



104+ SMME Growth & Empowerment Solution



At Sanlam, we recognize the vital role Small, Medium, and Micro Enterprises (SMMEs) play in driving economic growth, employment, and societal cohesion. To address pressing SMME challenges, we launched the 104+ SMME Growth and Empowerment Solution in partnership with like-minded investors. Our objective is to empower SMMEs through holistic support, providing a single point of access to funding, markets and business development capabilities. Our core goal is to establish a thriving ecosystem connecting SMMEs and investors, fostering sustainable growth and economic development. This initiative demonstrates Sanlam's commitment to unlocking SMME potential, promoting economic inclusivity, and driving shared prosperity.

AREA OF FOCUS	UPDATE					
Investment made into the solution	Total Funding: R246.74 million	Santam: R2.42 million	Sanlam Life: R214.4 million	Sanlam Investments Holdings: R3.75 million	SIMEKA Simeka Consultants & Actuaries: R300 thousand	External Funding: R25.87 million
Funding allocated to SMMEs	Deals Finalised: 9	Manufacturing: PCB Clover Projects	Alternative Energy: I-G3N Wetility	Mortgage Originators: Mortgage Market	Revenue-Based Funder: Linea Capital CLP, UTF2	

DEVELOPMENT MANDATE

Supporting Western Cape township SMMEs through entrepreneurial fellowship

UWC Community Programme:

- Progress:
 - 23 SMMEs supported (majority female-owned)
 - Sectors: Technology, Tourism, Agriculture, Alternative Energy
 - Year 2 commenced with 21 new SMMEs on boarded onto the programme

IMPACT TO DATE

Total jobs created: 36	Total average of women employed: 56%	Total average of youth employed: 74%	Number of SMMEs funded to date: 9	Total amount of funding provided to date: R130.4 million	Enabled participants to acquire B-BBEE certificates and affidavits	Participants will be assigned to their mentors
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This update demonstrates the 104+ solution's progress in empowering SMMEs through strategic funding and development initiatives



Youth4Tourism (Y4T): A Sanlam Youth Empowerment Programme



Strategic context

Y4T is a collaborative initiative addressing South Africa's youth unemployment crisis. By converging leading corporates, Sanlam aims to:

1

Upskill youth in Gig Economy skills (initially: videography, content creation, photography)

2

Unlock employment and entrepreneurial opportunities

3

Stimulate the critical tourism sector, interconnected with other industries

Strategic alignment

Y4T supports Sanlam's transformation and sustainability goals, contributing to:

Youth empowerment	Economic growth	Job creation	Industry development
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IMPACT TO DATE					
Phase One Achievements (2023-2024)	Jobs created, surpassing the target of 1,000: 1,040+	Corporates participated, including Sanlam, with repeat support from several partners: 15+	Gigs secured for youth, directly benefiting participants: R2 million+	Young entrepreneurs established their own businesses: 35+	Successful launch of: Y4T Exhibition

The Y4T initiative has achieved great success, empowering youth and communities through

High-quality skills development for economic participation	Entrepreneurship development, creating employment opportunities
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International Placements

Youth have been strategically placed in international chambers of business, including:

Italian Chamber	Spanish Chamber	UK Chamber	Indian Consulate	Swiss Chamber
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Y4B (Youth4Business)



Strategic context

Phase Two commenced, where 60 youth-owned businesses were on-boarded and being integrated into corporate supply chains.

IMPACT TO DATE

60 youth businesses
onboarded reaching the target for 2025 intake

Recognition

- KindArts & Malabela Photography showcased work to Western Cape Premier
- Forte Wolfe dance studio launched new musical; tickets available on Webtickets
- MyCopro won the University of KwaZulu-Natal Inspiring Impact Challenge 2025 for SDG alignment
- Motive Mashaba enrolled in a University of Johannesburg course to boost the company's sustainability
- Incorruptible Realities filmed documentary on Zingela Ulwazi "Ten Trees" to raise awareness on environmental conservation
- 5 SMMEs cleared invasives, produced 21,460kg/month charcoal, resulting in job creation

Access to Market

- Nando's & Ashoka
- TUT
- Telkom
- Santam
- Astron
- Shell
- Sappi
- Massmart
- Kenyan Health Federation & Nigerian Healthcare Association
- SASMA Awards

79 new jobs

have been created since the start of the programme in 2024

Business Growth

- Sit-in restaurant opened by one SMME
- 2 year land lease signed by an SMME
- SMME launched branded charcoal bags

Social Impact

- 2 women SMMEs featured at the Top Empowerment conference
- 400 doctors trained in entrepreneurial skills through InnoHealth

Sanlam SANParks SMME Rural Programme



Strategic context

Sanlam has partnered with SANParks to launch an SMME initiative supporting local businesses within South African National Parks' supply chain. This programme aims to empower SMMEs by addressing key challenges:

1

Access to funding

2

Access to market

3

Access to business support

Objectives

Enhance economic inclusion for Black-owned, Black Women-owned, Black Youth-owned, Exempted Micro Enterprises (EME) and Qualifying Small Enterprises (QSE)	Foster sustainable job creation and growth	Support local economic development within 50km radius of national parks
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Current Status and Progress

Programme is in progress within Kruger National, Addo Elephant and Garden Route Parks.

Fund Expansion Project:	Non-Financial Support:
<ul style="list-style-type: none"> Expanded to Garden Route (Tsitsikamma, Knysna and Wilderness) in September 2024 Addo Elephant Park launched in February 2025 Table Mountain Park launched in May 2025 Marekele National Park launched in September 2025 Mapungubwe National Park launched in September 2025 West Coast National Park- Langebaan launched in September 2025 	<ul style="list-style-type: none"> Schedule and practical financial management training for SMMEs in the communities surrounding the Parks These SMMEs will benefit not only from financial literacy programmes but also from non-financial support activities designed to enhance their growth and sustainability Pricing and costing training Tender training

IMPACT TO DATE					
Micro-sized Enterprises have benefited from interest-free loans since inception: 131 <small>This allows 131 SMMEs to be able to grow their businesses and thereby provide sustainability and potential job creation</small>	Total disbursements with additional funding allocated to support more SMMEs: R28.5 million	Total invested back into the businesses: R15.9 million	Jobs retained by SMMEs: 251 <small>Jobs retained</small>	Interest saved by SMMEs: R3.4 million <small>(assuming loans would have been paid over 12 months)</small>	Demographic breakdown of beneficiaries: 100% Black-owned businesses 34% Black Women-owned 35% Black Youth-owned