

IN BRIEF

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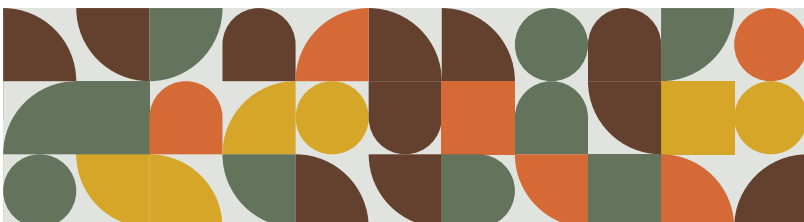
Season's Greetings

In this issue:

Shaping Philanthropy

Building a Pipeline
of Bankable Farmers

Transforming the
Sugarcane Sector



IGNITING HUMAN
CAPACITY FOR

40
Years – and Beyond

Reflecting on our
legacy. Reigniting
our future.

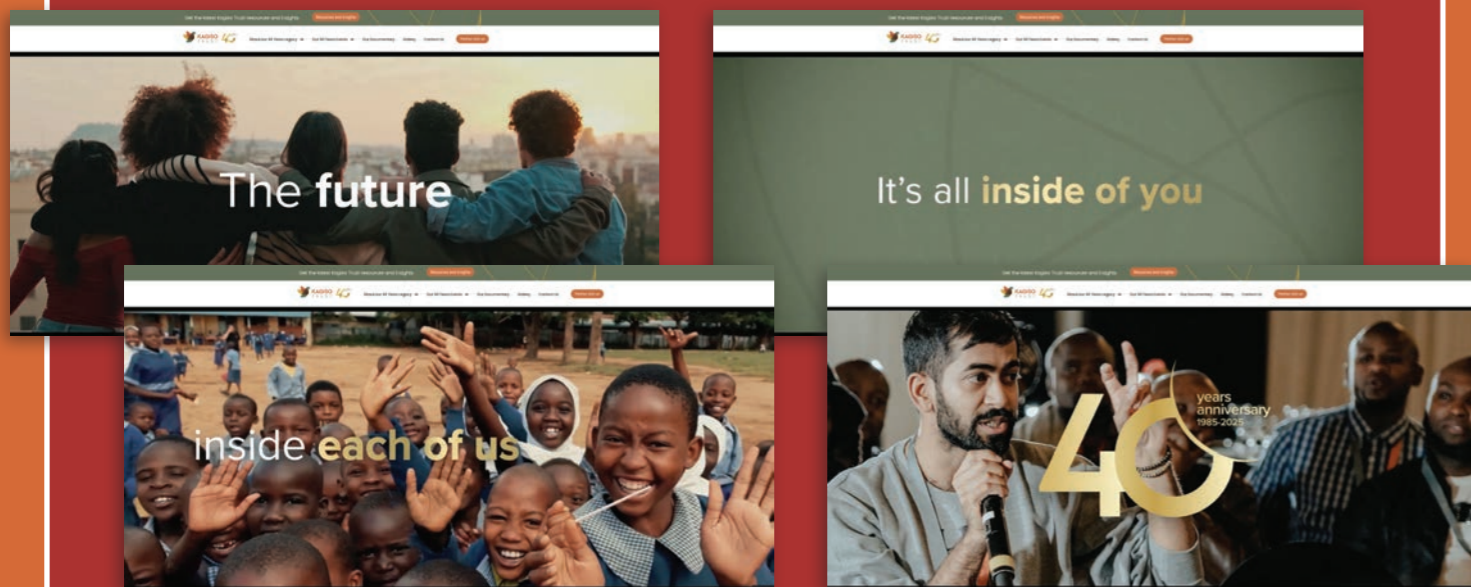


KAGISO
TRUST

1985-2025

Celebrate 40 years of igniting human capacity with us!

Scan the QR code to visit the KT 40th website <https://kagiso.co.za/40-years/>



OUR IDENTITY

OUR VISION

A prosperous, peaceful, equitable and just society

OUR MISSION

To contribute to development through sustainable funding, with like-minded partnerships and innovative, scalable development models

OUR VALUES

- Integrity
- Accountability
- Passion for Development
- Hands-On, Bottom-Up Approach

OUR STRATEGIC FOCUS AREAS

- **EDUCATION DEVELOPMENT PILLAR**
To extend educational development programmes
- **SOCIO-ECONOMIC DEVELOPMENT PILLAR**
To promote and support socio-economic development
- **INSTITUTIONAL CAPACITY BUILDING PILLAR**
To support strategic institutional capability development for sustainability
- **FINANCIAL SUSTAINABILITY PILLAR**
To ensure financial sustainability of Kagiso Charitable Trust



To know more about us click on the link: <https://kagiso.co.za/about-us/> or scan the QR code:



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MESSAGE FROM THE HEAD OF COMMUNICATIONS & MARKETING

REFLECTING ON 2025: A YEAR OF PURPOSE, PROGRESS AND PEOPLE

Dear Stakeholders,

As we close the chapter on yet another meaningful year, we pause to look back with gratitude at the journey we have walked together. Whilst South Africa has continued to navigate a challenging socio-economic landscape, we have seen people, communities and organisations responding with resilience, collective action and a renewed commitment to building a better and more equitable future for all in our beautiful country. This spirit is a mirror of the Kagiso Trust's firm belief in the power and ability of individuals, communities and organisations to effect sustainable change when they come together with a shared vision, working together through collectives and partnerships.

HONOURING 40 YEARS OF IMPACT

This year marked a profound milestone: Kagiso Trust's 40th Anniversary. More than a celebration, it was a moment of remembrance, reflection, and recommitment. From our founding years under difficult circumstances to the transformational programmes we lead today, KT's story has always been one of courage and conviction.

The [40-year celebration](#) allowed us to bring our stakeholders into this narrative to honour our founders, recognise our partners, and celebrate the communities who inspire our mission every day. Through storytelling, archival moments, and voices from across the country, we were reminded that KT's legacy is not measured in years alone, but in the lives changed, leaders shaped, and opportunities created.

SHARING THE STORIES THAT MATTER

Across provinces from Limpopo to the Free State, Mpumalanga, and beyond, our programmes continued to demonstrate what is possible when systems strengthening meets human potential. Schools embraced digital learning innovations; teachers accessed new tools for professional growth; youth stepped into pathways of skills development; and communities experienced the power of connectivity, collaboration, and local leadership.

These stories of impact reaffirm that development is not an event; it is a movement. A movement made possible through your support, partnership, and shared belief in our mission.

A REVAMPED DIGITAL HOME FOR KT

To deepen this connection with our stakeholders, we were proud to launch the [revamped KT website](#) this year – a modern, intuitive platform that brings our work, stories, and resources closer to the public we serve. The site offers dynamic access to programme insights, impact dashboards, strategic publications, and real-time updates that reflect the evolving face of KT. We invite you to explore, engage, and share widely as we continue to expand our digital footprint.



LOOKING AHEAD

As we move into a new year, our commitment remains steadfast: to ignite human capacity, strengthen institutions, and work collaboratively toward a South Africa where dignity and opportunity are within reach for all. Thank you for walking this journey with us. Your partnership continues to bring our mission to life.

Here's to the year that was and to the transformative work that lies ahead.

Mandisa Tselane.

WHERE DEVELOPMENT LIVES BRINGING THE 5P FRAMEWORK HOME

Across the world, societies are navigating layers of uncertainty, economic strain, climate disruption, political fragmentation and widening social inequality. These pressures do not sit neatly within the borders where they begin. They travel, often unpredictably, shaping the everyday experiences of communities far from the boardrooms and multilateral platforms where global decisions are made.

By Nonkululeko Mntambo, CSSP Capacity Building and Advocacy Manager

Within this landscape, philanthropy is undergoing its own transformation. No longer confined to charitable giving, it is increasingly recognised as a strategic partner in systems change. Through global forums such as the G20 Social Summit, philanthropic actors are contributing to debates on finance, climate transition, digital inclusion and governance reform. This growing recognition offers an important opportunity for South Africa: to bring the lived realities of township and rural communities into international conversations that often drift toward abstraction.

At a recent Philanthropy20 side event, Kagiso Trust's Capacity Building and Advocacy Manager, Nonkululeko Mntambo, sought to bridge this divide. Rather than presenting development challenges as distant or technical, she chose to make the stakes visible, not through statistics, but through the contours of a familiar South African story. She reminded delegates that the impact of global debates becomes clearest not in economic models or financial forecasts, but in the daily rhythms of families whose futures rise or fall with every shift in global conditions. To illustrate this, she asked the room to step into an imagined



Participants engage in a facilitated dialogue exploring how global economic and social shifts shape the lived experiences of local communities.



Delegates gather at the Philanthropy20 side event, reflecting South Africa's contributions to global conversations on inclusive development.

South African township of the near future, a place deeply believable, aspirational, and grounded in the choices we make today.

In the imagined township of Thuthukani in 2035, the late afternoon moves with a gentler rhythm than the one Lerato remembers. Her family, comprising four generations who share a modest two-room home, no longer organises itself around the long absences created by the migrant labour system. The old hostel where her uncle once slept during the week has been converted into a cooperative hub just a short walk away. He repairs appliances and refurbishes solar panels, and each evening he returns home in time to help his son with homework. Lerato's mother now works at an early childhood centre a few streets from the house, and her grandmother receives clinic results on a simple mobile app instead of losing a day in a queue.

None of this is accidental. It is the outcome of choices that brought work, care and dignity closer to home.

Philanthropy is present here, but not as branding or visibility. It funds the facilitators, the translators, the youth training, the stipends and the legal support that turns community decisions into institutional action. It underwrites early risks

that other partners – government, business, development finance – cannot or will not take at first.

This approach reflects a 5P model: Public-Private-Philanthropic-People Partnerships (PPPPPs). Each actor plays a role:

- **Philanthropy** absorbs early risk and invests in foundations: organising, data systems, training and early prototyping.
- **Government** provides buildings, infrastructure, procurement pathways and policy alignment.
- **Communities** negotiate ownership, define priorities and hold partners accountable.
- **Local enterprises** drive economic activity and job creation.

In policy terms, this is an inclusive value chain. In the language of families, it simply means people can live and work with dignity, closer to home.

However, global dynamics also remain deeply intertwined with local possibilities. When fuel prices rise because of international conflict, township households experience it



A panel of civil society leaders discusses the role of catalytic capital in strengthening local governance and community-led development.

first as increased taxi fares or higher food prices. Debates on debt sustainability, climate finance, tax justice, and multilateral reform shape whether local governments can borrow affordably, whether climate funds come as grants rather than new debt burdens, and whether essential goods protect or punish working-class families.

Against this backdrop, we argue for philanthropy to be better organised and recognised, and to act as an organised sector that enhances state capacity, complements civil society, and drives cross-sector partnership. Its distinctive strengths matter:

1. Convening power, bringing government, business, civil society, and communities into shared problem-solving.
2. Agility, allowing for rapid learning, experimentation and course correction.
3. A whole-of-society perspective, recognising people as co-creators rather than passive beneficiaries.

When used effectively, these strengths assist with shaping reforms in finance, trade, taxation and governance, areas that are often inaccessible to community voices yet profoundly shape development outcomes.

Crucially, we further insist that a “seat at the table” is not a symbolic achievement. For philanthropy, legitimacy must flow from reducing burdens on communities and strengthening democratic accountability. This requires taking risks, backing partners who push for rule changes and ensuring that the true measure of success is the well-being of households, not institutional visibility.

Thuthukani is a reminder that community transformation is not driven by grants alone. Philanthropic funding provides the patient, risk-absorbing capital needed to pilot community hubs, digital tools, youth employment models and participatory governance processes. Venture capital, when aligned with community outcomes, builds scalable

economic engines: renewable energy enterprises, repair and manufacturing services, digital platforms, and local cooperatives.

Together, they form a continuum of catalytic capital that begins with grant funding, then moves into early, risk-tolerant investment and enables community-owned, sustainable economic activity. This is the kind of capital that turns hostels into cooperative hubs and restores time, dignity, and stability to families.

Ultimately, we urge that the future will be shaped not in 2035 but now - by the decisions civil society, policy makers, philanthropists and investors make today. Kagiso Trust used the platform to reaffirm a longstanding commitment

to social justice, community agency, and democratic participation.

Thuthukani reminds us that the value of global commitments will be judged not in what we design in theory, but in whether those frameworks translate into practice, into families experiencing real stability, proximity and dignity in their daily lives. The partnerships, catalytic capital and policy alignment outlined here matter only insofar as they shift what people feel at home: whether work is closer, services function, and local systems give communities a meaningful voice. In the end, this remains the benchmark for our work: that the choices we make today produce outcomes that can be lived, not just imagined.



Audience members engage with the conversation, highlighting the lived realities that inform policy, philanthropy and community action.

BUILDING A PIPELINE OF BANKABLE, MARKET-READY FARMERS



The recent launch of Kagiso Trust's Khula! partnership marks one of the most promising steps in our journey toward a more inclusive and competitive agricultural sector. For decades, smallholder and emerging farmers have struggled with limited access to markets, finance, extension support, as well as access to the digital tools that are beginning to define modern agriculture. This partnership is a deliberate response to these challenges – it is a practical model designed to prepare farmers for meaningful participation, not as beneficiaries on the sidelines but as real players in the value chain.

By Quinton Naidoo, Socio Economic Development Head

At its core, the Khula! programme is an investment in farmer readiness. It brings together digital infrastructure, market intelligence, aggregation pathways, input supply, and structured technical support in a scaffolded manner. For KT, this aligns directly with our vision to unlock opportunity where potential already exists. We have always believed that transformation in agriculture must be anchored in capability, market access, and conviction – and this partnership is a demonstration of that belief in action.

WHY THIS PARTNERSHIP MATTERS

We believe that the agricultural sector remains one of South Africa's most powerful engines for rural development and job creation. Yet emerging farmers continue to be constrained by issues that have nothing to do with their abilities – unequal access to finance, fragmented supply chains, weak off-take agreements, and the absence of affordable digital tools. Khula!'s model addresses these limitations in a way that is both practical and scalable.

Through this partnership, KT is supporting the onboarding of 500 farmers onto the Khula! ecosystem. These farmers will now have better access to:

- Verified markets through Khula! Market and aggregation channels.
- Input finance readiness, supported by transparent pricing and procurement systems.
- Technical support and mentorship, essential for improving yields and ensuring commercial discipline.
- Digital record-keeping, which is critical for future access to finance.

For us, this is an investment in technology, and more importantly, it is an investment in the full value chain that surrounds the farmer.



Dr Mankodi Moitse,
CEO of Kagiso Trust.

WHY WE NEED TO BUILD A PIPELINE FOR FINANCE AND GROWTH

One of the central constraints in agricultural transformation is not the lack of funding availability, but the absence of bankable enterprises. Too often, smallholders are locked out of finance simply because the systems around them are not strong enough to demonstrate risk, performance, and growth potential.

The Khula! partnership is responding to this challenge by helping farmers build auditable, data-driven track records. This will improve their chances of securing the next level of growth capital – whether from KT’s Tyala Impact Fund, commercial banks, or blended finance instruments. In other words, the programme is designed to turn potential into enterprise, and participation into ownership.

HOW THIS INITIATIVE ALIGNS WITH KT’S MISSION

This initiative sits firmly within KT’s broader agricultural development strategy, which emphasises:

- Market access as a primary lever for transformation.
- Strengthening value-chain ecosystems through partnerships.
- Supporting commercialisation pathways for emerging farmers.
- Building scalable models that can be replicated across commodities and provinces.

KT’s SED Unit has been intentional in building long-term platforms rather than short-term projects. The Khula! partnership complements our work with retailers, commodity organisations and farmer organisations, thereby creating a connected ecosystem where farmers can move from production to markets with confidence and support.

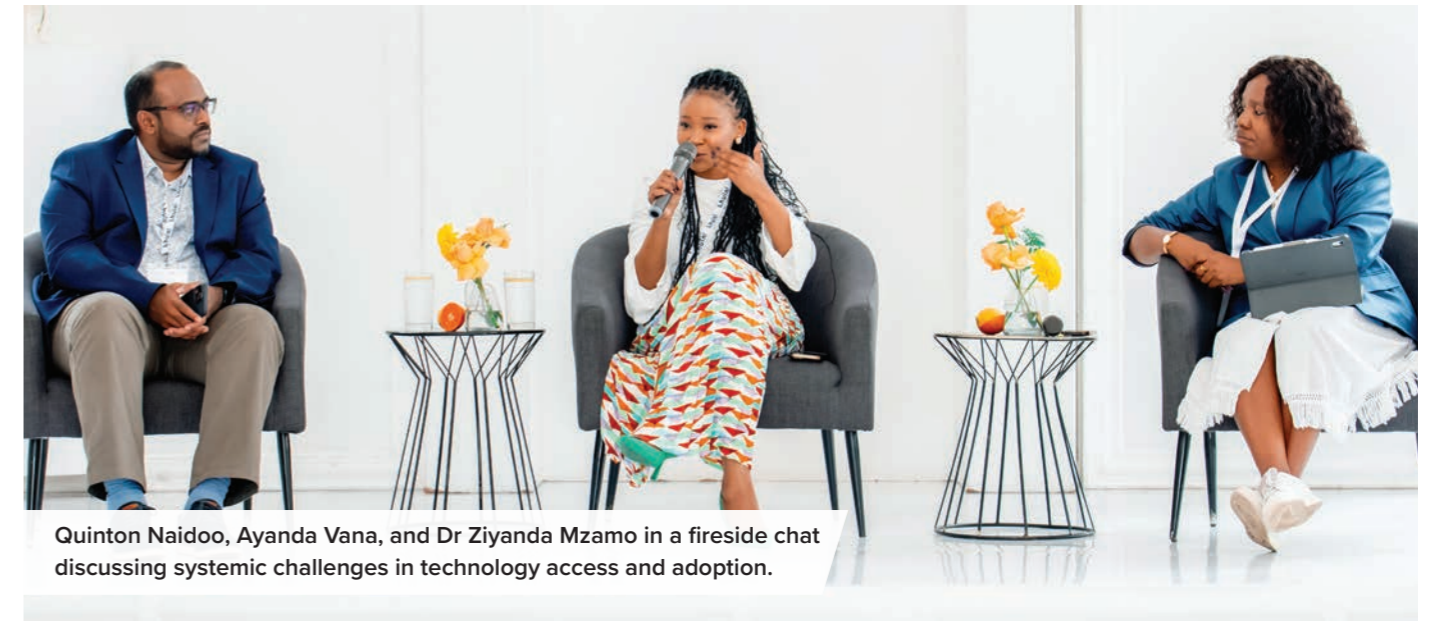
Overall, the promise of this partnership extends beyond the initial 500 farmers. It represents a blueprint for how digital innovation, blended finance, and coordinated support can unlock the next generation of commercial farmers in South Africa. It shows what is possible when the social mission is placed at the centre of the economic

model – something that is at the heart of KT’s identity. Most importantly, it reflects a belief we hold deeply: that transformation is not achieved by working in isolation but by building strong partnerships with those who share our purpose and values.

As we close off 2025 and look to the new year, the KT-Khula! partnership stands as a reminder that when we invest in people, when we give farmers the tools, markets, and confidence they need, the entire agricultural sector rises.



Karidas Tshintsholo, CEO of Khula!



Quinton Naidoo, Ayanda Vana, and Dr Ziyanda Mzamo in a fireside chat discussing systemic challenges in technology access and adoption.



A partnership at work, farmers attending a production training session in Vereeniging.



Kagiso Trust and Khula! unite at the Market Access Launch to strengthen opportunities for emerging farmers.



PARTNERING TO TRANSFORM THE SUGARCANE SECTOR

Kagiso Trust and the South African Farmers Development Association (SAFDA) have launched a major partnership to foster inclusive growth in agriculture. The collaboration was announced at SAFDA's 10th-anniversary symposium in Durban on the 27th of November 2025.

By Nqobile Ntuli, Communications and Marketing Intern

The programme aims to provide emerging black farmers and land-reform beneficiaries with improved access to finance and development support. The partnership seeks to strengthen rural economies, generate jobs and build a more equitable agricultural value chain by creating sustainable farming and business models.

Ms Nokuzola Capa, Deputy Minister of Agriculture, shared that “We pledge our unwavering support to SAFDA and

Kagiso Trust in its mission to empower black and rural-based sugarcane farmers. This anniversary is a testament to the transformative power of collective action in re-imagining a more inclusive agricultural sector for all South Africans”. The partnership with SAFDA is a deliberate and data-driven initiative based on a shared purpose to unlock significant agricultural potential, including 51 600 hectares for small-scale expansion and 9 900 hectares

for land reform re-establishment, with an initial target of developing 5 000 hectares within the next three years.

Dr Mankodi Moitse, CEO of Kagiso Trust, explained the partnership's unique design, stating that “This is not another programme. It is a consortium built for impact, bringing together SAFDA's technical expertise, milling companies, government and our catalytic capital. Together we are making a deliberate investment to dismantle the governance and compliance barriers”.

This collaboration represents a strategic commitment on how to address systemic barriers in agriculture, specifically, limited access to finance, inequitable land reform outcomes and insufficient skills development for black farmers. Kagiso Trust is implementing a targeted, community-centred approach designed to create tangible economic opportunities and foster resilient rural economies by partnering directly with SAFDA. The collaboration will support over 24 000 smallholders and 100 medium-scale farmers in KwaZulu-Natal.

The Executive Chairman of SAFDA, Dr Siyabonga Madlala, emphasised the importance of the collaboration: “This partnership marks a key step in our work to transform agriculture and empower black sugarcane farmers”. Dr Madlala stressed that beyond finance, the fund will help restore dignity, improve cash flow as well as allow farmers to reinvest in their operations promptly. Speaking to the core challenges, the trustee of Kagiso Trust, Mr Thabiso Ratsomo, stated, “Farmers face fragmented value chains,



A toast in celebration SADFA's 10 year anniversary and the launch of the new partnerships.

climate vulnerability and policy uncertainty, yet they remain resilient. Our investment is a deliberate step to transform these barriers into pathways for sustainable growth”.

This commitment was formally activated when Kagiso Trust presented a cheque of R50 million to launch the programme and it was further supported by a R34.5 million contribution from The Jobs Fund. The capital injection marks the tangible start of the partnership's mission to empower black sugarcane farmers. Through this collaboration, there will be a launch of a three-year development programme in KwaZulu-Natal. The early phase will focus on farmer support, partnership modelling and value-chain diversification while reflecting the commitment to creating impact through collaboration, innovation and empowered communities.



SAFDA with cheques received from Kagiso Trust and The Jobs Fund for sugarcane farmers development programme.

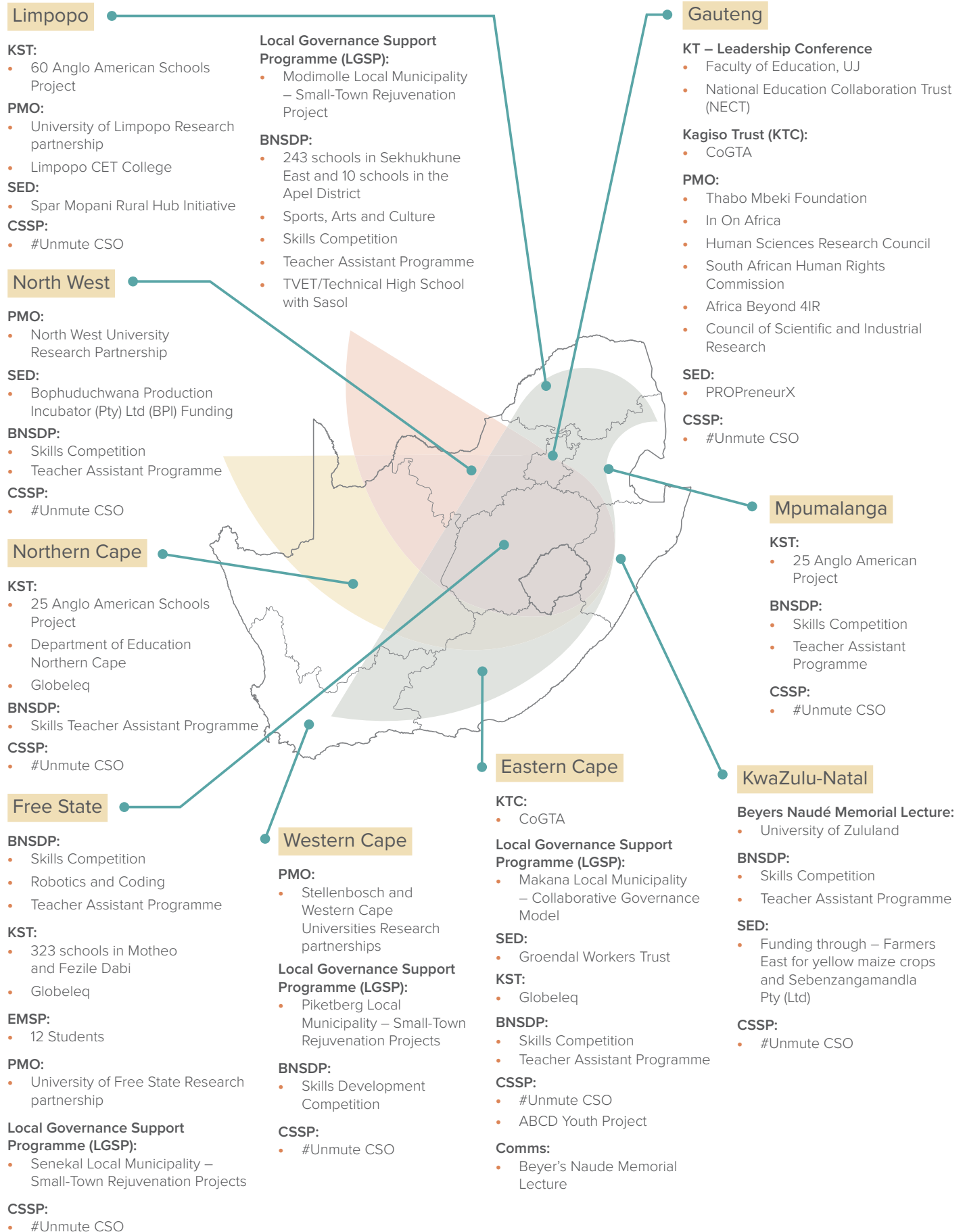


Dr Mankodi Moitse, CEO of Kagiso Trust.



Ayanda Khumalo, Kagiso Trust Trustee.

OUR FOOTPRINT



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