HAND IN HAND
Southern Africa

2025 ANNUAL REPORT

Empowering Communities.
Transforming Lives.

Enterprise Development

Job Creation & Livelihoods

Youth Empowerment

Partnerships for Sustainable Impact

CONTENTS

"A report journey from renewal to impact."

IMPACT DASHBOARD 2022–2025

HAND IN HAND SA SINCE 2008

43,067
SMMEs CREATED / SUPPORTED

75,975
JOBS CREATED / SUSTAINED

227,342
livelihoods sustained

149,174
capacity-building trainings delivered

HAND IN HAND SA 2022–2025

Across the 2022–2025 reporting period, our programmes reached women, youth, entrepreneurs and vulnerable communities through entrepreneurship, financial literacy, capacity building and inclusive sports.

58,067
TOTAL DIRECT REACH

4,101
enterprises created / supported

11,506
jobs / entrepreneurs created or supported

35,835 financial literacy participants • 6,403 capacity-building beneficiaries • 222 learners reached through inclusive sports

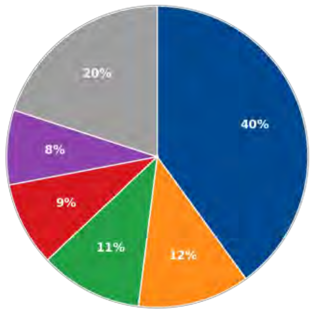
FINANCIAL & FUNDING OVERVIEW

DONOR INCOME 2021–2025

R128.9 MILLION

Direct project costs: R120.9 million | Operating expenses: R25.9 million

PROJECT VALUE BY LEAD FUNDER



GTAC / Jobs Fund	40%
UNHCR	12%
Absa	11%
UN Women	9%
UN Women & De Beers	8%
Others	20%

MESSAGE FROM THE

CHIEF EXECUTIVE OFFICER

"The NGO sector is changing, and so must we."

Dr Lawrence Gadzikwa
Chief Executive Officer — Hand in Hand Southern Africa

The past three years have been a period of reflection, rebuilding and renewal for Hand in Hand Southern Africa. Like many organisations in the NGO sector, we have navigated a difficult operating environment marked by funding uncertainty, increased competition for donor resources, tighter compliance expectations and growing demand for measurable impact. At the same time, stronger regulatory scrutiny across the sector has reminded us that good governance, transparency and accountability are essential to institutional survival, credibility and long-term impact.

Despite these challenges, Hand in Hand Southern Africa has continued to stand firmly on its founding purpose: poverty alleviation by building resilient and self-reliant communities. Our work remains anchored in equipping vulnerable and marginalised communities with skills, while facilitating access to opportunities that build sustainable livelihoods. Over the years, we have developed strong experience in entrepreneurship, employability, financial literacy, savings and peer support groups, enterprise development, market linkages, gender-based violence prevention, health-related economic strengthening, and research partnerships.

One of the most significant developments during this period has been Hand in Hand Southern Africa rejoining the global Hand in Hand network. This milestone reconnects us to a broader international family of organisations committed to enterprise development, job creation and community transformation. It also strengthens our ability to share learning, improve systems, build partnerships and participate more meaningfully in the international NGO space. At a time when localisation, collaboration and evidence-based development are becoming increasingly important, our return to the network gives us renewed confidence and a stronger platform for growth.

In programme terms, the past few years have reminded us of both the fragility and the resilience of the communities we serve. Earlier flagship programmes, including AWOME, UNHCR Livelihoods, ABSA-funded Consumer Education and Agriculture programmes, and the National Youth Service, created a strong foundation of experience and impact. They supported unemployed youth, women, migrants and vulnerable communities to access skills, livelihoods and pathways into employment or further training.

More recently, we have continued to build new pathways through partnerships with Save the Children South Africa, the Gauteng Department of Sports, Arts, Culture and Recreation, Mukuru, and Hand in Hand Sweden. These partnerships have strengthened our work with migrant and displaced children, school-going learners, women and youth through financial literacy, life skills, employability support, entrepreneurship training, agribusiness development, mentorship, start-up support and market access.

The Empower Women Entrepreneurs Project in Bushbuckridge marks another important step in our renewed programme pipeline. Through this initiative, Hand in Hand Southern Africa is working to empower disadvantaged women and youth, particularly those not in employment, education or training, through Self-Help Groups, entrepreneurship training, financial literacy, gender rights, climate-smart agriculture, mentorship, market access and enterprise support, with the broader aim of enabling sustainable micro-enterprises and jobs in local communities.

Looking ahead, our ambition is clear. Over the next five years, we aim to create, coach and mentor 34,000 women and youth-owned small and micro-enterprises, create and sustain more than 50,000 jobs, support over 5,000 young South Africans to access employment or further education, and indirectly uplift more than 150,000 people. This ambition is bold, but it is grounded in our proven four-step model, our history of implementation, and our belief that sustainable change happens when people are given the tools, confidence and opportunities to shape their own futures.

I would like to thank our staff, board members, partners, donors and community stakeholders for walking this journey with us. I am especially grateful to the teams who continued to serve with dedication during uncertain times. I also wish to honour our founders, Sazini Mojapelo and the late Percy Barnevik, for laying the foundation on which we continue to stand and grow. The NGO sector is changing, and so must we. We must remain agile, compliant, innovative and deeply rooted in the communities we serve.

Dr Lawrence Gadzikwa

Chief Executive Officer, Hand in Hand Southern Africa

MESSAGE FROM THE

CHAIRPERSON

"Growth anchored in quality, governance and measurable impact."

Faith Ngwenya
Chairperson — Hand in Hand Southern Africa

It is an honour to present this message as Chairperson of Hand in Hand Southern Africa at an important moment of renewal for the organisation. Over the past three years, the NGO sector has faced a difficult and changing environment, with increased pressure on funding, compliance, accountability and measurable impact. Many organisations in our sector have not survived this period. Hand in Hand Southern Africa has not only survived it, but has emerged from it stronger, more disciplined and more clearly focused on its mission.

This resilience has not been accidental. It is the direct result of a Board that has taken its fiduciary and strategic responsibilities seriously, even when doing so meant making difficult decisions. Throughout this period, the Board maintained rigorous financial oversight, ensured that governance structures kept pace with growing compliance demands, and held the organisation accountable to the highest standards of transparency expected by our donors, partners and regulators. This governance discipline gave Hand in Hand Southern Africa the stability to continue operating with integrity, even as external conditions became less predictable. It is this foundation, built through consistent oversight and sound decision making, that has allowed the organisation to withstand the shocks of the past three years and to remain a credible, trusted vehicle for community development.

Looking ahead, our focus turns to growth.

Having weathered a demanding period, Hand in Hand Southern Africa is now well positioned to expand its reach, deepen its programmes and pursue new partnerships that will allow us to serve more women, youth and marginalised communities across the region. This growth trajectory will only be realised if we remain disciplined and focused on our core mandate. Growth for its own sake is not the goal; growth that is anchored in quality, governance and measurable impact is. As we scale, the Board will continue to ensure that expansion does not come at the cost of the standards that have carried us this far, and that every new initiative remains firmly aligned with our founding purpose of alleviating poverty by building resilient, self-reliant communities.

Despite these challenges, Hand in Hand Southern Africa has remained committed to its core mission of alleviating poverty by building resilient and self-reliant communities. That the organisation has stayed true to this mission, without compromising on quality or governance, is itself a measure of institutional strength.

I wish to acknowledge the important contributions of those who have helped shape the organisation's journey. We are grateful to Sazini Mojapelo for her founding vision and service to the Board, and to Snowy Makhudu for her leadership and stewardship as Chairperson.

Their commitment, together with that of the Board members who served alongside them, has helped build a strong foundation of governance and institutional memory on which we continue to stand.

A major milestone has been Hand in Hand Southern Africa's renewed place within the global Hand in Hand network. This strengthens our identity, expands our learning opportunities, and reconnects us to a wider movement focused on enterprise development, job creation and community transformation. This renewed affiliation is also a reflection of the confidence that our international partners continue to place in the strength of our local governance and operational track record. Through our work with women, youth and marginalised communities, we continue to see the power of entrepreneurship, skills development, financial inclusion and partnerships in changing lives.

On behalf of the Board, I thank our staff, donors, partners and communities for their continued trust and support through a period that tested the resolve of organisations across the sector. As we move forward, our focus will be on strong governance, sustainability, innovation and deeper impact, building on the same disciplined oversight that has brought us this far. We remain committed to walking hand in hand with communities as they build livelihoods, restore dignity and create a better future for themselves and their families.

Faith Ngwenya
Chairperson, Hand in Hand Southern Africa

ABOUT HAND IN HAND SOUTHERN AFRICA

Hand in Hand Southern Africa is a non-profit organisation founded in 2008 focused on poverty alleviation by building resilient, self-reliant communities. Its work is grounded in the belief that people are best able to move out of vulnerability when they are supported with practical skills, peer structures, mentorship, financial literacy, access to markets, and opportunities to generate sustainable livelihoods.

The organisation's experience spans entrepreneurship development, employability, financial literacy, savings and peer support groups, enterprise development, market linkages, gender-based violence prevention, health-related economic strengthening, and research partnerships. Across the 2022–2025 reporting period, this experience remained central to programme delivery and to the organisation's renewal after a challenging period in the wider NGO sector.

VISION

To contribute to a society where vulnerable and marginalised people, particularly women and youth, are empowered to build sustainable livelihoods and participate meaningfully in the economy.

MISSION

To alleviate poverty through entrepreneurship, job creation, capacity building, financial inclusion and practical livelihood development programmes that build resilient and self-reliant communities.

VALUES

- Accountability and transparency
- Integrity and ethical stewardship
- Inclusion and dignity
- Sustainability and self-reliance
- Partnership and collaboration

RENEWED HAND IN HAND NETWORK

The organisation rejoined the global Hand in Hand network after a nine-year break. The network includes fundraising offices in Sweden, through Hand in Hand Sweden, and in the United Kingdom, through Hand in Hand International, as well as sister organisations in Kenya, Tanzania, India, Uganda and Afghanistan.

This renewed affiliation reconnects Hand in Hand Southern Africa to a wider international movement committed to enterprise development, job creation and community transformation. It also strengthens the organisation's platform for shared learning, systems improvement, resource mobilisation, partnership development and participation in the broader international NGO sector.

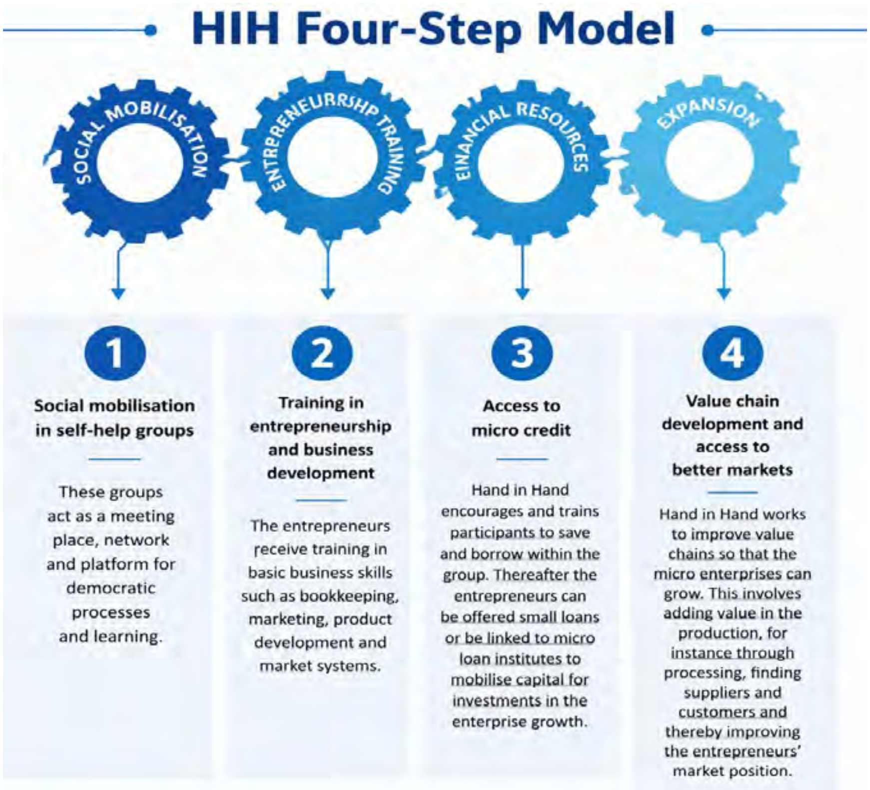
How we deliver impact

Impact is Realised Through Our Four Step Graduation Model

Using self-help groups as a platform, Hand in Hand supports grass-roots-level entrepreneurship aimed at empowering people and improving their livelihood opportunities and income.

This strengthens influence in households and local communities, while contributing to the reduction of local poverty. Within the self-help groups, we help vulnerable women, youth, and the marginalized start small to micro businesses, creating jobs that enable them to break free from poverty and build better livelihoods for themselves and their communities.

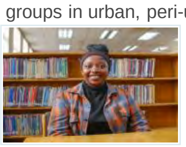
"Creating pathways from vulnerability to livelihoods."



Who we support, what we offer and why funders partner with us

WHO WE SUPPORT

We support vulnerable and marginalised groups in urban, peri-urban and rural



Women

Youth

Teen Moms

Vulnerable Community Members

OUR SERVICES

Wage Employment

Employability Skills Training; Life Skills Training; Job placement and market linkages; TVET; Digital literacy

Self-Employment

Entrepreneurship training; Microfinance and enterprise incubation; Savings and peer support groups; Business skills, mentorship and compliance support

Consumer Education

Financial literacy training

Health, GBV & Research

Prevention education; Economic strengthening and advocacy; GBV awareness and victim support; Academic research partnerships

WHY PARTNER WITH US

1. **Experienced Implementing Partner**
   Extensive experience bridging the gap between funders and communities with complex needs and aspirations.
2. **Customised Donor Interventions**
   Programmes are designed around funder objectives while responding to specific community and beneficiary needs.
3. **Systemic SME Ecosystem Focus**
   Interventions address non-financial gaps while enabling access to labour markets, SME opportunities and start-up funding.
4. **Strong MEAL & Financial Systems**
   MEAL-based monitoring supports operational and financial progress tracking throughout implementation.

OUR STRATEGIC PILLARS

Integrated pillars guiding programme delivery, evidence and sustainability

Hand in Hand Southern Africa's 2023–2027 Strategy is anchored in four interconnected pillars: Entrepreneurship, Capacity Building, Research and Development, and Sustainability. Together, these pillars provide an integrated framework for designing and delivering programmes that expand economic opportunities, strengthen individual and community resilience, and support vulnerable and marginalised people to build sustainable livelihoods.

The pillars are mutually reinforcing and reflect the organisation's commitment to practical, evidence-based and sustainable development. Entrepreneurship creates pathways to self-employment and job creation; Capacity Building equips beneficiaries with skills, confidence and access to opportunities; Research and Development strengthens learning, programme quality and informed decision-making; and Sustainability promotes environmental responsibility while strengthening the organisation's systems, partnerships and long-term capacity to deliver impact.

> ***"Four linked pillars shaping resilient livelihoods and long-term impact."***

CAPACITY BUILDING

Employability, Digital Literacy, Consumer Education, Technical and Vocational, Sports and Recreation, GBV and Life Skills Training

Our Capacity Building Pillar equips young people and vulnerable community members with the practical skills, confidence and support needed to improve their employability, pursue further training and build sustainable livelihoods. Through employability, life-skills, digital literacy, technical and vocational training, career guidance and labour-market linkages, participants strengthen their workplace readiness, communication, decision-making, job-search and entrepreneurial capabilities. Digital training in areas such as social media, online communication and digital marketing further enables beneficiaries to participate in a rapidly changing economy, while job-placement support and partnerships with employers and training providers create clearer pathways into work.

The pillar also strengthens personal and community resilience through consumer education, sports and recreation, and gender-based violence prevention. Financial literacy workshops help learners and young adults make informed decisions about saving, budgeting, borrowing and managing money. Sports-based initiatives promote inclusion, confidence, teamwork and positive social norms, while challenging gender stereotypes. In partnership with social justice institutions and specialist organisations, Hand in Hand also provides GBV awareness, prevention education, referral pathways and safe platforms where women, men and children can share experiences and access support. Together, these interventions address both the economic and social barriers that limit opportunity and help beneficiaries build safer, more resilient and self-reliant futures.

ENTREPRENEURSHIP

Entrepreneurship Pillar is our core delivery intervention. We help vulnerable women, youth and marginalised groups start small to micro businesses, creating jobs that enable them to break free from poverty and build better livelihoods for themselves and their communities. The programmes are delivered around the four-step graduation model, with tailored variations based on funder focus, expected outcomes and impact.

RESEARCH AND DEVELOPMENT

Our Research and Development Pillar strengthens the organisation's ability to design, deliver and continuously improve evidence-based socio-economic development programmes. Through partnerships with academic institutions and leading research organisations, Hand in Hand Southern Africa combines formal research expertise with practical knowledge gained through direct engagement with communities. These collaborations support policy analysis, programme evaluation, knowledge generation and the development of practical responses to pressing social and economic challenges. By documenting lessons, sharing evidence and incorporating research findings into programme design, the organisation contributes to informed decision-making among policymakers, development partners, practitioners and the communities it serves.

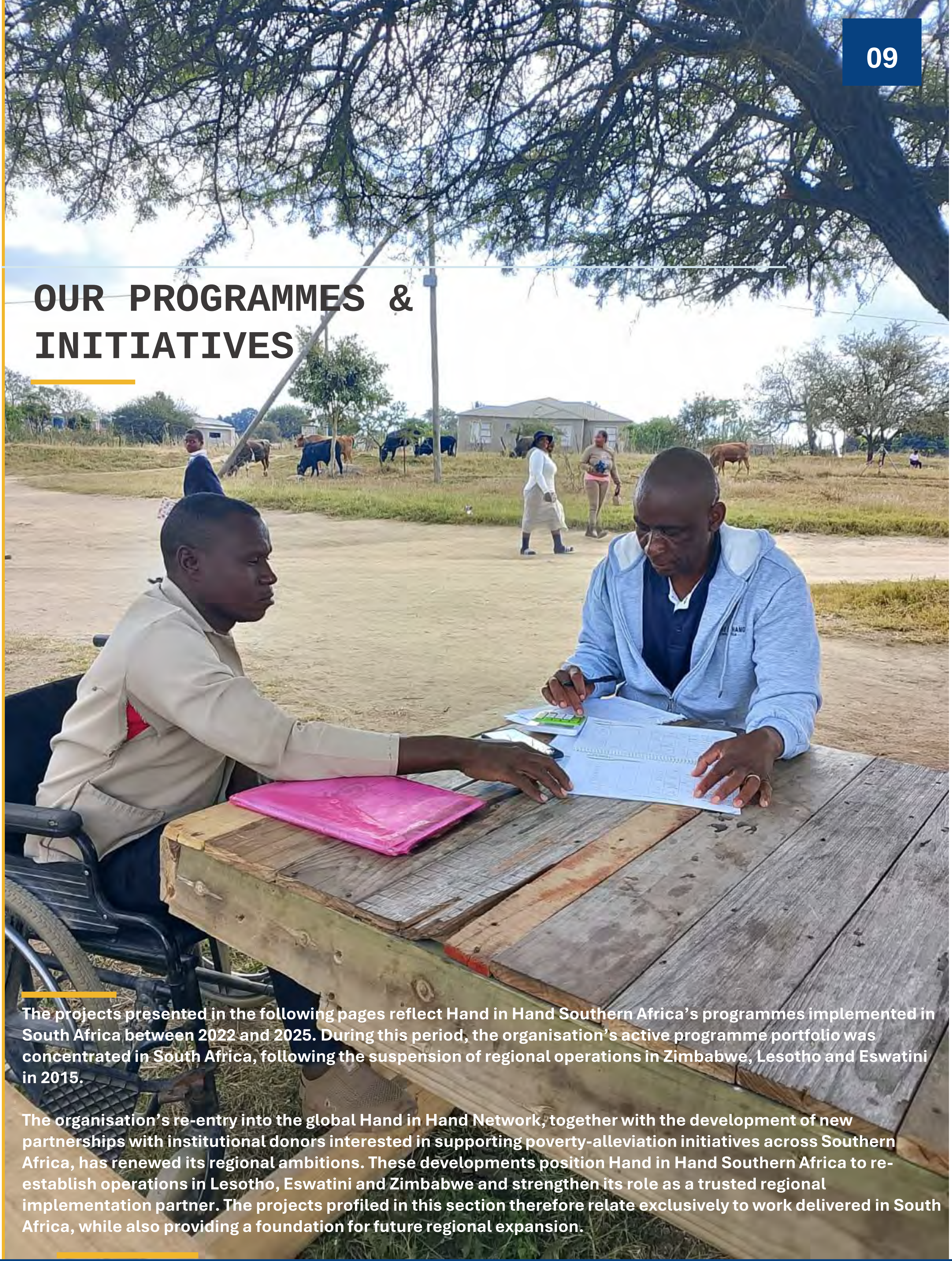
SUSTAINABILITY

Sustainability is central to securing a better future for both Hand in Hand Southern Africa and the communities it serves. The organisation is committed to advancing sustainability as a strategic priority by equipping poor and vulnerable communities with knowledge and practices that protect the environment, rehabilitate natural resources and safeguard food sources. Existing programmes will increasingly promote climate awareness and discourage practices that negatively affect the environment.

The pillar also focuses inwardly on strengthening the long-term sustainability of Hand in Hand Southern Africa. This includes improving organisational systems, processes and resources; strengthening transparent governance and responsible management; enhancing fundraising, financial management and programme design capabilities; and building the organisation's public image. Stronger communication, marketing and partnerships with government, the private sector, host communities and international partners will support the longevity, quality and reach of the organisation's interventions.

HIH Strategic Pillars

OUR PROGRAMMES & INITIATIVES

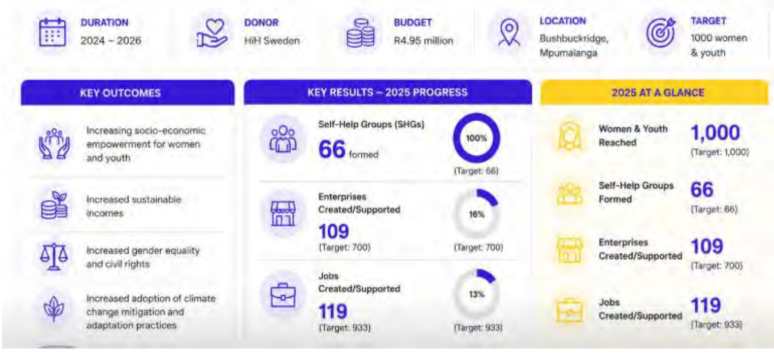


The projects presented in the following pages reflect Hand in Hand Southern Africa's programmes implemented in South Africa between 2022 and 2025. During this period, the organisation's active programme portfolio was concentrated in South Africa, following the suspension of regional operations in Zimbabwe, Lesotho and Eswatini in 2015.

The organisation's re-entry into the global Hand in Hand Network, together with the development of new partnerships with institutional donors interested in supporting poverty-alleviation initiatives across Southern Africa, has renewed its regional ambitions. These developments position Hand in Hand Southern Africa to re-establish operations in Lesotho, Eswatini and Zimbabwe and strengthen its role as a trusted regional implementation partner. The projects profiled in this section therefore relate exclusively to work delivered in South Africa, while also providing a foundation for future regional expansion.

The Empower Women Entrepreneurs Project - EWEP

The Empower Women Entrepreneurs Project (EWEP) is a two-year initiative implemented in Bushbuckridge, Mpumalanga, aiming to empower 1,000 disadvantaged women and youth, especially those in the NEET category, through the creation and support of Self-Help Groups (SHGs). The project tackles high poverty, unemployment, low education levels, gender-based violence, food insecurity, and climate vulnerability by offering tailored training in entrepreneurship, financial literacy, gender rights, and climate-smart agriculture. With a strong focus on sustainability, the project incorporates post-training mentorship, stakeholder partnerships, and a robust monitoring and evaluation framework to ensure long-term impact and scalability.



Case Story 1

Salmina Mbowane: Expanding into Poultry Farming

Fifty-four-year-old Salmina Mbowane from Andover Ward 30 is the sole provider for her family of eight. Initially, she struggled to make ends meet by selling atchaar and health products using her child support grant. Her profits were minimal, and she lacked the business skills and capital needed to expand her ventures.

Her journey shifted in April 2025 after joining the HIH-SA Self-Help Group (SHG) programme. Through this initiative, Salmina received critical training in business, financial management, and marketing. She also joined a ten-member savings group that pools monthly contributions to provide internal business loans to its members.

Leveraging a R1,000 loan from her group alongside her personal savings, Salmina launched a broiler chicken enterprise in September 2025 with 200 chicks. She plans to capitalize on the high festive season demand by selling the chickens for R100 each in December. With projected sales of R20,000 and total operating costs of R7,600, Salmina expects to generate a substantial profit of R12,400 to better support her family, all while continuing to receive ongoing business mentoring.

Case Story 2

Wendy Thami Maritse: A spaza shop story

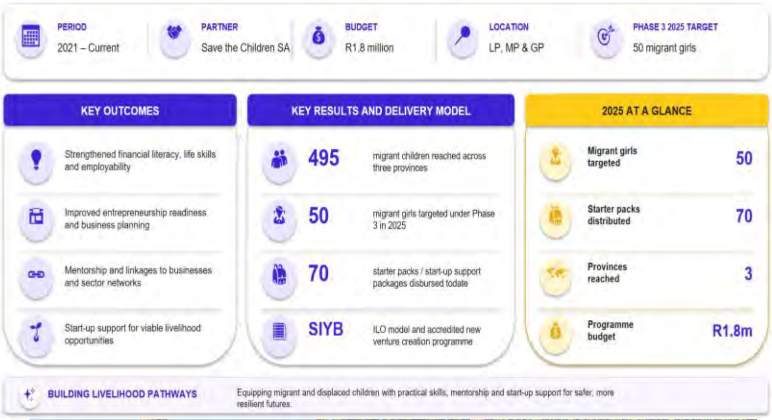
Wendy Thami Maritse, a young entrepreneur from Bushbuckridge, initially started a small home-based retail business selling snacks after finishing her matric. However, due to a lack of foundational business skills such as poor record-keeping, an inability to manage credit, and ineffective inventory choices, she struggled to separate personal and business finances, leading to the eventual collapse of her enterprise.

Her situation drastically improved in October 2025 when she joined Hand in Hand's (HIH) EWEP programme. Wendy became part of a ten-member savings and lending group, contributing R50 monthly. Alongside access to internal funding to resuscitate her business, she received comprehensive Enterprise Development training that covered crucial skills like market research, marketing, and the strict management of profit and loss.

Empowered with financial literacy and renewed confidence, Wendy successfully upgraded her operation from selling at a local school to running a fully-fledged spaza shop in her own yard. By focusing on in-demand products, her monthly profits surged from just R469 to R4,000. HIHSA will continue to mentor Wendy and assist her with formalizing her business through CIPC registration, positioning her to apply for external enterprise funding in the future.

Entrepreneurship

Girls on the Move Project - GOMS



The Skills Development for Migrant and Displaced Children Programme, implemented from 2021 to the present in partnership with Save the Children South Africa, seeks to strengthen the economic rights, dignity and livelihood prospects of vulnerable migrant and displaced children and young people. With a total budget of R1.8 million, the programme has reached 495 migrant children across Limpopo, Mpumalanga and Gauteng, while the current Phase 3 in 2025 specifically targets 50 migrant girls. Participants receive training in financial literacy, life skills, employability and entrepreneurship through the ILO Start and Improve Your Business model and an accredited new venture creation programme. The initiative also supports promising participants with mentorship, business development assistance and start-up grants, with 70 starter packs distributed to beneficiaries with viable business plans.

Case Story 1

Miliscent Nyika: a Laundry Enterprise

Twenty-four-year-old Miliscent Nyika arrived in South Africa from Zimbabwe in 2017, earning a modest living through informal, house-to-house laundry services. Driven by a strong desire to establish a formal enterprise, she joined a Save the Children programme where she received crucial entrepreneurship and marketing training from Hand in Hand.

Empowered by a business grant and essential start-up equipment, including a washing machine and iron—she officially launched Neat and Tidy Laundry Services in September 2024. This intervention allowed her to transition to a more efficient, home-based model, utilizing digital marketing and strategic signage to attract a wider customer base.

Through continuous mentorship, Miliscent refined her business strategies and overcame significant operational hurdles, notably securing a 2,400-litre water tank from the project to combat costly water scarcity. Her business now generates an estimated monthly income of R3,500, enabling her to build personal savings and financially support her family back in Zimbabwe. With a growing online presence, innovative customer subscription packages, and diversified income streams, Miliscent is actively working toward her long-term goal of opening a commercial laundromat to create employment opportunities for others.

Case Story 2

Vanilla Mashaba: Resilience & Entrepreneurship

Twenty-seven-year-old Vanilla Mashaba from Pienaar transformed her slow-moving grocery business after joining the Save the Children South Africa (SCSA) programme in March 2023. Through the programme's comprehensive entrepreneurship training, she acquired vital financial management skills and the mental resilience needed to expand her venture into the local fast-food market. SCSA provided crucial start-up equipment and cooking supplies in two phases, enabling Vanilla to realize her vision of selling kotas, chips, and burgers without completely depleting her personal savings.

Despite facing severe setbacks including persistent loadshedding and the sudden, devastating loss of her rented roadside shop, consistent encouragement from her business mentors helped Vanilla persevere.

Demonstrating remarkable resilience, she reinvested her profits and savings to construct a brand-new shop within her father's yard, successfully reopening Vanilla Top-notch Fast Foods in May 2025. Today, her growing enterprise generates an estimated R3,500 monthly, empowering her with financial independence, reducing her reliance on her parents, and fostering profound personal and professional growth.

Capacity Building

Teen Mom's Safe Haven project

The Teen Moms Support Programme funded by Local Initiatives South Africa targeted adolescent mothers aged 10–19 in Soweto, aiming to reintegrate them into the education system, provide accessible childcare, and ensure comprehensive healthcare for both mothers and children. The project addressed the challenges teen mothers face—such as stigma, lack of support, childcare, and financial barriers—through mentorship, life skills training, peer networks, flexible schooling models, and collaboration with schools, clinics, and social services. The project supported 20 teen mothers initially, with tailored interventions including vocational training and reproductive health education, and will continue post-project mentorship and support groups to ensure long-term impact and community-driven scalability.

DURATION	DONOR	BUDGET	LOCATION	TARGET
2025 (10 months)	LIFSA	R160,000	Soweto, Gauteng	20 teenage mothers

KEY OUTCOMES

- Improved access to reproductive health support and education
- Increased skills and employability through training and mentorship
- Support for early childhood development (ECD) of participants' children
- Successful reintegration into mainstream education and economic opportunities
- Strengthened confidence, self-esteem and life skills

KEY RESULTS – 2025 PROGRESS

Teenage Mothers Reached	20	(Target: 20)	100% (Target: 20)
Received Reproductive Health Support	20	(Target: 20)	100% (Target: 20)
Completed Life Skills & Employability Training	14	(Target: 20)	70% (Target: 20)
Children Enrolled in ECD Support	18	(Target: 20)	90% (Target: 20)
Reintegrated into Education / Economic Opportunities	14	(Target: 20)	70% (Target: 20)

2025 AT A GLANCE

Teenage Mothers Reached	20	(Target: 20)
Received Reproductive Health Support	20	(Target: 20)
Completed Life Skills & Employability Training	14	(Target: 20)
Children Enrolled in ECD Support	18	(Target: 20)
Reintegrated into Education / Economic Opportunities	14	(Target: 20)

Mbali Mpitsang: Building Hope

Nineteen-year-old Mbali Mpitsang joined the Teen Mother's Safe Haven Programme in May 2025 after dropping out of school in Grade 9 to care for her infant son. Facing the stigma of teenage pregnancy and struggling to afford basic necessities like baby formula and nappies, Mbali committed to Hand in Hand Southern Africa's comprehensive training modules.

The Employability training equipped her with practical job-readiness skills, empowering her to secure a position as a hotel receptionist and take her first significant step toward financial independence.

Furthermore, the programme's health education sessions provided her with the guidance and confidence to seek successful medical treatment for severe, ongoing post-partum complications, drastically improving her physical well-being.

To ensure Mbali could fully pursue her long-term goals, the programme enrolled her son in a day care center at the start of 2026, providing crucial stability and access to early childhood development.

This childcare support paved the way for Mbali's educational reintegration.

Because she had exceeded the age limit for mainstream secondary education, the programme helped her obtain a temporary identity document, provided essential school supplies, and facilitated her enrollment at the Boipelo Education and Training (ABET) Centre.

Through this integrated approach addressing employment, health, parenting, and education, Mbali has successfully overcome systemic barriers to build a brighter, self-reliant future for her family.

OTHER PROJECTS AT A GLANCE

Other Entrepreneurship Projects (2022–2025)

"Enterprise development for self-reliance and local livelihoods."

MUKURU AGRIPRENEURSHIP PROGRAMME

The Mukuru Agripreneurship Programme is a 10-month pilot initiative led by Hand in Hand Southern Africa to support 30 women and youth in Diepsloot and Soweto through targeted agribusiness training, mentorship, and enterprise support. Funded with R250,000, the project aims to equip aspiring agripreneurs with technical agricultural skills, entrepreneurship training (using ILO's GYB and SYB models), and startup kits for ventures such as vegetable gardening, poultry, mushroom, rabbit farming, and beekeeping. Participants will receive post-training mentorship, assistance with business registration, and facilitated access to markets and finance. The programme includes strong monitoring and evaluation, stakeholder engagement, and is designed with scalability and sustainability in mind to reduce food insecurity, promote self-reliance, and create income-generating opportunities.

YOUTH AGRIPRENEURS PROGRAMME (YAP)

The Youth Agripreneurs Programme (YAP) (2020–2022), funded by Absa, was implemented in Gauteng, Western Cape, and Limpopo, supporting 728 youth with a budget of R3 million. The program focused on agriculture-based economic growth, providing skills training in vegetable gardening, business management, financial literacy, and employability training. Participants received starter packs (seeds, compost, and tools) to establish urban food gardens, improving household food security and income generation.

SOLIDARITY PROJECT

The Solidarity Project (2022), funded by HCRF, supported 461 youth in Gauteng and KwaZulu-Natal affected by the July 2021 unrests. The R2.46 million initiative focused on skills training in urban farming. Participants were trained in vegetable gardening, record keeping, and Agripreneurship and received starter pack materials to launch small-scale agricultural businesses.

NATIONAL YOUTH SERVICE (NYS) PROGRAMME

The National Youth Service (NYS) Programme (2022–2023), funded by GTAC/Jobs Fund, was implemented across Mpumalanga, Limpopo, KwaZulu-Natal, Western Cape, Free State, North West, Eastern Cape, and Gauteng, targeting 7,015 unemployed youth with a budget of R66.75 million. The project created paid service opportunities, training in employability skills, and community service initiatives. A total of 4,302 youth completed the program, while 1,298 transitioned into employment, self-employment or further training.

YOUTH FOOD SECURITY PROGRAMME

The Youth Food Security Programme (2020–2022), funded by Absa, supported 660 youth aged 18-35 years in Gauteng (Olievenhoutbosch, Mamelodi, Jabulani) with a budget of R3 million. This project focused on urban agriculture as an economic driver. It provided training on small-scale vegetable farming using the "Garden of Life" methodology, market linkages, and skills for sustainable food production. Graduates received mentorship and participated in establishing household gardens and local retail access.

ACCELERATION OF WOMEN MICRO-ENTREPRENEURS (AWOME)

The Acceleration of Women Micro-Entrepreneurs (AWOME) (2018–2022), funded by UN Women and De Beers, supported 1,025 women micro-entrepreneurs in Blouberg and Musina Local Municipalities, Limpopo. This R18.7 million initiative provided business skills training, using ILO's SIYB (Start and Improve Your Business) modules on planning, record keeping, marketing, and productivity. The project also offered post-training business support, including mentorship and participation in Business Improvement Groups (BIGs). Additional training was provided on digital literacy, reaching 819 entrepreneurs, and 432 women participated in business improvement groups.

LIVELIHOODS AND SELF-RELIANCE PROJECT

The Livelihoods and Self-Reliance Project (2017–2022), funded by UNHCR, supported 2,250 refugees and South Africans (80% refugees, 20% South Africans) aged 18-55 years in Gauteng, KwaZulu-Natal, and Western Cape. With a budget of R27.09 million, this initiative provided employment and self-employment support. Services included advocacy and lobbying for labor market access, entrepreneurship training, micro-loans, and grants. It also offered vocational skills training, life skills, digital literacy, and employability training, covering CV writing, interview preparation, and business coaching.

OTHER PROJECTS AT A GLANCE

Other Capacity Building (2022–2025)

CONSUMER EDUCATION PROGRAMME

The Consumer Education Programme (2020–2023), funded by Absa, aimed to educate 35,835 learners aged 10-35 years in Gauteng and Mpumalanga. The R17.9 million project provided financial literacy, entry-level banking, agribusiness, and enterprise development training. Training was delivered through online and face-to-face workshops in schools, community centers, and tertiary institutions. The program reached 8,000 beneficiaries in 2020, 6,035 in 2021, 10,300 in 2022, and 11,500 in 2023.

COMMUNITY RESPONSES AND SYSTEMS CSO CAPACITY DEVELOPMENT PROJECT

The Community Responses and Systems CSO Capacity Development Project (2021–2022), funded by Beyond Zero, focused on 500 adolescent girls and young women (AGYW) in the Eastern Cape (Nelson Mandela Bay Sub-District C) with a budget of R500,000. The project strengthened community HIV, TB, and STI responses, including mobilization activities, health referrals, and awareness campaigns.

ECONOMIC STRENGTHENING FOR AGYW

The Economic Strengthening for AGYW (2021), funded by FHI 360, reached 5,883 adolescent girls and young women (AGYW) in Eastern Cape, Western Cape, KwaZulu-Natal, and Mpumalanga with a budget of R4.01 million. This initiative provided financial literacy, entrepreneurship training, vocational skills, and employment linkages. Training included workplace sexual harassment prevention, value chain identification, and business mindset development.

Research Project-Current

ABSA FINANCIAL CONSUMER EDUCATION KNOWLEDGE AND INSIGHTS INITIATIVE

The Absa Financial Consumer Education Knowledge and Insights Initiative is a collaborative research project led by the University of KwaZulu-Natal in partnership with Hand in Hand Southern Africa to assess the effectiveness of Absa's Consumer Education programme and generate evidence to strengthen future programme design, delivery and impact. Covering beneficiaries reached across all nine provinces in 2023 including community participants, public-sector beneficiaries, agribusiness clients and everyday-banking customers.

Case Story- Boitumelo Liphoko

Beyond Financial Literacy: Boitumelo's Journey to Greater Financial Control

Boitumelo Liphoko is a college student and mother from Botshabelo, Section M, in the Free State. Before participating in the training, she spent most of the money she received on food, clothing, snacks and other items she wanted, without budgeting or saving. When her daughter became ill, she often bought more than was necessary to provide comfort, leaving little money available for future needs or emergencies.

Following the consumer education training, Boitumelo began distinguishing between needs and wants and introduced a monthly budgeting routine. Before purchasing groceries or making other payments, she plans how much she can afford to spend. She now contributes R500 each month to a stokvel and deposits an additional R200 into her personal savings account. This has enabled her to track her progress, estimate how much she will have saved in the coming months and prepare for unexpected expenses.

"Right now, I know how to save money. I learned a lot."

Boitumelo has reduced unnecessary spending, visits town less frequently and buys mainly essential items. She is also more cautious about borrowing and pays her accounts monthly to avoid delays. Although she would benefit from additional guidance on credit scores, investment products and ways to grow her savings, she reports feeling more confident and in control of her finances.

The benefits have extended to her household. Previously, family members sometimes argued about money; they now discuss priorities before spending and agree on how available funds should be used. Boitumelo also encourages relatives to budget and save. Her experience shows that simple tools—monthly budgeting, regular saving and needs-based spending—can produce meaningful and sustained behaviour change, even where household income remains limited.

FIVE-YEAR FINANCIAL STATEMENTS AT A GLANCE

Hand in Hand Development NPC | Financial years ended 2021 to 2025

Figures in R'000, rounded

STATEMENT OF COMPREHENSIVE INCOME

LINE ITEM	2025	2024	2023	2022	2021
Revenue / funds received	1 340	12 666	77 131	19 237	18 590
Direct costs	(1 330)	(11 917)	(77 395)	(15 831)	(14 465)
Gross surplus / (deficit)	10	749	(263)	3 406	4 125
Other income / operating gains/(losses)	870	11 921	9 641	(8)	0
Operating expenses	(5 397)	(10 271)	(6 271)	(2 849)	(1 119)
Operating surplus / (deficit)	(4 517)	2 399	3 107	549	3 005
Investment revenue	151	340	67	17	54
Finance costs	0	0	(67)	(76)	(15)
Surplus / (deficit) for the year	(4 367)	2 739	3 107	490	3 044

BALANCE SHEET / STATEMENT OF FINANCIAL POSITION

LINE ITEM	2025	2024	2023	2022	2021
Assets					
Property, plant and equipment	3 993	4 408	1 247	562	713
Trade and other receivables	463	1 663	1 845	451	2 568
Cash and cash equivalents	1 557	3 314	8 004	2 807	2 912
Total current assets	2 020	4 977	9 848	3 258	5 481
Total assets	6 013	9 385	11 096	3 820	6 193
Equity and liabilities					
Accumulated surplus / retained income	4 631	8 998	6 258	3 151	5 256
Trade and other payables	107	363	100	1	330
Borrowings / other financial liabilities	0	0	0	668	607
Deferred income	1 275	24	4 737	0	0
Total liabilities	1 382	387	4 837	668	937
Total equity and liabilities	6 013	9 385	11 096	3 820	6 193

STATEMENT OF CASH FLOWS

LINE ITEM	2025	2024	2023	2022	2021
Cash flows from operating activities					
Cash generated from / (used in) operations	(1 855)	(1 618)	6 125	(107)	739
Interest income	151	340	67	17	54
Finance costs	0	0	(67)	(76)	(15)
Net cash from operating activities	(1 704)	(1 278)	6 125	(166)	778
Cash flows from investing activities					
Purchase of property, plant and equipment	0	(3 523)	(994)	0	(713)
Proceeds from sale of property, plant and equipment	0	111	0	0	142
Net cash from investing activities	0	(3 412)	(994)	0	(570)
Cash flows from financing activities					
Movement in borrowings / other financial liabilities	0	0	67	61	15
Net cash from financing activities	0	0	67	61	15
Total cash movement for the year	(1 704)	(4 690)	5 197	(106)	222
Cash at beginning of year	3 314	8 004	2 807	2 912	2 690
Total cash at end of year	1 609	3 314	8 004	2 807	2 912

Note: 2025 cash at end of year follows the source cash-flow statement; figures are rounded for presentation.

Leadership and governance overview

Faith Zandile Ngwenya

CHAIRPERSON

- Dedicated professional with extensive experience in accounting standards development, education and leadership.
- Strong knowledge of international standards in education, accountancy, ethics, auditing and assurance.
- Serves on several private-company and non-profit boards.

Dr. Lawrence Gadzikwa

CEO

- Honorary Research Fellow in the School of Accounting, Economics and Finance at the University of KwaZulu-Natal.
- Holds a CIS diploma and BSc, MSc and PhD degrees in Agricultural Economics.
- More than 25 years of public and private sector experience leading community development projects worth over R150 million.

Theo Motha

INDEPENDENT NON-EXECUTIVE DIRECTOR

- Holds a BA in Law and Psychology from Wits and a Postgraduate Diploma in Management from Wits Business School.
- Completed executive development through Stellenbosch and a commercial acumen course through GIBS.
- Extensive marketing leadership and consultancy experience, bringing strategic insight for growth and innovation.

Snowy Makhudu

INDEPENDENT NON-EXECUTIVE DIRECTOR

- Board member of EAPASA serving on the Professional Conduct, Audit, Risk and Finance Committees.
- Also serves in public relations, communications and quality-assurance leadership.
- International board member of IAP2 and member of IAIASA.

Themba Mthethwa

INDEPENDENT NON-EXECUTIVE DIRECTOR

- Holds an MBA from Wits Business School and serves as a part-time leadership coach for Wits MBA students.
- Chair of the Velokhaya Cycling Academy.
- Human rights attorney with over 20 years of legal experience and leadership across local government and state-owned entities.

HEAD OFFICE

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