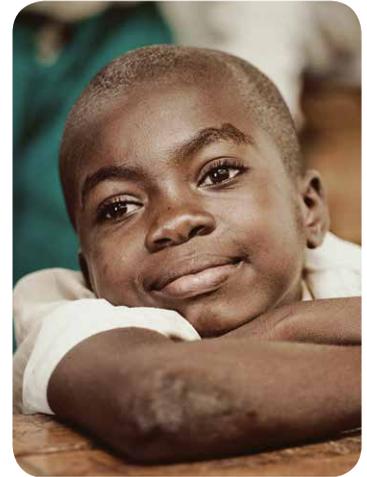


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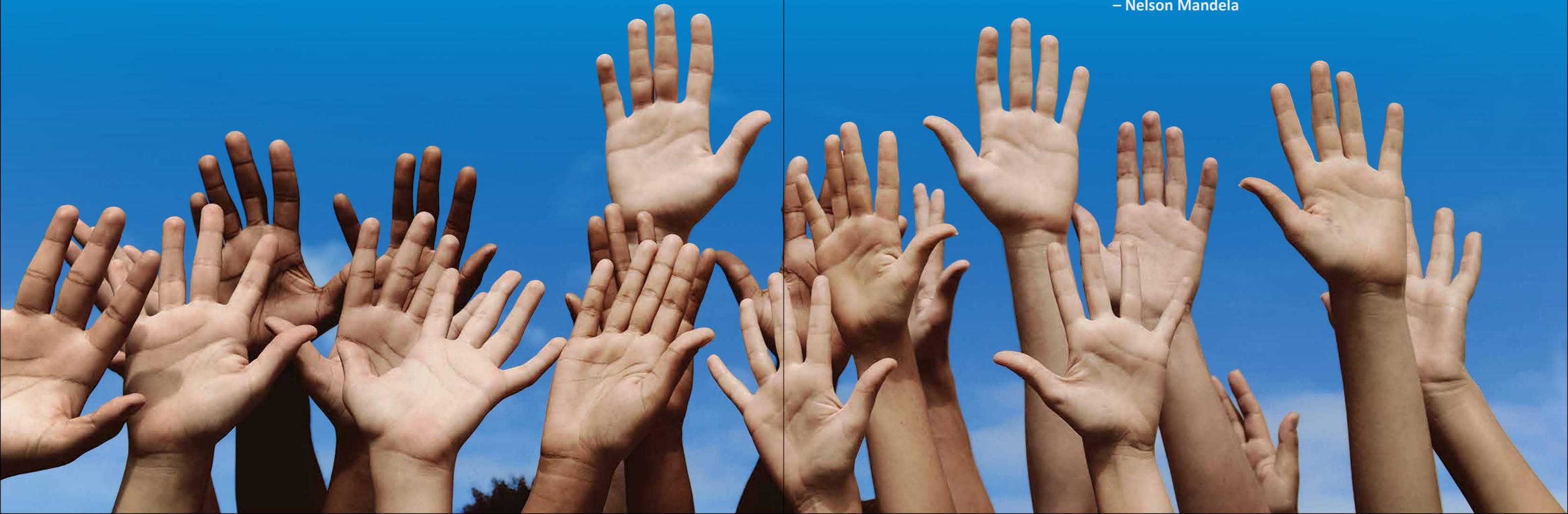


**MMI** CORPORATE SOCIAL  
INVESTMENT PROFILE

2015

“We can change the world  
and make it a better place.  
It is in your hands to make  
a difference.”

– Nelson Mandela



## Message from the Chairman

At MMI our commitment to social giving means that we are continuously looking for new ways to increase our impact and reach in South Africa's disadvantaged communities – to touch and change lives in a meaningful, sustainable way. Through our efforts, we're working to improve the delivery of both relevant and sustainable financial and social solutions to all our beneficiaries, cultivating thriving partnerships driven by excellence, accountability and measurable positive impact.

Our team is going to continue working to bring this commitment to life: having set itself the target of enhancing the quality of life of one million target beneficiaries in our communities over the next five years. We invite you to join us as active participants on this journey.

**Dan Moyane**  
MMI Foundation Chairman



## Message from the MMI Group CEO

As a group, we at MMI are aware of our responsibility to uplift the communities in which we operate – and bring real change. For this very reason, we have established and are funding the MMI Foundation.

The Foundation is working tirelessly to create a society where strong leadership and collaboration help to bring about sustained behavioural changes in the fields of health, education, disability and sports development. To this end, it distributes our corporate social investment (CSI) funds to reputable Non-Profit Organisations and institutions that are working to develop and empower the broader community. It additionally oversees, guides and supports defined focus areas of our two client-facing brands (Metropolitan and Momentum).

We're excited to be able to share the results of these collective efforts in this report – and sincerely thank everyone involved for all their efforts over the past year. We wish all of their projects every success going forward.

**Nicolaas Kruger**  
MMI Group CEO

## The role of CSI

MMI's corporate social investment is aimed at creating meaningful and lasting benefits for the communities in which we operate – empowering and assisting them to build better lives for themselves and their families. As such, we invest in projects that improve their social and financial circumstances, focusing specifically on education, health, disability and sports development.

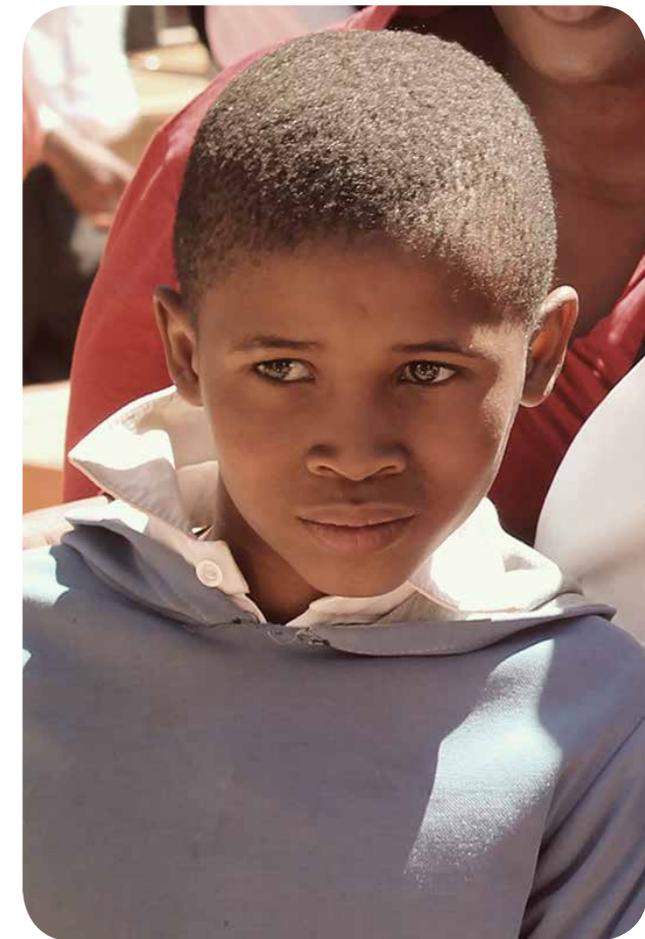
Our investment is about far more than compliance with the B-BBEE codes however, demonstrating our commitment to building a South Africa where all citizens are empowered to succeed. In aligning our strategy with the aims and objectives of the National Development Plan (NDP), we're working to support government's drive to create jobs and boost economic growth by investing in the sustainability of small, medium and micro enterprises (SMMEs). We're additionally cognisant of the critical challenge of youth unemployment and are thus supporting initiatives that ensure the upskilling of our next generation – allowing them to take their rightful place in the economy.

Our programmes also aim to reflect the values, care and concern of our MMI employees – with these initiatives bringing these to life in a very real way.

## Highlights

The past financial year (1 July 2013 to 30 June 2014) has given us a number of opportunities to make a difference. Here are some of our highlights:

- We supported over **494 820** direct beneficiaries.
- We invested over **R27,9 million** in community development.
- An overwhelming 95% of the staff surveyed about our staff volunteer programme confirmed that establishing this programme was very important.



# Meet the MMI Foundation Board

The Foundation's Board of Directors comprises four MMI Holdings Executives and four Non-Executive Directors.



## **Dan Moyane**

Dan is the Chairman of the MMI Foundation. He is the Head of Group Communication and Corporate Social Investment at MMI Holdings.

Dan worked in the radio broadcasting industry from 1980 to 2008, spending 11 years at the public broadcaster in Mozambique, nearly 15 years at a private commercial broadcaster in South Africa and nearly two years at South Africa's public broadcaster.

Prior to joining Momentum as a communication executive in 2009, Dan worked full time in his own marketing communications company.



## **Dr. Unati Nemuhuyuni (nee Mahlati)**

Unati is the Head of the Public Private Partnerships unit at Metropolitan Health Corporate. After having qualified as a medical doctor in 1997, Unati worked in the public sector in various hospitals. In 2002 she joined the Khayelitsha Cervical Cancer Screening Project, assisting as a clinical research associate for a year.

Unati was also the Deputy Director for the HIV Treatment Programme in the Western Cape Province from 2007 to 2008. In this role, she was responsible for the rollout, monitoring and evaluation of the Antiretroviral Treatment(ART) sites across the province.



## **Leon Basson**

Leon is the Head of Group Financial Reporting for MMI Holdings.

He qualified as a chartered accountant in 1991 and completed his articles with PricewaterhouseCoopers in 1993.

Leon joined Momentum's finance department in 1995 and assumed the position of Group Financial Manager in 1998. He is a member of the South African Institute of Chartered Accountants (SAICA) as well as SAICA's Long-term Insurance Interest Group.



## **Maliga Chetty**

Maliga Chetty is the MMI group Company Secretary. She has been an admitted attorney and conveyancer for over 12 years. She has extensive legal and company secretarial experience in the health and financial services sectors. Prior to joining Momentum she was employed by the South African Medical Association and Ernst & Young. She has been an employee of the MMI group in the Company Secretary's office since its inception in 2010, and became Group Company Secretary in September 2013.



## **Prof. Gita Ramjee**

Gita is a Non-Executive Director on the MMI Foundation Board. She is the Director of the South African Medical Research Council's HIV prevention programme in Durban, where she leads a team of clinical investigators and behavioural and social scientists undertaking research to address HIV prevention, treatment and care issues in Durban, South Africa.

Gita obtained her science degree at the University of Sunderland (United Kingdom), and her Masters and PhD through the Department of Paediatrics at the University of KwaZulu-Natal.



## **Prof. Peliwe Lolwana**

Peliwe is a Non-Executive Director on the MMI Foundation Board. She is the Director of the Education Policy Unit (EPU) at the University of Witwatersrand.

Peliwe has worked at all levels of education in South Africa and the United States of America. She chairs the Quality Council on Trades and Occupations and serves on a number of other education and training boards, including that of the National Research Foundation.

She has written and published academically in the following areas: assessment, quality assurance, adult education, vocational education, skills development and post-school education.



## **Ingrid Daniels**

Ingrid is a Non-Executive Director on the MMI Foundation Board and the Director of Cape Mental Health.

Ingrid is a founding member of the Western Cape Network on Disability and the Western Cape Director's Forum. She currently sits on the board of the South African Federation for Mental Health, Management Committee and Action Committee.

She completed her Honours at the University of the Western Cape and obtained her Masters in Social Science (Clinical Social Work) from the University of Cape Town.



## **Leila Moonda**

Leila is a Non-Executive Director on the MMI Foundation Board. She is one of the founders of the BEE Institute and is an executive member of the National Association of BEE Consultants (NABC).

Leila has a B.Comm Financial Management Degree from Unisa, a Post Graduate Diploma in Business Management from UCT and is an MCSD (Microsoft Certified Solution Developer). She has worked extensively within the South African Corporate environment in diverse fields such as quality management, business process re-engineering and programming.

## Foundation spend

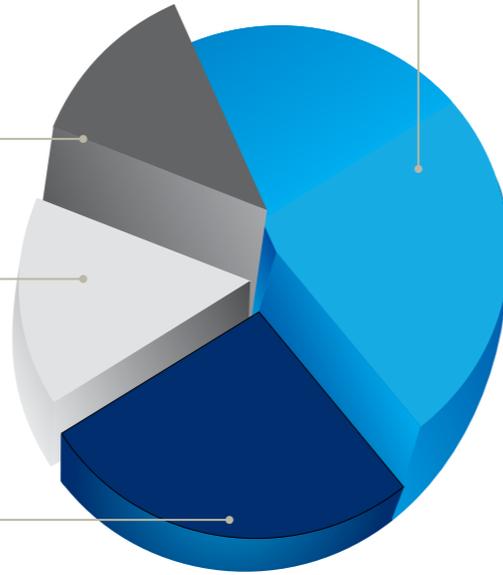
Since 1 July 2013, the MMI Foundation has invested R27 939 050 in education, health, disability and sports development projects.

DISABILITY  
**15%**  
R4,190,850

SPORTS  
**12%**  
R3,352,680

EDUCATION  
**27%**  
R7,543,550

HEALTH  
**46%**  
R12,851,940



## Consumer education

In addition to the Foundation's four CSI focus areas, we also support consumer education – assisting consumers in various communities to make better informed transactional decisions.

Our approach thus far has been very effective, particularly with regard to media-based awareness programmes. Making Cents with the Sitholes for example, which was aired on Thursdays on eTV within the Kaelo Stories of Hope programme, was a financial literacy edutainment series, aimed at assisting families to budget and manage their money better. The programme had an average viewership of 760 000 across a target market of LSMs 1 - 8.

Our total investment in consumer education for 2013/14 was R7 800 849.



## MMI Foundation project overview

The MMI Foundation is currently overseeing five main projects. All are legacy projects that were originally created through the support of the MMI Foundation:

- [Live the Future](#)
- [Actuaries on the Move](#)
- [The South African Medical Research Council Partnership](#)
- [The Eastern Cape HIV Prevention Project](#)
- [The University of Johannesburg Metropolitan Academy](#)

Newer partnerships in our education focus area include the [National Education Collaboration Trust \(NECT\)](#).

## Live the Future (LTF)

Aimed at mobilising communities to develop partnerships to tackle the HIV/AIDS pandemic, the Live the Future programme is the MMI Foundation's flagship project.

The Metropolitan Foundation originally created the programme using robust actuarial models, many years of data and research. This was used to outline four potential scenarios detailing the impact of HIV/AIDS and a range of possible futures for South Africa by 2025, depending on what action is taken.

The overall goal of Live the Future is to substantially reduce the number of new HIV and sexually transmitted disease (STD) infections in the Cape Metropolitan area.

With the support of our foundation, the programme has grown to provide a comprehensive practical response to one of the largest threats to South Africa's healthy future.

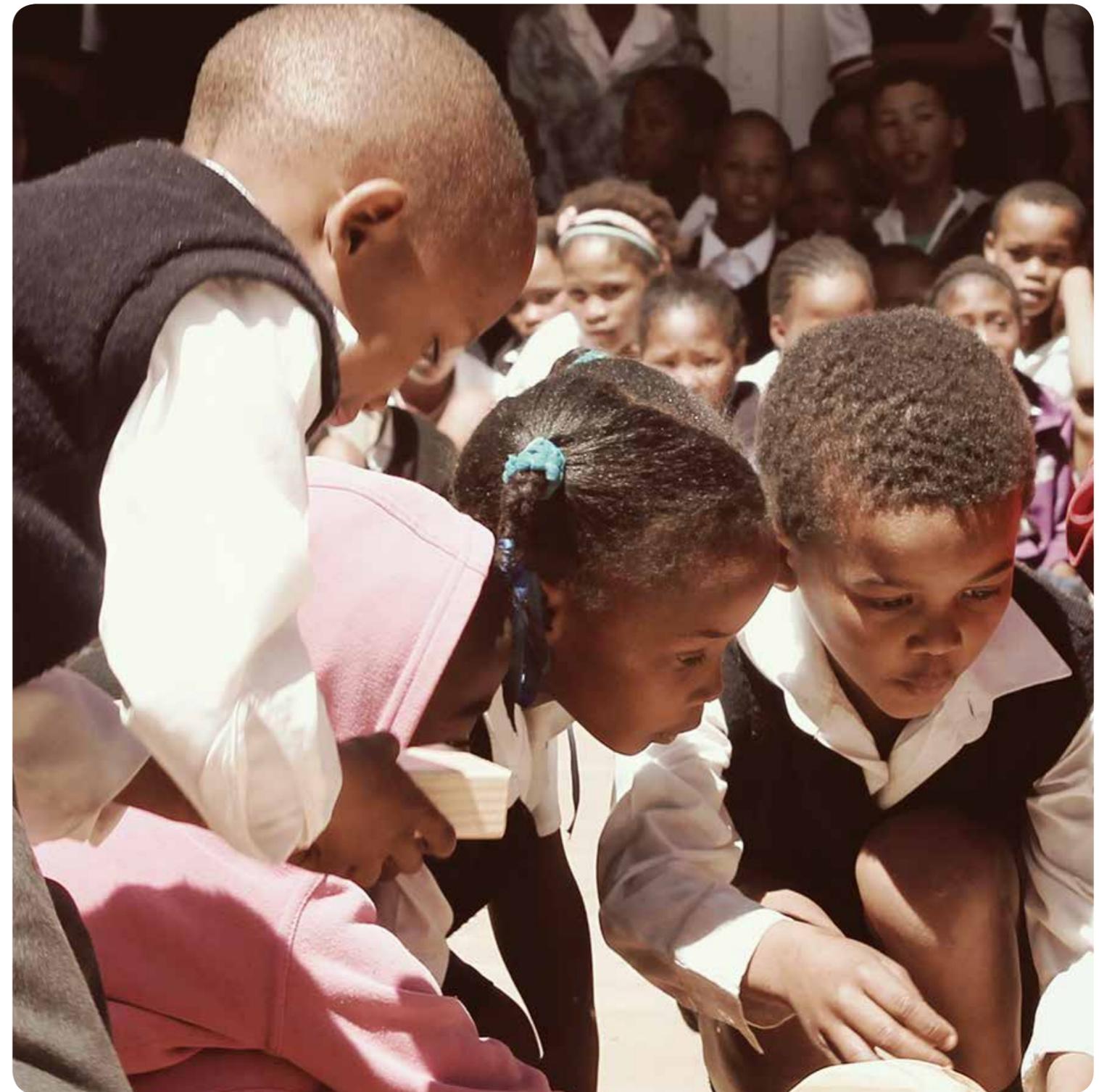
Live the Future comprises several sub-programmes and collaborations with other Non-Profit Organisations, business and government departments, with a focus on peer education.

### Peer Educators Programme

As part of this programme, peer educators from the local community are selected and trained. All candidates are young and come from disadvantaged backgrounds, having demonstrated the ability to achieve in the face of adversity. They then work in their communities to:

- assess participants' current knowledge about HIV/AIDS;
- dispel myths and clarify realities about HIV/AIDS;
- encourage participants to change risky sexual behaviour to prevent HIV and STD infection; and
- develop networks with non-government and government organisations.

The team facilitates HIV/STD workshops using practical participatory training material, activities and behavioural change techniques. Although the programme primarily focuses on youth, the peer educators also engage older adults where appropriate. All activities are designed to reach both literate and illiterate groups effectively.



## Actuaries on the Move (AOTM)

Actuaries on the Move was launched in 2002 in Soweto as a joint venture between the Actuarial Society of South Africa (ASSA) and Metropolitan Life.

The initiative works to equip talented learners from communities with poor educational resources with the skills and knowledge they need to succeed at university. The project provides learners with intensive tuition in mathematics, science, English, study skills, computer skills and life skills, giving them far more options to choose from when pursuing their future careers.

In November 2011 the MMI Foundation joined forces with ASSA to assist in growing the initiative. Partnerships have subsequently been secured with the University of Johannesburg for Gauteng; the Nelson Mandela Metropolitan University for the Eastern Cape; the University of the Free State for the Free State; and the Durban University of Technology for KwaZulu-Natal.

There have been notable improvements in the academic performance and results of learners as a direct result of AOTM, and the MMI Foundation is proud to be supporting it.





## South African Medical Research Council Partnership

The MMI Foundation developed this partnership with the South African Medical Research Council's HIV Prevention Unit with a view to taking a holistic approach to HIV/AIDS prevention in peri-urban and urban populations specifically.

The unit is based in KwaZulu-Natal and is involved in extensive research on treatment so as to:

- Enable world-class medical research through collaboration with local and global partners
- Formulate and implement effective strategies that ensure the long term success of the unit
- Create sustainability and business processes, and demonstrate the unit's relevance and ability to key stakeholders and society as a result

The unit also co-ordinates the South African Microbicide Research Initiative (SAMRI) under the leadership of Dr Gita Ramjee. The initiative focuses on the accelerated testing of safe and effective microbicides.

## Eastern Cape HIV Rural Prevention Project

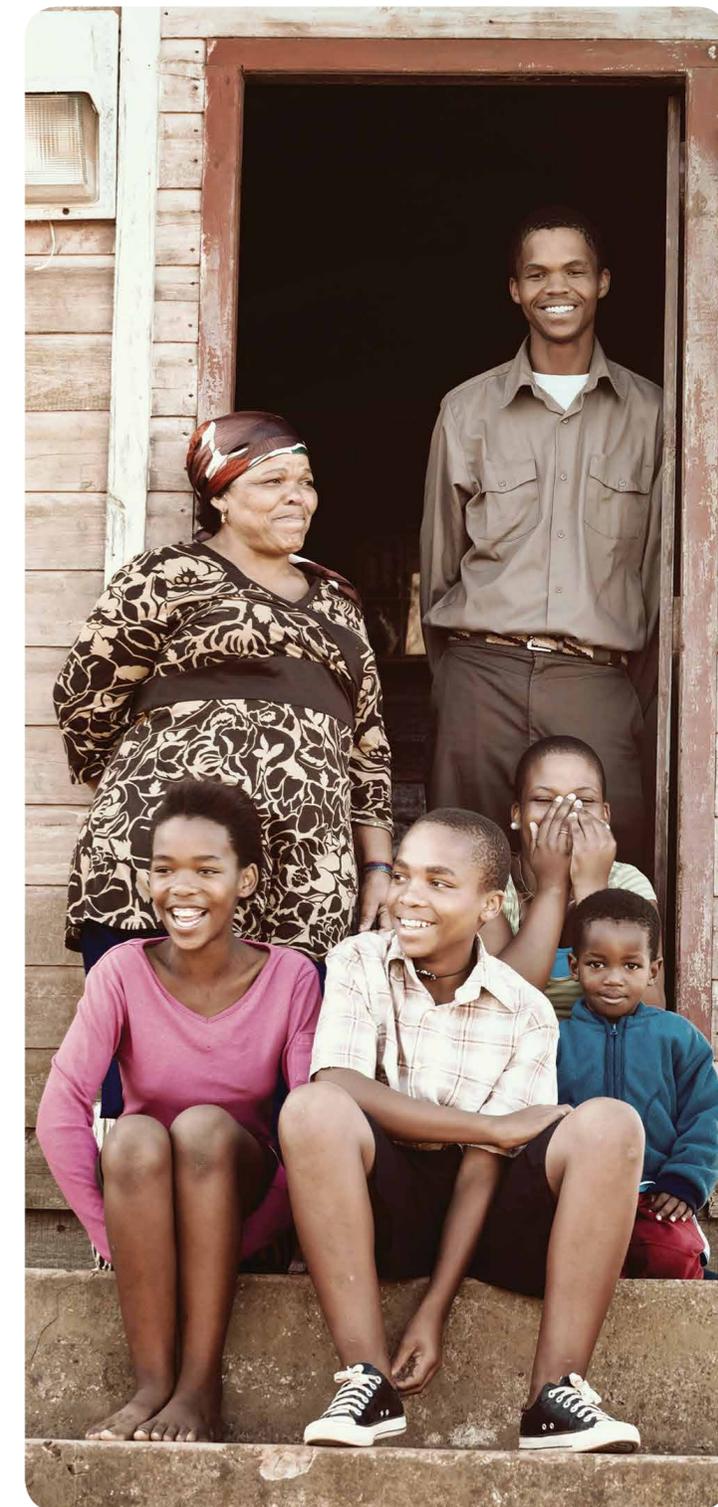
The Eastern Cape HIV prevention project is a pilot programme that was originally launched in 2010. Its goal was to develop a holistic model for HIV/AIDS prevention that could subsequently be rolled out in deep rural South Africa – home to close to 50% of our country's population.

The Eastern Cape was initially selected for the pilot based on its substantial rural component and high HIV prevalence rate. The project is however, currently in its final phase and should be completed in the next few months. Once complete, local government will then run the local initiative and consider rolling it out in other rural communities.

Over the past four years, the initiative has seen a number of key stakeholders collaborate to make the rollout a reality. These have included various levels of government, private enterprises and local communities.

To date the project has made the following possible:

- Two satellite mini-clinics that provide basic health care
- Mobile ambulances
- The provision of HIV counselling and testing facilities
- Equipment for clinics to gather patient information in the area
- The employment of several field workers to gather patient information
- The expansion of health services to include youth in these areas through sporting and recreation activities





## UJ Metropolitan Academy

In 1992, Metropolitan and the University of Johannesburg (UJ) decided to join hands to establish what is today recognised as one of South Africa's top performing secondary schools: the UJ Metropolitan Academy.

Based in Crosby, Johannesburg, the academy focuses on maths and science, offering learners from disadvantaged backgrounds an opportunity to flourish and excel. Students who travel from surrounding townships and communities each day, are provided with meals, stationery and textbooks. Dedicated staff work to prepare them for tertiary studies and also assist learners to access these institutions.

The academy received the award for the Top Mathematics and Science School in 2010 and has been named as one of the top schools in the district ever since. Its average matric pass rate for the past 15 years has been 99.8% with an annual exemption rate of about 80%. Former students of the school also feature in the top 100 first year students at UJ annually.

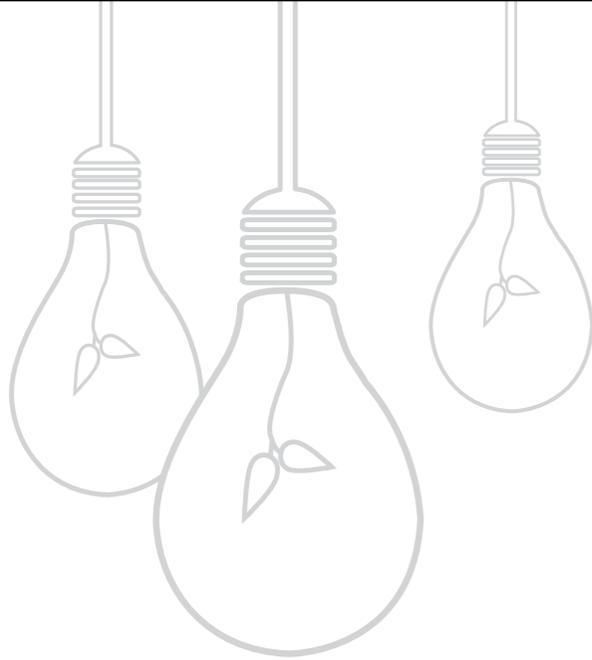
For all of us at the MMI Foundation, the academy's name is symbolic of what strategic partnerships can achieve through CSI.



## The National Education Collaboration Trust

The National Education Collaboration Trust (NECT) is an intervention aimed at turning the tide on South Africa's education challenges and improving education outcomes.

MMI has heeded the call for joint action for change in supporting this initiative and partnered with key stakeholders to develop a systemic model that enables success. The model enables collaboration between government, business, unions and civil society to improve education for the country as a whole.



## Our client-facing brands' CSI overview

Because all MMI Holdings' product and service offerings are provided through our client-facing brands, some of their CSI initiatives – such as those of **Metropolitan** and **Momentum** – fall within the ambit of the MMI Foundation. Other client-facing brands such as **Guardrisk** and **Eris Properties** also conduct their own CSI initiatives.





## Metropolitan CSI

Metropolitan's CSI objectives are guided by the principles of collaborative partnership, engagement, long-term sustainability, relevance and a commitment to "rolling up our sleeves" and working together. Its strategy is aligned to the needs of the markets it serves, which are also representative of national priorities. As such, all CSI activities focus on improving quality of life for all.

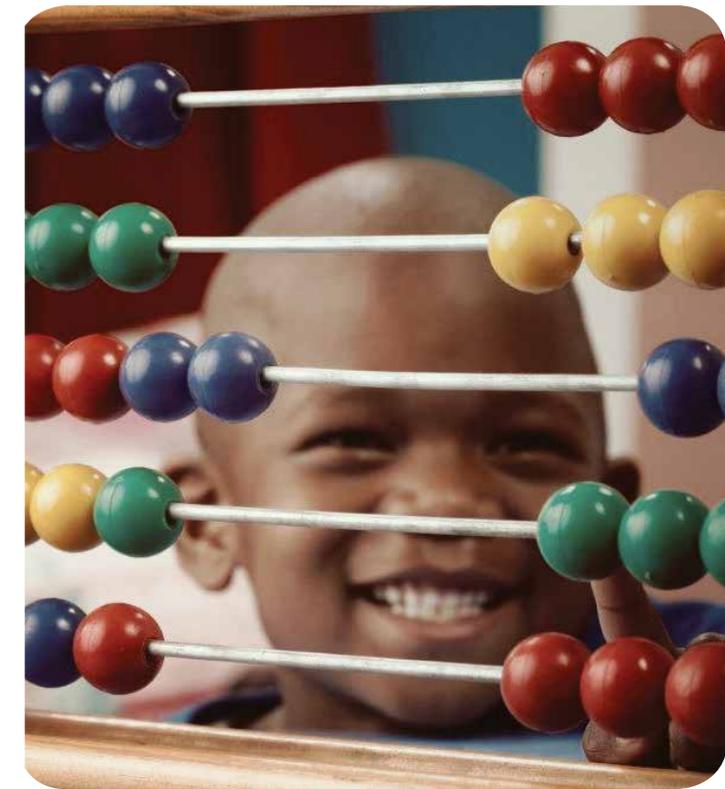
Metropolitan's CSI has three primary focus areas:

### Health

As a business that serves so many South Africans through its products and services, Metropolitan recognises its responsibility to address some of the key contributors to the high burden of disease that South Africans are affected by. To this end, it supports interventions that address lifestyle diseases in rural and township communities. It will do this in partnership with NGOs that promote education about and management of lifestyle diseases for healthy living and which typically make use of alternative delivery models.

### Education

With market research showing that a large number of Metropolitan clients are single mothers, the company has actively committed to assisting this sector – predominantly through interventions enhancing Early Childhood Development (ECD). ECD centres are critically needed in township and rural communities specifically. In addition to providing a source of employment for the women who work there, they also enable mothers to seek employment while their children are in a safe and healthy environment.

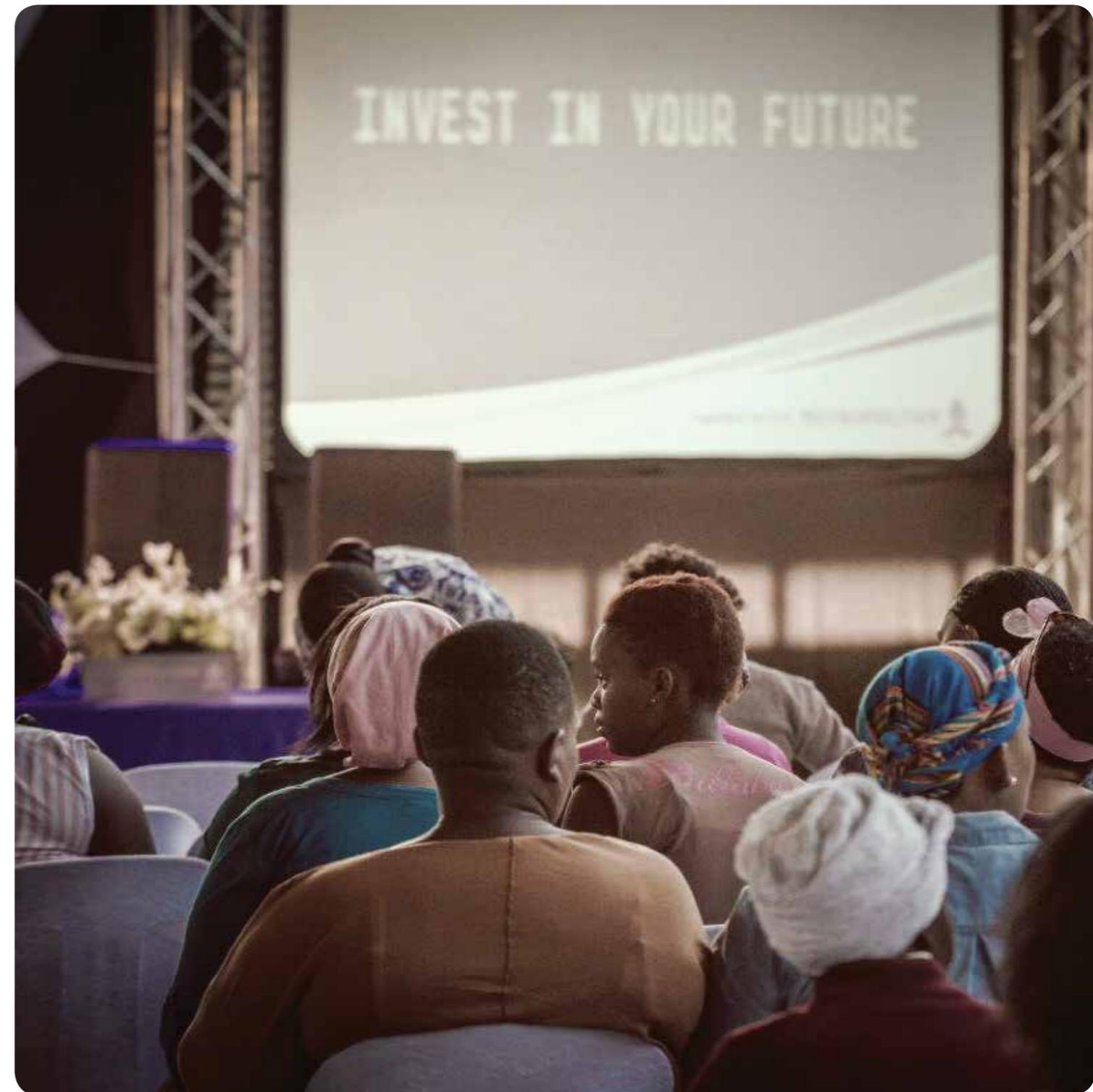


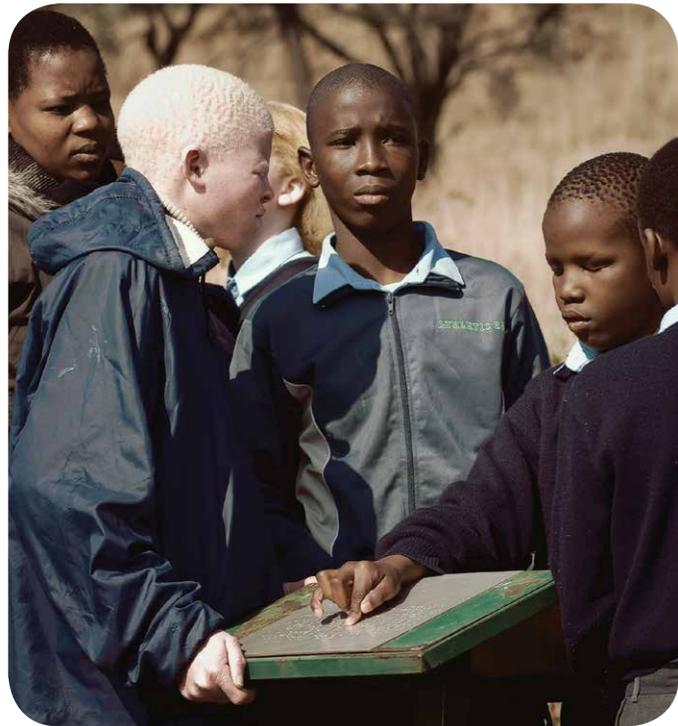
### Sports Development

Metropolitan has been actively involved in development soccer for over 20 years – and continues to have a presence through its sponsorship of the Metropolitan Premier Cup (MPC). This platform allows meaningful engagement with communities and participants in the tournament, promoting healthy community development. With soccer a conduit for community empowerment, the tournament offers youth an alternative to gangsterism, drugs and crime.

## Consumer education - Metropolitan

In line with our brand message of empowering communities to shape their future, we promote financial education to ensure that South Africans are able to make educated and informed financial decisions. The strategic intent is to encourage positive behavioural change as the more educated people are, the more empowered they will be to make sound financial decisions. Metropolitan embarks on two types of activities that are driven for financial education namely, interactive activities and awareness. The interactive activities are community workshops and training workshops. The workshops are practical and engaging and cover a wide variety of financial topics and include a panel of experts who share stories or insights into financial well-being. Quality financial education training to early childhood development (ECD) principles, teachers and governing body members is aimed at enabling them to manage the finances of their ECD centres efficiently and at improving personal financial management skills. Awareness projects include the distribution of written brochures as well as the placement of educational audio-visual material in hospital and clinic waiting areas.





## Momentum CSI

Momentum's CSI strategy has its foundation in the belief that well-structured, impactful social investment can contribute positively to nation building and drive positive change in the communities the company operates in. Its CSI programme is driven by the Momentum Fund and supported by its volunteers.

Momentum's CSI has three focus areas:

### Disability

Momentum's Programme for People with Disabilities helps people living with disabilities to cope better by supporting their abilities and capabilities, whilst encouraging and enabling society to be more inclusive and considerate of them. To this end, initiatives focus on access and overall inclusion; quality education and care; and prevention of disability, especially secondary prevention in the form of early intervention.

### Education

Through its Education Programme, Momentum supports interventions that address the effective delivery of quality education and/or the improvement of resources.

### Sports Development

Momentum supports grass-roots interventions for sporting achievement and personal development which address the empowerment of South Africans and various communities. As such, the projects supported include ones that speak to sport, youth (including life skills) and community development.





## Consumer education - Momentum

Consumer Education has provided an opportunity for Momentum to improve the financial wellness of individuals, family and business in South Africa utilising the Momentum/Unisa Financial Wellness Index established in 2012 as the basis. The index provides a measurement of the state of household financial wellness in South Africa. Depending on their level of financial wellness, households are categorised into different groups with the “Anchored Unwell” group being at the bottom of the spectrum needing the most assistance.

Making Cents with the Sitholes, a financial literacy edutainment series aired on e.tv within Kaelo Stories of Hope programme. It formed part of Momentum’s response to the challenge raised through the research to change South African households for the better. Over 13 weeks during 2014, the Sitholes, an average family from Cosmo City, opened up their home and shared how they lived through the sudden death of a relative, a surprise addition to the family, temporary loss of employment and income and the financial pressures of securing their childrens’ education. Like many of its consumer education initiatives, the programme went a long way in equipping individuals and communities with the necessary skills to improve financial skills and enhancing their quality of life.



## Guardrisk making a difference

Guardrisk has made a significant contribution to various communities in South Africa during the past financial year through its Social Responsibility Committee: Lebone. A Sotho word meaning “the light”, Lebone gives the company’s employees an opportunity to get involved in worthwhile projects and to give their time and resources to previously disadvantaged communities.



Lebone undertook several projects during the year under review, including:

- **The sponsorship of a Youth Day celebration organised by the Word Alive Apostolic Church (WAAC) Youth Ministry**

This event educated youth in and around the Soweto area about South Africa’s history. Approximately 120 young people visited the Hector Pieterse, Apartheid and June 16 Walk Museums. After the tour, they were addressed by motivational and education speakers who spoke about the importance of education, and gave them financial and health advice.

- **Celebrating Mandela Day with the children from the Katha Day Care Centre**

Guardrisk partnered with its previous shareholder to collect non-perishable food, clothes books, toys and stationery for the children of the Katha Day Care Centre in Katlehong. Guardrisk staff members gave generously, welcoming the opportunity to make a difference in the children’s lives.

- **Sponsoring a new sound system, instruments and microphones for the WAAC Youth Ministry’s youth band to assist with youth development and upliftment**

As a member of the South African Insurance Association, Guardrisk also contributed a percentage of its profit after tax to consumer education.





## Eris

Corporate Social Investment is very close to Eris' heart. The company's commitment to CSI is rooted in a deep moral conviction and is driven by prudent business sustainability practices. Eris' commitment to being a socially responsible corporate citizen saw the company proactively invest in a number of initiatives during the course of 2014.

### These include:

- **Construction of a classroom at Kwaza School**

Eris, with its partner Green Gate Property Investments developed and built a classroom for grade 2 pupils at Kwaza rural school outside Springs in Gauteng. Sustainable development and education are key drivers of Eris' CSI projects. Through the building of this classroom, Eris provides a sustainable resource to the rural community that will benefit many students in future years.

- **Refurbishment of Starlight House at Kids Haven**

Eris sponsored and project managed the refurbishment of the Starlight House in the Kids Haven Village in Makenzie Park in Ekurhuleni. Kids Haven provides an ongoing residential rehabilitation program to children living and working on the streets as well as other vulnerable children in the Ekurhuleni region. Kids Haven housed 15 children and 3 adult care workers. The house required a major refurbishment of both the interior and exterior and in particular the reconfiguration of the bathroom facilities to enable the housing of both boys and girls in the house.

- **Other Projects**

Since education, poverty eradication and protection of children are driving factors of the Eris CSI initiatives; the CSI committee undertook various smaller drives throughout the course of the year. These include the donation of computers and equipment to various schools and organisations; erecting a guard house at the Winnie Mabaso Foundation, a drive to provide food and blankets to vulnerable groups during the winter months, and food donations through various food hamper projects.





# Calling all MMI volunteers!

As a valued MMI employee, you're invited to join our volunteer programme...

Not only will this give you the opportunity to make a real difference and connect with our communities, but you will also be able to create lasting memories of your own – and help us leave a legacy we can all be proud of.

**You can join the MMI Volunteer Programme by:**

1. Making a pledge and volunteering your time, skills and/or services/money
2. Registering your CSI initiative/payroll contribution
3. Starting your own volunteering project in one of our communities

Some of the projects you can look forward to getting involved in are our home-build (MMI building together), Youth month (uplifting youth) and Casual Day.

We'd also like to encourage you to make your own mark as an individual or as a team, by helping out at a registered Non-Profit Organisation. You can even contribute from your desk via payroll.

No matter how big or small the difference you're making, you can be a source of inspiration to the rest of our collective team. Please take photos and let us know how you've:

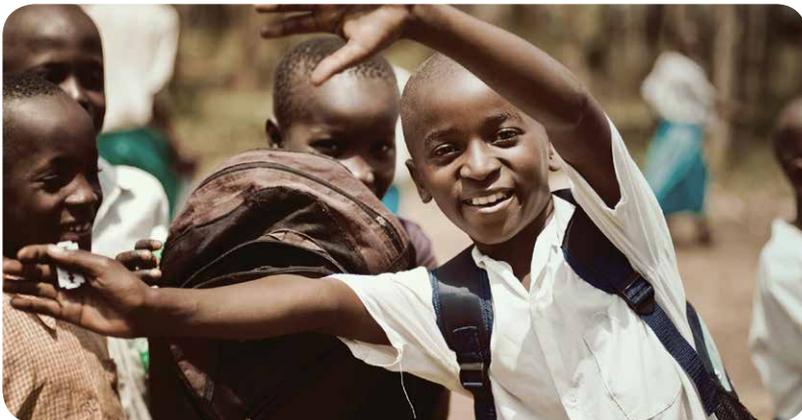
- **Impacted** (how you made a positive difference and enhanced the lives of the beneficiaries)
- **Innovated** (how you applied creative and effective solutions to a social problem)
- **Participated** (how you maximised your time whilst providing skills or a service, and how you organised and rallied the team)
- **Ensured sustainability** (how you ensured the initiative would continue and have lasting results)

Share your story and stand a chance to win prizes in the form of grants towards your favourite registered NPO. Your colleagues can also nominate you for the difference you're making.





*“Creating a legacy  
leaving a memory.”*



## **Contact Us:**

**Elsie Govender** (Metropolitan CSI)

**Emmanuel Mahlangu** (Momentum CSI)

**Nakekelwe Agyemang** (MMI Volunteers)

Email: [csi@mmiholdings.co.za](mailto:csi@mmiholdings.co.za) or

[mmivolunteers@mmiholdings.co.za](mailto:mmivolunteers@mmiholdings.co.za)