them secure market opportunities. In the true spirit of Ubuntu, Tsholofelo moves away from competition and toward collective economic resilience. Guided by her motto that “we came on this earth with nothing and we will leave with nothing, so we should share with one another as much as we can,” she maintains active B2B agreements with three independent accounting practices, whose owners were once partners in her firm. This alliance enables them to seamlessly share business opportunities and maximise market access.

Her ultimate hope is to see African women become builders of generational wealth and leaders of thriving enterprises where success is the norm rather than the exception. VTN Oracle actively advances this narrative of economic empowerment by helping women-built ventures secure tight financial, operational, and governance foundations, transforming them into confident wealth creators.

Looking at her 17-year journey, Tsholofelo is carving out an enduring legacy of resilience, opportunity, and purposeful leadership. For her family, she is modelling courage and perseverance. For her community, she is embedding an institution that acts as a catalyst for economic growth. For future generations of African women entrepreneurs, her success stands as absolute proof that setbacks do not define us; what defines us is our ability to rise, rebuild, and create lasting continental impact.

**WOMEN SHARING WISDOM:
TSHOLOFELO’S TIPS FOR
SUCCESS**

- 1. Turn your professional knowledge into unique intellectual property:** Do not limit your business to individual client services. Package your operational insights into structured, repeatable training programs that can be scaled as independent products.
- 2. Dismantle personal limitations through strategic execution:** Do not let an introverted nature suppress your business growth.
- 3. Build collective pipelines with former competitors:** Embrace the true essence of Ubuntu by forging active B2B agreements with fellow practitioners. Sharing business opportunities and market networks strengthens the entire entrepreneurial ecosystem.



Spokazi Jojo

Building compliance-driven businesses for sustainable growth

Driven by a passion for helping entrepreneurs build financially resilient businesses, Spokazi P. Jojo founded SPJ Accountants and Tax Practitioners to provide accessible accounting, tax, and compliance solutions that strengthen governance, improve decision-making, and support long-term business sustainability.

Spokazi Jojo founded SPJ Accountants and Tax Practitioners after witnessing a recurring challenge among small businesses and community organisations: many struggled to survive because they lacked the financial systems, compliance structures, and strategic guidance needed to navigate an increasingly regulated business environment. Recognising that financially healthy businesses are essential to economic growth and job creation, she established a practice dedicated to helping entrepreneurs build strong foundations for long-term success.

Today, SPJ Accountants and Tax Practitioners serves as a trusted financial partner to small businesses and non-profit organisations, helping clients strengthen compliance, improve financial management, and position themselves for sustainable growth. Like many entrepreneurs, Spokazi launched the business using personal savings, choosing

a measured growth strategy while carefully avoiding unnecessary debt. As the firm expanded, however, attracting new clients and breaking into larger markets became increasingly challenging. Rather than allowing these barriers to limit her progress, she focused on strengthening the business from the inside out.

The Women Creating Wealth (WCW) Programme became a profound turning point in her entrepreneurial journey. Although she possessed strong technical expertise, Spokazi often viewed herself as a practitioner working within the business rather than a leader building an enterprise. Through mentorship, coaching, and peer learning, she developed a new perspective - one that enabled her to step into her role as Founder and CEO with greater confidence and clarity.



SPOKAZI JOJO

This philosophy has completely reshaped her core definition of wealth creation. Before joining the cohort, Spokazi focused heavily on personal financial stability. Today, her perspective centres on building an asset that can independently thrive. By ensuring that her SMME clients achieve robust financial structures, her business creates a massive economic ripple effect, allowing local enterprises to remain profitable and smoothly transfer value across generations.

“The programme expanded my executive outlook. I stopped seeing the business as an extension of myself and started building it as an independent organisation with systems, structure, and purpose.”

This shift transformed the way she approached growth. By delegating operational tasks, strengthening internal workflows, and creating clearer business structures, she reduced dependence on her daily involvement and created more space to focus on strategy, market expansion, and long-term planning.

“True wealth is not only about financial success; it is about having the freedom to shape your future, spend time with loved ones, and create opportunities for others.”

Today, Spokazi views wealth as the ability to build something that creates lasting value beyond the founder. By helping entrepreneurs strengthen their financial foundations, SPJ Accountants and Tax Practitioners contributes to stronger businesses, more sustainable communities, and greater economic participation.

Looking ahead into the next few years, her vision is to establish SPJ Accountants and Tax Practitioners as a nationally recognised brand known for financial excellence and entrepreneurial development. She is also leading efforts to establish a local Business Chamber that will provide entrepreneurs with access to mentorship, networking opportunities, and practical business support.

Spokazi believes that collaboration creates greater value than competition. She actively engages with fellow entrepreneurs,

shares knowledge through professional networks, and builds partnerships that strengthen the broader business ecosystem. All this is grounded in her belief in the spirit of Ubuntu.

Looking back at how far she has come, Spokazi is creating a legacy rooted in empowerment, leadership, and sustainable impact. For her family, she is building financial freedom and demonstrating the value of purposeful entrepreneurship. For her community, she is helping cultivate a stronger culture of business ownership and economic participation. For future generations of African women entrepreneurs, her story demonstrates that when women embrace leadership, build strong systems, and lead with confidence, they can create lasting wealth and transform the communities around them.

WOMEN SHARING WISDOM: SPOKAZI'S TIPS FOR SUCCESS

1. **Move from technician to CEO:** Delegate operational tasks, trust your team, and focus your energy on strategy, growth, and leadership.
2. **Collaborate intentionally:** Strong networks create opportunities, solve challenges faster, and accelerate business growth.
3. **Build beyond your business:** Invest in the broader entrepreneurial ecosystem. When local businesses grow stronger, entire communities benefit.



Inclusive Wealth Enablers

Section 2.

These are the women opening doors to financial inclusion. Through banking, insurance, credit, financial planning and advisory support, they are helping individuals and businesses protect what they have, access what they need, and build towards lasting wealth.



Melisa Tyali

Melisa turns microfinance into inclusion

For Melisa Tyali, microfinance is not about exploiting vulnerability; it is about building financial inclusion. She transforms short-term lending into a tool for empowerment, providing marginalised communities with the capital, education, and dignity required to secure economic freedom.

Melisa Tyali founded Westrand Cash Loans after recognising a deep-seated structural barrier within South Africa's financial ecosystem. While capital opens doors to higher education, stable career tracks, and socio-economic mobility, millions of citizens remain locked out by traditional banking systems.

Driven by an early fascination with economic systems, Melisa used to save her primary school pocket money to lend out at a premium. Now as an adult looking to make her mark in business, Melisa transitioned her innate financial instincts into a registered microfinance institution. Her firm provides affordable short-term credit, user-friendly digital application channels, and practical financial literacy to empower individuals to take direct control of their economic futures.

"My business was inspired by a deep passion for financial education and inclusion. Access to funds opens doors to entirely different lives and environments."

Initially funding her venture by selling her mobile kitchen business, Melisa faced an uphill battle. After paying for strict compliance setups, she had just R2,500 in operating capital left. In the early stages, miscalculating client tracking days and pay cycles resulted in non-payments, leaving her under immense financial and emotional strain.

When she joined the Women Creating Wealth (WCW) Programme, she faced a systemic industry paradox: in a business where you need money to sell money, formal banking institutions flatly refuse to fund microfinance entities, severely limiting the ability to scale and reach underserved communities.

The programme fundamentally altered her trajectory. Through targeted business training, she stopped viewing operational mistakes as failures, and started reframing them as necessary tuition fees for real-world business mastery.



MELISA TYALI

“The leader I am today is grounded in resilience - not despite the struggles, but because of them. I no longer lead from scarcity or fear; I lead from connection and confidence.”

Before participating in the programme, Melisa struggled with severe limiting beliefs. When market conditions tightened, she constantly battles the internal urge to quit, and began romanticising the predictable routines, daily safety, and guaranteed paycheques of a standard 9-to-5 job. She also carried the isolated weight common to single mothers and female founders, assuming she had to carry all professional and domestic responsibilities alone. The WCW network broke this cycle of self-doubt. By accepting failure as a natural growth catalyst and leveraging collaborative mentorship, Melisa stepped fully into her authority as a wealth creator.

A definitive corporate milestone arrived after years of banking rejections. Backed by the enhanced financial frameworks and operational credibility she refined through WCW, Melisa successfully secured an external investor for Westrand Cash Loans. This critical capital injection served as absolute structural validation for her business model, instantly expanding her operational liquidity and growing her community impact.

“The programme taught me that wealth is not built alone; it is built in community. Collaboration trumps competition, especially among women.”

This strategic positioning has radically unlocked her commercial reach. Shifting her daily operations from a “closed fist” approach to an open, collaborative model, Melisa built an extensive phonebook network that functions as a living library of tactical market advice and financial insights. She transformed her business from a localised cash lender into a highly competitive credit asset, completely prepared to handle expanded loan portfolios and strategic corporate development opportunities.

Over the next three to five years, Melisa aims to transition Westrand Cash Loans into a highly influential advisory and finance powerhouse across South Africa. Her forward-looking blueprint focuses on mitigating industry risk while building sustainable, diversified revenue streams.

By maintaining an unshakeable reputation for ethical, responsible lending, she is cultivating transferable brand equity designed to support long-term corporate succession and multi-generational value.

“Most of my greatest clients are women. They possess a quiet, relentless magic - the ability to stretch and multiply every single cent.”

Guided by this communal mindset, Melisa drives immense grassroots economic change. By refining cash flow systems and credit access for local families, she stabilises the micro-enterprises that power township economies. Her structured microfinance frameworks directly protect vulnerable consumers from illegal loan sharks, keeping capital circulating safely within the local ecosystem.

Ultimately, her journey redefines the continental narrative surrounding financial empowerment. Melisa envisions a future where African women are no longer marginalised economic participants, but central architects of scalable, globally competitive enterprises across finance and technology. By sharing practical financial knowledge, expanding secure lines of credit, and creating a supportive ecosystem for female entrepreneurs, she is ensuring that future generations of African women view business ownership and wealth creation as natural, expected, and fully attainable rights.

WOMEN SHARING WISDOM: MELISA’S TIPS FOR SUCCESS

- 1. True wealth is a holistic ecosystem:** Financial growth relies heavily on continuous education, broad market exposure, and intentional relationship capital, rather than a mere bank balance.
- 1. Mistakes are business tuition:** Operational setbacks are not structural failures; they are the exact operational data required to refine corporate risk models.
- 1. Community accelerates capital:** Sustainable expansion is built through open collaboration and shared networks rather than isolated market competition.



Caroline Njuguna

Building security across borders

For Caroline Njuguna, building a safe, supportive framework that protects what people have worked hard for, ensures that unexpected life events do not wash away a family's dreams.

Caroline Njuguna started Becandsure Financial Services in 2018, bringing with her more than twenty years of wisdom and hands-on experience from some of the continent's largest insurance companies. Having seen the comfort that comes when people are assisted to get back on their feet after a difficult loss, Caroline chose to step outside the corporate world to build her own independent practice. Today, her firm offers reliable insurance brokerage and financial planning, designed to show families and small businesses that insurance isn't just an extra monthly bill - it is an important partner that keeps your future safe.

"Our core purpose is to protect what our clients have already built. True peace of mind happens when we look ahead and prepare together, making sure businesses can stand strong through any season."

Planning her transition required lots of patience, so Caroline saved up her own startup capital while still fully employed. This careful approach allowed her to open her doors without the heavy weight of debt. Still, as a new business owner in a very competitive market, her biggest challenge was finding the funds to grow. Expanding her reach into corporate spaces required extra resources to build solid office structures, maintain a steady daily cash flow, and introduce her independent voice into an industry traditionally filled with long-established large corporations. This early hurdle became an opportunity to refine her inner strategy. To best serve her community over the long term, Caroline recognised that it was time to move away from just going with the flow and instead focus on creating a highly organised network backed by easy-to-use digital tools.

Before connecting with the Women Creating Wealth (WCW) programme, Caroline was doing great at the technical side of insurance, but often left the numbers work to outside professionals. She used to believe that simply hiring an accountant to manage the books was enough, however, The WCW network brought a shift in her leadership.



CAROLINE NJUGUNA

By learning how to read her financial numbers with confidence, Caroline truly mastered the inner mechanics of her business. This knowledge helped her let go of the isolation that business owners often feel, trust her own decisions, and step forward as a clear, visionary manager.

A meaningful milestone arrived when her organised foundation opened doors to a broader African market. Nurturing cross-border relationships, Becandsure naturally expanded its client connections between South Africa and Kenya, leading to a new corporate contract in Mozambique valued at R2.7 million. To manage this growth smoothly and keep her service delivery prompt, Caroline updated her office systems. She also adopted simple digital tracking platforms to organise client information and messaging, completely clearing away administrative delays.

“We no longer just react to challenges as they happen. We make our daily systems work for us, allowing us to take care of our clients with absolute care and precision.”

A thoughtful, growth-focused approach now guides her daily leadership. Instead of chasing quick, short-term sales, Caroline focuses on building trusted relationships and steady, recurring income streams. This strategy has increased her client base and boosted her revenue. Her roadmap for the next few years is clear and practical: she wants to continue expanding her client list while securing a comfortable, one-year cash safety net to keep her office fully running and stable, even if the economy goes through a quiet period.

This forward-looking blueprint directly feeds into her hope for a new narrative across the continent. By expanding her operations into various African countries, Caroline is showing that women can lead successfully and set high standards within the financial services world.

“I want to see African women recognised not just as small business owners, but as industry leaders, investors, and key decision-makers who transform their communities.”

As her business grows, she naturally creates new local jobs, welcoming specialised sales and administrative team members across borders. Her firm supports local business networks and hosts financial literacy workshops to make complex insurance topics feel simple and accessible to everyone. By mentoring young talent and opening doors for them to learn the inner workings of the industry, Caroline ensures that more individuals - especially women - understand the true value of protection and safety.

Reflecting on her journey, the ultimate legacy Caroline hopes to leave behind is one of protection, empowerment, and infinite possibility. Ultimately, her leadership serves as a catalyst in shaping a future where next-generation African women can confidently step into spaces of influence, ownership, and strategic wealth creation to define their own destinies.

WOMEN SHARING WISDOM: CAROLINE'S TIPS FOR SUCCESS

- 1. Understand your own numbers:** Hiring an accountant is great, but a true leader takes the time to look under the hood and understand every part of the business finances.
- 2. Build for steady continuity:** True business longevity comes from moving away from one-off sales to focus on building lasting, recurring relationships that keep the business stable.
- 3. De-risk your daily journey:** Long-term sustainability requires careful planning, including setting aside an independent cash safety net to handle unexpected economic changes smoothly.



Lavinah Lungelo Khanya

The beauty of financing personal care, dignity, and empowerment

For Lavinah Lungelo Khanya, microfinance is about more than just transactional credit lines. By creating an innovative way to finance salon and wellness services, she makes personal care accessible and affordable, proving that dignity and self-care are essential building blocks for economic confidence.

Lavinah Lungelo Khanya founded Lavinah's Lavish Look in 2023, stepping into the microfinance and personal care sectors with a unique business model. Recognising that the costs of personal grooming, wellness, and self-care can often be restrictive for individuals balancing tight monthly budgets, Lavinah built a specialised beauty credit service. Her business functions as a dedicated financial bridge, paying for customers' salon and spa bills upfront whenever they experience a cash-flow gap, and seamlessly recovering the funds through organised account debits later. Through this platform, she ensures that personal wellness and professional appearance remain within reach for everyday consumers.

Lavinah financed her startup operations entirely through her personal savings, keeping her infrastructure lean. However, operating an original niche credit model within a highly competitive landscape brought major early

growth barriers. Securely managing a credit book requires consistent working capital and highly targeted marketing infrastructure to build consumer trust. Like many early-stage microlenders, navigating the complex worlds of credit compliance and sustainable consumer financing required immense focus and careful navigation to keep her services secure and accessible.

This hurdle became an opportunity to refine her strategy. To best serve her expanding client base over the long term, Lavinah knew that she had to transition away from basic workflows and invest in modern, secure technology to stabilise her operational growth.

"The programme pushed me to let go of my fears, take a leap of faith, and realise that we are truly destined for success."



LAVINAH LUNGELO KHANYA

Before joining the Women Creating Wealth (WCW) Programme, Lavinah carried quiet anxieties and limiting beliefs that occasionally kept her business vision small. Stepping into the specialised lending space as a young female entrepreneur came with uncertainties. The WCW network brought a shift in her leadership mindset. Immersing herself in financial literacy modules and connecting with an encouraging peer circle of female industrialists helped her dismantle those fears. She emerged with the confidence needed to pitch her business for institutional funding and fully step into her personal power.

Responding to rapid market growth, Lavinah successfully overhauled her business systems, implementing advanced software to manage automated DebiCheck debit orders. This technological innovation streamlined her client onboarding, drastically lowered collection risks, and created a highly professional, consistent consumer experience. This system shift validated her ultimate leadership lesson: sustainable growth requires moving past manual oversight to build a business that runs on efficiency.

“Wealth creation is far more than just monetary value; true wealth means being equipped with knowledge, shared structures, and life experiences.”

Strategic positioning now shapes her daily leadership. By moving from a place of survival to one of long-term vision, Lavinah has transformed her brand’s industry visibility, culminating in prestigious nominations for both the FOYA Awards and the Standard Bank Top Women Awards. This corporate credibility has unlocked exciting market reach, placing her in advanced discussions for a major strategic partnership with an influential national salon group. Her roadmap for the future is clear and expansion-focused: she aims to open physical branch offices across the country while introducing a dedicated affiliation program for matriculants to help them access early business opportunities.

“True success comes when we use our business growth to create steady employment and pull others up alongside us.”

Guided by a community-centric mindset, Lavinah drives socio-economic development by using her business expansion to directly create local employment opportunities and skills development. Demonstrating her commitment to capacity building, she successfully enrolled two of her team members into an advanced development program sponsored by BankSETA, through the Masithuthuke initiative. She also channels her success into a dedicated movement called LaGoddess Empire, which actively shapes, motivates, and guides the lives of local women and children in her community.

She actively seeks to partner with fellow beauty and wellness entrepreneurs within the WCW ecosystem, aiming to channel collective business support to local salons and spas. Her ultimate goal is to move beyond individual business success to establish a comprehensive business hub for local entrepreneurs, ensuring that information and opportunities are shared transparently. Through Lavinah’s Lavish Look, she is successfully redefining women’s economic empowerment - proving that when women support one another, share knowledge, and build resilient financial systems, they create a lasting legacy of economic power for future generations.

WOMEN SHARING WISDOM: LAVINAH’S TIPS FOR SUCCESS

- 1. Systematise for security:** A micro-lending practice relies on technology; investing early in automated compliance software secures your revenue streams and client trust.
- 2. Knowledge is true equity:** Genuine corporate wealth is built by continually equipping your leadership and your team with practical financial literacy and advanced training.
- 3. Lift as you grow:** True business sustainability multiplies when you intentionally invest in your workforce and create physical hubs that help other local entrepreneurs rise.



Phumelele Ndumo

Building lasting wealth through community, books and apps

Phumelele Ndumo is turning basic financial literacy into a wealth-building movement through ThuthukaSA. By transforming her best-selling money advice into an authorised financial services firm, a global investment vehicle, and a future fintech app, she proves that business is a team sport.

As a former banker, Phumelele Ndumo grew tired of watching hard-working, educated professionals trap themselves in cycles of heavy debt, car repossessions, and the heartbreak of not being able to afford university fees for their children. Having watched her own parents go through the same, Phumelele knew how deeply money stress destroys families. She published her first book on property and education funding in 2007, which quickly led to invitations to speak at churches, schools, and workplaces across South Africa. By 2011, she released her second book, *From Debt to Riches*, which became a nationwide best-seller with over 31,000 copies sold. Realising that people needed actual implementation, not just reading material, she wrote her regulatory financial exams, trained under supervision with Sanlam, and officially launched ThuthukaSA as an authorised Financial Services Provider (FSP) in 2018.

Nearly 20 years ago, Phumelele boosted her business using her salary and pension, avoiding outside debt because she saw how debt-induced stress caused severe illnesses in her clients. However, this meant working 24/7 without the capital to hire support. When she finally hired two graduate trainees, revenue stagnated and she faced severe disciplinary issues. This experience revealed that current industry internship setups disadvantage small firms, forcing them to compete with corporate giants for funding and leaving them vulnerable to labour disputes without institutional support.

“Growing a business requires a complete shift in how you look at your time. The programme taught me to stop focusing only on individual tasks and start building systems that can grow.”



PHUMELELE NDUMO

Phumelele changed her growth strategy by downsizing to one internal staff member and outsourcing her admin to Black Dot Administrators. This cut costs, freed up cash flow, and allowed her to redirect revenues directly to software developers to build her Get Out of Debt for Life (GooD4Life) digital platform without needing outside capital. This shift paid off quickly, pushing ThuthukaSA's revenue past R2 Million for the first time by March 2025. Her focus through mid-December 2026 is finishing the platform's Minimum Viable Product (MVP) to target South Africa's 18 million indebted consumers. Once live, she will spin it off into a fintech company and sell up to 70% of its shares to a bank, using the payout to fund advanced AI and CRM systems for her main business.

“True wealth creation means having the means to enjoy life's luxuries, like travel, while building system-driven companies that generate lifetime income long after you are gone.”

Once the fintech shares are sold, ThuthukaSA will use the capital to hire a practice manager, paraplanners, and advisors directly from the LeanIn mentorship network. Looking ahead, Phumelele plans to buy out and consolidate smaller, one-person financial practices using boutique AI systems, while advocating for ASISA to better support small firms. To solve the problem of missing out on massive corporate contracts, she also registered a new spinoff called Employee Well (Pty) Ltd. Partnering with a doctor and an attorney, she is pitching a holistic corporate wellness service. She has applied for R4.8 Million from Seda's Imbali for Herscheme to fund this project, while negotiating a separate stake sale with Ntsele Global Capital, which already trusts her to manage R1.2 Million annually in retirement assets.

To invest back into her community, Phumelele co-founded an investment stokvel for women that has grown to 56 global members, managing over R500,000.00 in offshore, tax-free investments. The group is currently launching a website and online marketplace to boost internal trade, with future plans to buy commercial real estate together. Her long-

term goal is to turn this stokvel into a development fund for African women entrepreneurs. She insists that women must own the actual asset management company behind the fund so they can pocket the lucrative management fees themselves. To share her knowledge, she is writing a book on her 20-year path to success to serve as a mentor for emerging business owners. Through technology, literature, and this self-owned fund, she is securing a lasting source of wealth for her family while empowering African women to design global financial systems.

WOMEN SHARING WISDOM: PHUMELELE'S TIPS FOR SUCCESS

1. **Outsource before you hire internally:** High payroll expenses and bad hiring experiences can easily sink an emerging business. Outsourcing back-office admin and specialised networks cuts down fixed overhead costs, frees up cash flow and protects you from labour disputes.
2. **Source talent from trusted mentorship networks:** When you are ready to expand your team, do not hire blindly. Partnering with established professional groups. This ensures your future employees come vetted and supported by industry leaders.
3. **Treat business as a team sport:** Stop fighting for massive corporate contracts alone if your business lacks the footprint. Registering collaborative spinoff entries allows you to meet massive corporate and public demands by offering a one-stop solution.



Yvonne Osborn

Never too late to build

Yvonne Osborn proves that passion has no expiry date through her work at Pula Management. She turned her long corporate finance career into a boutique consultancy for small businesses, demonstrating that building a true community is the ultimate key to wealth.

After spending decades working a standard job in corporate finance, Yvonne Osborn decided to rewrite her career story at an age when most people are looking to retire. In 2022, at 66 years old, she took a leap of faith and joined Rita Lesenyeho at Pula Management - a boutique business consultancy that will celebrate five years of operation in July 2026.

When Yvonne first arrived, she jokingly told Rita that the business model sounded more like an NGO than a corporate firm. However, she quickly realised that Pula Management filled a massive economic gap by acting as a critical support pillar for SMMEs struggling to secure expansion capital to grow their operations.

Starting out required a lot of hard work. Like many passionate founders, Rita and Yvonne used their own personal savings to fund the business. As they went to market, strict industry rules and confusing paperwork quickly became their biggest hurdle.

Growing up, Yvonne was taught to get a safe job and stay there forever. Stepping out of that old mindset to build a fresh company from scratch was a massive change. The daily stress of running her own business felt completely different from her years working in a corporate bank. Because of this, she found it hard to confidently explain exactly what her new business had to offer to clients.

Joining the Women Creating Wealth (WCW) Programme completely transformed Yvonne's leadership style and blew away her self-doubt. The in-depth modules stretched her thinking and forced her to completely re-engineer Pula Management's market strategy. Realising that business development cycles can be incredibly quiet and unpredictable, she made the strategic choice to diversify their business model. Yvonne introduced a stable new line of monthly accounting services, building a reliable financial floor that keeps the consultancy steady while they pitch for long-term consulting contracts.



YVONNE OSBORN

“The programme was not easy, but it completely changed my perspective. I stepped out of it with extreme confidence and the exact knowledge to sharpen our market strategy.”

The network also cured the isolation of running a business. Yvonne found massive comfort in discovering that other female business owners shared her exact daily frustrations. Fully embracing the power of sisterhood, she actively researched, learned, and even volunteered her own time to help fellow program participants finish their missing course modules. This deep commitment to collective economics completely reshaped her definition of wealth creation, turning it away from a solo bank balance and toward a self-sustaining community ecosystem.

“True wealth is the ability to build others up and watch them succeed. It is about creating a self-sustaining community where everyone wins.”

Today, that shared confidence drives Pula Management’s daily work. Every single day, Yvonne and Rita create real community impact. This ranges from sponsoring local netball uniforms, to unlocking millions of rands in funding for their small business clients. By helping local firms fix their admin and clear funding hurdles, they protect existing jobs and create new ones for the next generation.

Over the next three to five years, Yvonne wants to expand her support network to thousands of small businesses across Africa. To make this happen, she co-founded a brand-new organisation called Esocieti. This platform focuses entirely on building a massive network of female entrepreneurs, pairing emerging business owners with established leaders who have already made their dreams come true.

“My story proves that it is never too late to follow your passion. We want to be remembered as the force that helped African women rise and claim their place.”

Through her supportive leadership, Yvonne is creating a clear blueprint for senior professionals who want to make a lasting impact. By combining her decades of financial experience with a deep love for mentorship, she is turning her retirement into a powerful engine for economic change. Yvonne proves that age is just a number when you are busy building a legacy that changes lives and lifts up an entire community.

WOMEN SHARING WISDOM: YVONNE’S TIPS FOR SUCCESS

- 1. Diversify to survive quiet cycles:** Do not rely on a single source of income. Introducing steady, recurring daily tasks creates a reliable financial safety net that carries your cash flow through quiet business seasons.
- 2. True wealth is an ecosystem:** Shift your mindset away from individual competition. Lasting business success relies on building a supportive community where you actively help others finish their goals and share access to markets.
- 3. Your story is your mentorship tool:** Never let traditional age limits stop you from starting a company. Your years of corporate experience are a highly valuable asset that can be used to mentor the next generation of female bosses and build a legacy that outlives your career.



Matshidiso Ntuane

Providing financial planning through clarity and guidance

Matshidiso Ntuane treats financial planning as an avenue for true empowerment; a process that breaks down complex regulatory worlds to provide accessible, trustworthy advice that helps ordinary families and growing enterprises secure their long-term wealth and security.

Matshidiso Ntuane founded Lwazira Finance in 2018, driven by a deep passion for helping individuals and businesses make informed, confident choices about their money. While the South African-based advisory firm laid its foundational roots early on, Matshidiso spent years meticulously structuring the business, before launching active operations in 2025. Her motivation stemmed from observing a clear, troubling gap in the financial ecosystem: professional, comprehensive financial planning was rarely accessible or easy to understand for ordinary people and emerging business owners.

Launching an independent practice in a highly competitive, strictly regulated sector brought significant hurdles at the onset. Matshidiso built her practice organically from scratch, relying entirely on her own personal savings and reinvested revenue to retain complete operational control. This cautious approach was rooted in a common entrepreneurial fear - the worry that taking on external

funding would force her to compromise her business vision or surrender ownership before proving her model. Beyond capital, she had to navigate a landscape with limited market access, while simultaneously managing complex industry compliance.

“The program triggered a profound shift in my confidence. I learned to stop showing up as just a service provider, and to fully step into my authority as a corporate leader.”

Before joining the Women Creating Wealth (WCW) Programme, Matshidiso battled deep self-doubt and a fear of making mistakes in an industry driven entirely by public trust. She operated under the belief that she needed to have everything perfectly in place before stepping into the spotlight as a business owner.



MATSHIDISO NTUANE

The WCW ecosystem completely reshaped her identity through structured coaching, practical business training, and peer learning. This helped her gain the strategic frameworks needed to navigate uncertainty with a solution-oriented attitude, and human resilience.

“Wealth creation is no longer just about personal income - it is a structured journey of financial empowerment, strategic thinking, and legacy building.”

Since participating in the programme, Lwazira Finance has achieved a defining milestone: transitioning from an informal venture into a highly structured, operational financial services entity. A pivotal moment was when increasing service demands made manual administration unsustainable. Responding with modern adaptability, Matshidiso completely overhauled her backend frameworks - replacing sluggish manual record-keeping with digital client management tools and tracking software.

By incorporating these tools, she injected immediate operational efficiency, clear communication, and corporate credibility into her client experience, moving past short-term survival toward intentional asset management.

Today, her immediate roadmap centres on serving a rapidly growing, historically underserved market: South African households and SMMEs in dire need of accessible advisory support. While formal investment has not yet been obtained, her sharp financial discipline and robust compliance frameworks have positioned the firm to engage future investment partners with absolute confidence and transparency.

Looking forward, Matshidiso's three-to-five-year vision is to cement Lwazira Finance as a prominent, trusted brand. She is actively designing long-term, cross-sector collaborations that combine financial advisory with legal, accounting, and business coaching to give entrepreneurs a holistic support system.

Deeply anchored in the spirit of Ubuntu, Matshidiso funnels her corporate achievements back into her community to create a thriving ecosystem of collective growth. Rather

than hoarding her expertise, she actively strips away the complexities of financial management for other women entrepreneurs, offering informal mentorship, practical literacy workshops, and shared growth strategies. By building strategic referral relationships and collaborative networks with fellow female founders, she is converting a competitive sector into a cooperative sanctuary. Her advisory support has transformed local business owners into highly literate financial managers, giving them the exact infrastructure needed to stabilise their operations and expand their income.

When reflecting on her legacy, Matshidiso envisions an era where African women lead the financial sector with unshakeable professionalism - not just as participants, but as innovators and key decisionmakers driving continent-wide economic transformation. For her family, she aims to leave an unshakeable blueprint of discipline, integrity, and generational stability. Through Lwazira Finance, she is proving that clear, ethical guidance can shift community mindsets, rewrite the pan-African narrative of women's economic independence, and turn female-led business success from a rare exception into the absolute norm. Ultimately, her leadership serves as a higher calling: contributing directly to a future where African women stand tall as confident wealth creators, strong corporate leaders, and the primary drivers of sustainable economic change across the continent.

WOMEN SHARING WISDOM: MATSHIDISO'S TIPS FOR SUCCESS

- 1. Lead as an executive, not just a practitioner:** True enterprise scalability begins when you stop looking at yourself as just a service provider and start positioning yourself as a visionary leader.
- 2. Engineer holistic networks:** Long-term market relevance requires building cross-functional alliances across different sectors to provide clients with many tiers of support.
- 3. Turn your personal story into an industry blueprint:** True leadership means sharing your challenges and victories transparently, using your business as a living textbook to shatter self-doubt for the next generation of female founders.



Yolanda Lekota

Reimagining digital banking architecture for inclusion

When Yolanda Lekota founded Philadi Capital, she set out to tackle a critical challenge in South Africa's financial sector: the exclusion of millions of low-income individuals and informal traders from formal banking services.

Recognising that requirements such as proof of address often prevent rural and informal communities from accessing digital finance, she built a business centred on financial inclusion. Today, just over a year into its second iteration, Philadi Capital helps bridge the gap between underserved markets and the formal economy, through accessible digital banking solutions and affordable payment infrastructure tailored to emerging enterprises.

The journey has not been without challenges. During her first attempt to build the business, lengthy regulatory approval processes depleted cash reserves and ultimately resulted in liquidation. Undeterred, Yolanda drew on her experience in the insurance industry to rebuild from the ground up - rebranding an existing entity, securing the necessary licences, and creating a resilient financial foundation capable of navigating complex market conditions.

For Yolanda, entering the Women Creating Wealth (WCW) Programme opened a new pathway of operating. Joining the cohort just six months after losing her first company, she initially battled intense self-doubt, questioning if she

even belonged in a growth programme without an active business. The programme served as a powerful intellectual mirror, helping her aggressively dismantle the paralysing fear of failing again. By pulling her out of defensive isolation, the training helped her unlearn the habit of running a solo hustle, shifting her identity into a true asset creator who treats past corporate setbacks not as a source of shame, but as empirical data to drive strategic wealth creation.

"My WCW mentor, Coach Manini, challenged my fear of failure with a simple piece of advice: 'Start with what you have'".

A turning point came when her WCW mentor, Coach Manini, challenged her fear of failure with a simple piece of advice: "Start with what you have". Instead of waiting for regulatory approvals before generating revenue, Yolanda repositioned her technology as a Business-to-Business (B2B) Software-as-a-Service (SaaS) platform. The move transformed the business, helping her secure more than R1 million in seed funding and three major technology



YOLANDA LEKOTA

infrastructure contracts with banks and insurers worth over R10 million over three years.

As the business grew, Yolanda focused on building strong systems to support sustainable growth. She developed a custom CRM platform to streamline customer management, introduced automated accounting processes, and strengthened legal and compliance functions to operate effectively in the highly regulated fintech sector. She also partnered with SETAs to enhance operational capacity and ensure the business remained governance and audit-ready.

“I plan to position Philadi Capital’s technology as a platform that helps businesses scale while expanding financial and digital literacy across underserved communities.”

This disciplined approach has accelerated Philadi Capital’s growth. Over the next three to five years, Yolanda aims to build the company into a leading pan-African digital financial infrastructure provider with a target valuation exceeding R500 million.

Through strategic partnerships with Development Finance Institutions (DFIs), she plans to position Philadi Capital’s technology as a platform that helps businesses scale while expanding financial and digital literacy across underserved communities.

Beyond business growth, Yolanda is committed to creating meaningful social impact. Philadi Capital has created employment for more than 30 team members, supported over 2,500 informal traders, and trained a further 2,500 people in digital transformation. The company also offers work-integrated learning (WIL) opportunities for young graduates, including people living with disabilities, helping them gain valuable industry experience.

Looking ahead, Yolanda is developing a shared software infrastructure platform for women in fintech and financial services. By integrating accounting and financial reporting tools into her applications, she aims to reduce costs for small businesses while helping them build financial records, improve compliance, and access formal markets more easily.

A critical turning point arrived when Yolanda mastered how to raise capital strategically. Overcoming her old anxieties

around investor accountability, she learned to separate reckless debt from structured growth capital. Instead of chasing oversized funding rounds prematurely, she implemented a phased roadmap where equity injections were strictly tied to specific compliance milestones. This operational discipline unlocked extraordinary investment traction: within three months of rebuilding her operations, she secured her first angel investor, and by month six, locked down a second angel investor. These back-to-back injections - totalling R600,000, provided the immediate capital needed to secure key tech infrastructure without sacrificing corporate control.

Reflecting on her journey, Yolanda is sealing an enduring legacy of resilience, strategic rebuilding, and purpose-driven leadership. Her success stands as a concrete proof point that shatters traditional gender dynamics in a male-dominated fintech sector. She is proving to her family that it is entirely possible to rise victoriously after public corporate loss, and proving to future generations of African women entrepreneurs that they belong in high-growth engineering spaces as owners, innovators, and sector leaders. Through Philadi Capital, she is changing the continental narrative, showing that failure is simply a critical step on the path for growth, and that true wealth creation is the ultimate power to open doors so that others may build, lead, and thrive.

WOMEN SHARING WISDOM: YOLANDA’S TIPS FOR SUCCESS

- 1. Build through collaboration:** Partner with other fintech and financial professionals to create affordable shared solutions that help small businesses access the tools they need to grow.
- 2. Generate income while you wait:** Don’t let regulatory delays stall your business. Find ways to monetise existing technology, skills, or services to maintain cash flow.
- 3. Learn from setbacks:** Treat business failures as lessons, not endings. Use the experience to strengthen your systems, refine your strategy, and return stronger.



Reneilwe Pholoba

Opening new funding pathways for south africa's small businesses

When Reneilwe Pholoba co-founded TYK Advisory, she set out to solve one of the biggest challenges facing South African entrepreneurs: helping promising small businesses build the financial foundations needed to access funding, grow sustainably, and compete in larger markets.

Reneilwe Pholoba believes that many small businesses do not fail because of a lack of potential, but because they lack access to the financial systems, compliance structures, and strategic support needed to scale.

With this in mind, she co-founded TYK Advisory, a 100% black female-owned advisory firm that provides bookkeeping, tax compliance, financial management, and business support services to both emerging enterprises and established organisations. In just 16 months, the business has positioned itself as a trusted partner helping entrepreneurs transform sound ideas into investment-ready businesses.

The firm's foundation was built on a shared vision. Reneilwe and her co-founder first met while completing their articles at EY, and recognised a growing need for specialised support for South Africa's SMME sector. Rather

than building separate businesses, they combined their expertise to create a practice that could deliver greater impact. While balancing demanding careers and family responsibilities, they bootstrapped the business through consulting work, carefully growing the firm without external funding.

A significant turning point came through the Women Creating Wealth (WCW) Programme. Although Reneilwe had already built a successful career as a Chartered Accountant, the programme challenged her to rethink how she viewed growth, funding, and leadership. She realised that she often underestimated what her business truly needed to scale, reducing funding requests in an effort to appear realistic or cautious. The programme helped her understand that sustainable growth requires confidence, clarity, and the courage to ask for the resources needed to achieve ambitious goals.



RENEILWE PHOLOBA

“The programme helped me understand that sustainable growth requires confidence, clarity, and the courage to ask for the resources needed to achieve ambitious goals.”

This shift in mindset transformed the way she approached the business. Rather than viewing financial data as a reporting requirement, she began using it as a strategic tool for growth. By refining TYK Advisory’s value proposition and strengthening its business case, she positioned the company to pursue larger Enterprise and Supplier Development (ESD) opportunities and build stronger corporate partnerships. As the business matured, Reneilwe focused on creating systems that would support long-term impact. One of the company’s key achievements has been the successful implementation of an ESD pilot programme designed to help entrepreneurs strengthen governance, improve financial management, and become more attractive to investors and procurement partners.

“Through relationships built in the WCW Programme, I am helping create a network of women-led businesses that combine expertise across finance, legal services, marketing, logistics, and human resources.”

Over the next five years, Reneilwe plans to expand TYK Advisory’s reach by formalising and accrediting its training programmes while developing innovative financing solutions for high-performing entrepreneurs. Her vision is to create an ecosystem where business support, financial education, and access to capital work together to improve the long-term success of small enterprises. Collaboration remains central to that vision. Through relationships built in the WCW Programme, she is helping create a network of women-led businesses that combine expertise across finance, legal services, marketing, logistics, and human resources. By working together, these businesses can pursue larger opportunities and provide more comprehensive support to clients.

For Reneilwe, success is not measured solely by revenue or growth. It is measured by how many entrepreneurs gain the confidence, knowledge, and financial capability to build sustainable businesses of their own. This is her way of

paying it forward. Through TYK Advisory, she is helping close the gap between entrepreneurial potential and economic opportunity, creating pathways for more women and small business owners to participate meaningfully in South Africa’s economy.

Reflecting on her journey, Reneilwe is sealing an enduring legacy of collective multiplication, intentional leadership, and structural transformation. She is proving to her family that commercial excellence and deep social impact can thrive hand-in-hand within a single business model.

For her community and future generations of African women entrepreneurs, her leadership establishes TYK Advisory as the definitive bridge closing the gap between grassroots potential and corporate procurement networks. By building robust governance systems, financial literacy pipelines, and outcome-oriented frameworks, she is permanently transforming African women from day-to-day operators into high-level economic strategists who confidently own and shape their own financial destinies.

WOMEN SHARING WISDOM: RENEILWE’S TIPS FOR SUCCESS

- 1. Never shrink your capital demands out of fear:** Stop reducing your funding requests to please potential investors. Back your numbers with robust data, state exactly what your project needs to achieve its goals, and present your pitches with absolute structural confidence.
- 2. Build an integrated B2B cross-functional alliance:** Bypassing corporate entry barriers requires team scale. Partner with peer specialists in digital marketing, legal tech, and logistics to co-create end-to-end service packages, allowing you to collectively win massive corporate supply tenders.
- 3. Move from individual success to collective multiplication:** True wealth building is a shared mission. Use your technical infrastructure to design robust structural frameworks, financial literacy channels, and accredited governance systems that equip a whole generation of female founders to enter global corporate supply chains.



Charmaine Dali

Pivoting from ruin to wealth preservation

Charmaine Dali founded 32 Lemons Financial Services ten years ago to restore integrity and consumer rights in South Africa's financial sector, transforming insurance into an accessible legacy-building tool.

The conceptual spark for the firm arrived during Charmaine's 11-year corporate tenure, when she encountered a disabled claimant who had been defrauded of millions from a Road Accident Fund (RAF) claim. Recognising that systemic exploitation and complex jargon had stripped ordinary citizens of their consumer trust, she launched an independent financial service provider while relocated in Qatar. Ten years later, 32 Lemons Financial Services operates across South Africa as a vital wealth-preservation engine offering life cover, investments, and wills.

However, scaling a business in this heavily regulated environment exposed severe operational friction. Initially self-funded and supported by technology sponsorship from her husband, the enterprise suffered a major setback when it fell victim to independent agent fraud. This crisis resulted in massive commission clawbacks and severe debt. Rather than exiting, Charmaine faced her creditors directly, structuring comprehensive Acknowledgement of Debt (AOD) agreements to protect her immediate cash flow, stabilize her balance sheet, and rebuild.

For Charmaine, entering the Women Creating Wealth (WCW) Programme was a necessary next step for her personal and operational renaissance. Running an enterprise in defensive isolation had left her dejected, operating out of extreme suspicion and a strict reluctance to growth. The programme served as a powerful mirror, forcing her to look up from daily operational fires and assess her business with objective eyes. By providing an elite community of like-minded businesswomen, the training helped her dismantle the exhausting isolation of leadership. She discovered her *Ikigai* - her core purpose to change lives through ethical insurance and turn corporate "lemons into lemonade" - propelling her to step into her authority with unshakeable confidence.

"The programme forced me to look outside my business with fresh eyes. I stopped operating from scratch and started leading from years of empirical experience, replacing suspicion with bulletproof risk management."



CHARMAINE DALI

This newly unlocked leadership clarity directly revolutionised her operational scale. Transitioning completely from an isolated one-woman show, Charmaine designed a sophisticated joint venture model, forming three powerful business partnerships with organisations that shared her precise risk appetite. This structural pivot immediately expanded her workforce from a single operator to 30 highly active market agents. To manage this rapid growth sustainably, Charmaine introduced rigorous Standard Operating Procedures (SOPs), clear Key Performance Indicators (KPIs), and an automated corporate structure where she manages the division heads rather than daily field activities.

Concurrently, Charmaine embraced rapid technological innovation. Through targeted WCW coaching, she integrated advanced data analytic tools like PowerBI and automated digital assistants like Copilot to audit business outputs with absolute mathematical clarity. She secured R30,000.00 in special project funding, which she strategically deployed to run targeted social media campaigns, refresh her web presence, and implement an advanced Customer Relationship Management (CRM) system. This technology asset streamlined her marketing and fulfilled strict regulatory compliance mandates for secure client data storage.

“We are sharpening the axe. By transforming my internal mindset and automating our systems, my business has evolved from a struggle into an extension of my purpose.”

Today, 32 Lemons Financial Services stands as a prominent beacon of trust, growing rapidly through client referrals. This brand equity is driven by a deep-seated team culture focused on altering lives rather than just pushing sales. Charmaine instils operational empathy that prioritises consumer protection and fast, reliable claims payouts, ensuring that when tragedies strike, families are instantly insulated from financial ruin.

Looking into the future, Charmaine’s focus is on regional expansion. While currently bound by license parameters to South African borders, she is actively expanding her intermediary services to assist non-South Africans living within the country, with clear strategic plans to extend her regulatory compliance licenses into the broader SADC region. Within the next 12 months, her target is to employ

200 historically marginalised, unemployed youth, providing them with critical skills development and formal insurance qualifications through an open-door policy of equal corporate opportunity.

As a black female owner in a male-dominated industry, Charmaine uses her platform to drive structural ecosystem building. In the spirit of Ubuntu, she shares her brokerage experience with emerging women leaders and co-manages complex insurance licenses to help other female brokers expand their compliance categories. She deliberately aligns with women-led enterprises to share market access and forge alliances, passionately advocating that women must rely on their collective strength: “No one is coming to save us, and no one is coming to stop us either - we go further together.”

Her ultimate hope is to witness a unified, friction-free pan-African market where a woman entrepreneur in Morocco can trade seamlessly with a woman in Zimbabwe. She envisions an equitable continent where women can act locally while doing business globally, holding key economic roles without being forced to repeatedly prove their worth.

WOMEN SHARING WISDOM: CHARMAINE’S TIPS FOR SUCCESS

1. **Face financial setbacks with structured discipline:** If a business decision results in debt or clawbacks, do not hide. Secure formal repayment agreements with creditors that insulate your daily operational cash flow while you aggressively rebuild.
2. **Scale through collaborative joint ventures:** Transition away from a one-person hustle by partnering with values-aligned organisations.
3. **Incorporate predictive business systems:** Upgrade your infrastructure early. Implement professional CRM systems and advanced data tools to meet heavy regulatory compliance mandates while tracking your market outputs accurately.



Ntomboxolo Mancam

Breaking the chains of over-indebtedness for financial freedom

Driven by a mission to dismantle the invisible barriers locking millions of South Africans out of the formal economy, Ntomboxolo Mancam founded Okwikho Credit Solutions in June 2025, to transform credit rehabilitation into a powerful tool for consumer reclamation and financial freedom.

Ntomboxolo launched her enterprise to confront an escalating economic crisis: widespread consumer over-indebtedness. Recognising that a damaged credit profile complicates basic human progress, she designed a specialised practice to repair financial credibility. In South Africa, poor credit scores do not just block housing or vehicle financing - they actively restrict job opportunities, as many corporate employers now mandate credit checks before onboarding.

Operating within a tightly regulated financial ecosystem exposed immediate structural barriers. Ntomboxolo initially used personal capital while auditing investor options, but rapid client onboarding brought tough challenges: limited tech funding, resource-heavy National Credit Act (NCA) compliance, and high data automation costs. Building strategic industry networks and financial referral partnerships also posed a continuous hurdle.

For Ntomboxolo, the Women Creating Wealth (WCW) Programme was a powerful strategic catalyst. Early on, she carried heavy self-doubt, underestimating her value and questioning whether she had the experience to compete. She also wrestled with leadership authority, learning to make difficult decisions, take calculated risks, and trust her judgment. The programme pushed her out of a day-to-day survival mindset into a high-tier growth framework. Continuous learning, coaching, and a robust peer network helped her realise that leadership is not about having all the answers, but about adapting and guiding self and others with confidence and integrity.

“The programme completely expanded my executive outlook. I moved from simply managing an early-stage initiative to leading a purpose-driven enterprise with the structure, clarity, and resilience required to drive systemic change.”



NTOMBOXOLO MANCAM

This leadership transformation reshaped how Okwikho Credit Solutions addresses market access. Under WCW guidance, Ntomboxolo recognised that low market awareness of credit rights was her biggest growth barrier. In response, she repositioned her model to lead with aggressive consumer education campaigns. Concurrently, Ntomboxolo reshaped her definition of wealth. She learned that true wealth is multidimensional - encompassing knowledge, confidence, leadership, and networks that drive community-wide financial inclusion.

A pivotal turning point was when an influx of client enquiries exposed the inefficiency of her manual processes, creating administrative delays. In response, Ntomboxolo overhauled her infrastructure by implementing digital onboarding, automated document management, and centralised case tracking.

“True wealth creation begins with reclaiming financial control. The tools and networks I have acquired allow me to shift from a survival mindset to building a sustainable vehicle for financial freedom.”

These structural milestones opened immediate doors for market collaboration. Leveraging her refined business planning, Ntomboxolo secured a strategic partnership with a fellow WCW alumna. Together, they deliver financial literacy and credit awareness training, offering direct rehabilitation services to participants.

Looking ahead, her plan for the next five years focuses on scaling Okwikho Credit Solutions into a nationally recognised financial empowerment brand. She aims to expand her portfolio to include structured debt management modules for underserved communities, while pursuing strategic investor relationships to fuel digital transformation, deploy automated dispute systems, and unlock permanent financial referral pipelines. By restoring consumer creditworthiness, her practice helps clients secure business funding, access formal housing, or capture vital employment.

In the spirit of Ubuntu, Ntomboxolo is building referral and service integration networks with other women entrepreneurs in complementary industries, such as debt counselling, legal advisory services, entrepreneurship development, and business coaching - offering a comprehensive ecosystem of support rather than isolated services. Her ultimate hope is to see African women fully recognised, resourced, and represented as equal drivers of economic growth and innovation.

She envisions a future free of access barriers, where women entrepreneurs possess equitable pathways to global capital, technology, and leadership. Reflecting on her journey, Ntomboxolo is carving out an enduring legacy of resilience, dignity, and transformation. For her family, she is securing long-term financial stability rooted in a wealth-creation mindset. For her community, she drives a movement that breaks cycles of over-indebtedness and restores financial confidence to those excluded from the formal economy.

WOMEN SHARING WISDOM: NTOMBOXOLO'S TIPS FOR SUCCESS

- 1. Automate systems before they clog operations:** Do not wait for manual workflows to stall growth. Transition early to structured digital onboarding and tracking software to handle client volumes efficiently.
- 2. Form collaborative intra-network pipelines:** Look for educational and cross-selling synergies within your peer circles. Partnering with fellow entrepreneurs allows you to deliver holistic solutions and access new customer bases.
- 3. Build service integration ecosystems:** Do not operate in isolation. Connect your services with complementary fields like legal advisory, debt counselling, and business coaching to provide a comprehensive framework of support.



Growth & Opportunity Champions

Section 3.

These women understand that sustainable prosperity begins with people and partnerships. Through education, mentorship, skills development, leadership, platform development, networking and collaboration, they are creating pathways for individuals and businesses to grow. By connecting people to knowledge, opportunity and one another, they are building stronger enterprises, stronger communities and a more inclusive economy.



Lemogang Ethel Nkomo

Releasing self-doubt into authentic ownership

For Lemogang Ethel Nkomo, leadership training is about helping people grow, not just delivering classroom modules. She builds supportive spaces where Africa's youth can discover their inner strength, overcome self-doubt, and confidently shape their own futures.

Lemogang Ethel Nkomo started LN Lore Services in 2016, stemming from her strong belief in Africa's potential. Growing up, she learned to value the unique gifts of the continent's people, culture, and nature. What began as a life coaching practice, grew by 2024 into a consulting, youth work-readiness, and leadership development firm. Everything she does is guided by a single question: What does a quality life for an African child look like?

By self-funding through personal savings and early coaching revenue, Lemogang remained agile and true to her vision. However, building market visibility and securing steady corporate clients required significant time and operational investment. To maintain complete peace of mind, Lemogang chose a patient approach over the pressure of external bank loans, focusing on proving her model through hard work and a foundation of strong values.

Before stepping fully into her own as a business owner, Lemogang had to navigate deep internal barriers.

Having spent 18 years in the corporate world, she brought invaluable technical expertise to her practice, but also found herself wrestling with an ingrained employee mindset. Transitioning from executing someone else's vision to owning and driving her own required a profound identity shift. She had to actively silence imposter syndrome, dismantle inherited narratives that wealth creation was reserved for others, and learn to reframe operational failures simply as constructive feedback rather than defeat.



LEMOGANG ETHEL NKOMO

The Women Creating Wealth (WCW) Programme triggered a permanent mindset shift away from survival mode and toward abundance thinking. Instead of seeing structural market barriers as stop signs, she learned to reframe them as stepping stones. Where she once approached new contracts with hesitation or self-doubt, she now steps forward with boldness, assertiveness, and an open heart to learn every single day.

A turning point unfolded when a rise in demand began to outgrow Lemogang's early office systems. Choosing to move past old ways of working, she welcomed a more innovative approach and partnered with a fast-growing organisation to help build up her team's skills and put digital systems in place. To share her personal path through self-doubt, Lemogang wrote a book titled *Leading "I"*, which looks at letting go of imposter syndrome and embracing who you truly are. This publication launched a multi-part book series, securing a major training contract that has transformed her practice into an organised space built for steady growth.

PULL QUOTE: "The Women Creating Wealth Programme taught me that wealth is not only about money; it is about mindset, strategic ownership, and legacy."

Being part of the programme changed how Lemogang views wealth. Moving past the simple idea of financial security, she now sees wealth as a journey that brings together financial stability, personal growth, and caring for the community. With the programme's guidance, she learned to listen with intent and confidently share her value. Through training and mentorship, she successfully shifted from a worker's mindset to a visionary owner's perspective. This philosophy directly shapes how she builds a lasting future for others.

Looking far beyond a simple daily income, Lemogang has grown her firm into a space that opens new doors for local suppliers, service providers, and emerging entrepreneurs to thrive together. She established this foundation by starting the Humangtumelo Centre of Excellence, a hub for leadership and business training. Under this platform, her *Leading "I"* programme helps unemployed youth and the Deaf community build real confidence and self-leadership.

Additionally, her firm opened a Research and Innovation Centre for the visually impaired, which creates accessible digital tools to ensure everyone is included in the business world.

Beyond her daily work, Lemogang uses her platform to advocate for women in business and policy spaces. She is passionate about building long-term partnerships between local companies, schools, and investors so that new opportunities can reach everyone in the community. Her growing success serves as an example for future female leaders, proving that women-led businesses can be stable, inclusive, and truly life-changing.

Through her journey, she has embraced the Leading "I" principle - an approach that connects personal dedication to a sustainable future for everyone. For her family, she is securing a steady foundation of stability, ensuring her children inherit a vision of dignity and possibility. In her community, she leaves a helpful blueprint that uplifts others through jobs and practical skills. She envisions a continent-wide network where African women see themselves as the true creators of wealth, innovation, and legacy.

WOMEN SHARING WISDOM: LEMOGANG'S TIPS FOR SUCCESS

- 1. Pace your growth with purpose:** Bootstrapping builds corporate resilience; growing steadily allows an enterprise to protect its core values without external pressure.
- 2. Systems must precede scale:** Outdated processes place strict boundaries on development; long-term growth demands strategic partnerships and automated workflows that function smoothly beyond the founder.
- 3. Legacy is born through a philosophy of institutions:** True wealth multiplies when you build physical centres of excellence, inclusive training programmes, and innovative technologies that connect individual convictions to collective, lasting futures.



Mulalo Nemataheni

The community connector

Mulalo Nemataheni is changing how small businesses find customers through her company, Mulalo Nemataheni Pty Ltd. By turning a passionate chat group into a thriving digital advertising network and a powerhouse book club, she proves that moving away from the “side hustle” mindset is the ultimate key to business growth.

In 2023, Mulalo Nemataheni noticed that small business owners were constantly struggling with the high costs of finding new buyers. She had already built a massive WhatsApp community network of over 1,000 members where she shared job and trade opportunities. When she started casually sharing her members' business posters, the positive feedback was explosive from both business owners and everyday buyers. This made her realise she had stumbled onto something valuable. This was the exact spark that birthed her advertising company. Today, her boutique media firm specialises in delivering highly affordable, effective digital advertising to bridge the gap between emerging businesses and their core target audiences.

Launching the practice over the last three years required very little initial startup cash, however, her biggest growth barriers turned out to be building a team. Like many founders in the creative economy, Mulalo initially viewed her media community as a simple passion project rather

than a formal corporate enterprise. She spent all of her time working in the business, doing everything manually and leaving no room to step back and look at her long-term financial health.

Joining the Women Creating Wealth (WCW) Programme completely smashed these limiting beliefs and accelerated her leadership skills. The program acted as an eye-opener, helping her realise she had actually served more than 100 businesses in just a single year. This revelation triggered a permanent shift from a side-hustle mentality to an authority mindset.

“The programme made me realise that I am running a serious business that impacts the entire economy.”



MULALO NEMATAHENI

This confidence boost completely transformed her daily workflows and customer service. Instead of manually texting clients one by one, Mulalo upgraded her technology by introducing a streamlined WhatsApp Broadcast system to manage and message her database individually with minimal operational effort. She also built an innovative tracking system: whenever an advert goes live across her social media channels, her business automatically sends a formal confirmation note to the client. This simple tool allows her to keep the conversation going and easily track how many sales her clients win through her ads, attaching clear, tangible financial value to her marketing service.

These clever systems quickly unlocked massive results, allowing Mulalo to convert once-off advertisers into consistent, monthly repeat clients.

The WCW network also opened up an entire market of fellow female entrepreneurs who are actively looking to hire her advertising services to grow their own brands. Her business impact now stretches far beyond marketing; her platforms actively help small companies hire staff straight from her groups, secure travel grants, and land corporate funding by sharing hidden opportunities. To empower her network further, Mulalo runs practical skills training sessions, teaching small business owners hands-on tools like goal setting and Canva design to help them manage their own brands better.

“The programme made me a much tougher, more resilient leader. It taught me to stop trying to know everything and instead use tools like YouTube as a trusted business partner for learning.”

Today, her digital ecosystem is a force to be reckoned with, commanding a massive community of 1,024 WhatsApp group members, 1,438 WhatsApp Channel members, and 4,243 Facebook group followers. Over the next few years, Mulalo aims to expand her corporate client base to support more than 50 permanent, paying business clients every single month. With her automated workflows now

running smoothly, she has gained the absolute confidence needed to pitch her brand to a wider network and is actively preparing to apply for formal development funding to hire a larger team and grow her operations across the country.

With regard to paying it forward, Mulalo believes that true wealth creation means women intentionally supporting other women. She lived out this belief by founding the ImPowerd Woman Book Club, a fast-growing network of over 150 women who use literacy for personal and business development. She uses her position to mentor for Young Leaders Connect with the International Women’s Forum, and makes sure her business capital stays within the sisterhood. A beautiful example of this is the book club’s upcoming national conference on August 8, 2026, which is intentionally being hosted at Misty Meadows in Pretoria - a venue owned entirely by one of her book club members.

WOMEN SHARING WISDOM: MULALO’S TIPS FOR SUCCESS

1. **Ditch the side-hustle mindset:** Look closely at your client numbers and profits so you can stop reacting to daily tasks and start running a proper company.
2. **Automate your communications:** Do not waste precious time on manual admin. Using simple broadcast and messaging systems allows you to keep in touch with thousands of clients individually with minimal effort.
3. **Share opportunities to grow together:** Success is never a solo race. Turning your business into an open door that shares funding, jobs, and skills turns your customer base into a loyal community of opportunity champions.



Vivian Motshwane

Collaboration over competition

Vivian Motshwane is changing the insurance world in Pretoria through Mamotlhabi Holdings. By building a helpful support network for independent brokers and using smart digital savings pools, she proves that working together is the real secret to business growth.

After working for years as a corporate insurance specialist, Vivian Motshwane noticed a big problem: independent brokers were being ignored and left without real support from giant insurance companies. Determined to change this, Vivian took a major leap of faith and started Mamotlhabi Holdings in August 2021 when her independent business license was officially approved to be an FSP. Based in Pretoria, her boutique firm creates custom insurance plans and offers business advice to help local companies increase their sales. Her company acts as a trusted partner for everyday businesses, especially local funeral parlours, by helping them check their financial health and fix their internal systems.

Building the business over the last five years required a lot of hard work. Vivian started her company from scratch with absolutely no money, building everything through pure grit. On top of the daily fight for cash flow, dealing with strict financial rules and heavy paperwork was a scary barrier. To clear this hurdle quickly, she teamed up with two top compliance experts to keep her office paperwork airtight. Her strategy grew quickly; she built a highly supportive

internal team and partnered with Old Mutual to run a franchise branch, which is managed smoothly by her team.

Joining the Women Creating Wealth (WCW) Programme completely changed how Vivian leads. Before the programme, she felt exhausted because she tried to do every single task by herself, leaving no time to rest. The training helped her stop acting like an overworked manager and start acting like a strategic boss who trusts her team. Most importantly, the programme cured her of the belief that safety only comes from a traditional 9-to-5 job. She gained the confidence to stop working alone and start building a large business network, locking in five major corporate partnerships directly through the programme.

"I am winning in this industry because I chose collaboration over competition. The programme taught me that I am not a one-woman show, and that our real strength lies in lifting others up."



VIVIAN MOTSHWANE

This focus on working together unlocked massive business milestones. Mamotlhabi Holdings was officially recognised by industry giant Sanlam as a top independent consulting firm. Vivian also closed a major workplace billing deal, securing steady, permanent monthly revenue for her company. To handle her growing list of clients, she upgraded her technology by partnering with the Stokfella mobile app. This clever app allows her informal savings groups and stokvel clients to track their money and manage records easily on their phones, helping them move into the formal economy with zero effort.

Today, her business is a powerful engine for local jobs and skills training. Vivian employs a full-time manager, an admin contractor, and leads a network of 22 active financial advisors. Her mentorship skills shone brightly between 2022 and 2025, when she took in and trained 12 youth candidates through INSETA, giving them the real-world office experience they need to survive in the corporate world.

“We limit ourselves by always wanting to be employees. The opportunities out there are completely endless once you find the courage to own your business.”

Over the next three to five years, Vivian wants to establish Mamotlhabi Holdings as South Africa’s leading boutique broker firm. To protect her brokers from quiet economic times, she is setting up a new funding policy. This system will group her network into a shared Stokfella wealth pool so they can save capital, invest together, and eventually build their own Cooperative bank.

Vivian channels her community work through her non-profit organisation, the Diversity NPC. This network unites over 90 independent brokers, creating a safe space where women entrepreneurs receive expert mentorship, speak freely, and are recognised as equal partners by South Africa’s largest insurance giants. She proves that when African women refuse to limit themselves, they can turn a small hustle into a permanent asset.

WOMEN SHARING WISDOM: VIVIAN’S TIPS FOR SUCCESS

- 1. Choose collaboration over competition:** Stop fighting for market share alone. Building strategic partnerships and combining forces with other players creates a powerful team that forces corporate giants to take you seriously.
- 2. Partner to clear regulatory hurdles:** Do not let strict paperwork laws stall your growth. Teaming up with specialised experts to handle your compliance keeps your business safe while freeing you up to focus purely on sales.
- 3. Pioneer digital savings tools:** Look for creative ways to automate and protect your clients’ funds. Using modern mobile applications like Stokfella allows you to manage informal group savings easily, turning community cash pools into major investment engines.



Brenda Molefe

Helping single mothers rebuild through healing and economic participation

Brenda Molefe is building a whole new support system for single working mothers through the Shebylds Foundation. By mixing personal healing with real opportunities in the creative world, she proves that families thrive when you combine genuine care with business access.

During her speaking engagements, book discussions, and soul-healing sessions, author and corporate leader Brenda Molefe noticed a deeply troubling, repeating theme: countless women - particularly single working mothers - were stepping forward to share the exhausting reality of carrying heavy professional and personal burdens entirely alone. As a single mother and executive herself, Brenda understood these exact friction points intimately. Having published her book, *Relationships with Strings Attached*, she realised that these women needed far more than emotional comfort; they needed trusted support networks, mentorship, and practical pathways to financial independence. In response, she founded the Shebylds Foundation in 2025.

Like many women-led organisations, Brenda quickly hit growth barriers, particularly around access to funding. She

ran into a classic catch-22: funding institutions expected her to demonstrate large-scale social results before releasing capital, yet creating that very impact required upfront investment. On top of the constant fight for financial resources, building corporate visibility and establishing organisational credibility from scratch was an uphill battle. Brenda found herself working around the clock, trying to deliver impactful public programs while simultaneously navigating complicated legal compliance, tax exemption applications, and strict internal governance processes.

At first, Brenda believed she had to carry every burden alone and wait for outside approval before chasing big corporate partnerships. Passionate about service, she also mistakenly thought that wealth and social impact belonged in separate spaces. She relied purely on hard work and resilience to drag her foundation through every obstacle.



BRENDA MOLEFE

“Women should not merely survive difficult circumstances. They must be fully empowered to heal, grow, and create lasting, systemic change for their families.”

Joining the Women Creating Wealth (WCW) Programme completely changed how Brenda leads, curing her of the belief that everything had to be perfect before chasing big opportunities. Her mentors and coaches helped her shift from a survival mindset to an abundance model. She learned that lasting social impact requires proper structures, systems, and financial viability. Instead of looking at what she lacks, she now focuses entirely on the value she brings, her impact, and the partnerships that can accelerate growth. This fresh confidence completely changed her definition of wealth. She no longer looks at wealth as just individual financial security. Today, she defines it as a healthy community made up of strong relationships and the bold confidence to pursue big goals. This shift proved that purpose and profitability work together.

“True empowerment combines compassion with real economic opportunity. When you give a woman a platform to showcase her talent, you change her family’s trajectory.”

A major milestone has been turning the Heritage Fashion Show into a flagship event. When an unexpected wave of interest hit, Brenda knew her manual processes could no longer keep up. She quickly upgraded her back office by launching an organised digital system using online forms and spreadsheets to track applications. She also introduced formal acceptance letters to keep communication clear and professional. This tech upgrade instantly cleared up confusion, boosted her brand’s credibility, and taught her that smart digital systems are the ultimate foundation for scaling up.

Through strategic networking, Brenda locked in R5 000 in direct partnership value. The massive interest from designers and models allowed her to build multiple secure revenue streams, including registration fees, ticket sales, vendor space charges, and corporate sponsorships. She has also used her investment readiness to apply for the Women Creating Wealth Growth Funding opportunity, valued between R125 000 and R200 000, to accelerate her footprint.

Brenda is now uniting designers, photographers, and trainers to turn her programmes into permanent growth pathways instead of one-off events. Her ultimate goal is to connect women across international borders, building a unified African creative ecosystem that boosts visibility and market access across the continent.

“My leadership legacy is not only in what I build, but in what others are able to build because I chose to persist and transform pain and purpose into structured impact.”

Inspired by Ubuntu, Brenda ensures that financial barriers never block talent. She achieves this by providing emerging creatives with exemptions on registration fees through a formal motivation process. By combining healing, skills development, and economic opportunity, she focuses on the real-world needs of single working mothers and vulnerable families. Through her intentional leadership, Brenda uses her voice as an author and speaker to shift the narrative from informal survival to global competitiveness. The legacy she intends to leave is that of having restored dignity, having driven economic inclusion, and having ensured that future generations of African women proudly shape the continent’s financial future.

WOMEN SHARING WISDOM: BRENDA’S TIPS FOR SUCCESS

- 1. Combine compassion with market access:** True social impact goes beyond handing out temporary aid. Building platforms that allow your beneficiaries to actively participate in the economy is what drives permanent financial independence.
- 2. Build multiple, diversified revenue streams:** Creating a clear sustainability model that includes ticket sales, entry fees, and sponsorships creates a resilient cycle of value and reinvestment.
- 3. Grow beyond international borders:** True wealth creators do not restrict themselves to a single domestic market. Think in terms of a unified African creative and empowerment ecosystem, linking cross-border resources to expand your visibility, funding pool, and market access.



Palesa Shakwane

Healing minds through corporate wellness

Palesa Shakwane is reshaping African mental health through P M Counselling Services. By turning her local private practice into a structured corporate wellness provider, she proves that emotional resilience builds sustainable wealth.

When Palesa Shakwane launched her practice in 2021, she operated under the name PalesaM, running what was essentially a small, passionate hustle. A turning point came when an external client from Burgersfort encouraged her to formalise her vision. Registering the business as P M Counselling Services, Palesa set out to solve a systemic problem in South Africa: the highly restrictive pathway to establishing a viable, scalable private practice. Moving beyond the traditional individual-session model, she structured her enterprise to serve individuals, couples, and children aged 9 to 18, while targeting the highly competitive corporate Employee Assistance Programme (EAP) market.

In the early stages of her business, Palesa operated under severe constraints. Lacking initial startup capital, she entirely self-funded the business using her monthly salary from a full-time job to cover operational costs. This financial strain was compounded by a deep-seated battle

with Imposter Syndrome. She constantly wrestled with the idea that she was not educated or knowledgeable enough to run a highly successful company, making the prospect of pitching for corporate market share feel entirely out of reach.

When she joined the Women Creating Wealth (WCW) Programme, Palesa was stuck. She was weighed down by self-limiting beliefs and a generational mindset that held her back. The programme completely changed how she leads through the framework of Ikigai. She learned that finding her true purpose takes patience, adaptability, and breaking down internal barriers. Instead of just chasing money, her definition of wealth shifted: true success cannot be separated from emotional resilience and mental wellbeing.



PALESA SHAKWANE

“The programme taught me to break down the self-limiting beliefs and generational mindsets that hold us back from our true potential.”

To stop fighting daily fires and start growing, Palesa turned to smart computer systems. She bought a digital practice management system to handle client scheduling and appointment reminders automatically. This finally freed up her time to focus on corporate clients. Supported by her WCW coach, Brenda, Palesa built the confidence to bounce back from tough times. She learned the language of business, mastering the exact steps to write winning proposals for big companies and institutional partners.

“I developed the unshakeable confidence to approach CEOs and enter boardrooms to negotiate high-value corporate partnerships and service offerings.”

With these new skills, P M Counselling Services broke into big markets across Mpumalanga. Palesa secured major contracts with mining and logistics companies. This brought in steady monthly income, boosted her profits, and grew her business footprint. Looking ahead, she is even pitching her services to other women in her programme, setting up her practice as their go-to wellness provider.

Over the next few years, Palesa plans to scale up and become completely independent. She wants to open a permanent counselling hub, secure long-term contracts, buy company vehicles, and hire a full team. By mixing corporate wellness with life coaching, she is building a valuable company that can be passed down. Through this smart plan, she is showing her children that wealth is something you actively design and secure for the future.

“True economic empowerment requires a psychologically stable founder. Your ultimate business value is directly tied to your inner healing.”

Historically, South African mental health has been dominated by rigid clinical frameworks, leaving supportive wellness counselling misunderstood. Palesa is flipping the script on what an empowered African businesswoman looks like. By growing a financially healthy practice, she proves women do not have to settle for survivalist businesses. In the spirit of Ubuntu, she serves as a cohort leader to help other women finish their training, while collaborating on major projects with Harmony Wellness.

Even with tight capital, Palesa has mentored two independent counsellors on the exact legal steps to start their own practices. Her goal is to build a bridge for graduates to win steady corporate contracts. By combining digital tools with mental stamina, Palesa is equipping the next generation of female leaders with a resilience-first roadmap. She is proving that your deepest trials can become the bedrock of an economic empire.

WOMEN SHARING WISDOM: PALESA’S TIPS FOR SUCCESS

1. **Align profit with your Ikigai:** Building a sustainable business requires deep alignment between your passion, skills, and market needs. True wealth is an extension of emotional resilience and purpose.
2. **Automate to unlock corporate markets:** Transitioning from manual, reactive operations to automated practice management systems is essential to free up leadership time, protect your inner peace, and secure predictable B2B cash flows.
3. **Build an ecosystem of resilience:** True legacy means using your operational blueprints to lift others up. By sharing legal, regulatory, and business steps with graduates and fellow entrepreneurs, you open doors for an entire industry to thrive.



Nombuso Xama

Bridging the gap in education and enterprise compliance

Nombuso Xama is driving community empowerment and business sustainability through Buso Consulting Services. By merging high-quality academic support with professional business solutions, she helps both struggling learners and emerging entrepreneurs unlock their full potential.

When Nombuso Xama started her company in 2023, she set out to solve a dual crisis in South Africa's underserved communities: the lack of affordable professional business support, and the high rate of academic failure. Operating as Buso Consulting Services, she designed a unique business model that combines accounting, tax, and company registration services, as well as grade 8 to 12 tutoring and matric upgrade programmes. As a Chartered Business Accountant and Registered Tax Practitioner, Nombuso launched these combined services to give entrepreneurs the tools to achieve compliance, while ensuring local learners gain the academic success needed for long-term economic development.

Despite her professional qualifications, Nombuso hit major growth pains common to early-stage consulting firms. She faced limited access to funding, high marketing costs, and difficulties reaching broader corporate markets. To keep her enterprise running, she initially funded the business through personal savings and consulting income. She

avoided external capital out of a deep concern that financial obligations would crush her young business before it was ready. She believed in proving her business model first, but as her operations have grown, she has become completely open to strategic funding opportunities that support sustainable expansion.

For Nombuso, entering the Women Creating Wealth Programme triggered a profound process of psychological unlearning. Despite holding elite qualifications, she had to aggressively dismantle a habit of playing small, fighting self-doubt and a fear of failure. The programme acted as an intellectual mirror, forcing her to realise she already had the expertise to lead at the highest tables. By pulling her out of daily admin weeds, the training reshaped her identity from a technician into an asset builder. Ultimately, it moved her definition of wealth past a simple balance sheet and into a dynamic ecosystem of knowledge transfer and community impact.



NOMBUSO XAMA

“The programme helped me overcome self-doubt and fear of failure, giving me the confidence to know that my expertise has real value and deserves a seat at the table.”

To serve clients beyond her immediate geographical area, Nombuso turned to digital leverage. She adopted advanced tools for client communication, document management, and virtual consultations. Crucially, she introduced online tutoring and virtual business support. This transition drastically improved service delivery and allowed her to reach learners and entrepreneurs across many different regions efficiently.

“I grew from focusing purely on daily operations to leading with a long-term vision. I now see challenges as strategic opportunities to innovate and improve.”

This evolution unlocked major milestones for Buso Consulting Services. Through the WCW platform, Nombuso gained direct access to high-value enterprise development initiatives, new marketing networks, and partnerships with other women-owned businesses. Backed by practical business training and mentorship, she enhanced her leadership capacity, allowing clients to experience improved compliance, stronger financial management, and smoother access to corporate funding.

Over the next three to five years, Nombuso’s roadmap focuses on national market expansion and building an inclusive business footprint across South Africa. She aims to grow her firm into a nationally recognised brand, create new employment opportunities, and expand her digital footprint. By equipping clients with financial knowledge and resources, she is building an enduring legacy of economic participation that will thrive completely beyond the founder. For her family, this model establishes a permanent foundation of generational wealth and opportunity.

“True wealth creation means building sustainable value and creating systems that allow a business to thrive long after the founder.”

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WOMEN SHARING WISDOM: NOMBUSO’S TIPS FOR SUCCESS

- 1. Merge compliance with community impact:** True wealth comes from solving real structural problems. Combining professional business advisory with academic support builds a resilient community and a highly trusted brand.
- 2. Embrace digital leverage to scale:** Geographical boundaries can be removed through technology. Implementing online learning, virtual consultations, and digital document management is essential to reach new regional markets efficiently.
- 3. Collaborate to build an independent ecosystem:** Sustainable growth cannot be achieved in isolation. Establish collaborative networks, joint ventures, and incubation programs with fellow entrepreneurs to create lasting economic value long after formal funding ends.



Hlengiwe Mashinini

Eradicating dependency through systems-driven wealth

Hlengiwe Mashinini is breaking the cycle of state grant dependency in her community through Penelope. By replacing manual hustle with scalable business frameworks, she equips individuals and SMMEs across Pretoria to generate independent income and build lasting wealth.

When Hlengiwe Mashinini launched her enterprise in 2017, she set out to solve a crisis in her community: the debilitating cycle of social grant dependency. Operating as Penelope, she designed a business model focused on practical skills training, asset-building systems, and economic empowerment. Witnessing families trapped in reliance on state welfare, Hlengiwe realised that a lack of structured business systems and income-generating skills kept individuals economically excluded. She introduced her services to bridge this structural gap, giving marginalised community members the practical tools to create self-sustaining livelihoods while fostering long-term regional development.

Despite her broad community insights, Hlengiwe hit major growth bottlenecks common to early-stage social impact enterprises. She faced severe capital constraints, restricted access to corporate markets, and a total reliance on slow, manual operational systems. To keep Penelope afloat without traditional banking support, she cross-capitalised the venture using the cash flows and liquid profits from her other small businesses. Operating on inconsistent client

payments due to her target market's financial constraints, she initially avoided external credit facilities out of a deep fear of debt. She believed in proving her business model strictly through organic cash flow, but this defensive posture inadvertently limited her capacity to grow her training operation.

For Hlengiwe, entering the Women Creating Wealth (WCW) Programme started a profound process of psychological unlearning. Despite eight years of successful operations, she had to aggressively dismantle a habit of playing small, fighting an internal belief that she was not "big enough" or qualified enough to lead at a corporate level. The programme acted as an intellectual mirror, forcing her to realise that staying small to avoid risk was keeping her and her community locked in dependency. By pulling her out of the daily operational hustle, the training reshaped her identity from a solo entrepreneur into an asset builder, moving her definition of wealth away from basic survival and into a dynamic, systems-backed economic institution.



HLENGIWE MASHININI

“The programme helped me overcome self-doubt and fear of failure, giving me the confidence to know that my expertise has real value and deserves a seat at the table.”

A pivotal moment of operational transformation arrived when Hlengiwe realised she had become the ultimate barrier of her own enterprise. Every single client depended on her personally, meaning that increased demand resulted in exhausting hours rather than scalable revenue. To break this cycle and avoid burning out, she made the bold strategic choice to halt aggressive client acquisition and prioritise internal infrastructure. She meticulously mapped out her entire workflow, documented her client onboarding processes, and established a repeatable delivery blueprint. This vital evolution shifted her role entirely from doing the work to designing the work, replacing emotional management with hard financial tracking and data-driven governance.

“I stopped focusing purely on daily operations, to mapping out entire workflows and a repeatable delivery blueprint. Leadership is about designing the work – not just doing the work.”

This new approach unlocked major milestones for Penelope. By demonstrating documented, repeatable processes, Hlengiwe gained the credibility needed to conquer her fear of credit and secure her first formal government small business funding. This shifted her enterprise from defensive bootstrapping to financial leverage, allowing her to grow past 1-on-1 delivery limitations. Over the next three to five years, she plans to expand across Pretoria by replacing informal proposals with structured, numbers-driven pitches to corporate buyers. By expanding her physical business space, adding an accounting department, and automated training systems, she is breaking the cycle of grant dependency for hundreds of clients while ensuring the company's value outlives her.

“True wealth creation means building sustainable value and creating systems that allow a business to thrive long after the founder.”

In the spirit of Ubuntu, Hlengiwe champions ecosystem-building across South Africa by sharing her core breakthrough: debt is a powerful growth catalyst, not a danger, when backed by robust systems. To liberate other female founders from isolation, she is building independent peer networks to share financial intelligence and design repeatable processes.

Reflecting on her legacy, Hlengiwe sees her impact as an asset of transferable value for her family, structured to outlive her through documented risk management and cash flow systems. For Pretoria and future African women entrepreneurs, her leadership proves that growing an enterprise is entirely possible once limiting beliefs and structural barriers are broken.

WOMEN SHARING WISDOM: HLENGIWE'S TIPS FOR SUCCESS

- 1. Shift from personal hustle to systems:** Stop solving challenges through manual labour alone. Build standard operational procedures (SOPs) to remove yourself as the bottleneck and scale impact.
- 2. View funding as a tool, not a trap:** Do not let fear of debt restrict expansion. Secure capital with robust systems in place to scale operations responsibly.
- 3. Target corporate markets with pitches:** Transition away from passive, localised customer acquisition. Approach major corporate buyers and funders with confident, numbers-driven pitch presentations.



Felicia Motau

Driving market penetration through youth empowerment

Felicia Motau drives market penetration through All Solutionz Pty Ltd, combining a Finance degree with corporate banking acumen to equip youth entrepreneurs with compliance frameworks and financial tracking tools. Her structural training is specifically engineered to eliminate early-stage business failure across South Africa by replacing chaotic cash flow habits with rigid corporate systems.

Felicia Motau left a permanent banking post to launch All Solutionz Pty Ltd in July 2021 after realising 90% of small businesses fail from poor financial management. Her 100% female youth-owned firm transforms chaotic cash habits into structured corporate frameworks, providing high-utility financial skills training and asset-planning tools across Gauteng. However, expanding her corporate advisory model without major corporate backing meant facing intense market penetration barriers. To protect her business path, she bypassed traditional financing channels and fully funded the startup from her personal savings, organically optimising her internal business systems to prove her delivery model before approaching high-value investor networks.

For Felicia, joining the Women Creating Wealth (WCW) Programme was the start of a deeply personal journey of unlearning. Despite her corporate banking authority, she had to aggressively expand her vision past localised restrictions. The programme pushed her mindset to

shift from thinking locally to planning internationally. Through fundamental one-on-one strategy sessions, she restructured her entire business game plan, reframing her audience to appeal directly to multinational buyers and global investors. The training redefined wealth creation for her - not as mere income generation, but as a deliberate evolution into personal mastery, complete operational independence, and a long-term strategy of legacy building.

“The training redefined wealth creation for me - not as mere income generation, but as a deliberate evolution into personal mastery, complete operational independence, and a long-term strategy of legacy building.”

A critical turning point arrived when a sudden client influx threatened to overwhelm her manual service capacities.



FELICIA MOTAU

To capture this growth responsibly, Felicia executed a major systems upgrade in November 2025, by launching a fully operational second branch. Instead of relying on external finance, she completely overhauled her corporate policies, standardised workflows, and implemented strict operational procedures. This system-driven structure radically improved client accessibility and service efficiency, allowing her team to manage a rapid surge in market share that successfully injected an additional R15,000 to R20,000 into her organic monthly revenue pipeline.

“My roadmap is focused on massive multi-provincial market penetration, expanding my financial literacy frameworks across South Africa’s borders.”

Over the next few years, Felicia’s roadmap is focused on massive multi-provincial market penetration, expanding her financial literacy frameworks across South Africa’s borders. She aims to shift her business acquisition strategy completely away from informal interactions toward numbers-driven pitch presentations targeted directly at national enterprise development programs.

By embedding strict systems and modern technology into her expanding branches, she is building a highly competitive legacy asset structured to thrive completely independent of her time. For her family, this model establishes a permanent, secure foundation of transferable economic freedom.

“I actively advocate for a unified business forum where female entrepreneurs can cross-collaborate, address socio-economic constraints, and share financial intelligence.”

In a powerful show of Ubuntu, Felicia has integrated her new branch as an official SEDFA Access Point, delivering free business compliance, financial skills, and structural training to resource-constrained youth founders. She also directly drives local job creation, successfully adding two new full-time professionals to her corporate payroll who deeply trust the brand’s long-term goal plan. To build an ecosystem that thrives long after formal funding ends, Felicia is actively advocating for a unified business forum where female entrepreneurs can cross-collaborate, address socio-economic constraints, and share financial intelligence.

By continuing her own financial studies, Felicia actively models what it means to lead a future-fit enterprise. Her ultimate hope is to completely rewrite how African children are educated, shifting the parenting paradigm away from raising passive future employees and toward nurturing proactive problem solvers, leaders, and asset architects from an early age.

Reflecting on her WCW journey, Felicia is cementing a powerful legacy that proves you do not have to just work hard, but work smart. Through All Solutionz Pty Ltd, she is building a sustainable framework where robust processes and strategic skills empower the next generation to break free from the traditional 9-to-5 loop, transform their organic strengths into commercial institutions, and permanently master continental wealth creation.

WOMEN SHARING WISDOM: FELICIA’S TIPS FOR SUCCESS

1. **Recognise that without financial books, you are doing nothing:** Stop treating compliance and accounting as expensive afterthoughts. Implementing proper financial systems and rigorous bookkeeping frameworks from day one is the only way to attract investors and win corporate business.
2. **Build an independent ecosystem forum:** Champion the development of a unified peer network where women-led firms can collectively share financial resources, solve social challenges, and navigate high-stakes corporate procurement as a team.
3. **Groom the next generation to be opportunity creators:** Pivot away from old educational mindsets that train children to become routine employees. Intentionally teach financial literacy and business formalisation frameworks early, allowing future leaders to nurture their unique strengths into sustainable legacies.



Faith Khoza

Eradicating youth unemployment through educational infrastructure

Faith Khoza is determined to fight youth unemployment across Limpopo through Impact Education. She does this through combining academic tutoring with coding, robotics, and workplace readiness to turn learners into corporate-ready talent. Her model transforms localised community training into a compliance-backed social institution built for corporate partnership.

When Faith Khoza entered the development sector, she set out to solve a devastating structural crisis holding back South Africa's rural provinces: the complete mismatch between historical education systems, and the modern skills demanded by corporate and entrepreneurial workforces. Witnessing thousands of high-potential youth fail to access job markets from a lack of practical vocational guidance, she launched Impact Education in February 2018.

Operating for eight years as at 2026, her Limpopo-based skills development organisation acts as a strategic training partner for schools, government departments, municipalities, and NGOs - transforming traditional community learning into high-utility academic tutoring, coding, robotics, and workplace readiness frameworks.

Despite her extensive impact, Faith hit severe growth challenges common to early-stage training and advisory firms. Expanding her programs across a geographically distributed province was heavily constrained by a lack of advanced training facilities, limited funding for

infrastructure expansion, and high compliance costs. Adding to that was the issue of securing high-value, large-scale public and private sector training contracts due to a lack of established corporate procurement networks.

To maintain full operational independence, she relied entirely on organic growth, utilising her personal resources and reinvesting every rand of service revenue back into the business, to preserve her delivery models before approaching institutional funders.

For Faith, grounding herself in the **Women Creating Wealth (WCW) Programme** proved to be a revelation. Engaging with the E-Myth operational diagnostic during her Ignite course acted as a stark mirror, exposing the limits of running a business purely on localised founder energy. She embarked on the process of dismantling the habit of viewing structural market delays as personal failures, realising that rapid, difficult decision-making is a mandatory element of leadership required to protect an enterprise.



FAITH KHOZA

The training successfully moved her definition of wealth away from simple daily survival toward an intentional strategy of asset building, institutional compliance, and long-term socio-economic legacy.

A pivotal moment of operational friction occurred as the organisation grew and staff members began deviating from internal workflows and reporting requirements. Recognising that a lack of accountability would hinder her growth, Faith took rapid, data-driven action. She instituted rigorous probation reviews, assessed alignment with core responsibilities, and introduced clearer corporate reporting structures. By mandating digital project management tools like Trello to track task execution and monitor performance in real time, she successfully replaced emotional management with hard operational tracking, shifting her role entirely from managing day-to-day crises to designing strategic accountability frameworks.

“I successfully replaced emotional management with hard operational tracking, shifting my role entirely from managing day-to-day crises to designing strategic accountability frameworks.”

This infrastructure shift unlocked an extraordinary milestone for Impact Education: successfully executing a large-scale project that grew the firm’s revenue by over 700%. Backed by practical business training and strategic planning, Faith shattered her internal limitations around corporate funding. The programme radically enhanced her investment readiness, positioning her to confidently pursue infrastructure and equipment grants valued at over R500,000.

By evaluating commercial opportunities through a lens of long-term scalability rather than immediate, chaotic cash outcomes, she has successfully transformed her entire training portfolio into a compliant, sustainable asset.

Over the next three to five years, Faith’s growth plan focuses on massive national market expansion and building an inclusive, fully automated educational footprint across South Africa. She aims to grow Impact Education into a premier national institution by securing large-scale public and private sector training tenders. By expanding her physical training spaces and incorporating mobile robotic labs, she plans to build a permanent internal advisory team. For her family, this focus on registered intellectual property and repeatable educational systems establishes a secure, transferable legacy of generational wealth that continues to create value long after the founder is no longer in the room.

“I regularly collaborate with fellow women-led organisations to share key market opportunities and provide hands-on mentorship to close the economic participation gap.”

Faith uses her corporate training platform to drive meaningful job creation and skills development within her community. By employing full-time administrative, marketing, and facilitation personnel alongside part-time project facilitators, Impact Education acts as a reliable economic stabiliser in Limpopo. This stands as a powerful testament to her deep affinity with the spirit of Ubuntu. She regularly collaborates with fellow women-led organisations, shares key market opportunities, and provides hands-on mentorship to close the economic participation gap.

By equipping women and young people with knowledge and workplace readiness, Impact Education is helping advance a new narrative where African women are represented as economic leaders and social innovators. Faith is proving that women-led development enterprises can break historical market friction, build resilient business models, and leave an enduring legacy of social healing and economic empowerment that extends far beyond themselves to permanently uplift the continent.

WOMEN SHARING WISDOM: FAITH’S TIPS FOR SUCCESS

- 1. Deploy digital tracking for team accountability:** Avoid letting growth dilute your delivery standards. Implement centralised project management tools like Trello to ensure strict system compliance across your entire team.
- 2. Move from daily firefighting to strategic scaling:** Sustainable corporate growth requires working on your business, not just in it. Build data-driven operational systems to remove yourself as the manual bottleneck.
- 3. Build cross-sector collaborations past funding timelines:** Guard against operational isolation by forming long-term alliances for joint project execution. Combine resources with peer female entrepreneurs to collectively pitch for massive institutional contracts.



Charmaine Slade

Preparing youth for the future through skills, technology, and entrepreneurship

When Charmaine Slade founded Dream Green Projects 68 (Pty) Ltd, she set out to address a growing challenge in South Africa: the gap between classroom learning and the practical skills needed to succeed in today's economy.

Charmaine Slade believes that education should do more than provide knowledge - it should create opportunities. Motivated by the high levels of youth unemployment and the need for practical, work-ready skills, she established Dream Green Projects 68 (Pty) Ltd - a consulting and skills development company focused on accredited occupational training and community development. After a long and successful corporate career, Charmaine made the bold decision to become a full-time entrepreneur at the age of 56.

Four years later, her business delivers training programmes to underserved communities while helping corporate organisations meet their skills development and social investment objectives. The transition was both exciting and challenging. Determined to build something that would create lasting value for her family and community, she invested her own pension and provident funds to launch the business. Operating in a highly competitive environment

with limited access to funding required discipline, resilience, and a commitment to growing sustainably.

A defining moment in her journey came through the Women Creating Wealth (WCW) Programme. Despite her extensive experience as a training and development professional, the programme challenged her to think differently about leadership, growth, and wealth creation. She began to see wealth not simply as financial success, but as the ability to create opportunities, build networks, and share resources that uplift others.

"The programme helped me strengthen our digital presence, refining our brand and using social media more strategically to reach new markets."



CHARMAIN SLADE

One of the most significant changes she made was embracing technology to improve efficiency and reduce costs. By incorporating artificial intelligence into curriculum development and content creation, she was able to streamline operations and redirect resources towards business growth and client impact. She also strengthened her digital presence, refining her brand and using social media more strategically to reach new markets. These changes transformed the way she approached growth. Rather than expanding too quickly, Charmaine focused on building a sustainable business model that could deliver long-term value. Her programmes combine practical business skills, sustainability principles, and entrepreneurship training, helping participants gain the confidence and knowledge needed to create their own economic opportunities.

Looking ahead, Charmaine has ambitious plans for expansion across Southern Africa, with Malawi and Mozambique among her initial target markets. Her long-term vision is to establish a dedicated training academy in the Western Cape that combines agriculture, technology, and entrepreneurship to prepare young people for the opportunities of the future.

Community impact remains at the heart of everything she does, her way of channelling the spirit of Ubuntu. Passionate about improving financial literacy, she develops workshops and family-focused learning programmes that teach budgeting, saving, and entrepreneurship from an early age. As a mother of three daughters, she believes that financial knowledge is one of the most powerful gifts that can be passed from one generation to the next.

“As a mother of three daughters, I treat entrepreneurship not just as an individual job, but as a long-term life project.”

Through mentoring, skills development, and community partnerships, Charmaine is building more than a business. She is creating a legacy of empowerment, helping young people and aspiring entrepreneurs gain the tools they need to build sustainable futures and participate meaningfully in the economy.

As a mother of three daughters, she treats entrepreneurship not just as an individual job, but as a long-term life project and a shared set of values. By mentoring young women across multiple networks, maintaining lifelong contracts with her local suppliers, and building cross-border tech

alliances, she is engineering a sustainable bridge between past history and future successors - proving that African women can lead globally competitive asset empires that stand the test of time.

WOMEN SHARING WISDOM: CHARMAINE’S TIPS FOR SUCCESS

1. **Deploy AI to scale internal content production:** Stop spending critical capital on expensive external writers. Leverage advanced artificial intelligence tools to draft learning materials and curriculum frameworks, slashing your operational delivery overheads while maintaining strict quality control.
2. **Scale sensibly by pacing your operational capacity:** Do not allow rapid client demand to break your infrastructure. Pivot your service lines deliberately, prioritise long-term business effects over short-term revenue spikes, and build a phased expansion roadmap to ensure resilient growth.
3. **Teach generational financial literacy early:** Defeat systemic financial exclusion by targeting family structures. Design interactive financial boot camps and mentoring sessions for children to teach budgeting, tax planning, and investment mechanics from a young age to protect family assets.



Vutomi Banda

Cross-border enterprise for economic development

In 2019, at just 24 years old, Vutomi Banda founded Vutomi Technology and Enterprises with a bold vision: to address one of Southern Africa's most persistent socioeconomic challenges - high unemployment and the critical shortage of practical, market-relevant skills in underserved communities.

What began as a mission to bridge the gap between education and employability has evolved into a cross-border enterprise dedicated to building future-ready talent and fostering entrepreneurial ecosystems that drive sustainable economic growth.

Recognising that conventional education systems often leave individuals ill-equipped for economic self-sufficiency, Vutomi established a Skills Development Academy designed to transform job seekers into job creators. Through targeted training programmes, entrepreneurial development initiatives, and practical skills transfer, the academy equips individuals with the competencies required to thrive in a rapidly evolving economy. Seven years later, her organisation continues to empower communities across South Africa and Mozambique, creating pathways to employment, enterprise development, and grassroots economic transformation.

As the business expanded, however, growth exposed a new set of challenges. In its early stages, Vutomi

relied entirely on personal savings to fund operations, deliberately avoiding external investment out of concern that it could compromise her vision and autonomy. Yet as demand accelerated, the organisation encountered significant growth constraints, including limited access to capital, restricted market opportunities, and the substantial costs associated with obtaining industry accreditation and compliance certifications. Rather than allowing these barriers to stall progress, Vutomi embraced a more strategic approach to business growth, strengthening her investment readiness, refining her value proposition, and developing sophisticated pitching frameworks capable of attracting institutional and strategic partners.

"The programme served as a vital intellectual mirror, teaching me that leadership is not about perfection. It is about having the courage to lead with purpose rather than fear."



VUTOMI BANDA

Her participation in the Women Creating Wealth (WCW) Programme marked a pivotal turning point. The programme challenged her to move beyond perfectionism and embrace strategic leadership, replacing uncertainty and hesitation with clarity, confidence, and decisive action. Through mentorship, peer learning, and exposure to growth-oriented business frameworks, Vutomi began to see herself not merely as a business owner, but as an ecosystem builder capable of influencing broader economic outcomes.

Working directly with her WCW coach, Gloria, Vutomi mastered operational discipline and clarity. Simultaneously, her WCW mentor, Bonnie, challenged her baseline assumptions, infusing her with the strategic wisdom needed to operate as a serious wealth creator. Coupled with high-impact peer learning, this framework directly enhanced her financial literacy and elevated her corporate decision-making. Backed by these strategic alliances, Vutomi successfully extended her academy's footprint into the broader African market, establishing a firm operational presence in Mozambique.

Today, Vutomi Technology and Enterprises stands as a testament to the power of entrepreneurship as a catalyst for social and economic change. By investing in human capital development and nurturing entrepreneurial potential, Vutomi is helping shape a future where individuals are equipped not only to secure employment but to create opportunities for others.

“The programme completely transformed our financial readiness, giving us the tools to translate our vision into a clear, scalable strategy and unlock cross-border market expansion.”

In the spirit of Ubuntu, Vutomi transforms business success into collective empowerment. She leverages her WCW network to mentor emerging women entrepreneurs, collaborate on high-value opportunities, and help build entrepreneurial ecosystems that combine skills development, business incubation, and shared growth.

As she looks toward the future, Vutomi envisions a thriving African economy powered by skilled, innovative, and entrepreneurial citizens who are capable of competing and collaborating across borders. Through her continued

commitment to education, enterprise development, and community empowerment, she is building more than a business - she is cultivating a generation of changemakers equipped to drive inclusive prosperity across the continent. For her family, she is creating generational stability and opportunity. For her community, she is driving transformation through job creation, skills development, and mentorship. For future generations of African women entrepreneurs, her story affirms that they belong in high-growth industries as leaders and innovators. Guided by the words of Graça Machel, Vutomi embraces her responsibility to be both an agent of change and an architect of a more prosperous future - proving that when women lead, entire communities and economies thrive.

WOMEN SHARING WISDOM: VUTOMI'S TIPS FOR SUCCESS

- 1. Evolve from a hustle to an investable asset:** Strengthen your internal operational systems and financial compliance early so that your business is continuously ready to attract institutional funding.
- 2. Master your pitch deck:** Treat your financial projections and business model as a strategic story. Clearly articulate your scalability and impact to turn cautious investor conversations into meaningful partnerships.
- 3. Build across borders:** Do not limit your vision to local markets. Look for regional, cross-border opportunities where your services or products can solve shared continental challenges.



Tebogo Manasoe

From sports management to sustainable rehabilitation

Tebogo Manasoe founded Manasoe T Physiotherapy in 2022, with a bold vision to bridge a critical, overlooked gap in the wellness and medical sectors: the missing link between acute medical recovery, daily physical functionality, and community-based rehabilitation.

Recognising that individuals with chronic medical conditions often lack guidance on safe physical restoration, Tebogo transitioned from sports management into specialised physiotherapy, returning to her studies at age 30 to master clinical rehabilitation. Today, four years into her operational journey, her outpatient practice serves as a vital clinical asset, providing post-operative care, stroke rehabilitation, and musculoskeletal recovery to restore independence, mobility, and hope to her patients.

Scaling the business exposed immediate structural and spatial barriers. Tebogo initially self-funded the enterprise through personal savings, operating under a lack of clarity regarding institutional financing pathways. As patient volume surged, she encountered serious expansion constraints, driven by limited physical facility space and capital restrictions. Rather than allowing these spatial constraints to restrict her clinical scope, Tebogo actively used business literacy frameworks to study external funding channels and position her healthcare brand for institutional growth.

For Tebogo, entering the Women Creating Wealth (WCW) Programme began a profound leadership and financial evolution. Joining the cohort required stepping completely outside her comfort zone and confronting the internal anxiety of managing business metrics. The programme served as an operational turning point, dismantling defensive habits and pushing her to take strict accountability for her financial records. By providing rigorous frameworks for self-development, the training empowered Tebogo to overcome emotional decision-making, master delegation, and transition from a clinical practitioner into an authoritative health asset creator.

“The programme completely reshaped my leadership style. It taught me to navigate difficult conversations professionally, maintain tight financial discipline, and analyse business patterns with absolute clarity.”



TEBOGO MANASOE

This newly acquired leadership clarity fundamentally transformed Tebogo's approach to market opportunities. Under the guidance of WCW training, coaching, and peer learning, she stopped viewing her practice as a single localised clinic and began looking at healthcare as a systemic supply chain solution. This mindset shift enabled her to secure high-value B2B corporate collaborations. She successfully launched specialised corporate wellness initiatives, partnering with organisations to deliver targeted medical expertise on ergonomics and occupational health, directly mitigating back, neck, and wrist injuries for office employees. Concurrently, Tebogo overhauled her internal systems to meet this corporate demand. She integrated innovative AI tools to streamline clinical administration, maximise time efficiency, and upgrade her operational workflows. She also revamped her digital presence through an extensive centre-wide visual rebrand and website overhaul, vastly increasing her market visibility and patient retention through strategic, multi-channel marketing.

"I no longer view my business as just a practice, but as an engine for restoring hope. The programme gave me the systems and strategic mindset to think beyond clinical boundaries."

Looking ahead, Tebogo's three-to-five-year roadmap focuses on scaling her clinic into a premier, comprehensive physiotherapy rehabilitation centre. This infrastructure expansion will unlock high-tier clinical services, including intensive return-to-work functionality assessments for corporate firms and mining sectors. It will also create vital storage and operational space for her newly registered Non-Profit Organisation (NPO), which is dedicated to supplying assistive devices - such as wheelchairs, crutches, and walking frames - to individuals living with disabilities within underserved communities.

While clinical practices face unique hurdles in generational succession due to medical licensing regulations, Tebogo is intentionally building a sustainable, reputable, and highly profitable corporate entity designed for institutional acquisition in the future, while ensuring the NPO remains independently governed by its stakeholders for permanent social change.

Beyond individual clinical care, Tebogo actively utilises her enterprise to drive localised transformation and skills

development. She focuses on upskilling her administrative staff through targeted self-development training, translating operational efficiency into a reputation for excellent customer service and rock-solid supplier relationships.

Tebogo acts as a catalyst for a shared business ecosystem. As a testament to her belief in the spirit of Ubuntu, she participates in active circle-networks, where women business owners intentionally serve as each other's clients, keeping financial capital circulating within women-led ventures. Her ultimate hope is to see a formidable, highly connected pan-African network of successful women-led businesses that advance a new narrative of economic empowerment.

Reflecting on her four-year journey, Tebogo is carving out an enduring legacy of resilience, strategic growth, and positive change. She wants to be remembered above all as someone who brought true care, support, and hope into people's lives. Her transformation serves as an inspirational blueprint for future generations of African women entrepreneurs, demonstrating that through vision and discipline, they can dismantle barriers, break generational poverty, and build enterprises that leave a lasting mark on the continent.

WOMEN SHARING WISDOM: TEBOGO'S TIPS FOR SUCCESS

- 1. Master the uncomfortable conversations:** Lead your workforce with clear, professional boundaries. Address performance and operational issues directly without guilt to maintain institutional excellence.
- 2. Position your practice for long-term equity transfer:** Build tight, audited, and systematic business operations. Even if a business requires specialised qualifications to run, a structured operation can be successfully sold as a highly profitable corporate asset.
- 3. Circulate wealth within your network:** Embrace the true essence of Ubuntu by forming closed trading circles with fellow women entrepreneurs. Prioritise purchasing services and products from within your network to collectively scale your market presence.



Natasha Norman

Bridging the gap between learning and earning

Natasha Norman is determined to play her part in reshaping South Africa's workforce landscape through Charis Skills Solutions. By replacing traditional theory-driven education with industry-aligned training, practical workplace readiness, and intensive mentorship, she bridges the critical gap between learning and employment.

Eleven years ago, Natasha Norman founded Charis Skills Solutions as a response to one of South Africa's most persistent economic challenges: the disconnect between education and employability. She witnessed countless young people investing significant time, effort, and resources into obtaining qualifications, only to find themselves excluded from meaningful economic opportunities because they lacked practical experience and professional networks.

Determined to address this structural barrier, Natasha set out to create a model that would bridge the divide between learning and earning.

Despite the strength of her vision and more than a decade of experience in skills development, Natasha encountered the growth challenges that often confront emerging education and training enterprises. Accessing corporate markets proved difficult in an industry dominated by large, established training providers with extensive procurement histories and entrenched relationships. At the same time, scaling a high-touch mentorship model required significant investment in technology, content development, and operational infrastructure. Determined to protect

the integrity of her mission, Natasha initially funded the business through personal resources, choosing to grow cautiously rather than compromise her vision.

Her participation in the Women Creating Wealth (WCW) Programme marked a significant moment in both her business and personal development. The programme challenged her to rethink how she viewed herself, her business, and her potential for impact. Through practical learning, mentorship, and peer engagement, she replaced self-doubt and perfectionism with strategic confidence and decisive leadership. Rather than viewing Charis Skills Solutions as a small training enterprise, she began to see it as a scalable vehicle for economic transformation.

"The programme completely re-engineered my mindset, giving me the clarity and confidence to stop doubting my capacity and start leading as a high-impact entrepreneur."



NATASHA NORMAN

As her vision evolved, Natasha recognised that meaningful expansion required robust organisational foundations. The programme challenged her to move beyond concepts and aspirations and build a business capable of sustained execution. She undertook a comprehensive process of formalising her operating model, refining her strategic direction, and defining clear organisational structures. Every aspect of the business - from service delivery and governance to performance management and growth planning - was intentionally mapped and documented.

“The programme pushed me to think systematically, transforming my business from an idea-based concept into an operationally ready asset.”

The strategic progress achieved through the programme has already begun reshaping Natasha’s market position. While continuing to balance her entrepreneurial ambitions alongside a full-time career, she leveraged the programme’s frameworks to strengthen business planning, build a multidisciplinary leadership team, and position the company for accelerated growth. One of the most significant developments has been her pursuit of a strategic acquisition involving Aquarius Skills Solutions, an established and accredited training provider.

In the next three to five years, Natasha’s vision is to establish Charis Skills Solutions as a nationally-recognised leader in workforce readiness, mentorship, and human capital development. Central to this strategy is the implementation of a scalable Hub-and-Spoke model that combines centralised digital infrastructure with local delivery partnerships. Through collaborations with schools, community organisations, co-working spaces, and industry stakeholders, she aims to extend high-quality training into underserved and rural communities without significantly increasing operational costs.

Her long-term ambition is to build a nationwide ecosystem that connects education, employment, and entrepreneurship through technology-enabled learning, strategic partnerships, and direct pathways into economic participation.

“True wealth and economic empowerment begins with investing in people - creating sustainable systems that unlock economic participation for thousands while building a lasting asset for future generations.”

Drawing on more than 25 years of experience in training and development, as well as her belief in the spirit of Ubuntu - she actively mentors young women, entrepreneurs, and aspiring professionals, helping them build confidence, strengthen their capabilities, and navigate opportunities for advancement. She also intentionally cultivates strategic partnerships with women-led businesses, recognising that collaboration accelerates collective success. Natasha envisions a future for Africa where women lead the development of dynamic human capital ecosystems that drive prosperity, inclusion, and long-term continental growth.

WOMEN SHARING WISDOM: NATASHA’S TIPS FOR SUCCESS

- 1. Build systems that multiply impact:** Sustainable growth requires reaching more people without proportionally increasing costs. Develop scalable operating models that combine digital platforms with local partnerships.
- 2. Prepare your infrastructure before opportunity arrives:** Large contracts and strategic partnerships favour businesses that are operationally ready. Formalise your structures, define responsibilities, document processes, and establish clear performance measures before growth demands it.
- 3. Invest in relationships as strategic assets:** Long-term success is built through collaboration. Cultivate trusted partnerships, complementary expertise, and shared opportunities that strengthen your ecosystem.



Green Economy Builders

Section 4.

These are women growing businesses rooted in sustainability, food security, agriculture and environmental care. Their work reminds us that economic growth and care for the planet can move together, creating value for communities today and generations to come.



Thembisile Ralarala

Sowing seeds of hope

By blending nature care with local culture and tourism, Thembisile Ralarala uses the botanical garden that she runs to heal the community, transforming open land into a centre that creates local jobs, protects the environment, and feeds families.

Thembisile Ralarala registered Innovators Create Wealth in 2016 and started fully operating in 2019. Living in a rural community, she felt a deep desire to help when she noticed local families struggling with high levels of poverty, joblessness, and food insecurity. Recognising that her area possessed an abundance of open land, she set out to create a solution. Today, her botanical and food garden serves as a community hub. The business runs a nursery that sells indigenous trees, flower seedlings, and fresh organic herbs, while welcoming visitors for community training, local art showcases, weddings, and eco-tourism.

“I wanted to look at what we already have; our beautiful land and our people - and use those natural assets to lift our community out of hardship.”

Initially starting the business entirely with her own savings, Thembisile managed her early costs by choosing a careful path over complex external funding channels. Because her project sits at a unique intersection of farming, retail, tourism, and conservation, she faced typical early hurdles.

Being located far from a major city made it difficult to find technical support, while unpredictable weather like storms and dry spells required constant adaptability. To keep her services affordable for local schools and families, she kept her daily operations lean and simple, patiently working to show customers the health benefits of homegrown, organic food.

To manage her growing visitor numbers smoothly, Thembisile introduced an interactive approach she calls “see it and buy it,” where guests learn hands-on how to plant seedlings before purchasing them, naturally boosting her garden revenue.

Before connecting with the Women Creating Wealth (WCW) Programme, Thembisile occasionally battled self-doubt, worry, and a fixed mindset that left her feeling unsure about trying new paths. Being in the WCW network brought a permanent shift in her perspective. Meeting female peers who shared her values helped her release old fears of failure, step beyond traditional gender stereotypes, and confidently trust her own voice.



THEMBISILE RALARALA

She successfully shifted from a traditional survival focus to a visionary, abundance-centred mindset, realising that changing her own beliefs was the first step to changing her world.

Backed by her new confidence, Thembisile entered into fruitful discussions with leading organisations like SANBI, South African National Parks (SANParks), and the WWF. This collaborative positioning yielded a breakthrough: SANParks has committed R500,000 in funding to build a brand-new professional nursery on her site. This structural asset will significantly expand her daily capacity, allowing her to supply a continuous stream of trees and seedlings to local schools and home gardens.

“True wealth creation means using your personal gifts and unique innovations to leave a lasting mark that changes people’s lives for the better.”

A community-focused approach now guides her daily leadership. Through close mentorship and group coaching, Thembisile has strengthened her financial tracking, team leadership, and everyday marketing. Her immediate roadmap over the next three to five years is clear and expansion-focused: she aims to build cozy guest accommodation and a dedicated community hall on-site to host weddings and educational cultural festivals. This model will unlock different revenue streams with the direct potential to create more job opportunities, helping to employ more local citizens and keep the garden stable through every season.

The growth of her business has already created a ripple effect of stability and joy. Her employees have reached a point where they completely own the business vision, stepping into their own personal growth. Through their work, team members have been able to build new homes and confidently fund their children’s schooling. Client retention is rising, relationships with suppliers are flourishing, and the surrounding environment is noticeably greener because more trees are being planted every day.

Thembisile ensures that her business success is shared. Partnering with local women and young gardeners to empower them with planting and business skills, has become her life’s song. She has formalised this dedication by establishing a non-profit organisation called Raising

Innovative and Visionary African Pillars. This NPO directly targets young women and youth, equipping them with essential leadership and business capabilities, while hosting extra support classes in reading, mathematics, and basic technological skills to ensure no one is left behind.

Beyond direct community services, Thembisile is stepping into an active leadership and advocacy role within the environmental sector. Aware that botanical and food gardens protect vital pieces of the planet’s ecosystems, she plans to make her project a leading centre for local conservation, education, and research. Her garden will contribute valuable information on plant identification, reproduction, and traditional remedies, helping to cultivate a deeper understanding between sustainable agriculture, healthy lifestyles, and the natural world.

Thembisile’s journey advances an expansive continental vision. Being part of the WCW programme opened her eyes to the immense responsibility she carries to help liberate African women from the chains of poverty. She is currently busy preparing her grounds to host a major Women’s Day event, while co-developing specialised leadership programs to ensure women can actively lift and empower one another. Her ultimate hope is to see a new, united Africa defined by an abundance of successful, women-owned enterprises that fearlessly break down traditional barriers.

WOMEN SHARING WISDOM: THEMBISILE’S TIPS FOR SUCCESS

- 1. Let your values guide you:** A successful business is born when you match your personal talents with a genuine market need that helps the people around you.
- 2. Systems simplify daily growth:** Moving toward simple, visual client systems like “see it and buy it” makes daily operations smoother while naturally increasing your cash flow.
- 3. True wealth is holistic and shared:** Lasting success means using your gifts to lift your entire community; turning natural land assets into structures that provide skills, jobs, and environmental safety for generations to come.



Asanda Apleni

Rooted in impact for the green economy

Asanda Apleni is changing the face of farming in South Africa through Kidlinks Small Farm Incubator. By turning the painful effects of a global pandemic into a thriving community farm, she proves that farming is a powerful tool to fight joblessness and food shortages.

When the COVID-19 pandemic hit in 2020, Asanda Apleni saw her community plunge into food shortages, and crushing youth unemployment. Instead of standing by helplessly, she started Kidlinks Small Farm Incubator. Six years down the line, her enterprise tackles huge community struggles head-on, including ruined soil, climate change, and local hunger. Based on climate-friendly farming methods, Kidlinks focuses on producing fresh, healthy vegetables, teaching young people valuable farming skills, and restoring the earth. Her business acts as a vital lifeline, transforming local farming into a powerful tool for community survival.

Growing a farming business from the ground up came with massive hurdles. Kidlinks started completely from scratch, funded entirely by Asanda's personal savings, family contributions, and community backing. In the early days, the team survived by selling vegetables, using their daily cash sales to cover basic overhead costs. However, as the farm grew, Asanda ran into tough times, including a

lack of money to buy modern farming tools, and difficulty getting her produce into bigger commercial markets. She also struggled to build the corporate partnerships needed to open doors.

Joining the Women Creating Wealth (WCW) Programme completely transformed her mindset and shattered her old fears. The strategic business training, coaching, and mentorship helped her see that waiting until everything is perfect actually stalls growth. She traded her old scarcity mindset for a powerful growth mindset, realising that true leadership is about taking brave action even when challenges exist. Surrounded by a supportive community of ambitious female entrepreneurs, Asanda gained the ultimate confidence to look for strategic funding and pursue the corporate partnerships she used to avoid. She realised that obtaining outside capital is exactly what her business needs to buy proper infrastructure, manage risks, and secure long-term future sustainability.



ASANDA APLENI

This strategic shift completely reshaped her definition of wealth creation. Before the programme, she viewed success in purely financial terms. Today, she understands that true wealth is a broad ecosystem made up of confidence, strong leadership networks, hands-on skills, and the ability to open doors for others. This fresh perspective paid off quickly; since joining the network, Kidlinks has dramatically evolved. It moved away from basic agricultural production to focus on strategic business development. The programme opened direct doors to new market connections, enterprise development support, and key partnerships that have expanded her long-term business prospects.

“We cannot fight tomorrow’s food shortages with yesterday’s mindsets. True wealth means equipping our youth with the exact skills to feed their own communities.”

A major turning point in her journey came when Asanda realised her internal office setups could no longer keep up with her growing market demand. To fix these operational challenges, she completely overhauled her business systems, introduced structured approaches to planning, airtight financial record-keeping, and advanced resource tracking. This tech upgrade allowed her to easily map out daily farm tasks, measure inputs, and prepare the business to grow seamlessly. Alongside these structural fixes, she began rolling out climate-smart agricultural practices to boost crop yields while fighting soil degradation.

Today, her farm is a buzzing hub for local skills development and jobs. Kidlinks has successfully turned vulnerable local youth and women into skilled agricultural operators. They gain practical experience in land preparation, crop management, and agribusiness basics. Instead of viewing daily market shifts or weather challenges as roadblocks, Asanda now approaches them as opportunities to innovate, learn, and adapt.

Asanda wants to expand her production capacity, strengthen market access, and build a highly structured agricultural enterprise over the next three to five years. She is positioning Kidlinks to serve as a live learning and demonstration hub where emerging farmers can gain

practical agribusiness skills. To ensure her impact thrives long after formal program funding ends, she is building sustainable partnerships with fellow farmers to share processing resources, tap into bigger commercial markets collectively, and lower shared operational costs.

“My journey proves that you can start from limited resources, respond to crises with innovation, and build an enterprise that creates both financial and social value.”

Asanda refuses to let success end at her farm fence. She supports other women by sharing knowledge and actively mentoring emerging agricultural founders to help them avoid common startup traps.

Through her intentional, earth-first leadership style, Asanda is shifting the continental narrative of women in agriculture away from basic survival farming, toward innovation and wealth creation. Her ultimate dream is to see African women fully empowered as major decision-makers who drive sustainability across all economic sectors.

WOMEN SHARING WISDOM: ASANDA’S TIPS FOR SUCCESS

- 1. Ditch the need for perfection:** True wealth creators do not wait until they have every single detail figured out before moving forward. Leadership means taking bold, goal-focused action.
- 2. Cooperate to cut business costs:** You do not have to buy every single asset alone. Building long-term partnerships with fellow entrepreneurs to share resources and target larger markets together slashes costs.
- 3. Reshape your industry narrative:** True empowerment means moving beyond simple backyard production.



Lungile Nyembe

Honouring legacy through safe and sustainable solutions

Lungile Lulu Nyembe is revolutionising the commercial cleaning industry through Letta &co. By replacing toxic chemicals with safe, eco-friendly alternatives, she protects human health while safeguarding the environment. For Lungile, green cleaning is more than a service, it is a crusade born from personal loss.

When Lungile Lulu Nyembe founded Letta &co three years ago, she did so to honour her late grandmother. A dedicated domestic worker, her grandmother tragically passed away from asthma caused by prolonged exposure to harsh, toxic cleaning chemicals. Driven by this deep personal loss, Lungile set out to solve a widespread public health issue: the dangerous chemical exposure faced daily by cleaners and households. She committed her enterprise to providing premium, eco-friendly cleaning solutions that protect both vulnerable workers and the environment.

Despite her powerful mission, Lungile immediately faced complex growth barriers that plague manufacturing startups. Navigating strict regulatory standards, securing chemical certifications, and paying for costly compliance testing felt overwhelming. To maintain total control over her

grandmother's legacy, she initially self-funded the business using personal savings and small family contributions. She avoided external capital out of fear that outside investors might compromise her strict ethical standards and dilute her brand's authentic purpose.

Becoming part of the Women Creating Wealth (WCW) Programme completely transformed her approach to risk and leadership. The curriculum helped her overcome internal barriers, changing how she views business challenges. Instead of seeing market entry as a risk, she learned to view corporate spaces as strategic pathways for intentional growth. Her definition of wealth expanded far beyond money, growing to include personal confidence, strong professional networks, and solid business systems.



LUNGILE NYEMBE

“The programme gave me the courage to turn personal loss into a mission-driven business that empowers others and leads with clear purpose.”

To keep up with rising product demand, Lungile upgraded her operations. She streamlined her inventory and production pipelines by adopting modern business technologies and automated tracking systems. This operational upgrade allowed her to respond to large market opportunities with speed and agility. Supported by WCW mentorship, peer accountability, and practical financial training, she moved away from manual processing and stepped confidently into her authority as a green wealth creator.

“I learned to approach large corporate opportunities with strategy and structure, seeing obstacles as stepping stones rather than risks.”

The structural upgrades brought about by being part of the programme quickly opened major corporate doors. Through the WCW network, Letta &co successfully listed on multiple government department databases and public procurement platforms. This corporate exposure unlocked vital training and allowed Lungile to win lucrative, long-term cleaning contracts with large organisations that value environmental sustainability. Her business successfully expanded its reach well beyond small local markets, creating stable jobs and providing consistent demand for her suppliers.

In the foreseeable future, Lungile’s roadmap focuses on national market expansion, continuous green innovation, and long-term economic growth. She plans to secure high-volume corporate tenders, expand into new markets, and build a highly profitable enterprise. By focusing on long-term contract security and inclusive supply chains, she is building a valuable company that can be easily inherited. Through this smart plan, she is establishing a foundation of sustainable wealth and values that her family can inherit with pride.

“True wealth goes beyond financial gain - it must encompass health, community empowerment, and a lasting family legacy.”

Anchored in the spirit of Ubuntu, Lungile uses her commercial growth to directly lift her local community through job creation and specialised skills-development workshops. She refuses to let businesses operate in isolation. Long after the formal hustle of business and funding ends, she plans to champion joint training initiatives, shared market access, and collective advocacy for women-led enterprises.

By actively mentoring emerging entrepreneurs and building peer learning networks, she is ensuring that collective growth strengthens entire communities. By replacing toxic everyday chemicals with safe, sustainable formulas, Lungile is actively protecting the lives of workers just like her grandmother. She is also advancing a new narrative across the continent - one where African women do not just participate in business, but lead thriving enterprises that drive global innovation. Lungile is proving that women can break barriers, share knowledge, and build a green economic empire that protects the health and dignity of future generations.

WOMEN SHARING WISDOM: LUNGILE’S TIPS FOR SUCCESS

- 1. Turn purpose into protection:** True wealth means building a business that solves a real human problem. Protecting consumer health and worker safety creates an authentic brand that customers trust.
- 2. Master compliance to scale:** Regulatory certifications can be costly and complex, but they are absolutely essential. Completing your industry compliance unlocks high-value government contracts, inclusive supply chains, and corporate markets.
- 3. Build systems for your legacy:** To create a business that future generations can inherit, you must move past manual survival habits. Use digital tools, structured operations, and collaborative networks to ensure steady, predictable growth.



Babalwa Hopa

Protecting a fundamental human right through rural agribusiness and agripreneurship

Through the Mpembelelo MacFarlane Xotyeni (MMX) Foundation, Babalwa Hopa is transforming the agricultural landscape of the rural Eastern Cape. By connecting local school farms with commercial supply chains and advanced AgriTech, she is eradicating economic isolation while protecting food security as a fundamental human right.

When Babalwa Hopa launched her foundation in 2022, she set out to correct a severe disconnect in the Eastern Cape's agricultural economy: the massive gap between functional rural production and commercial market access. To solve this, she designed an innovative model partnering with the province's 17 agricultural high schools, transforming their existing farms and personnel into operational production hubs.

By positioning these schools as primary suppliers for the Department of Education's School Nutrition Programme, Babalwa created a sustainable local trading network. This ecosystem feeds vulnerable families and communities, cuts transportation costs, and introduces youth to commercial trading early.

Babalwa's mission was deeply personal, inspired by the 1980s collapse of her family's business after policy changes moved social grant payouts from local rural shops to large, distant towns. Despite her clear vision, she hit immediate growth barriers, including non-existent local logistics systems, fragmented markets, and a lack of early-stage funding. Because external financiers demand historical financial stability from building-stage enterprises - a systemic gatekeeping barrier she fiercely resisted - she refused traditional debt. Instead, she decided to become resourceful to power her vision. This decision saw her negotiating and securing strategic delivery agreements with technical specialists who complemented her operational goals.



BABALWA HOPA

“Real wealth creation means standing on the shoulders of global giants, turning high-stakes negotiation tables into cooperative ecosystems.”

Entering the Graça Machel Trust Women Creating Wealth (WCW) Programme ushered Babalwa into a huge process of operational unlearning and mindset shifts. Previously protective of her concepts out of fear that competitors would steal her ideas, the programme shattered her internal boundaries and instilled a powerful new way of directed thinking that led her toward bold collaboration. The network expanded her imagination far beyond regional borders, teaching her to navigate complex B2B barriers with absolute boldness.

To better support small farmers, Babalwa brought in advanced technology. She achieved this by partnering with the Cisco Networking Academy to launch digital AgriTech training. This tech upgrade streamlined her farm networks and helped her open four active Market Hubs. Her rapid success made her a leading national voice at major agricultural conventions.

This growth unlocked a massive breakthrough with the Eastern Cape Department of Education. By combining digital tools with local food systems, the MMX Foundation secured regular institutional contracts. This pipeline now provides steady income channels for local smallholders and unemployed rural youth

“Food security is not just about survival; it is the ultimate vehicle to spark youth agriprenuership and build an unshakeable legacy of rural wealth.”

In the spirit of Ubuntu, Babalwa uses her platform to aggressively lift other women entrepreneurs out of survivalist mindsets. She intentionally recruited a group of like-minded Eastern Cape businesswomen into the WCW programme and actively funds urban township food gardens across East London. Her hands-on mentorship has come full circle through her student, Edna Malusi, whom she guided from a local food gardener into a proud fellow

graduate of the wealth creation programme. Through her inspiring leadership, Babalwa is fostering a profound spirit of collaboration - empowering women and ensuring that collective growth directly strengthens entire communities.

In the upcoming three to five years, Babalwa aims to partner directly with the Graça Machel Trust to grow her agricultural hub blueprint into other provinces in South Africa and across the African continent. She is actively designing an asset-backed, institutional framework that can be easily scaled across borders, proving that rural communities can achieve complete food and financial self-reliance.

This enduring model serves as a direct blueprint for her family, highlighted by her own daughter graduating alongside her as the youngest member of the WCW cohort. Ultimately, Babalwa's work is focused on leaving an operational roadmap for future generations, ensuring that her vision of independent, community-driven prosperity eliminates poverty entirely.

WOMEN SHARING WISDOM: BABALWA'S TIPS FOR SUCCESS

- 1. Leverage strategic partners over rigid debt:** Do not let strict financial gatekeeping stall your early building stage. Form strategic collaboration agreements with technical specialists to scale your operational delivery without taking on heavy financial liabilities.
- 2. Turn local institutions into market hubs:** True wealth is built by creating internal trading loops within communities. Partner with existing local institutions, like school farms, to secure immediate B2B contracts through state nutrition or institutional markets.
- 3. Fuse traditional agriculture with digital leverage:** Scaling past localised boundaries requires advanced systems. Partner with major technology academies to integrate technology tools (such as AgriTech and digital training) into your business, transforming it into a convenient provider for the modern market.



Asanda Mapara

From surplus to sustainability in agro-processing

Through Lwaqhamanathi-Nichume Projects - trading as NaturaVale Agri-Foods - Asanda Mapara is fighting food waste and economic isolation in South Africa. By converting fresh produce into high-quality dried fruits and vegetable powders, she creates reliable markets for local farmers while building a lasting legacy of nutritional security.

Asanda Mapara launched NaturaVale Agri-Foods with the view to solve a painful contradiction in South Africa's agricultural economy: massive post-harvest food waste happening alongside widespread community hunger. To fix this, she built an agro-processing brand that transforms fresh fruits and vegetables into shelf-stable products like dried snacks, frozen produce, and vegetable powders. This operational model solves a core problem for local smallholders by providing a reliable commercial market for their surplus crops. Her interventions protect farmer incomes, reduce agricultural waste, and provide consumers with affordable, nutrient-dense food solutions.

To breathe life into her vision, Asanda initially bypassed traditional banks, launching her business through a foundational loan of R110,000 from her mother. This critical capital allowed her to acquire early equipment, source raw materials, and develop her first market-ready concepts. However, borrowing from family introduced a heavy emotional weight. As an early-stage venture, Asanda carried a deep, quiet fear of failure, constantly worrying that the business might collapse and cost her mother her hard-earned savings. This anxiety caused her to second-

guess her decisions, even as she faced a lack of specialised technical expertise in food formulation and packaging compliance.

"Successful businesses are not built on absolute certainty, but on resilience, structured planning, and the courage to replace fear with daily action."

Entering the Graça Machel Trust Women Creating Wealth (WCW) Programme triggered a serious leadership evolution. The experience shattered her imposter syndrome - specifically the limiting belief that she was not capable of generating true wealth or that customers would ignore her products. The programme challenged her to shift her internal question from a fearful "What if this fails?" to a bold "What if this succeeds and creates the impact I envision?" Asanda transformed from an anxious founder into a disciplined, intentional CEO who scrutinises every operational, financial, and product development metric with complete clarity.



ASANDA MAPARA

A pivotal turning point came when Asanda realised that informal, day-to-day management would never support her long-term vision. To prepare for expansion, she moved her business away from loose survival tactics by implementing rigorous documented work instructions and structured business controls. She also began exploring advanced software solutions to manage records, transactions, and reporting. This critical upgrade from informal management to systems-based operations gave her the institutional confidence to launch a completely new product line into the market, successfully pushing past early commercial uncertainties.

The positive ripple effects of these formal business systems immediately transformed her entire value chain. Her employees now benefit from clearer roles, streamlined workflows, and an organised, distraction-free environment that drives both productivity and personal growth. Similarly, local suppliers experience smoother coordination and significantly reduced delivery delays. While direct commercial funding or market partnerships are still progressing, Asanda's new operational readiness has perfectly positioned her to confidently pitch her three-year roadmap to public financiers and high-stakes corporate buyers.

“True wealth creation means moving away from informal, daily firefighting to invest early in the institutional systems that back your long-term growth.”

Anchored in the spirit of Ubuntu, Asanda uses her manufacturing platform to actively drive job creation and empower vulnerable populations. Her business serves as an immediate local employment driver, currently employing three temporary youth workers who were previously unemployed, providing them with practical skills in food processing and workplace discipline. True to her belief that when one woman rises, she must bring others along, Asanda is currently recruiting female small-scale farmers to partner with for a major Tiger Brands supply opportunity, intentionally pulling grassroots women producers into formal corporate markets.

By building and growing her enterprise in a sector where women remain underrepresented, Asanda is actively rewriting the continental narrative of industrial agriculture. She plans to lead sector advocacy by establishing

collaborative peer networks where women entrepreneurs can share processing knowledge, coordinate quality standards, and pool packaging and distribution resources to lower costs. Her ultimate vision is to see African women moving beyond basic business participation to completely take over and lead key industrial supply chains.

Over the next three to five years, Asanda's roadmap focuses on national retail expansion and global export readiness. She plans to secure high-value commercial supply contracts, invest in advanced agro-processing machinery, and establish certified laboratory testing systems.

By keeping a strict focus on compliance and structured value chains, she is building a valuable, sustainable firm that can operate independently of her direct daily involvement. This intentional model ensures she leaves an enduring legacy of financial independence, economic visibility, and food security that her family and community can inherit with immense pride.

WOMEN SHARING WISDOM: ASANDA'S TIPS FOR SUCCESS

- 1. Ditch informal controls for documented systems:** Loose operational habits will stall your growth. Build structured work instructions and explore specialised business software early to ensure your data is clean and your records are audit-ready.
- 2. Build institutional readiness before capital arrives:** Do not wait for funding to get organised. Fix your internal strategies and compliance structures ahead of time so you can confidently pitch to high-stakes financiers when the opportunity presents itself.
- 3. Open corporate doors for other women:** Use your corporate platform to pull others into formal commerce. By intentionally integrating female smallholders into major supply opportunities like Tiger Brands, you build a resilient, loyal value chain while driving collective wealth.



Makers and Manufacturers

Section 5.

These women are turning ideas, materials and local talent into products that carry economic value. Through production, creativity and enterprise, they are proving that manufacturing is not only about making goods, but about building livelihoods, ownership and opportunity.



Creseldah Ndlovu

Weaving economic and social transformation

Using garment manufacturing as an engine for social transformation, Creseldah Ndlovu has built CLM Clothing and Textile to become a powerhouse that equips marginalised women and youth to disrupt cycles of generational poverty.

Creseldah Ndlovu established CLM Clothing and Textile in 2020, turning fashion and manufacturing into localised tools for radical economic development. Operating from the rural heartlands of Mpumalanga which neighbours the Kruger National Park, Creseldah's inspiration traces back to her single mother, a domestic worker and a brilliant dressmaker. On her rare days off, her mother would tailor uniforms for colleagues, solving a critical local scarcity and proving that a sewing machine could become a gateway to survival.

Having honed her own fashion design skills since 2004, Creseldah initially grew her business from a single domestic sewing machine. Decades later, after witnessing the crippling levels of youth unemployment and economic exclusion plaguing her community, she realised that garment manufacturing could expand far beyond a backyard trade, and become an accredited industrial catalyst. Today, her enterprise produces school uniforms, corporate workwear, custom apparel, and raw textile supplies, which runs alongside a dedicated training academy designed to manufacture high-quality products.

Over six years, Creseldah grew CLM's asset base to R1.6 million using personal savings. A key breakthrough came when SEDA funded industrial sewing machines, immediately boosting her production capacity. However, operating from a rural area makes it harder to secure steady capital for bulk materials and enter major corporate supply chains. In addition, expanding her reusable sanitary towel brand, CefPads, also requires expensive testing to meet SABS standards. Instead of seeing these strict regulations as a barrier, Creseldah treats them as the key to winning massive government contracts.

"The program completely broke down my isolated way of working. I realised that my rural location is not a limitation, but a unique manufacturing landscape ready for growth."



CRESELDAH NDLOVU

Before joining the Women Creating Wealth (WCW) Programme, Creseldah believed that big opportunities were only for urban businesses and often delayed major decisions because she felt unready. The WCW network completely changed her outlook. She stopped viewing herself as a local dressmaker and stepped up as a confident CEO.

The training modules boosted her financial literacy and gave her practical tools to delegate tasks, build strong factory systems, and make her business visible to major corporate clients.

This inner transformation changed how Creseldah views success. Before the programme, she focused on daily survival and tried to handle every operational detail herself. A major breakthrough happened when a massive surge in uniform orders overwhelmed her informal setup. Instead of backing down, Creseldah used her WCW training to redesign her factory into a structured assembly line with separate areas for cutting, sewing, finishing, and quality control. She also turned the verbal training into written operating procedures, which help new trainees learn faster. This structure also upgraded her CefPads reusable sanitary towel brand. Now investment-ready, she is guiding the product line through SABS compliance testing. This certification will allow CLM to supply schools, government health programmes, and NGOs across Southern Africa.

Her strong financial profile makes CLM a highly visible, fundable enterprise. Creseldah is now also engaging development finance institutions for funding between R1 million and R5 million. This capital will multiply her factory capacity, grow her fabric store, and embed entrepreneurship training into her academy so graduates can launch their own businesses.

Creseldah's three-to-five-year vision includes launching SABS-approved healthcare uniforms, turning her fabric store into a hub for regional designers, and expanding her training academy. She is building a scalable legacy that can be handed down to future generations, ensuring skills and wealth stay within the community.

“My success is incomplete if it does not build paths for other women to win their own economic independence.”

Rooted in the spirit of Ubuntu, Creseldah ensures her company acts as a collective prosperity engine for rural development. For her employees, this growth guarantees steady income and sustainable livelihoods. For corporate clients, her automated systems deliver high-quality garments with reliable, strict deadlines.

Creseldah uses her experience to prove that lasting empowerment requires real revenue and asset ownership. She is building a collaborative production network that brings together female founders from education, agriculture, tourism, and healthcare. By forming joint bidding blocks, these rural businesses can collectively win major national contracts, breaking the pattern of isolated survival entrepreneurship.

Ultimately, Creseldah envisions an Africa where a woman's location never limits her economic potential. She wants young girls to know they belong in boardrooms and industrial factories. For her family, she aims to leave a legacy of resilience and asset creation, proving that circumstances do not define destiny. For her community, she builds hope and dignity, standing as proof that true wealth lies in the opportunities we leave behind for others.

WOMEN SHARING WISDOM: CRESELDAH'S TIPS FOR SUCCESS

- 1. Combine profits with social purpose:** Real business sustainability happens when your core product solves a major local crisis like unemployment.
- 2. Team up to win big contracts:** Banding together with other female founders allows small factories to secure massive corporate deals they cannot land alone.
- 3. Build systems that run without you:** True wealth creation means designing an asset-backed business that continues to grow and empower others independently.



Thato Mashile

From the brickyard to engineering a lasting economic legacy

At just 22-years-old, Thato Mashile is breaking regional industry barriers with Thato Ya Modimo Enterprise and Construction - an emerging chemical manufacturing company based in Mpumalanga. By developing high-grade commercial detergents targeted directly at construction and general industrial sectors, she is building an economic legacy engineered to outlast generations.

During the days when Thato Mashile was completing her technical bricklaying practicals, she discovered a critical, unaddressed operational reality within South Africa's engineering sectors: she realised that heavy industrial sites, chemical-intensive machinery maintenance, and contractor deep-cleaning protocols were completely dependent on consistent, high-utility detergent supplies. Spotting a wide market gap, she launched Thato Ya Modimo Enterprise and Construction in March 2025.

Her venture transforms regular chemical manufacturing into a tailored B2B supply model, specifically engineered to keep industrial construction sites and regional operations fully sanitised and operational.

Despite her clear entrepreneurial drive at just 22 years old, Thato hit early growth bottlenecks common to youth-led manufacturing startups. Securing public sector building

tenders or chemical distribution rights across Mpumalanga proved to be an uphill battle, regardless of her technical training. Financing her business using nothing but the small stipends earned from her bricklaying practicals, she secured a 50-litre raw chemical starter kit from her technical training mentors. Operating on razor-thin initial capital, she fought internal barriers, intense self-doubt, and the constant fear of peer judgment to market her initial detergent batches directly to local businesses and public organisations.

"Wealth creation means building something permanent with your own footprint - shifting away from temporary survival toward structural community impact."



THATO MASHILE

The Women Creating Wealth (WCW) Programme transformed Thato from a passive seller into a strategic business leader in the making. She moved away from informal sales and is working on mastering the strict regulations governing chemical manufacturing. Realising that entering retail stores requires product standardisation, she aligned her formulations with the South African National Standards (SANS) and National Regulator for Compulsory Specifications (NRCS) guidelines. This vital compliance shift has transformed her small backyard project into a fully compliant corporate competitor.

To bypass traditional funding hurdles and grow her operations without banking credit, Thato implemented a brilliant “resource-sharing collaborative” strategy. Partnering strategically with an established female entrepreneur, she designed an operational alliance where her partner infuses raw chemical elements, while Thato deploys manual mixing, packaging, and distribution capabilities. To expand her market reach past personal networks, she shifted her customer approach from simple text-based business proposals to interactive pitch presentations, allowing her to confidently secure long-term purchase agreements with medium-sized commercial entities.

“True leadership requires stepping out of the shadows of self-doubt and pushing physical, door-to-door sales rather than waiting for markets to find you.”

This strategic evolution helped Thato Ya Modimo Enterprise and Construction transition from an isolated informal project into an active regional supplier. Thato successfully expanded her distribution network from her foundational church community - the Fountains of Living Waters Ministry - directly into formal corporate seminars, commercial events, and regional B2B logistics networks. By integrating structured raw material tracking and clear financial accounting systems, she has successfully stabilised her chemical production pipelines and reduced overhead strain on her strategic partner.

She is also using her operational growth to plan long-term socio-economic interventions within Mpumalanga. Thato is actively structuring a scalable “Technical Chemical Ascension” pipeline, explicitly designed to move local unemployed youth out of manual labour fields and into scientific industrial

compounding. She uses her platform to advocate against youth economic exclusion, proving to the next generation of African women that specialised manufacturing fields are fully accessible with the right operational discipline.

Thato protects her growing value chain from regional isolation by tapping into the spirit of Ubuntu. By building a “Single-Platform Logistics Alliance” alongside women-led courier firms, graphic designers, and commercial packaging suppliers, she ensures that her distribution revenue stays within the ecosystem of black female entrepreneurs. Her ultimate goal over the next three to five years is to place her specialised industrial and household detergents onto mainstream national retail shelves, backed by an independent accounting department and a high-volume manufacturing factory that offers formal, academic and practical skills development to her community.

WOMEN SHARING WISDOM: THATO’S TIPS FOR SUCCESS

- 1. Leverage existing income to self-fund:** Stop waiting for traditional bank funding to validate your industrial vision. Use your immediate practical income, technical stipends, or mentor starter kits to build your first minimum viable product (MVP) and prove market demand before trying to scale up.
- 2. Form back-to-back resource alliances:** Defeat high capital barriers through cooperative economics. Partner with peer entrepreneurs who can supply raw chemical materials or logistics infrastructure in exchange for your manufacturing labour, technical abilities, and packaging assets.
- 3. Transition from business proposals to pitch presentations:** Do not limit your commercial market potential by relying on cold, text-heavy documents. Approach high-value commercial buyers with interactive, numbers-driven pitch presentations that clearly state your product needs, focus, and immediate commercial utility.



Nonkululeko Diana Shelton

Transforming heritage textiles into vehicles for social restoration

Nonkululeko Diana Shelton redefines everyday corporate gifting through Reborn Creative, fusing traditional Shweshwe textiles with modern canvas to manufacture premium heritage accessories. Her unique manufacturing model is a powerful vehicle for social restoration by providing stable, dignified employment to former prisoners trying to safely rebuild their lives.

Nonkululeko Diana Shelton founded Reborn Creative in Cape Town with the mission to replace generic corporate gifting with premium Shweshwe heritage accessories. Her unique business model provides certified corporate lifestyle assets, while offering skills development and dignified employment to former prisoners trying to safely reintegrate into society. However, growing her workshop meant navigating tightly gatekept creative networks and high raw material costs. Operating under severe strain, she initially funded the venture using her salary from a multinational NPO job before quitting to go full-time, entirely avoiding external credit while focusing strictly on daily operational survival.

The **Women Creating Wealth (WCW) Programme** completely transformed Nonkululeko's mindset, causing her to dismantle the limiting belief that she had to work in isolation or master public speaking overnight. Shifting from self-doubt to focused confidence, the training moved

her from a solo technician to an asset builder who views business growth as a way to amplify social impact.

A pivotal growth moment came when Reborn Creative secured a bulk B2B contract for 300 custom corporate bags for Phakamisa. To meet the tight deadline, Nonkululeko replaced manual coordination with modular assembly workflows and digital inventory tracking. This operational evolution allowed her to deliver the bulk order flawlessly, proving her structural maturity and unlocking high-value contracts with organisations like the World Heritage Fund.

"I now have clarity about what it takes to grow and unlock high-value contracts. We now deliver bulk orders flawlessly – demonstrating our operational maturity."



NKULULEKO DIANA SHELTON

Through the WCW platform, Nonkululeko gained direct access to critical enterprise development networks, advanced financial literacy, and collaborative partnerships with fellow women entrepreneurs. Moving past previous hesitation, her newfound clarity regarding her operational assets empowered her to leap at high-value commercial openings. Backed by practical business training and peer solidarity, she successfully pitched and advertised her heritage brand on national radio and formally applied for enterprise development assistance through her commercial bank.

In the next few years, Nonkululeko's plan focuses on transitioning the business into an internationally recognised, sustainable design powerhouse. Her primary aspiration is to establish a structured training and production hub dedicated to restorative justice. Partnering with correctional facilities, she aims to upskill former inmates into world-class artisans, equipping them with elite craftsmanship and financial independence.

Nonkululeko also plans to expand into high-end international markets, strategically positioning her accessories at premier exhibitions in cities like Paris.

It is thanks to the WCW Programme that she now has the commercial confidence to pitch her eco-friendly lifestyle gear to international B2B buyers who value both premium African design and deeply impactful social stories.

"I use my platform to prove that economic freedom and personal healing go hand in hand."

in the spirit of Ubuntu, Nonkululeko uses her platform to prove that economic freedom and personal healing go hand in hand. In partnership with the Sow a Seed initiative, she not only trains and absorbs former inmates, but she extends this to graduates – directly placing them into her production line to fulfil bulk corporate orders. This stable income permanently rewrites family financial trajectories.

By applying robust WCW frameworks, she has scaled her production capacity to support a collaborative ecosystem. To replace commercial competition with mutual growth, she is building three strategic partnerships: shared production networks to lower machinery costs, joint packages combining

Reborn Creative gifts with Reborn Wellness workshops, and holistic training networks with fellow social entrepreneurs. By merging these creative, wellness, and training pipelines, she has engineered a self-sustaining blueprint where emotional restoration fuels commercial excellence.

WOMEN SHARING WISDOM: NONKULULEKO'S TIPS FOR SUCCESS

- 1. Package and leverage what you have:** Stop waiting for external resources to perfect your market entry. Take your current operational assets, specialised skills, and raw materials, package them exceptionally well, and confidently deploy them to secure immediate corporate business.
- 2. Transition from custom crafting to modular workflows:** Do not allow bulk commercial orders to break your production line. Break down your manufacturing process into specialised, timed steps and implement digital inventory tracking to keep your delivery timelines highly predictable.
- 3. Build shared production and wellness ecosystems:** Move past commercial competition by integrating operations with peer founders. Combine your product lines with shared machinery networks, corporate consulting packages, and holistic training frameworks to sustain community impact long after formal funding ends.



Kegomoditswe Eustacia Molusi

From cosmetic crafter to wealth creator

Kegomoditswe Eustacia Molusi is transforming the personal care industry through KEM Botanics. By developing raw, unrefined hair, skin, and wellness products enriched with essential minerals, she bridges the gap between cosmetic beauty and holistic health while building a scalable consumer brand designed for long-term wealth creation.

Twelve years ago, Kegomoditswe Eustacia Molusi entered the personal care and wellness manufacturing industry after identifying a significant gap in the market. As a mother, she became increasingly concerned about the difference between products marketed as “organic”, and the reality of chemical-heavy formulations commonly found on retail shelves. Determined to provide a healthier alternative, she founded KEM Botanics to create honest, unrefined products that support wellness from the inside out.

Like many independent manufacturers, Kegomoditswe faced significant obstacles in growing beyond small-scale production. Expanding into large retail markets required capital, compliance testing, packaging upgrades, and systems capable of supporting higher volumes. Operating as founder, formulator, and manufacturer limited production capacity, while access to funding remained a persistent challenge.

“Through mentorship, training, and exposure to new ways of thinking, I began to understand that profitability and purpose are not mutually exclusive.”

To preserve the integrity of her products and maintain control of the business, she chose to bootstrap the company, reinvesting revenue and personal savings back into operations. While this approach protected product quality, it also meant growth was often slower and more demanding.

Her participation in the **Women Creating Wealth (WCW) Programme** marked a turning point. Before joining the programme, she was managing every aspect of the business herself, focused largely on day-to-day survival and short-term revenue targets. Like many women entrepreneurs, she struggled with self-doubt and often underpriced her products because she believed affordability was more important than profitability.

The programme challenged those assumptions. Through mentorship, training, and exposure to new ways of thinking, Kegomoditswe began to understand that profitability and purpose are not mutually exclusive. She learned that building a financially sustainable company was essential to protecting the long-term impact of her brand.



KEGOMODITWE EUSTACIA MOLUSI

“By introducing systems before demand increased, I established the operational discipline needed to support future growth.”

A major test of this new mindset came when KEM Botanics prepared to launch on the Takealot marketplace. The listing required accurate stock management and operational systems that could support online sales at scale. At the time, inventory was still being tracked manually across multiple sales channels. The transition forced her to implement a centralised inventory management system integrated with her website and order processes. What initially appeared to be a technical requirement became a strategic advantage. By introducing systems before demand increased, she established the operational discipline needed to support future growth.

These changes translated into measurable commercial success. Equipped with stronger pricing strategies and greater confidence in negotiations, Kegomoditswe expanded her presence within South Africa’s personal care market. She successfully entered the business-to-business segment, securing 12 salon partnerships operating at a healthy wholesale margin. The strength of her products and customer relationships is reflected in a 93% customer reorder rate across more than 650 units sold. These achievements have strengthened the business case for future investment and positioned KEM Botanics for its next phase of growth.

Over the next three to five years, Kegomoditswe plans to expand nationally by securing shelf space with major retailers such as Clicks and Dis-Chem while exploring opportunities in regional African markets. She intends to strengthen her business development strategy through data-driven presentations and structured engagements with distributors and retail partners. These investments will allow the business to expand more efficiently while creating a transferable operating model built around proprietary formulations, registered trademarks, and systems that can continue generating value.

Kegomoditswe’s vision extends beyond commercial success. Through KEM Botanics, she creates employment opportunities while supporting salon partners who use her products to strengthen their own businesses. Her commitment to shared prosperity reflects the principles of

Ubuntu and the belief that business growth should create value for entire communities.

One of the ways she brings this philosophy to life is through her Campus Ambassador Programme, which provides university students with paid sales and marketing experience. The initiative exposes young people to entrepreneurship, business operations, and practical commercial skills, helping them build confidence and workplace readiness early in their careers. Beyond product development and business growth, Kegomoditswe has become an advocate for ingredient transparency and sustainable pricing practices. She encourages women entrepreneurs to recognise the value of their expertise and to build businesses that generate lasting financial returns rather than merely sustaining survival.

WOMEN SHARING WISDOM: KEGOMODITWE’S TIPS FOR SUCCESS

- 1. Build an informal buying group:** Partner with peer beauty manufacturers to form a unified buying collective. Negotiate high-volume discounts on packaging and raw materials to bypass high supplier costs.
- 2. Automate inventory tracking before scaling:** Implement a centralised, real-time inventory system synced across all digital and wholesale channels.
- 3. Refuse to let survival be your ceiling:** Reject narratives that praise women only for their economic resilience. Openly own your commercial ambition, price for sustainable profit margins, and design transferable operational assets.



Mpho Bannister Ogedengbe

Strategic realignment and rebuilding from experience

When Mpho Bannister Ogedengbe founded Alpha Platform 1 in 2017, she stepped into the branding and packaging sector to solve a major pain point for emerging businesses: the inability to access high-quality, customised branding options at low minimum order quantities.

Recognising that small enterprises frequently struggle to secure personalised promotional goods without committing to restrictive, large-scale production runs, Mpho deployed her available factors of production to fill the gap. Her business began by supplying personalised still water to small firms, eventually branching out into bespoke packaging solutions in direct response to evolving customer demands. Operating on an agile, bootstrap model, she initially financed production costs entirely through a disciplined cash-flow system, requiring a 50% deposit upfront from clients to cover the immediate costs of fabrication.

However, scaling a small-scale manufacturing and packaging business exposed significant industry barriers. Mpho quickly realised that operating on a small scale placed her at a steep competitive disadvantage when bidding for higher-volume corporate supply orders, where her pricing could not match the economies of scale enjoyed by massive, established competitors. Furthermore, limited access to faster, high-efficiency automated production tools slowed her operational output. Coupled with growing

knowledge gaps regarding industrial packaging regulations, these structural barriers caused the business to pause full operations for a three-year period. Rather than viewing this pause as a permanent failure, Mpho treated it as an operational data point, choosing to intentionally re-examine her core business structure.

For Mpho, entering the Women Creating Wealth (WCW) Programme became the catalyst for a radical personal and business restructuring. Joining the cohort at a time when her operations were paused, she chose to confront her shortcomings with absolute candour. The programme served as a vital intellectual mirror, dismantling any lingering shame around past setbacks. By providing a rigorous space for self-examination, the training empowered her to shed old defensive limiting beliefs, expand her networking skills, and confidently admit to knowledge gaps within her sector. Mpho shifted her identity from a discouraged business owner into a resilient strategic planner who understands that real leadership requires continuous expertise acquisition.



MPHO BANNISTER OGEDENGBE

“The programme completely expanded my outlook on business. It taught me to never give up, to embrace my journey with complete honesty, and to always remain open to re-strategising from a clean slate.”

This newfound clarity has transformed her current approach to business challenges. Instead of retreating under pressure, Mpho now looks for solutions with an open, analytical mind. Under the guidance of WCW coaching, training, and peer learning frameworks, she has embarked on a comprehensive campaign of “sharpening the axe.” She is aggressively researching specialised industry dynamics, closing her operational knowledge gaps, and strategically deciding what her core corporate offering should be to ensure sustainable, long-term market differentiation.

Rather than forcing premature growth before her systems are ready, Mpho is using this period of strategic realignment to completely rework the internal architecture of Alpha Platform 1. Armed with a clearer vision and advanced planning models, she is building a structured, resilient corporate foundation designed to execute flawless, scalable operations upon its imminent re-launch.

“I am restarting with a clearer plan and a better system. True wealth creation is not just about personal finance; it is about investing in passing on knowledge to build an enduring legacy.”

Looking to the future, Mpho’s roadmap focuses on transitioning her brand into a highly structured, system-driven competitor. Her strategic goals include securing an experienced industry mentor within the packaging sector and exploring lucrative supply chain opportunities within the mining industry. To support this growth, she plans to actively collaborate with fresh technological graduates, creating a pipeline that offers them vital hands-on experience while infusing Alpha Platform 1 with cutting-edge, efficient production technologies.

Beyond immediate corporate recovery, Mpho is redefining her view of wealth creation to centre on workforce empowerment and structural community impact. Her

vision for a successful business is one that generates stable, predictable income while serving as a continuous learning centre for others in her environment. By sharing her raw journey transparently - including the phases of operational pauses and structural resets - she aims to model authentic, resilient leadership for the next generation of African women business owners.

In the true spirit of Ubuntu, Mpho believes that the ultimate measure of success lies in collective unity and cross-border knowledge transfer. Her ultimate hope for the continent is to see a formidable, deeply united ecosystem of African women entrepreneurs who support, collaborate, and thrive together within traditionally male-dominated heavy industrial sectors. Through Alpha Platform 1, she is advancing a new narrative of empowerment: proving that failure is simply a necessary step toward innovation, and that true legacy is forged when an entrepreneur has the courage to stand up, re-strategise, and rebuild boldly from experience.

WOMEN SHARING WISDOM: MPHO’S TIPS FOR SUCCESS

- 1. Own your story with absolute candour:** Never be ashamed of operational pauses or business setbacks. Treat every failure as empirical data, and share your full journey transparently to inspire resilience in others.
- 2. Acknowledge and target your knowledge gaps:** True leadership requires the humility to admit what you do not know. Actively step out of your comfort zone to network, seek out industry mentors, and acquire the specialised technical expertise needed to scale.
- 3. Build the right system before rushing to market:** Do not chase oversized purchase orders prematurely. Take the necessary time to refine your core business structure, map out clear operational plans, and ensure your production workflow is efficient and sustainable.



Syndiah James

Eradicating period poverty through essential hygiene manufacturing

For Syndiah James, healthcare manufacturing is more than a business opportunity - it is a vehicle for social transformation, economic inclusion, and generational wealth. She is reshaping the sector through First Light Import and Export, a vehicle that creates high-quality, affordable feminine hygiene products under her Queens Sanitary Pad brand.

When Syndiah James founded First Light Import and Export 11 years ago, she was responding to a deeply entrenched social challenge affecting millions of women and girls across South Africa. She witnessed how period poverty disrupted education, limited economic participation, and undermined the dignity of women in both schools and workplaces. Refusing to accept these realities as inevitable, Syndiah identified an opportunity to create meaningful change through manufacturing. She committed herself to producing accessible, high-quality menstrual hygiene products that not only meet a critical healthcare need, but also contribute to improved educational outcomes, greater economic participation, and stronger communities.

Despite the significance of her mission and more than a decade of entrepreneurial experience, Syndiah encountered the structural obstacles that often prevent manufacturing businesses from achieving industrial scale. Entering corporate and public-sector procurement ecosystems, securing large-volume contracts, and financing production

expansion required levels of capital and market access that often felt beyond reach. Determined to maintain control of her business during its formative years, she relied heavily on personal savings and reinvested earnings to fund growth.

Entering the Women Creating Wealth (WCW) Programme became a defining moment in her entrepreneurial journey. Through the programme, Syndiah challenged long-held assumptions about risk, growth, and leadership. She learned that sustainable wealth creation requires decisive action rather than waiting for perfect conditions. The experience shifted her perspective from operating a business focused on survival to building an enterprise designed for long-term value creation.

"The programme taught me that sustainable wealth creation requires decisive action rather than waiting for perfect conditions."



SINDIAH JAMES

As demand for her products increased and new opportunities emerged, Syndiah recognised the need to strengthen the foundations of her business. Scaling manufacturing required more than ambition - it required systems capable of supporting consistent growth. She undertook a comprehensive operational transformation, replacing informal processes with integrated digital platforms that enhanced inventory management, order processing, financial oversight, and performance reporting. Supported by WCW mentorship, peer accountability, and practical financial training, she developed a disciplined operational framework that allows the business to respond efficiently to increasingly complex market demands while maintaining quality and reliability.

“I learned to transition from manual, informal processes into structured digital systems, ensuring our operations are disciplined, transparent, and scalable.”

The strategic changes implemented through the programme quickly translated into new commercial opportunities. Equipped with stronger systems, greater confidence, and a clearer growth strategy, First Light Import and Export evolved from a reactive small enterprise into a structured manufacturing business positioned for expansion.

Syndiah capitalised on this momentum by integrating the Queens brand into e-commerce channels, corporate supplier databases, and procurement networks, creating a growing pipeline of commercial opportunities across multiple markets.

Syndiah’s vision for the future extends far beyond product distribution. She is actively building a nationally-recognised healthcare brand with a diversified presence across retail, institutional, corporate, and export markets. Her long-term strategy includes expanding manufacturing capacity, strengthening brand equity, securing recurring contracts, and investing in automated production technology.

“True wealth is measured by what we create for others - it must encompass job creation, community empowerment, and an asset-rich legacy.”

Guided by the principles of Ubuntu, Syndiah believes that business growth should create opportunities that extend far beyond the factory floor. Through First Light Import and Export, she supports direct and indirect employment

across manufacturing, packaging, logistics, and distribution networks while creating pathways for women-owned enterprises to participate in her broader value chain. She actively mentors emerging entrepreneurs and shares lessons on funding readiness, operational discipline, and market access.

Syndiah is helping to build an ecosystem capable of lowering barriers to entry, expanding market access, and accelerating inclusive economic growth. In doing so, she is demonstrating that African women can be manufacturers, innovators, and industrial leaders who own the systems, brands, and enterprises that shape the continent’s economic future.

WOMEN SHARING WISDOM: SINDIA’S TIPS FOR SUCCESS

- 1. Treat capital as a growth catalyst:** Scaling a manufacturing business requires investment. Rather than viewing external funding as a threat, approach strategic capital as a tool for expansion.
- 2. Build systems before growth demands them:** Large contracts require operational consistency and accountability. Invest early in digital systems, financial controls, and structured reporting processes that position the business to meet stringent procurement and compliance requirements.
- 3. Create ecosystems, not silos:** Long-term wealth is amplified through collaboration. Build strategic partnerships, shared distribution channels, and integrated supply chains that enable businesses to access larger opportunities, reduce costs, and strengthen collective bargaining power.



Essential Service Innovators

Section 6.

These women are transforming the everyday services people and businesses rely on. Through stronger systems, professionalism, care and innovation, they are bringing dignity, trust and excellence to sectors that keep communities moving.



Nqabakazi Dlwati

Driveway to Lift: Nurturing a Safe Space for Local Automotive Care

For Nqabakazi Dlwati, automotive repair is less about heavy mechanics and more about creating a welcoming space for community growth. By bringing clear financial systems to her workshop, she is building a training ground where local youth can discover their talents close to home.

Nqabakazi Dlwati established Umzimvubu (Pty) Ltd in 2016, walking a path of quiet determination that included a temporary closure during the COVID-19 pandemic before successfully reopening her doors in 2022. Working within the vehicle repair sector, Nqabakazi quickly noticed a gap in her local community. Nearby TVET colleges were full of eager automotive students, yet a lack of local workshops meant these young learners often had to move to distant provinces just to complete their practical training. Determined to help them stay close to their families, she built an independent vehicle repair practice that blends panel beating with mechanical care, offering a hands-on learning environment for the next generation.

“I saw local college graduates packing up for other provinces just to get workshop exposure. I wanted to build a friendly space to prove that great technical training belongs right here at home.”

Like many female entrepreneurs, Nqabakazi funded her business venture from her personal savings, managing early resource constraints with a great deal of patience. Operating with light tools occasionally meant repairs took a few days longer, but she always maintained a close relationship with her clients. To offer a more comfortable experience for both her team and the vehicles they care for, she is currently constructing a dedicated, indoor workshop facility. Set for completion by mid-July, this purpose-built structure will protect everyone from unpredictable weather, making the daily workflow much smoother and more welcoming.

This turning point is helping her business grow. By moving out of the driveway and investing in a structured physical workspace, Nqabakazi is transitioning from a busy day-to-day hustle toward a well-organised commercial practice designed to offer consistent care.



NQABAKAZI DLWATI

Before participating in the Women Creating Wealth (WCW) Programme, Nqabakazi occasionally faced scepticism from those unfamiliar with seeing a woman lead a vehicle workshop. She initially worked in isolation, managing individual repairs as they arrived and carrying the daily stresses alone. The WCW network broke this sense of isolation. Hearing the authentic stories of fellow female business owners reassured her that she wasn't alone, giving her the confidence to step into her role fully. She used WCW tools to refine her workshop layout. She designed an organised 8x8m workspace floor and integrated a professional TLT-840 two-post lift system. This shift from basic manual jacks to reliable equipment completely simplified her pricing, turning her home-based yard hustle into a structured, predictable practice capable of bringing in a steady R80,000 in monthly revenue.

"Wealth used to mean simply getting paid after a quick fix. Today, it means using our equipment to build a predictable, healthy business that can function smoothly and take care of people."

A supportive approach now shapes her daily leadership. Instead of reacting to every informal query, Nqabakazi uses her financial training to cost every service clearly, price parts transparently, and make mindful decisions about the work she accepts. This foundation has given her the confidence to engage with regional automotive developers and apply for funding through the Eastern Cape Development Corporation (ECDC), leaving her well-prepared to pursue steady commercial fleet relationships.

Over the next three to five years, Nqabakazi aims to expand Umzimvubu (Pty) Ltd into a fully certified, multi-service automotive centre, working toward a sustainable R5 million in annual revenue. Her roadmap includes establishing her workshop as an officially accredited trade training site, introducing modern digital diagnostics, and preparing her team to safely service modern electric vehicles, ultimately ensuring the business can run successfully on its own.

"True wealth is built in community. When we open up supportive spaces for women to learn trades, we change the future for everyone."

Nqabakazi, anchored in her belief of Ubuntu, ensures that her business success is shared. She actively assists informal, emerging local entrepreneurs with business registrations and basic financial setup. Her steady business growth has also allowed her to employ three local women, providing them with financial independence and mentorship.

By bridging the steep gap between academic college classes and real-world workshop life, she ensures that young women feel welcomed in technical fields. Ultimately, Nqabakazi's journey proves that sustainable progress doesn't require complex beginnings; it relies on clear systems, reliable tools, and a community of people who support one another along the way.

WOMEN SHARING WISDOM: NQABAKAZI'S TIPS FOR SUCCESS

1. **Lead with a clear vision:** Stepping out of daily manual tasks to focus on strategy is the first step toward building a healthy, predictable business structure.
2. **Good foundations save time:** Investing in a tidy workshop layout and the right equipment makes daily work easier while preserving high-quality client care.
3. **Grow through gentle inclusion:** Long-term business sustainability relies on turning raw local talent into a skilled, confident team that feels valued and supported.



Cooling and comfort in underserved communities

Logistics and event hire businesses do much more than deliver assets to a venue. For Lesetsa Angel Hlahu – this is an act of community care - providing reliable cooling and proper sanitation solutions that preserve food, protect health, and bring real comfort to families when they gather.

Lesetsa Angel Hlahu established FreezeFlow in August 2025, stepping into the event logistics and mobile utility sectors with a purpose-driven approach. While organising celebrations and community gatherings brings people together, rural areas and underserved event planners frequently struggle to access dependable cooling space and proper hygiene facilities. Recognising that a lack of quality equipment leads to spoiled food, wasted resources, and compromised safety, Lesetsa launched her independent company. Today, her company provides mobile freezers and toilet hire solutions tailored to help families and community organisations host safe, clean, and successful events with absolute confidence.

“Our core purpose is to bridge the gap in basic event services. We provide practical, dependable cooling and sanitation that naturally care for our communities when they gather.”

By funding the business through family savings, Lesetsa was able to launch without the heavy weight of debt. In the early stages, she managed typical startup hurdles - like the high cost of quality freezers and mobile toilets - by keeping her operations simple, she was able to focus on building real trust with local event planners.

Through the Women Creating Wealth (WCW) Programme, Lesetsa enhanced her financial record-keeping, streamlined her daily operations, and improved her digital presence. While no large funding deals or market contracts have materialised directly yet, these helpful operational improvements have made her business much more efficient, highly competitive, and perfectly ready to welcome future investors and strategic partnerships.



LESETSA ANGEL HLAHU

While her initial launch provided a strong foundation, the coaching and structured training provided guidance on navigating challenges, resource management, and developing a long-term vision. Learning alongside other women entrepreneurs created a supportive peer environment where they could share real-world experiences, learn collectively, and build meaningful networks. This holistic support system significantly sharpened her financial literacy and business acumen, empowering her to manage and grow her business sustainably.

Her immediate roadmap over the next few years is clear and focused: she aims to grow FreezeFlow into a widely recognised brand by expanding her services beyond rural communities and into urban markets, particularly across Gauteng. This plan directly shapes how her business builds a lasting future and supports the community.

As FreezeFlow grows, it is bringing positive results to everyone involved. The company's growth has also strengthened her relationships with suppliers, leading to more consistent orders and much better planning. While still in its early stages, this steady progress is paving a path for local job creation and broader economic support as operations continue to grow into new communities.

Guided by the spirit of Ubuntu, Lesetsa ensures her business success is shared by using social media to offer practical advice, insights, and encouragement to fellow female founders. She frequently engages in informal mentoring, sharing her own experiences to help others stay resilient on their journeys.

To create lasting opportunities, she focuses on building shared-service partnerships with local caterers, decorators, and logistics teams. By working together, they can offer complete and complementary event solutions to clients while sharing business leads and resources. This collaborative network helps strengthen local business connections and ensures other small enterprises can grow alongside FreezeFlow.

By using her platform to advocate for equal resources, technical training, and market access in underserved areas, Lesetsa is helping to shift the continental story for women in business from survival to true growth, leadership, and wealth creation. She clearly demonstrates that women-led

businesses can build highly practical, helpful enterprises that solve everyday community challenges while generating long-term economic value.

The ultimate legacy Lesetsa hopes to leave behind is one of resilience, clear purpose, and empowerment. For her family, she is securing a foundation of stability, proving that consistent vision can transform humble beginnings into lasting success. For her community, she builds a legacy by providing reliable mobile utilities that support local development and protect family health. And for future generations of African women entrepreneurs, her path stands as an encouraging blueprint - proving that women can confidently break through traditional barriers to be fully supported, well-resourced, and represented in spaces of ownership and leadership across every sector of the economy.

WOMEN SHARING WISDOM: LESETSA'S TIPS FOR SUCCESS

1. **Pace your journey with purpose:** Starting with your own savings allows a business to test its model without early financial pressure.
2. **Systems protect your capacity:** Growing a service business requires moving past manual tasks to build organised, predictable processes and modern digital tools that preserve efficiency.
3. **Ecosystem collaboration drives scale:** True corporate longevity multiplies when complementary entrepreneurs pool resources and share leads to deliver complete client solutions.



Building a second-generation legacy with purpose

Thato Doyoyo is building a lasting family legacy through Mhayise Trendy Works Pty Ltd. By turning her father's cleaning business into a highly organised corporate company, she proves that setting up smart daily systems is what truly makes a business grow. For Thato, commercial cleaning isn't just about leaving workspaces spotless - it is about restoring respect and dignity.

When Thato Doyoyo took over her father's cleaning business, she immediately had to solve a common problem that plagues many family businesses: formalising a small family hustle into a proper company. Her father ran the business for nine years after starting it in 2010. So when Thato took charge and registered it as Mhayise Trendy Works Pty Ltd in 2019, she wanted to compete with the top commercial cleaning brands. To do this, she had to build the office systems from the ground up, through sorting out the paperwork, setting fixed salaries, creating clear work schedules, and making sure her team had the right modern cleaning tools and safety gear.

When Thato first took over, she was incredibly cautious. Because she didn't know much about how business loans or credit worked, getting outside funding felt impossible. On top of that, she was still stressed about past business projects that had failed simply because the paperwork and admin were a mess.

When she joined the Women Creating Wealth (WCW) Programme, she was stuck. She did not have a proper sales or marketing team, and she was exhausted from running the entire business completely by herself. The programme completely changed how she leads. She learned how to set clear goals, handle business problems with confidence, and speak the language of business. Instead of just reacting to daily problems, she bought a smart computer system to handle the daily tasks automatically. This finally freed up her time to focus on growing the company.

"I've become a far more confident leader because I know I am standing on the shoulders of giants who have successfully walked this journey before me."



THATO DOYOYO

Before joining the network, Thato felt completely alone, trying to fix every single problem by herself. The WCW programme changed everything by introducing her to a supportive community of other businesswomen who kept her focused on her targets and deadlines. A big turning point came when she started setting clear short-, medium-, and long-term goals. She learned exactly when to spend money and when to drop ideas that wasted time and cash. By working smarter instead of just working harder, she grew the business enough to support 14 full-time employees, and 5 relief workers.

“Growing a business is a daily exercise. The programme gave me the exact roadmap to stop fighting fires and start growing on purpose.”

Confidence and smart planning now drive Mhayise Trendy Works. By going after bigger corporate contracts and meeting new people in her industry, Thato has built great partnerships. For example, she teamed up with Soshanguve FM to swap services and help both businesses get noticed. With her daily office systems running smoothly, she is even bringing green and eco-friendly practices into her daily cleaning routines. This puts her business in a perfect position to win big corporate contracts and team up on joint projects.

Over the next three to five years, Thato wants to find more clients, hire a sales team, and step away from the daily cleaning operations entirely. She is working closely with other women entrepreneurs to pitch for government tenders and offer combined services, protecting her business from quiet economic times.

“inspired by the spirit of Ubuntu, we treat our employees with real respect, and this results in them naturally doing an amazing job for our clients.”

Thato uses her business to lift up her team - where 80% of the workers are women. She refuses to let cleaning be a dead-end job. Instead, she mentors her staff and helps them write down 5-year goals so they can eventually retire as managers, experts, or business owners themselves.

Her company is a safe, supportive space where the team can openly talk about saving money and planning for retirement.

By listening to her team and supporting them, Thato has turned her workplace into a peaceful second home. Through her inspiring leadership, she is helping build the next generation of female bosses, proving that African women are born to run successful businesses and leave lasting legacies for their own children and communities.

WOMEN SHARING WISDOM: THATO'S TIPS FOR SUCCESS

- 1. Systems protect your dream:** Before trying to grow too fast, you need to fix your paperwork, set clear work shifts, and use smart tools. This ensures you do not repeat past business mistakes.
- 2. Community helps you break through:** You cannot succeed all by yourself. Finding a strong group of businesswomen keeps you on track and gives you the confidence to go after big corporate clients.
- 3. A real legacy helps everyone grow:** True wealth means treating your staff with real respect, helping them plan for their own futures, and building a business that can be passed down easily to the next generation.



Mpho Masimula

From asset investment to industrial dominance

Mpho Masimula is replacing generic cleaning with high-stakes commercial hygiene through Ancer (Pty) Ltd. By combining advanced technology with certified waste management, she delivers tailored corporate solutions while creating meaningful, sustainable jobs across South Africa.

When Mpho Masimula entered the contractual cleaning and hygiene sector 15 years ago, she identified a major flaw in the commercial market. She saw a wide gap between rigid, one-size-fits-all cleaning services, and the complex operational realities that modern businesses face. To solve this, she built Ancer (Pty) Ltd to serve as an agile, strategic partner for high-traffic retail spaces and strict industrial manufacturing environments. Her business model optimises resource allocation through precise shift compliments, certified sanitary bin frameworks, and specialised hazardous waste management systems to elevate corporate hygiene standards.

Despite her clear vision, Mpho hit severe growing pains common to industrial-scale service providers. In the modern commercial cleaning sector, competitive margins and operational efficiency are deeply tied to technology. Relying solely on manual labour or sub-standard tools makes it impossible to meet tight turnaround times and strict corporate deep-hygiene protocols. However, securing the massive upfront financing required to purchase specialised, industrial-grade equipment proved to be an uphill battle. To launch her venture without traditional banking support, she cross-capitalised the business using the cash flow and liquid profits from her separate construction operations.

“True wealth is built when you stop selling just labour and start deploying an asset-backed system that drives long-term, multi-year contracts.”

Immersing herself in the Women Creating Wealth (WCW) Programme caused a massive mindset transformation regarding capital, costs, and high-level corporate profitability. Partnering with a dedicated WCW business coach expanded her commercial vision and reshaped her approach to capital. Mpho moved away from viewing specialised equipment as an overwhelming cost barrier, realising that upfront strategic investments protect margins and drive long-term returns.

She mastered the sector’s rigid financial realities: underpricing causes compliance failures with the National Bargaining Council for the Cleaning Industry (NBC_CI) and Department of Employment and Labour minimum wage mandates (such as the R31.69 Area A hourly rate), leading to severe compliance penalties, union strikes, and tender blacklisting.



MPHO MASIMULA

To expand past early constraints and dominate the market, Mpho implemented a brilliant “back-to-back” procurement strategy. Instead of buying machinery for all nine provinces at once, she only activates a supplier credit line after a signed multi-year contract is secured for a specific site, letting the contract fund the asset’s instalments.

To help her corporate clients hit their strict sustainability metrics, she heavily invested in advanced, water-saving machinery and eco-certified, biodegradable chemical systems. Furthermore, she integrated advanced equipment tracking systems to run scheduled preventative maintenance, protecting her credit facilities and keeping her services competitive.

“Scaling up requires transitioning from founder-driven energy to system-driven execution; a business with systems runs smoothly whether you are there or not.”

This growth helped Ancer (Pty) Ltd move from self-funding to using corporate credit. Mpho secured formal bank loans and negotiated premium terms with equipment suppliers. By using extended trade accounts and structured payment plans, she can now deploy heavy machinery on-site before paying in full. This lets her attach verified credit lines and supplier letters to high-value tenders, giving her the financial muscle to win massive, multi-year contracts.

She also uses her platform to fight “under-pricing” - a major industry challenge where rogue contractors underbid tenders by cutting worker wages. Mpho actively advocates for strict National Contract Cleaners Association (NCCA) and NBC_CI rules. She educates both clients and peers that under-pricing exploits labour and creates severe legal risks for clients under Section 200B of the Labour Relations Act (LRA).

In the spirit of Ubuntu, Ancer protects workers from exploitation. The firm strictly pays bargaining council rates, mandatory 13th checks, and minimum 6-hour daily shifts. Through her Technical Ascension Program, Mpho upskills female cleaners into Technical Equipment Operators. They learn to run industrial compactors and ride-on scrubbers, breaking the stigma of manual bucket-and-cloth cleaning.

True empowerment also means pulling women from the

site floor into the boardroom. Mpho places women into high-stakes roles like Site Leads and Compliance Officers. This hands-on masterclass teaches them to manage shift rosters, chemical margins, and complex labour disputes. She is creating a highly skilled class of female executives ready to run large facilities management firms across Africa.

Mpho also drives collaboration over competition. She is building a “Single-Vendor Cooperative” with women-led pest control, landscaping, and chemical firms to collectively pitch for massive corporate contracts. Additionally, she is creating an “Emergency Cross-Subcontracting” framework. Using standard Service Level Agreements (SLAs), network peers can seamlessly share heavy workloads rather than losing contracts to multi-national corporations.

Over the next few years, Mpho aims to secure 10 to 15 multi-site contracts on fixed 5-year terms across all nine provinces. She plans to grow her workforce into hundreds of nationwide operators backed by an internal training academy. Her business is an economic institution, proving to the next generation that they are not just service providers, but industrial asset builders creating generational wealth.

WOMEN SHARING WISDOM: MPHO'S TIPS FOR SUCCESS

- 1. Use a “back-to-back” procurement strategy:** Protect your cash flow by avoiding premature asset expansion. Only activate lines of credit to buy heavy machinery after a letter of intent or multi-year contract is fully signed for that specific site.
- 2. Pull frontline workers into the boardroom:** True empowerment requires active career progression. Intentionally place high-performing women into supervisory and compliance roles where they can master shift auditing, chemical margins, and labour laws to become tomorrow’s industrial executives.
- 3. Build peer networks:** Stop losing large contracts due to sudden capacity constraints. Design clear, standard cross-subcontracting frameworks within your peer network to share heavy workloads and keep corporate revenue within the circle of female entrepreneurs.



Andrea October

Deconstructing the gatekept recruitment and governance sector

Andrea October is filling systemic governance gaps across South Africa's corporate and social-impact sectors. Through CoetzeeHR Consultants - she combines over 25 years of specialised HR expertise with advanced compliance auditing, transforming fragile organisational operations into highly sustainable, institutional assets capable of passing any scrutiny.

Andrea October founded CoetzeeHR Consultants in 2020 to rescue South African companies, NGOs, and NPCs from weak HR systems, strict labour laws, and POPIA compliance gaps. Her agency builds custom standard operating procedures and recruits for high-end, niche corporate roles like agronomists and tech specialists. However, expanding past early hurdles meant facing gatekept procurement networks that favour legacy firms. To fund her operation and preserve absolute autonomy, she cross-capitalised the firm using her own sales commissions and a major cash injection, opting for defensive bootstrapping to protect her proprietary ideas.

Joining the Women Creating Wealth placed Andrea face to face with the reality of her approach to business. Despite holding extensive qualifications, she had to recognise and unpack deeply ingrained habits – such as waiting for permission, and playing small in spaces where leadership was historically gatekept.

The program forced her to confront negative beliefs that she held about herself, such as finding comfort in staying small, and the habit of waiting for her work to speak for itself.

By confronting internal boundaries through targeted coaching and training, she realised that active corporate visibility is the absolute currency of consulting success, shifting her identity from a behind-the-scenes technician into a tactical, daring entrepreneur who prices services for true commercial sustainability.

“The program forced me to confront negative beliefs that I held about myself, such as finding comfort in staying small, and the habit of waiting for my work to speak for itself.”



ANDREA OCTOBER

Andrea absorbed the foundational WCW lesson that hard work alone does not create wealth, systems do. Realising this was a pivotal moment, showing her that she had been spending too much time delivering valuable advice for free – and this particular lesson made her completely transform her approach to business development.

Instead of executing everything manually, she used her human capital management tools to build bulletproof internal structures, processes, and clear pricing models. This systemic shift allowed her to step into her authority with absolute confidence, evaluating all new client openings through a precise strategic lens. By moving forward dynamically with available resources, she successfully engineered an ecosystem that handles high-volume corporate demand without founder burnout.

A pivotal moment that demanded digital transformation arrived when incoming service requests grew faster than what her internal manual capacity could carry. Instead of turning away high-value opportunities or compromising quality, Andrea integrated advanced AI-driven tools and automated workflows directly into her core business operations. She deployed AI to accelerate research-heavy governance work, analyse complex organisational data, streamline document drafting, and build policy frameworks in a fraction of the time. By automating her proposal development, internal quality controls, and client onboarding systems, she slashed her delivery turnaround times, drastically reduced operational strain, and freed up her capacity to focus entirely on high-level strategic advisory work.

This operational maturity unlocked major milestones for **CoetzeeHR Consultants**. Andrea achieved over 100% client growth, and unlocked a new internal B2B pipeline within her WCW cohort valued between R150,000 and R300,000. Peer entrepreneurs actively contract her to design SOPs, formalise HR structures, and prepare for strict funder audits, directly expanding job creation across the open market.

Moving forward, her growth plan focuses on building an automated, pan-African HR compliance infrastructure. By offering digital compliance tools and capacity-building systems to international boards and funders, she is establishing a secure foundation of generational wealth and intellectual property that ensures long-term financial independence.

“Moving forward, the plan focuses on building an automated, pan-African HR compliance infrastructure.”

Andrea drives job creation by building the compliance infrastructure that allows NGOs and small businesses to protect employment and unlock donor grants. In the spirit of Ubuntu, she serves as a Master Mentor within the WCW framework and a Business Mentor with CEO Minds Inc, guiding female founders to formalise operations for external audits. Her legacy includes affordable compliance toolkits and shared service partnerships designed to impact global industries long after she is active. For her family, community, and peers, her leadership will leave a permanent blueprint proving that African women do not need permission to lead; they only need the systemic frameworks to grow.

WOMEN SHARING WISDOM: ANDREA'S TIPS FOR SUCCESS

- 1. Integrate AI tools to scale past manual labour:** Adopt automated digital workflows and AI platforms for document drafting and data analysis to handle high volume without burning out.
- 2. Co-create shared service solutions across networks:** Partner with peer consultants to build affordable compliance toolkits and mutual referral lines that lower overheads and protect community capital.
- 3. Route supply chains to reinforce peer ecosystems:** Stop purchasing in isolation. Deliberately allocate your service budgets to women-owned small businesses within your immediate network to drive collective growth.



Gopolang Makgotho

Driving strong legacies through transport efficiency

When Gopolang Makgotho founded Calvinos Shuttle Services in 2021, she was driven by a fierce desire for financial autonomy, legacy building, and a mission to disrupt the operational inefficiencies plaguing South Africa's inbound and outbound transport sectors.

Recognising that corporate and leisure travellers frequently battle unreliable transport systems, Gopolang came up with solution: a tourism and transport business anchored on punctuality, seamless execution, and absolute reliability. Today, five years into her operational journey, Calvinos Shuttle Services bridges critical transportation gaps, offering meticulously curated tour packages and transit networks that connect local and international clients safely across regional borders.

Growing the business exposed immediate structural barriers. Gopolang initially used personal savings to protect her equity, but surging demand brought tough challenges in market access, funding, operational systems, and regulatory compliance. Instead of slowing down, she maintained a fearless stance toward external funding, viewing strategic capital not as a liability, but as a vital lever for that could assist her in expanding her fleet.

For Gopolang, entering the Women Creating Wealth (WCW) Programme became a necessary step towards operational growth. Joining the cohort as a hopeful beginner eager to learn, she initially carried silent battles with self-doubt and the quiet belief that high-tier wealth creation was a privilege reserved for others. The programme challenged her survival-driven habits and pushed her far beyond her comfort zone. By providing a rigorous framework for strategic leadership, the training enabled Gopolang to dismantle the fear of bold risk-taking, shifting her identity from a day-to-day manager into an authoritative asset creator who commands a seat at the economic table.

"The programme completely reshaped how I navigate challenges. I stepped out of my comfort zone and stopped viewing obstacles as setbacks, turning them into empirical stepping stones for innovation."



GOPOLANG MAKGOTHO

Under the guidance of WCW mentorship, training, and peer learning, Gopolang transitioned away from isolated short-term thinking to embrace a holistic, abundance-centred definition of wealth. Wealth was no longer just a salary or immediate cash flow; it became about building a sustainable, system-driven engine capable of generating generational legacy and community impact. This shift triggered immediate operational upgrades when customer demand rapidly outpaced her manual scheduling capacity. Confronted by this reality, Gopolang aggressively overhauled her business systems by adopting an automated digital booking platform and integrating secure mobile payment technology. This digital transformation eliminated reservation errors, streamlined transaction speeds, and instantly elevated Calvinos Shuttle Services from a small-scale, locally focused operation into a highly professional, scalable enterprise capable of securing lucrative corporate contracts and high-capacity event transport.

Armed with advanced tools, elite networks, and enhanced financial literacy, Gopolang successfully unlocked critical institutional funding pathways. She secured capital from the Small Enterprise Development Agency (SEDA / SEFA initiatives) valued at R250,000.00, which she strategically deployed to procure two high-capacity luggage trailers. This asset acquisition instantly expanded her fleet capacity, enabling the business to expand its inbound and outbound tour packages more efficiently.

"I transitioned from survival thinking to strategic leadership. The programme gave me the systems, financial literacy, and networks to pursue bold growth goals with absolute clarity."

This disciplined approach has accelerated her mid-term trajectory. In the coming few years, Gopolang's strategic roadmap focuses on fleet expansion and regional growth, expanding her transit routes directly out of Polokwane into new provinces and cross-border pan-African networks. By driving end-to-end digital integration across booking, payment, and fleet management systems, she is positioning Calvinos Shuttle Services as an institutional, governance-ready partner for global travel agencies.

Beyond business growth, Gopolang uses her company to drive socioeconomic mobility. Her legacy vision focuses on

creating stable, dignified jobs for local youth and women in the transport sector. By delivering reliable transport, she connects small businesses, students, and workers to critical markets and employment. She also systematically upskills her staff, training drivers and administrators in safety standards, customer care, and digital booking platforms.

In the true spirit of Ubuntu, Gopolang is actively turning her success into an ecosystem of collective empowerment. She also actively mentors emerging women leaders, creates spaces to connect them with potential investors, and partners with women-led businesses for joint logistics and event transport projects to ensure shared economic growth.

Her ultimate hope is to see African women recognised as the primary drivers of economic transformation, innovation, and generational wealth. She envisions an equitable ecosystem where women hold key policy-shaping roles and possess equal access to funding and cross-border markets. Calvinos Shuttle Services actively champions this shift.

For her family, she is securing long-term financial stability rooted in strong foundational values. For her community, she is driving local transformation through targeted job creation and active mentorship.

WOMEN SHARING WISDOM: GOPOLANG'S TIPS FOR SUCCESS

- 1. Automate systems before demand peaks:** Transition from manual scheduling to automated digital booking platforms to ensure your operations remain scalable and professional.
- 2. Align asset procurement with market needs:** Utilise external funding strategically to acquire specific revenue-generating assets that immediately expand your capacity to capture larger corporate contracts.
- 3. Co-create an ecosystem of mutual growth:** Actively partner with other women-led enterprises to share resources, pitch for joint logistics projects, and build a resilient network that outlasts formal training.



Dolly Mbuyane

Restoring dignity through professional sanitation

Dolly Mbuyane is aiming to redefine the facilities management sector through Nozhle Cleaning Services. By replacing fragmented, manual practices with internationally aligned compliance systems, she restores dignity to workplaces and public spaces alike.

When Dolly Mbuyane founded Nozhle Cleaning Services 24 years ago, she was driven by a determination to address the poor environmental conditions negatively affecting communities and businesses. Observing neglected commercial and public spaces, she recognised that inadequate sanitation does not only erode physical environments, but also harms the dignity, wellbeing, and pride of the people who occupy them.

Motivated by a desire to create lasting systemic change, Dolly committed herself to closing a critical service gap.

Despite her clear vision and extensive industry experience, Dolly eventually encountered the growth barriers that often prevent established businesses from reaching their next level of success. Gaining access to corporate markets and securing opportunities within high-value private-sector supply chains proved both challenging and time-consuming. Determined to protect the business from financial vulnerability, she initially relied entirely on personal savings

to fund operations. The fear of losing her investment or accumulating unsustainable debt discouraged her from pursuing external funding opportunities.

Joining the Women Creating Wealth (WCW) Programme marked an important turning point in both her entrepreneurial journey and leadership development. The programme enabled her to confront internal limitations and fundamentally reshape her perception of business value and market opportunity. Rather than feeling intimidated by large-scale contracts and corporate portfolios, she learned to confidently position her expertise and claim her place within South Africa's R40 billion contract cleaning industry.

"The programme gave me the courage to stop selling simple services and start creating market needs, turning self-doubt into executive confidence."



DOLLY MBUYANE

As corporate expectations evolved and contract requirements became increasingly sophisticated, Dolly embarked on a comprehensive transformation of her business operations. She moved away from manual processes and founder-dependent management by implementing an Integrated ISO Management System that standardised both administrative and operational functions. This strategic investment enabled Nozihle Cleaning Services to deliver consistent quality across multiple sites while responding to large-scale tenders with certified corporate precision.

“I learned to step out of the daily operations and step into my true authority, using standardised ISO systems to run my business seamlessly.”

The structural improvements introduced through the programme quickly translated into measurable commercial growth. Leveraging insights, networks, and opportunities accessed through the WCW ecosystem, Nozihle Cleaning Services secured new corporate business that increased revenue by more than R100,000. At the same time, strengthened compliance and governance systems enabled the company to unlock over R1 million in government enterprise funding. These achievements accelerated the company's evolution from a local service provider into a credible corporate supplier, creating sustainable employment opportunities while strengthening local procurement networks.

Looking ahead, Dolly's vision is to transform Nozihle Cleaning Services into a fully integrated Facilities Management corporation operating at industrial scale. Her strategy focuses on securing high-volume corporate contracts, establishing autonomous business units, and building a resilient enterprise capable of operating independently of its founder. Through structured succession planning and deliberate leadership development, she is creating a valuable business asset designed for long-term sustainability and intergenerational transfer. In doing so, she is laying the foundation for a legacy of wealth, excellence, and enduring corporate impact.

“African women can break historical barriers, master industrial compliance, and build enduring enterprises that contribute meaningfully to continental wealth creation for generations to come.”

Grounded in the principles of Ubuntu, Dolly ensures that business growth translates into meaningful community impact through inclusive employment and accredited workforce development. She believes that successful businesses have a responsibility to contribute to the advancement of the communities they serve. As an active industry association committee member, mentor to emerging entrepreneurs - including a fellow WCW participant - and developer of future female executive leaders within her organisation, she is helping build a stronger and more inclusive economic ecosystem. Through her leadership, Dolly demonstrates that African women can break historical barriers, master industrial compliance, and build enduring enterprises that contribute meaningfully to continental and generational wealth creation.

WOMEN SHARING WISDOM: DOLLY'S TIPS FOR SUCCESS

- 1. Systematise to create scale:** Sustainable wealth cannot be built when a founder remains trapped in day-to-day operations. Implement integrated management systems, documented processes, and standardised frameworks that enable the business to operate efficiently and consistently without constant oversight.
- 2. Position for industry-level opportunities:** Move beyond a survival mindset and understand the broader economics of your sector. Clearly define your value proposition and strategically position your business to capture opportunities.
- 3. Embrace calculated risk and build future leaders:** Growth requires overcoming the fear of managing larger contracts, capital, and responsibility. Invest in leadership development, formal succession planning, and continuous learning while treating every challenge as a stepping stone toward long-term expansion.

CLOSING REMARKS

*By Korkor Cudjoe, Senior Manager, Entrepreneurship Programme,
Graça Machel Trust*



You have now read sixty stories. Each one is different — different sectors, different starting points, different definitions of what success looks like. But running through all of them is the same moment: somewhere in each journey, the work of building a business became the work of becoming a different kind of leader.

That is the moment this programme exists to create.

What I saw this cohort become, over the life of this programme, was something I had not anticipated at the start. As financial professionals and sector insiders, they brought their expertise not only to their own businesses but to a broader conversation — through the SOWFIS study — about what the financial system needs to become for women to participate in it fully. That contribution matters as much as any revenue figure in these pages.

This cohort reminded me, more than once, of why this work matters.

Much of what made it possible was the work of our WCW-FS programme team — Caroline Komey, who oversaw the programme management, and Boni Ngubo, whose determined, relentless care for this cohort created the trust that let these women show up fully — not just as entrepreneurs, but as the thinkers, advocates, and community builders they have always been.

These sixty stories do not end here. They continue in the businesses these women are building, the people they are bringing with them, and the version of the economy they are, steadily and deliberately, calling into being.

Korkor Cudjoe



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