

DIKGOBORO

H O L D I N G S



Creating Value For You



*Redefining Insurance
for Inclusive Prosperity*



Dikgoboro Holdings is a proudly South African company on a mission to transform the insurance industry by offering innovative, inclusive, and holistic solutions. Our purpose is rooted in financial inclusion, legacy preservation, and generational wealth creation—especially for communities that traditional financial institutions have long under served.

In a market saturated with rigid, one-size-fits-all insurance products, Dikgoboro offers a bold alternative: tailored, next-generation solutions that empower individuals, families, and communities to transition from financial vulnerability to economic prosperity.

Our approach goes beyond traditional single-product offerings. We deliver comprehensive insurance and investment models that address a wide range of risk events, ensuring peace of mind for families and communities.

VISION

To be trusted partners in delivering innovative, reliable and accessible insurance and financial solutions that promote financial resilience and peace of mind

MISSION

Our mission is to provide flexible, convenient and comprehensive financial and insurance solutions that empower our clients to achieve financial security, growth and peace of mind

VALUES

Compassion Dignity Personalised Services Integrity
Professionalised Service Accountability Value for money



At **Dikgoboro Holdings**, we believe in the power of change as a **catalyst for progress** within the South African community.

Our commitment is to fostering an inclusive environment where every individual can thrive. We envision a future where financial inclusion and empowerment are accessible to all, enabling meaningful change. Dikgoboro aims to align our services with the goals of financial inclusion. We provide a product that gives our clients flexibility and convenience that will ensure peace of mind for our clients . As we embark on this journey together, we invite you to join us in transforming challenges into opportunities. Together, we will cultivate a community of support, collaboration and empowerment, driving impactful change.

Creating Value For You.

Our Ambition

To be South Africa's leading provider of inclusive, client-centred and innovation-driven insurance solutions, fostering resilience, preserving legacies, and driving long-term prosperity for previously marginalised communities.

Our Purpose

To deliver holistic and future-ready insurance solutions that:

- Promote generational wealth and protect families during life's most difficult transitions
 - Preserve legacies through products that go beyond basic funeral cover
 - Drive economic participation and long-term financial independence
 - Embrace continuous product innovation to meet evolving client needs
 - Equip clients with the financial literacy needed for sustainable growth
- Rooted in Ubuntu, we believe in the strength of collective resilience and shared prosperity.

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Redefining Insurance for Inclusive Prosperity





Message From Our Founder & Chairman

Dikgoboro Holdings was born out of desire to develop financial products for the South African and African market, aimed at expanding real financial access and economic inclusion. Our story is rooted in our deep understanding of the uniqueness of the African context and the belief that we can be the change we seek.

As Chairman of Dikgoboro Holdings, I am committed to upholding the highest standards of corporate governance and ethical leadership, ensuring that our strategic direction remains firmly aligned with the principles and practices outlined in the King IV Report on Corporate Governance. Our board operates with transparency, accountability, and integrity at its core—providing rigorous oversight of executive management, safeguarding stakeholder interests, and fostering a culture of responsible corporate citizenship. We view governance not merely as compliance, but as a strategic enabler that strengthens our resilience, enhances long-term value creation, and reinforces public trust in our institution. Through continuous evaluation, stakeholder engagement, and principled decision-making, we remain steadfast in our duty to guide Dikgoboro Holdings toward sustainable growth and meaningful impact. At Dikgoboro Holdings,

the Chairman plays a pivotal role in harnessing an extensive and well-established network across the financial services sector, government institutions, and strategic industry bodies to unlock new opportunities for growth and collaboration.

His influence is instrumental in cultivating high-impact partnerships, facilitating market access, and positioning the company as a trusted and forward-thinking player in the insurance landscape. Through his leadership, Dikgoboro Holdings benefits from enhanced stakeholder engagement, accelerated business development, and a strengthened presence in both emerging and established markets. His ability to convene decision-makers, align interests, and broker strategic alliances ensures that the company remains agile, competitive, and deeply connected to the broader ecosystem in which it operates.

Vision for Dikgoboro Holdings

My vision for Dikgoboro Holdings is to create financial security for our clients and honour their lives with dignified and culturally sensitive funeral solutions.

We understand the importance of respecting cultural traditions and providing support during challenging times. Our goal is to offer comprehensive and compassionate services that reflect our commitment to our clients' values and needs.

Richard M. Machaba
Founder & Chairman



Advocate for Innovation and Financial Inclusion : Our CEO

Mpho Rachidi is an accomplished business leader with over 25 years of experience in Financial Services and Management Consulting. His career spans prominent roles in senior leadership, including Partner at Strategy& (PWC), Managing Principal at ABSA, Associate Director and Partner both at EY, and General Manager at African Bank. With a proven track record in driving strategic business transformation across different sectors, his expertise encompasses both strategic and operational business leadership, stakeholder management, business development and the championing of purpose-driven business initiatives.

Under the leadership of its Chief Executive Officer, Dikgoboro Holdings is guided by a transformative vision that positions the company as a catalyst for inclusive financial empowerment across South Africa. Anchored in the principles of financial inclusion, legacy creation, and innovation, the CEO's strategic direction emphasizes expanding access to insurance solutions for underserved communities, fostering intergenerational wealth through tailored legacy products, and driving product innovation that responds to the evolving needs of both formal and informal markets.

This vision is underpinned by a commitment to ethical leadership, operational excellence, and stakeholder value creation ensuring that Dikgoboro Holdings not only delivers sustainable growth but also contributes meaningfully to the socioeconomic advancement of the communities it serves.

MPHO RACHIDI
Chief Executive Officer

Personal Note from the CEO – Mpho Rachidi

Financial inclusion is not just a strategic imperative for me it is a deeply personal mission rooted in my lived experience and unwavering belief in the transformative power of access. Growing up in communities where financial services were either inaccessible or misunderstood, I witnessed firsthand how the absence of protection and planning can perpetuate cycles of vulnerability.

At Dikgoboro Holdings, I am committed to changing that narrative. Our work is driven by the conviction that every South African, regardless of income level or geography, deserves the dignity of financial security and the opportunity to build a legacy. Through inclusive insurance solutions, community engagement, and innovation, we are not only bridging gaps—we are building futures.

This is more than business; it is a calling to uplift, empower, and ensure that no one is left behind.





Our Holistic Insurance Model



Our Holistic Insurance Model

At Dikgoboro Holdings, we are redefining what insurance means for our communities. Our model is built on the understanding that financial security must span a lifetime — from birth, through every major life stage, and into legacy preservation. This cradle-to-grave approach is made possible through our strategic partnerships, particularly with Sanlam and Indwe, who provide access to a comprehensive portfolio of world-class insurance solutions.

Through these alliances, we can curate and deliver fit-for-purpose products that reflect our clients' real needs, enabling financial dignity, resilience, and empowerment at every life stage.

At **Dikgoboro Holdings**, we deliver tailored risk and insurance solutions to underserved markets

Our Strategic Platform: Micro-Insurance for the Many, Not the Few

Dikgoboro is committed to micro-insurance innovation — delivering affordable, relevant, and dignified insurance products that meet the real needs of South Africa's underserved communities. Through agile structures and strong partnerships, we can:

- Design low-premium, high-impact products tailored to each community
- Deliver financial protection at scale, without sacrificing quality or trust
- Use data and technology to keep services accessible and transparent
- Bundle coverage (funeral, education, life, short-term) into modular, cost-effective packages

This approach enables us to address systemic gaps in South Africa's insurance market, reaching people who have been historically excluded or underserved, and doing so with dignity, respect, and relevance.

creating value
for you.





This is the future of inclusive, dignified, and community-rooted insurance. One that supports resilience, builds generational wealth, and protects what matters most at every stage of life

End-to-End Insurance for Lifelong Impact

From childbirth to retirement, and from daily risk protection to long-term wealth creation, Dikgoboro's offering is truly holistic.

Our access to the full suite of Sanlam's solutions — coupled with Indwe's short-term expertise — means our clients are supported through:

- Birth and early childhood
- Education and youth development
- Working years and income protection
- Retirement planning
- Death, funeral, and legacy management

Funeral Benefit Plan



A foundation of compassion and dignity:

- Cover Amount: R10,000 – R100,000
- Cash Top-Up Benefit: Optional, flexible payouts for additional funeral-related needs
- Catering Service Benefit Tiers:
 - Silver: R10,000 -R40 000
 - Gold: R50,000-R60,000
 - Platinum: R80,000-R100,000



Long Term Insurance



We provide far more than just funeral policies. Our access to Sanlam's extensive product range allows us to support families holistically:

- Life Cover: Ensures continuity of income and debt protection
- Health Products: Optional wellness and healthcare solutions to support healthy living
- Education Cover: Future-proofs learning by addressing the rising cost of education
- Savings & Investment Solutions: Supports wealth-building over the long term

Short-Term Insurance



**(Delivered in collaboration with Indwe)
Our clients benefit from market-leading personal and commercial risk solutions:**

- Asset Protection: Cover for vehicles, household contents, electronics, and valuables
- Disability & Income Protection: Prevents loss of lifestyle due to illness or injury
- SME & Commercial Cover: Tailored for organisations within our target market segments

Pioneering Product Innovation to Deliver Value

We have catering service providers across all provinces



At Dikgoboro, we are deeply committed to product innovation.

We believe that next-generation insurance for Africa must be:

- **Flexible** enough to meet evolving community and household needs
- **Digitally enabled** for accessibility and cost-efficiency
- **Culturally attuned** and contextually relevant
- **Modular and scalable**, allowing for bundled benefits and adaptive coverage

We are invested in a journey of the design and co-creation of new products that speak to the real, everyday challenges of our chosen markets—whether it's access to quality education, covering dependents, or preparing for intergenerational asset transfer.



Target Segments



Corporates / SMME



Trade Unions



Religious Groups



Sports



**Stokvels /
Burial Societies**



**Taxi
Associations**

Our solutions are designed for groups bound by shared identity, purpose, and mutual support:

*We serve
these
markets
through:*

- ***Highly competitive rates***
- ***Flexible product structures***
- ***Culturally relevant and community-centric delivery***

Tackling South Africa's Insurance Gap

South Africa faces a significant challenge when it comes to life and funeral insurance coverage. A large portion of the population remains either uninsured or severely underinsured, leaving families financially exposed in the event of death or disability. Every day, hundreds of families experience the emotional and financial strain associated with the loss or impairment of a loved one. In many cases, these events trigger a cycle of financial hardship, especially in households lacking adequate insurance or savings.

At the same time, the rising cost of education continues to outpace general inflation, placing additional pressure on families striving to secure their children's futures. Dikgoboro's model is designed to close these gaps by offering coverage that addresses immediate emergencies and long-term financial sustainability.

Strategic Ecosystems:



Strategic Ecosystems:

At Dikgoboro Holdings, we design and deliver innovative, community-focused financial solutions that drive inclusion and build lasting legacies. Our solutions are licensed through our trusted partners, In2Insurance Brokers (Pty) Ltd (FSP 3615), powered by Indwe Risk Management Services and underwritten by Sanlam Life Insurance Ltd (FSP 2759), ensuring full regulatory compliance, reliability, and peace of mind for our clients. This collaborative ecosystem allows us to combine innovation with the strength and credibility of established financial institutions, offering our clients tailored solutions that meet their unique needs.

As part of our broader financial ecosystem, Sum1 Investments provides short-term investment options for Stokvels, Savings Groups, and Individuals. Sum1 invests in income-generating assets located predominantly in township and rural markets across South Africa through the Sum1 Stokvel.

We believe in the power of the collective to generate wealth and uplift communities. The Sum1 Stokvel offers compelling, inclusive returns—targeting 15% per annum after fees—and provides access to alternative assets while contributing meaningfully to township and rural economic transformation through job creation and development.

Mahala serves as a strategic partner to Dikgoboro Holdings, enhancing customer value through a nationwide loyalty program that connects policyholders to exclusive rewards and discounts across more than 2,000 retail partners.



Bridging the Trust Gap Empowering Youth

Driving Financial Literacy and Education

At Dikgoboro Holdings, we understand that true financial inclusion is impossible without financial literacy. Many of the communities we serve have historically been underserved and often bombarded with products that are poorly designed and not fit for purpose. Our mission goes beyond product sales we are committed to empowering people with the knowledge and confidence to make informed financial decisions.

In partnership with Sanlam and Indwe, we are investing in targeted financial education programmes that are practical, culturally relevant, and accessible.

Our Financial Literacy Initiatives Include:

- Community-Based Financial Content: Tailored workshops and materials grounded in real-life experiences and local languages.
- Practical Tools for Financial Planning: Budgeting guides, funeral planning calculators, and debt management resources that simplify complex concepts.
- Youth-Focused Education Campaigns: Interactive campaigns designed to prepare the next generation for economic participation, with a focus on schools, colleges, and community hubs.

Bridging the Trust Gap

We work closely with highly respected individuals from within the communities we serve, whether as intermediaries or brand ambassadors. These are trusted voices who understand local dynamics and values. Their involvement strengthens our outreach and helps bridge the trust deficit that often exists between traditional financial institutions and underserved communities.

Empowering Youth Through Employment

As part of our broader social impact strategy, we are also committed to tackling youth unemployment. We will recruit and train unemployed young people from within our target communities to serve as:

- **Financial education facilitators**
- **Community engagement agents**
- **Customer service representatives and field advisors**

This initiative creates dual value: meaningful job creation for young people and a scalable, community-based distribution model that enhances local economic participation and client trust. Through education, empowerment, and employment, we are building a stronger foundation for inclusive prosperity where every family has the tools, the knowledge, and the support to plan confidently for their future

Guided by ESG Principles

We align with Environmental, Social, and Governance (ESG) values across our operations:

- **Social:** Driving equity through inclusive coverage and literacy
- **Governance:** Transparent, ethical, and compliant service delivery
- **Environmental:** Supporting sustainability through digital-first systems

We don't just comply with ESG—we live it, through every partnership, product, and policy.

Why Partner with

DIKGOBORO
H O L D I N G S  *Holdings*



We bring together empathy, innovation, and impact. Our unique value proposition includes:

- **Holistic Coverage:** From funeral to education and asset protection
- **Product Innovation:** Next-generation insurance tailored for Africa
- **Financial Empowerment:** Education as a core service offering
- **Trusted Industry Partnerships:** Backed by Sanlam and Indwe
- **Inclusive Design:** Built around community needs and values

Together, We Secure Futures

Dikgoboro Holdings is more than an insurance provider—we are a partner in economic dignity. By combining innovation, education, and empathy, we help our clients and communities move from distress to opportunity, from vulnerability to generational prosperity.



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