







# **ANNUAL REPORT**

EMPOWERING COMMUNITIES. BUILDING FUTURES.

Ground Floor, Block B | Rosebank Office Park 179B Jan Smuts Avenue | Rosebank, 2193





# RHIZA'S YEAR IN REVIEW 2024









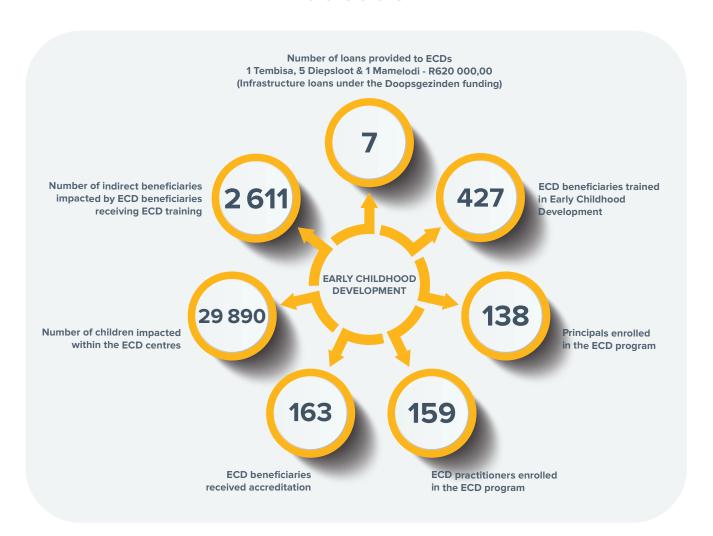
# **Table Of Contents**

- 6 Impact Statistics
- 11 Message From The Executive Chairman
- 13 Message From The CEO
- **15** Organisation Overview
- 16 Developing Lives Is In Our DNA
- 17 Rhiza Cycle
- 18 Education
- 22 Healthcare
- 23 Skills Development
- 24 Agripreneurship
- **26** Transparent Governance
- **27** Group Finances
- 29 Our Partners
- **30** Case Study

# Impact Statistics Health



# Impact Statistics Education



# **Impact Statistics**

# Agriculture



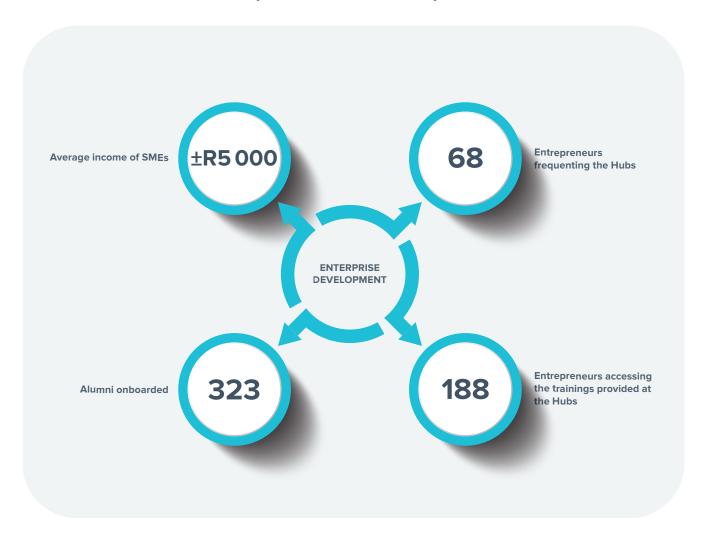


# Impact Statistics Skills Development



# **Impact Statistics**

# Enterprise Development



# Message From The Group Executive Chairman



ALEF MEULENBERG
Group Executive Chairperson
Rhiza Holdings

As we reflect on the past year, I am filled with a deep sense of pride and optimism. Rhiza continues to grow not only in scale but in impact, relevance, and purpose. Our journey in 2025/2024 has been one of purposeful expansion in South Africa and East Africa, marked by continuous operational excellence and an unwavering commitment to community development across Africa.

This year, we took bold steps to extend our footprint beyond our current geographies in South Africa, initiating full-scale operations in **Rwanda and Kenya**, and adding operations in Burundi in 2025. These East African initiatives mark a significant milestone in our ambition to replicate the Rhiza Cycle—our integrated, sustainable community development model, which encompasses education, healthcare, enterprise development, and agriculture—in new contexts. We are proud to see our first clinics, educational programs, and entrepreneurial initiatives take root, laying the foundation for sustainable, locally adapted impact.

Back home, our expansion within South Africa has been equally transformative. We launched new clinics, scaled our agripreneurship initiatives, and expanded our second farm in **Orange Farm**, reinforcing our commitment to food security and economic participation. We launched our first Cruyff Courts in Orange Farm and Vredenburg, with the ambition of starting another eight over the next four years.

Our programs now reach over **150,000 individuals**, a testament to the dedication of our teams and the trust of our partners.

Rhiza Ventures continues to grow as a sustainable business arm, supporting Early Childhood Development centres with financial inclusion and scaling our nursepreneur model through our Mpathy

clinics to make quality healthcare more accessible. Finally we work with entrepreneurs in various industries, with the aim of creating more inclusive supply chains. These innovations are not just operational wins—they are catalysts for systemic change.

Looking ahead, our strategic priorities remain clear:

- Deepen our impact in South Africa, with a focus on under-served provinces.
- Scale our East African operations, ensuring contextual relevance and long-term sustainability in Burundi, Rwanda and Kenya. Building a strong local team to work with selected partner organisations.
- Strengthen our international presence, with offices now in the Netherlands, UK, and USA.
- Invest in innovation, particularly leveraging modern technology for AI in education and healthcare delivery. Making these more sustainable and affordable.

None of this would be possible without the resilience of our incredible team, the generosity of our partners, a committed and supportive board and the spirit of the communities we serve. Rhiza Holdings stands on a strong foundation built over 14 years, and we are ready to scale with integrity, purpose, and bold vision. Next year will be a special year for us as we are turning 15 and can reflect on 15 years of impact.

Thank you for walking this journey with us.

Sincerely,

### **Alef Meulenberg**

Group Executive Chairman Rhiza Holdings

# Message From The Group Chief Executive Officer



GODFREY KATSADE
Group CEO
Rhiza Holdings

#### **DEAR STAKEHOLDERS.**

As we close another financial year, I am filled with both gratitude and confidence—gratitude for the dedication of our teams and partners, and confidence in the maturing model we are building at Rhiza Holdings. The year under review has been one of consolidation, innovation, and momentum, as we moved from bold ambition to operational execution across our group.

### **BUILDING OUR FLYWHEEL**

Last year, we focused on strengthening the pillars of our impact ecosystem: inclusive healthcare, entrepreneurial development, and education. This year, our focus sharpened toward integration—strategically aligning public, private, and philanthropic capital through what we now call our Rhiza Flywheel.

This flywheel approach has become more than a theory; it is now a working system—one where donor funding unlocks enterprise development, private capital fuels SME growth, and innovation ensures sustainability. From modular clinics to township businesses, we've proven that catalytic capital and community-driven delivery can reinforce each other to scale impact.

#### STRATEGIC HIGHLIGHTS

- Mpathy Expansion: We scaled our modular clinic model from pilot to platform—growing our reach and preparing for long-term funding through SEFA and blended finance.
- Enterprise Development: We deepened our investment in township-based entrepreneurs, laying the groundwork for scalable, tech-enabled enterprise support.

- Funding Partnerships: We entered strategic partnerships with the Jobs Fund, SEFA, and several private funders—solidifying our role as a credible platform for catalytic investment into underserved economies.
- Group Efficiency: Internally, we continued strengthening governance, operational systems, and impact measurement—ensuring we are fit for scale.

#### **COMMUNITY AND CULTURE**

At the heart of Rhiza remains our commitment to people—whether they are a nurse in Diepsloot, an entrepreneur in Tembisa, or the early childhood educator in Orange Farm. This year, we also deepened our internal culture, bringing greater alignment across Rhiza Babuyile, Rhiza Ventures, and our partners. The culture of shared ownership and community-led innovation is what gives us staying power.

#### **LOOKING AHEAD**

The next chapter for Rhiza Holdings is about scaling smartly. We will continue to build-out our Mpathy clinic network, deepen enterprise development programs, and drive systems that make capital more inclusive and impact more measurable. We are also evolving how we report, learn, and adapt—becoming not just a delivery partner, but a long-term institution builder.

To our board, partners, funders, and most importantly our team—thank you. Your belief in the Rhiza vision continues to fuel our work. We are building something that matters, and I am proud of the progress we've made together.

With appreciation, Godfrey Katsande Group CEO, Rhiza Holdings

# **Organisation**

# Overview









# **Developing Lives**Is In Our DNA

Rhiza Babuyile understands the interconnected dependency of the individual and community. We know that each strand of society has an impact on another. This is why we're built on a ready-to-serve principle. Ultimately we envision this principle builds skilled and sustainable communities through individuals. Inspiring the spirit of generosity, self-efficacy and attainable future opportunities for all South African youth.

We have been in operation since 2005 and in this time have grown to develop life-giving opportunities across

an impact map of programmes: Agriculture, Education, Healthcare, Skills Development and Enterprise Development. Our initiatives champion career-specific infiltration, entrepreneurial spirit, mentorship, funding and flagship community impact.

We strategise to fulfil the aim of uplifting unemployed youth. We provide the most effective skills, tools and instruments of systemic and industry-specific standard to nurture and stimulate their deserving and developing future in South Africa.



# **Rhiza** Cycle

Our organisation's values rest in the cyclical nature of community development. Community results are planted back into the community for everyone's benefit.

We are a self-sustaining organisation. We teach what we practice. **PRODUCE** Our goal is the We participate in the **Developing lives** economy and teach maturation of our **DEVELOP TRADE** is in our DNA organisation and all profitability. those affiliated. **REINVEST** 

Our organisational skills are invested back into our programmes.

# Our Programmes Education

### EARLY CHILDHOOD DEVELOPMENT

Rhiza Babuyile's response to the challenge of quality early childhood education is with valuable training of practitioners and the upgrading of township-based schools.

Rhiza Babuyile is committed to our communities. We are devoted to empowering and enabling the people and communities of South Africa. The rejuvenated and excelling individual life is catapulted by key factors: education and emotional skills. We provide these nurturing components with our training facilities and early childhood development centres.

With a lack of ECD training providers for principals and teachers in Early Childhood Development, children are not properly educated during their important development years within informal settlement areas. Our educational programmes adopt township-based preschools to ensure school staff are adequately trained and equipped to teach the future leaders of our country.

Our programmes looks at the five domains of developmental achievement. Quality early childhood education provides persistent, life-long benefits to the child and society long after they have left pre-school.

These domains ensure the foundational milestones for school-going age are met:

- Physical Development: Gross and fine motor skills, health, and well-being.
- **2. Cognitive Development:** Thinking, problemsolving, and learning.
- **3. Emotional Development:** Emotional intelligence, self-awareness, and regulation.
- Social Development: Interpersonal skills, relationships, and communication.
- Spiritual Development: Values, morals, and sense of purpose.

Our programmes in the ECD Levels 4 and 5 further these milestones.

#### 1. ECD Level 4

This a 12 month full qualification accredited ETDP SETA, and is equivalent to matric certification. It has 6 modules that are divided by 22 unit standards.

### 2. ECD Level 5

This is a national diploma qualification accredited by SETA.

We nurture a programme tailored to the ages of birth to five. The benefits we see in the children are endless and have lasting effects on IQ and improvements in academic and economic achievement. The programme also helps prevent the probability of chronic disease and obesity in adulthood.



### SEED FUND CONNECT - FINANCIAL SUPPORT FOR ECD OWNERS

Seed Fund Connect is tailored to address the specific needs of community based ECD centres. With over 10 years of experience supporting ECD initiatives, we understand the daily financial challenges these centres face. To provide them with access to secure and risk-free financial capital, empowering their ECD centres to flourish into high-quality learning hubs within their communities.

### WORKING CAPITAL LOANS

Day-to-day operational expenses, ensuring smooth functioning and uninterrupted educational activities

R2 500 - R10 000

# INFRASTRUCTURE DEVELOPMENT LOANS

Loans for the construction and improvement of infrastructure in ECD centers, such as classrooms, playgrounds, and facilities to enhance and ensure a safe learning environment

R10 000 - R150 000

### EDUCATIONAL LOANS

Support the professional development of educators by providing loans for training programs, workshops and certifications to enhance their teaching skills

R10 000 - R30 000

# HEALTH & SAFETY LOANS

Funding for ECD centers to improve health and safety standards, including the installation of safety equipment, health screenings, and sanitation facilities

R10 000 – R50 000

### TOOLKIT LOANS

Tailoring a toolkit for each age category involves considering existing resources in the center to establish a standardised level of quality

R10 000 – R90 000

### EMERGENCY RELIEF LOANS

Establish a fund to provide quick financial assistance to ECD centers facing unforeseen challenges or emergencies, ensuring the continuity of educational services

R10 000 - R100 000

### RHIZA ROBOTICS IN PARTNERSHIP WITH LEAPHY FOUNDATION

Rhiza Robotics is a programme that offers opportunities for learning and interaction within the field. It includes wide range of offerings such as robotic hardware (robot kits), software (Easybloqs software), maintenance and support services and training programs. Robotics offers students the opportunity to become creative with technology in a playful way.

Introducing robotics in schools offers numerous benefits. It fosters critical thinking, problem-solving, and collaboration skills among students. Additionally, it provides hands-on experience with cutting-edge technology, preparing them for future careers in STEM fields.

Moreover, robotics education encourages creativity and innovation, empowering students to tackle real-world challenges in inventive ways.

As the landscape of technology evolves, it becomes increasingly crucial for secondary school students to be equipped with skills that will prepare them for the future. Robotics offers a dynamic platform for interdisciplinary learning, integrating concepts from science, technology, engineering, and mathematics (STEM). With this in mind, we propose the establishment of a comprehensive Robotics Training Program tailored for secondary school students.

### **SCHOOL BENEFITS:**

Introducing robotics in schools fosters engagement through hands-on activities, integrates interdisciplinary learning across STEM subjects, and enhances critical thinking and problem-solving skills.

#### **LEARNER BENEFITS:**

- Students learn to analyze problems, develop solutions, and iterate through the design process.
- Promotion of coding and engagement in STEM fields.
- It encourages students to apply knowledge from different disciplines to solve real-world problems.
- Access to career opportunities upon graduation.

#### **ACADEMIC BENEFITS:**

- Robotics integrates various subjects such as science, technology, engineering, and mathematics (STEM).
- Robotics provide opportunities for creativity.
- It also captures students' interest and motivates them to learn. Hands-on activities foster engagement, particularly among students who may struggle with traditional teaching methods.
- Robotics in schools not only enhances academic learning but also equips students with essential skills and prepares them for future opportunities in a technology-driven world.



# Our Programmes Healthcare

Access to healthcare services is a basic human right guaranteed by the Constitution. Our clinics aim to bridge the need for our community members by providing a range of quality services to obtain high-quality care. Health is our wealth and a contributor to improved quality of life for all. Rhiza Babuyile is committed to our communities. We guide individuals to take a leading role in their health care, by providing them with support, education around wellness and accessible facilities.

Every time we put the health of our communities first, we give our people opportunity. Our health care programmes are developed around a holistic model to provide good quality healthcare services through our Community Life Centres and Mobile Clinics.

Our goal is to support local government clinics and the community by preventing diseases. Our priority is early detection for a favourable and hopeful outcome.





MOBILE CLINICS

# **Our Programmes**Skills Development Programme

Rhiza's response to the unemployment crisis is simple. We view our learners and students as multi-skilled and diverse. These programmes have upskilled numerous learners in the last financial year. Our programmes offer unemployed youth aged 18 to 35 a comprehensive and grounded learning experience in various demand-driven industries: Agriculture, Fashion and Design, Entrepreneurship, Systems Management and lastly, Nursing and Teaching.

### **AGRICULTURE**

Our community participants train with us to self-sustain and further sell to leading supermarkets and formulate functional businesses.

#### **RETAIL/CMT**

Our Level 1 and Level 2 training programmes focus on equipping unemployed youth with practical skills in textile machine operation for machinists and basic fashion design. These programmes are at the heart of our commitment to skills development and economic inclusion, offering participants real pathways out of poverty through employment and entrepreneurship. Graduates emerge with industry-relevant capabilities that enable them to either start their own fashion-based enterprises or gain employment within the sector. Many find opportunities within our sister company, Township Flavour CMT, which supplies textile services to major retailers such as Woolworths, contributing directly to job creation and local economic growth.

#### **ENTREPRENEURSHIP**

We've established business hubs complete with incubation programmes and open workspaces. These Incubators assist unemployed individuals from the townships grow their businesses, while providing entrepreneurs access to open workspaces. In addition to the business hubs we also aim to develop entrepreneurs who can become suppliers to our corporate partners.

#### SYSTEMS MANAGEMENT

Our programmes offered unemployed youth aged 18 to 35 a comprehensive and grounded learning experience in various demand-driven industries. We are able to train students from a high school learning standard to taking on the knowledge and application of higher learning. This is the creation of skills rooted in economic imperatives as well as personal efficacy. In so doing we train, mentor and facilitate ICT Training Level 3 – 5 focusing on End-User Computing, Technical Support, IT Systems Development and IT Systems Support qualifications.

#### **NURSING AND TEACHING**

Our clinics and healthcare workers provide patients with access to face-to face and telehealth consults, tailored to the community's requirements. We have also implemented emergency services, child health and immunisations, reproductive health, HIV Counselling and Testing, and many other integral services.

# **Our Programmes**Agripreneurship

## **RHIZA FARMS**

In our aim to tackle improved food security and economic participation, we develop under-resourced communities with utilising the land they live on. To us, Agri-preneurship is a series of training programmes that use active learning to engage trainees in discovering the profitability of farming.

We train women and the youth to produce varied vegetable and crop gardens that sustain their families. Our trainees who participate in our programmes are given the skills, mentorship and placement to become suppliers to leading supermarkets. Our trainees are inducted into the development cycle of a Life Learner when becoming an agri-entrepreneur. In this programme we in-

troduce the trainees to 4 months of training of the crop planning process and turnover for sales. They then engage in entrepreneurship training for 2 months to hone their agri-business turn over sales projections. After 12 additional months in placement, trainees finish the programme with sales and business mentorship. Our farms provide plant production at NQF Level 4 and enterprise development to the beneficiaries of Tembisa, Diepsloot and Orange Farm. Our Life Learners have started planting their own land allocated by Rhiza Babuyile, and communal land negotiated with the local government in Tembisa and Diepsloot. Our aim is to continue providing a platform to spring board community sufficiency and entrepreneurial market penetration.





### THE MUNCHING MONGOOSE

The Munching Mongoose is an open and honest celebration of REAL food, REAL life, REAL people with all its beauty, imperfections, humour, warmth, grit and joy. We believe that together, simple choices have a big impact – on our health, our planet and our lives. So, we work towards a positive and happy tomorrow, starting together, around the table, today.

For The Munching Mongoose, health is of utmost importance. The health of individuals and their families, but equally the health of the world in which we all live. By putting small-scale sustainable farming back at the heart of our food system we are able to provide better food, for better health.

We are an ecommerce led food subscription business that offers food box subscriptions on a weekly or biweekly basis. Bridging the gap between local growers and families at home, our core offering is fresh and organic produce as well as other weekly staples. The Munching Mongoose builds long standing relationships and aims to leverage technology in order to connect families and individuals with the cleanest, freshest, most nutrient dense food. All the while promoting environmental stewardship through conscientious partnerships as well as reducing supply chain waste and packaging. In doing so, we support and uplift small and independent growers, producers and communities. Paying fair price and quickly.





# **TOWNSHIP FLEVA**

We believe in the purpose and potential of South Africa's emerging enterprises. We believe in the power of intergenerational change by cutting the path for sustainable township business ventures. We believe when everyone has equitable opportunities to sustainable earnings, that everyone wins. Township Fleva builds township greatness into sustainable business ventures. We are the catalyst and accelerator of cross sectoral, social, township enterprises.

Townships are brimming with entrepreneurs, from the barber, to the vendor selling fruit, to South Africa's first Mexi-Kasi township restauranter. There's nothing the township-preneur can't solve, resolve or innovate.

We understand what it takes to get into business, build a business and scale a business – with the right partners, investors and leaders. We aim to harness and hone the entrepreneurial skills of the township for the greater good of the community. We fund with intention and scale with integrity, providing impact funding to township based Fleva-preneurs with the desire to accelerate their businesses. We're a partner and provider, and a catalyst for the fleva-preneur. We love what we can do to build on township business, together. Meet our Fleva-preneurs. This is a social enterprise of small, local success stories. For business, by business. There's no business too small and no dream too big for Township Fleva.



# **Transparent**Governance

In the pursuit of our organisational goals and commitment to sustained growth and impact, we present a comprehensive overview of our financial landscape.

As we navigate the dynamic business environment, securing adequate funding remains instrumental in fuelling our initiatives and fortifying our financial foundation. With an unwavering focus on fiscal responsibility and

resource optimisation, we strive to illuminate the pathways through which funding has shaped and continues to propel our success. Transparency is part of the intricate make-up of our organisation. We believe in the entrusted task we have of managing funds and the goodwill of our donors, volunteers, and other stakeholders.

Responsible stewardship extends into all our operations.

Good governance enables Rhiza Babuyile to operate with confidence and effectively make use of investments given to us by our partners. Competency and character are the backbone of Rhiza Babuyile.

We have improved our governance in the following areas:

### **Quarterly board meetings:**

We take the time to look over our progress and make amendments where necessary. Part of effective procedures is the mapping out of areas for growth and further accountability. We manage this through recorded meetings and comprehensive reports.

# Effective board committees like risk and financial committees:

Our committees take the task of developing clear policies and procedures. These procedures assist us in the development of ways of working that address our development goals in a manner that of transparent and fair.

### Clear organisational structure and reporting systems through OPCO, Manco and EXCO:

Our management teams take their role seriously and lead with decisively and with clear reporting channels for effective management.

# **Group**Finances

DESCRIPTION	TOWNSHIP FLEVA
Revenue	27 216 687
Other Income	1 141 729
In-kind Donations	-
Total Revenue	28 358 416
Expenses	-22 509 368
Net	5 849 048

DESCRIPTION	BABUYILE COMMUNITY DEVELOPMENT NPC
Revenue	51 092 419
Other Income	218 989
In-kind Donations	7 546 909
Total Revenue	58 858 317
Expenses	-49 974 670
Net	8 883 647

DESCRIPTION	THE BABUYILE COMMUNITY DEVELOPMENT TRUST
Revenue	15 725 534
Other Income	2 050 520
In-kind Donations	-
Total Revenue	17 776 054
Expenses	-20 117 138
Net	-2 341 084

DESCRIPTION	MUNCHING MONGOOSE
Revenue	3 874 660
Other Income	34 541
In-kind Donations	-
Total Revenue	3 909 201
Expenses	-4 646 955
Net	-737 754

DESCRIPTION	TOTAL GROUP REVENUE
Revenue	97 909 300
Other Income	3 445 779
In-kind Donations	7 546 909
Total Revenue	108 901 988
Expenses	-97 248 131
Net	11 653 857

# **Thank You**To Our Funders & Partners



# **Living Success Story** Kamhslushwa Mpathy Clinic

Please meet Nokwazi Promise Magagula (Promise). Promise has been managing the Mpathy clinic in Kamhslushwa since April of 2024 and she is doing an amazing job!

This Kamhslushwa clinic is the first rural clinic in the Mpathy network and is situated in Mpumalanga. There was no need for Promise to build up the patient numbers after opening her doors, as she started consulting an average of 15 patients per day! This is not only significant but is also a testament to the need that exists for high-quality, affordable and accessible healthcare in Africa.

Promise says: "I am trained as a clinical associate and am 90% trained in a hospital setting, which helps me a lot in providing healthcare services to my local community.

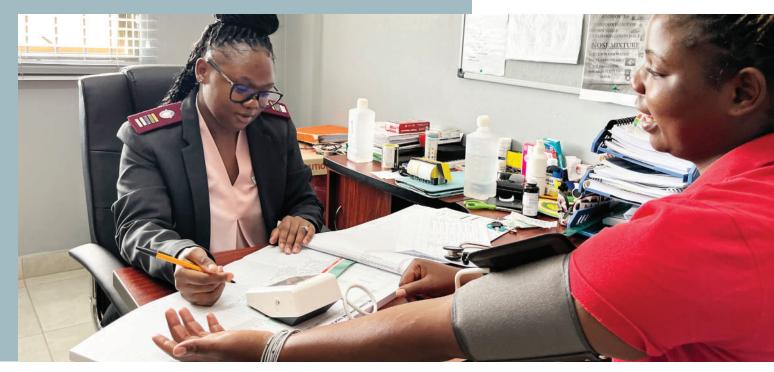
In addition, I have received incredibly good marketing support, which has reached many people not only through word of mouth but also via the distribution of flyers that advertise our services. At the same time, the government clinics here are very full. People go there in the morning and, if they are lucky, only manage to get a consultation in the afternoon. Sometimes not until the next day! Here at our Mpathy clinic, patients can just walk in and be helped right away!"

The reason why Promise signed up to run an Mpathy clinic? "I really loved the idea of bringing affordable, quality healthcare to people," Promise says. "That has been my dream all along. Mpathy helped me turn my passion into a reality. It fits into my vision about what healthcare should really be."

Her dream is that people see our South African healthcare system differently, than what they do now. Promise continues, "I want to be the one that changes people's minds about our healthcare system and have them be happy to go a clinic and get the help they need. I want to create more spaces like this!"







Ground Floor, Block B | Rosebank Office Park 179B Jan Smuts Avenue | Rosebank, 2193