

# Socio-Economic Achievements Overview



## A Sanlam Youth Empowerment Programme Youth4Tourism (Y4T)



### Strategic context

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

<p><b>1</b></p>	<p>Upskill youth in Gig Economy skills (initially: videography, content creation, photography)</p>	<p><b>2</b></p>	<p>Unlock employment and entrepreneurial opportunities</p>	<p><b>3</b></p>	<p>Stimulate the critical tourism sector, interconnected with other industries</p>
-----------------	--	-----------------	--	-----------------	--

### Strategic alignment

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

IMPACT TO DATE					
<b>Phase One Achievements</b>	<b>Jobs created, surpassing the target of 1,000:</b> <b>2476</b>	<b>Corporates participated, including Sanlam, with repeat support from several partners:</b> <b>72</b>	<b>Gigs secured for youth, directly benefiting participants:</b> <b>R2 million+</b>	<b>Young entrepreneurs established their own businesses:</b> <b>35+</b>	<b>Successful launch of:</b> <b>Y4T Exhibition</b>

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

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

### International Placements

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

- Italian Chamber
- Spanish Chamber
- UK Chamber
- Indian Consulate
- Swiss Chamber

## Youth4Business (Y4B)



### Strategic context

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

#### InnoHealth – Hlola Empowerment Care

– Launched in 2025, this initiative aims to equip 400 doctors across South Africa with both clinical and entrepreneurial training. As of April 2026, 205 doctors have already been trained, contributing to strengthening healthcare delivery across the country.

#### Design26

– This sustainable clothing manufacturer continues to drive meaningful community impact, having recently employed an additional 8 female staff members to strengthen its operations and scale production.

#### Les Cine Vision

– One of our creative alumni is expanding internationally, with recent work in Ghana and Kenya. In Ghana, they documented impactful stories around cleft surgery, capturing both medical interventions and patient journeys. In Kenya, they covered a healthcare conference, highlighting the critical role of nurses in sustaining patient care and strengthening healthcare systems.

**Ncinci Ndiqala**

– This waste management MSME continues to grow, having recently moved into a larger operational space to support expanded service delivery, including ongoing work with the City of Cape Town.

#### African Intelligent Machines (AIM)

– AIM continues to innovate within the technology space, developing solutions such as a cattle tracking collar, designed to monitor livestock health and alert farmers to potential issues.

#### UNICEF / YES Collaboration

– In continued efforts to support sustainability post-programme, a number of Y4B creative MSMEs have been contracted to provide photography and videography services for the 5-day Youth Photo Mentorship Experience Workshop in Alexandria.

#### Educase

– An edtech platform supporting the full assessment cycle from creation to reporting with AI-enabled insights. Key highlights include:

- Supporting Bidvest McCarthy through their Employee Assistance Programme
- Collaborating with Old Mutual Foundation on a North West project aimed at improving Mathematics outcomes for underprivileged Grade 9 learners
- Providing analytical support for the Old Mutual National Financial Literacy Olympiad.

#### Beyond the Streetz

– The business continues to grow its footprint through partnerships, including working with E2 to document tourism-related activities.

- Creation of 4 local jobs and ongoing skills development
- Improved access to affordable protein (eggs and chicken) within the community
- Support for local markets and small-scale resellers

Operationally, the business has strengthened significantly through improved biosecurity measures, feed management, and customer relationships, positioning itself as a reliable and trusted local supplier.

## 104+ SMME Growth & Empowerment Solution



At Sanlam, we recognize the vital role Small, Medium, and Micro Enterprises (MSMEs) play in driving economic growth, employment, and societal cohesion. To address pressing MSME challenges, we launched the 104+ MSME Growth and Empowerment Solution in partnership with like-minded investors. Our objective is to empower MSMEs 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 MSMEs and investors, fostering sustainable growth and economic development.

This initiative demonstrates Sanlam's commitment to unlocking MSME potential, promoting economic inclusivity, and driving shared prosperity.

AREA OF FOCUS	UPDATE					
<b>Investment made into the solution</b>						
	<b>Total Funding:</b> <b>R274.6 million</b>	<b>Santam:</b> <b>R22.4 million</b>	<b>Sanlam Life:</b> <b>R214.4 million</b>	<b>Sanlam Investments Holdings:</b> <b>R11.5 million</b>	<b>Simeka Consultants &amp; Actuaries:</b> <b>R300 thousand</b>	<b>External Funding:</b> <b>R26 million</b>
<b>Funding allocated to SMMEs</b>	<b>GROWTH AND EMPOWERMENT MANDATES</b>					
	<b>Deals Finalised:</b> <b>9</b>	<b>Marketing:</b> <b>Brave Group</b>	<b>Manufacturing:</b> <b>PCB Clover Projects</b>	<b>Alternative Energy:</b> <b>I-G3N Wetility</b>	<b>Mortgage Originators:</b> <b>Mortgage Market</b>	<b>Revenue-Based Funder:</b> <b>Linea Capital CLP UTF2</b>
	<b>IMPACT TO DATE</b>					
	<b>Total jobs created:</b> <b>137</b>	<b>Total average of women employed:</b> <b>39%</b>	<b>Total average of youth employed:</b> <b>61%</b>	<b>Number of SMMEs funded to date:</b> <b>9</b>	<b>Total amount of funding provided to date:</b> <b>R183 million</b>	<b>Enabled participants to acquire B-BBEE certificates and affidavits</b>
	<b>DEVELOPMENT MANDATE</b>					
	<b>UWC Community Programme:</b>					
	<ul style="list-style-type: none"> <li>Progress:</li> <li>– 23 MSMEs supported (majority female-owned)</li> <li>– Sectors: Technology, Tourism, Agriculture, Alternative Energy</li> <li>– Year 2 MSMEs on boarded onto the programme</li> <li>– Mentorship programme delivered to MSMEs</li> </ul>					

## Sanlam SANParks SMME Rural Programme



### Strategic context

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

<p><b>1</b></p>	<p>Access to funding</p>	<p><b>2</b></p>	<p>Access to market</p>	<p><b>3</b></p>	<p>Access to business support</p>
-----------------	--------------------------	-----------------	-------------------------	-----------------	-----------------------------------

### 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 50 - 300km radius of national parks

### Current Status and Progress

The programme is progressing successfully with the following parks on-boarded:

<b>Fund Update as at Q1 2026:</b>					
<ul style="list-style-type: none"> <li>Kruger National Park</li> <li>Garden Route Tsitsikamma</li> <li>Garden Route Knysna</li> <li>Garden Route Wilderness</li> <li>Addo Elephant Park</li> </ul>	<ul style="list-style-type: none"> <li>Table Mountain National Park</li> <li>Marekele National Park</li> <li>Mapungubwe National Park</li> <li>West Coast National Park</li> <li>Golden Gate Highlands National Park</li> <li>Agulhas National Park</li> </ul>	<ul style="list-style-type: none"> <li>Mountain Zebra National Park</li> <li>Karoo National Park</li> <li>Bontebok National Park</li> <li>Mokala National Park</li> <li>Kgalagadi National Park</li> </ul>	<ul style="list-style-type: none"> <li>Meerkat National Park</li> <li>Twagabies Falls</li> <li>Twankwa</li> <li>Namaqua</li> <li>Groenkloof Head Office</li> </ul>		

IMPACT TO DATE					
<b>Micro-sized Enterprises have benefited from interest-free loans since inception:</b> <b>212</b> <small>This allows 212 MSMEs to be able to grow their businesses and thereby provide sustainability and potential job creation</small>	<b>Total additional funding allocated to support more SMMEs:</b> <b>R45.3 million</b>	<b>Total invested back into the businesses:</b> <b>R22.5 million</b>	<b>Jobs retained by MSMEs:</b> <b>419</b>	<b>Interest saved by MSMEs:</b> <b>R5.4 million</b> <small>(assuming loans would have been paid over 12 months)</small>	<b>Demographic breakdown of beneficiaries:</b> <b>100%</b> Black-owned businesses <b>34%</b> Black Women-owned <b>38%</b> Black Youth-owned