

TRIPLE TRUST ORGANISATION

Making Markets Work for the Poor



ANNUAL REPORT 2004/2005

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TTO's Vision and Strategy

TTO's mission is poverty alleviation
through enterprise development

TTO's strategy is to facilitate projects aimed at
making markets work for the poor

CHAIRMAN'S STATEMENT

TTO is back! To those who may think – and you may be forgiven for thinking so – that TTO had gone into hibernation for some time, please note that TTO is alive and well and integrally involved in market development in South Africa. It is exciting to see the opportunities to make a difference in such a significant and fundamental way ten years after the birth of democracy in our country.

The last few years have been spent essentially focusing on what we do best, and establishing our strategies for the years ahead. We have moved from micro-enterprise development into market development facilitation. From micro-finance into franchising. And from skills training to business linkages. The operational reports ahead outline the work that is being done throughout South Africa to demonstrate this subtle, yet significant, change of focus for the organisation.

Having cut our teeth in the world of micro-enterprise development and job creation, we believe we have learnt valuable lessons and gained valuable experience since our inception in 1988. But come 2002, we realised that we needed to re-look at our original strategy and identify a more relevant and holistic strategy for the years ahead.

Without losing sight of our original vision to work with the poorest of the poor to contribute towards poverty alleviation in the country, it took an introduction to an unconventional approach to market development for us to stand still and reassess our way ahead.

We studied the concept, familiarised ourselves with what that would mean in a South African context, and committed ourselves fully to becoming one of the first South African NGOs to adopt the market development approach to enterprise development. This approach already contributes towards eliminating poverty by developing markets for the poor. In addition, we will continue to expand nationally as we aim to have a significant presence in each region over the next five years.

We believe we can make a positive contribution to local economic development in many areas. TTO has targeted certain key markets for its initial focus: retail in the Western Cape, livestock in the Eastern Cape, and agribusiness in Gauteng. These projects have the potential to impact significant numbers of poor people and lend themselves to replication in other regions.

I would like to thank the management and staff of TTO who have demonstrated both dedication and innovation in their work, as we emerge from this transition period.

Our investment partners have played a key role in bringing us to where we are today (please see the list of investors on page 12). I would like to thank them for partnering with us in the significant ways in which they do.

Caesar Molebatsi
TTO Chairman

What is the role of Market development facilitator?

A facilitator is an external agent or a broker who helps make markets and market relationships work better for SMMEs. Facilitation is a process ... the facilitator manages this process of bringing firms and markets together.

However, whilst a successful business identifies a market, develops it and works hard to keep the competition out, a successful facilitator identifies a market, develops it and works hard to invite everybody in.

Facilitation is most effective when the facilitator is not a player in the market and has a clear exist strategy from the beginning.



OPERATIONAL REPORTS

Paul Bradnum – Chief Operations Officer

It is good to be able to report on the work in which we have been involved over the past year or two. It has been a busy yet rewarding time, researching new markets and planning the ways in which to implement projects according to our new strategy.

In line with TTO's initial vision of poverty alleviation through enterprise development, our general strategy is to make markets work for the poor.

TTO originally set out to address unemployment through self-employment rather than through job creation, because we believe that the development of the small business sector is the key to economic growth and ultimately poverty alleviation.

In the past it felt like we took a "push" approach when empowering people towards economic sustainability. We would take people, empower them with skills and teach them about the market and what they would need to succeed in business. We would then monitor them in their businesses. But we would "push" them towards the market.

We are continually reminding ourselves of the need to work for the poorest of the poor people, and we are challenged to try and find business opportunities or markets where the very poor can participate and benefit.

We believe that if we develop the market and work towards removing barriers to entry into that market, then that will be a more efficient way of developing businesses.

There were essentially two problems with that approach: it depended a lot on the success of the individual, which in turn required a great deal of investment in the individual; and it pre-supposed a market into which they were being launched.

Our new approach is a "pull" approach, concentrating on the market pull. Without a market, business cannot work, and it does not then depend on the individual. If the market is working and an individual fails, there is room for another individual to make a success. To make any difference in alleviating poverty, there needs to be impact and we believe that this approach will have a significant impact.

We have a number of different strategies towards the vision: the dominant one is a sector-specific strategy where we identify a sector or a sub-sector that needs to meet our criteria for selection and then we follow a process which involves research, design, intervention, implementation and evaluation. We also need to find the funding for that project, and that might come at different points in that cycle.

TTO's Project Screening Mechanism

- STEP 1:** Does it fit with TTO mission?
Is it geared to poverty alleviation?
Will it have (meaningful) economic benefit for poor communities?
- STEP 2:** Does it fit with TTO market development strategy?
Does it involve the development of markets?
Is there a clear picture of sustainability?
- STEP 3:** Does it fit TTO's project selection criteria?
Will it create financially viable business opportunities?
Does it involve commercial transactions?
Could TTO participate as a facilitator?
Can it be taken to scale?
- STEP 4:** What time and resources will it require to pursue this project?
What is the level of effort for adequate research?
- STEP 5:** Decide on whether to pursue the project or not.

Two significant projects that we have put through this process have been the **spaza shop project** (Western Region) and the **red meat project** (Eastern Region). (Details follow on pages 6 and 9.)

TTO's Project Criteria

- Poverty alleviation through enterprise development
- Business opportunity for poor people
- Direct benefit to disadvantaged communities
- Aimed at business creation or growth
- Stimulation of weak markets
- Impact should be significant
- The project could be replicable



A second strategy is what we have called "franchises for the poor", which has evolved from our business linkages strategy. We have designed a model that enables individuals to start businesses, using some of the basic principles of franchising: a good business idea, good marketing, branding and business support. Given the right business ideas and products, this approach has potential for making a great impact. An example of this is the sachet project (Western Region).

The third strategy is **local economic development**, where we work with other partners to develop the economy of a specific community, e.g. **Alicedale** in the Eastern Cape. We work with the private sector, with government, and with other implementing and investing partners.

The fourth strategy is ad hoc: looking for opportunities that are compatible with our approach and where there is empowerment, economic development and we are able to apply our market development approach, e.g. **youth project** (Eastern Cape), and **agri-village project** (Gauteng).

Poverty and Social Data in South Africa

- 32 percent of the South African population (2.2 million households or 14 million people) spend less than R500 a month
- More than 18 million South Africans live on less than \$2 a day.
- Six out of ten South African children live in poverty.

Source: Statistics South Africa Poverty Indicators

WESTERN REGION

Donovan Pedro – Regional Director, Western Region

SPAZA MARKET PROJECT

This project started with the notion that while the spaza shop market is well defined within the South African retail sector, it is a disadvantaged sector that can be strengthened with well-targeted market facilitation interventions. Being the domain of the poor - as both owners and customers - the spaza shop market fits snugly with our social mission of working with the poorest of the poor.

It also fits TTO's criteria for projects in terms of its replicability: as a phenomenon in all of the informal communities throughout South Africa, we believe the spaza shop project can be rolled out into all the other provinces. To do this, we planned the project in the following phases:

1. Research

We needed to gain a broad understanding of the spaza shop market and, in order to identify areas and gaps in the market applicable to spaza shop owners or SMEs, we needed to answer two basic questions:

- Where should we focus our interventions? and
- How should we intervene?

2. Developing intervention strategies

The result of 18 months of research was to note that the linkage strategies needed to be at two levels:

- Horizontal level: facilitating collaboration between spaza shop owners so they could benefit from leveraging their collective purchasing power; and
- Vertical level: facilitating linkages between spaza shops and their trading partners, including manufacturers, wholesalers and mobile wholesalers.



A key debate centred on the provision of business development services (BDS), i.e. various business services that are relevant to spazas (e.g. costing and pricing). Our final strategy for increasing BDS consumption within the spaza market was to focus on "embedded services" (i.e. building business support into the various trading relationships).

3. Piloting

The next phase was to pilot the project. We set up spaza shop owners in networks; and worked to leverage their purchasing power and organised voice, to increase their credibility with suppliers and trading partners.



4. Implementation

• Horizontal linkages

In 2004 TTO secured the partnership of **Misereor**, whose investment enabled us to set up the networks on a horizontal linkage perspective. We researched existing models and formulated the right model for our context. We also conducted a census of spaza shops and used this information to develop a database of spaza shops in our pilot areas of Khayelitsha, Delft and Mitchell's Plain (Tafelsig).



Shop-Net

At the core of our horizontal linkage strategy, we established a network called Shop-Net (Spaza and House Shop Owners Partnership Network). The first five 'chapters' of this network have been set up in the pilot areas with a current membership of 185 spaza shop owners.

Shop-Net provides three basic benefits to spaza owners:

1. Membership of a voluntary buying group – for collective purchasing of stock and securing discounts based on volumes;
2. Access to business support - costing, pricing, store management and customer relations; and
3. Access to linkages with suppliers – manufacturers, wholesalers and other trading partners.

• Vertical linkages

In September 2004, we concluded a contract with another funding partner – **USAID** – to implement the vertical linkages of the project, i.e. linking spaza shops to their key trading partners – namely manufacturers, wholesalers and mobile wholesalers. By using the collective buying power of its members, Shop-Net can negotiate beneficial trading relationships within the supply chain.

Our first linkages project involves working with wholesalers with an initial basket of five products. Over the next three years more products will be added and TTO's target is to impact 3 600 spaza shops in this way.

• Ongoing research

We are conducting two further research projects within the spaza market: on township consumer behaviour in relation to product brands, packaging and frequency of purchasing, and on why township consumers shop at formal retailers.

The second research project is a business proxy research project, geared towards the design of a proxy tool to measure the effectiveness and efficiency of spaza shop owners without having to rely on traditional business indicators.

5. Looking ahead

In order to grow spaza shops' share of the retail market, TTO is exploring the development of "**Partial Format Franchising**". The wealth of innovation from the formal franchising arena can be applied in the spaza shop arena so that spaza shop owners can enjoy the benefits of franchising: branding, quality, packaging, and the knowledge that consumers will get a unique experience.

We are working with a franchising specialist to build Shop-Net as a strong brand for spaza shops with solid trading partners and thereby offering their customers good value for money.

SACHET PROJECT

With funding from the **National Lotteries Board**, this project will be set up first in the Western Cape and then we will roll it out to the Eastern Cape. We are currently in the implementation phase, setting up a manufacturing plant, and making samples of the five households cleaning products to be sold in sachets through a branded network of township distributors and agents. We are in the process of starting a marketing campaign: brand building, handing out of samples, recruiting distributors, working with agents and implementing the project.

EASTERN REGION

Zukiswa Jama-Mandile, Regional Manager, Eastern Region

The Eastern Region currently is actively involved in three projects:

- Alicedale Project
- Youth Development Project
- Red Meat Project

ALICEDALE PROJECT

Alicedale is a small town in the Eastern Cape that has recently played host to a massive transformation – known as the Qhora Project that has seen tourism introduced into the area. The Eastern Cape provincial government, through the Eastern Cape Development Corporation (ECDC), and in partnership with the Mantis Group, established the Bushman Sands project in Alicedale. This has involved the development of new infrastructure such as a hotel, a golf course (Gary Player-designed, 18-hole golf course), a day centre, a game reserve and a theatre.

In partnership with the German Agency for Technical Co-operation (GTZ), TTO approached the ECDC to fund an intervention that would see the surrounding communities benefiting from the Qhora Project. The purposes of this intervention would be:

- **Phase 1:** to identify spin-off opportunities for the communities to take up as businesses;
- **Phase 2:** to facilitate linkages that would see new businesses being linked with relevant institutions for the purposes of training and funding; and
- **Phase 3:** to support and mentor the new businesses to ensure sustainability.

With funding from the ECDC, TTO completed phase 1 and is now designing phase 2, with plans to implement in 2005. TTO is also looking to engage other partners that would add value to the outcomes of the project.

The **Youth Development Programme** is a programme in which TTO is involved in partnership with Outward Bound South Africa (OBSA). It is designed to bring rural youth into the mainstream of the economy as active contributors to the local economy.

The programme focuses on:

- Soft skills: life skills and business awareness;
- Technical skills, through learnerships and youth service programmes, and
- Enterprise development, through linkages, monitoring and assessment and business development services.



So far, 313 young people have worked through the first phase and, while some are already running small agricultural businesses, around 250 youth will be placed in agriculture-related learnerships. Major partners in this programme are the **Intsika Yethu Municipality** and the **Umsobomvu Youth Fund**.

Currently, TTO and OBSA are looking to take 100 young people through the youth service programme, where young people will become involved in assisting government agencies in service delivery. It is expected that this programme will take place annually.

In the **Red Meat Project**, TTO undertook a detailed sub-sector analysis of the beef industry in the Eastern Cape, in partnership with **ComMark**. The purpose of this analysis was to establish whether or not a market-led intervention could be initiated to encourage cattle owners from previously disadvantaged communities to participate in commercial marketing channels.

The research showed that there was reasonable justification for such an intervention, and currently TTO, in partnership with ComMark, is implementing this project in two pilot areas in the Eastern Cape.

Ultimately, the red meat project's desired outcomes are:

- the development of a direct, sustainable market linkage between the formal beef sector (abattoirs) and communal farmers;
- an understanding among communal farmers of the formal marketing systems; and
- well-functioning private sector markets for veterinary inputs and animal feed in the targeted communities.

DEVELOPMENT DIRECTOR'S REPORT

Seth Tladi



Historically, TTO has been based in the Western Cape and operational in both the Western and Eastern Cape. Based on our learnings in these provinces, we have realised that we have project and programme models that can be replicated in other provinces, the needs are the same even though the dynamics might not be.

Out of that realisation evolved a twofold strategy: to consolidate our work in the Western and Eastern Cape in terms of existing programmes, and to expand to new regions: the Northern region – Gauteng, North West Province, Northern Province, Mpumalanga and Free State, the Eastern region – KwaZulu Natal and the Western region – Western Cape and Northern Cape. Our strategy is to have our expansion be project led.

The position of the Director of Development was established in line with our strategy to launch into new regions. The main focus of this position is to identify and develop new programmes and to launch TTO into new regions.

At the moment, we are launching TTO into the Northern Region using Gauteng as an operational base and we are strongly involved with a tourism project in the Western Cape.

We strongly believe our 14 years of experience as a training service provider, and our involvement with small business development, stands us in good stead to expand our operations into other provinces.

Doornkop, Agri-Village Project – Gauteng

This is a housing project, commissioned by the Gauteng Department of Housing in collaboration with the Department of Agricultural Services in Gauteng. The idea is to come up with a model of sustainable housing, and at the same time achieve housing densification. The plan is to put up 20 000 housing units in Doornkop/Zuurbult, south of Johannesburg and bordering Soweto.

TTO's involvement in this project is two-fold:

1. to provide input into the development of an agri-village model which will form an integral part of the housing project i.e. conducting research and gathering data, and
2. to conduct an analysis of the informal sector activity in this area and to come up with recommendations on how this sector can be integrated into the proper housing project.

We are now experienced in SME development; our expertise is sourced in terms of informal sector development.

Applying a market approach into the whole programme by conducting research, trying to understand the market, sourcing, suggesting models.

The other aspect of the programme that is exciting for us is bringing the informal sector in the area into the mainstream economy, i.e. urban agriculture and the retail sector, and providing them with the opportunity to play a key role in that area.

The research findings and the analysis of the informal sector activity will be used to inform plans and strategies of the economic model of the project in terms of retailing, manufacturing, etc. TTO's input will also inform the agri-village model that will be implemented as part of the housing development project in the next phase of the project.

Tourism Entrepreneurship project – Western Cape

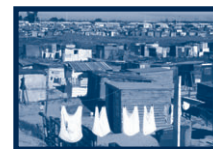
Destination Marketing Organisation (DMO) has contracted TTO as an A-accredited service provider in their Integrated Tourism entrepreneurship support programme (ITESP).

As an A-accredited agent TTO's main responsibility is to identify, develop and facilitate the mainstreaming of historically disadvantaged tourism entrepreneurs. The role also offers TTO the opportunity to suggest new programmes and innovative ways to access mainstream tourism markets for emerging tourism businesses.

To this extent TTO has the responsibility of building the capacity of targeted emerging businesses so they can take advantage of mainstream tourism opportunities in the province.

This involves analysing their business, and linking them up with big tour operators and formal businesses. In addition to this TTO has to source capital for them, arrange capacity building workshop, facilitate mentoring programmes, monitor their progress and submit progress reports to DMO.

The exciting thing about the programme is that it is a performance-based programme and its success is judged by the success of the entrepreneur. Secondly this project is very much in the line with our new development approach and pay-off line "Making markets work for the poor".



This is indeed a first for TTO since our change in strategy as tourism has never been a focus area before.

We are also exploring two new projects in the North-West Province:

The **Youth entrepreneurship programme** and the **Non-Government Organisation (NGO) management training programme** both are currently in conceptual phase. These projects involve working with potential partners to introduce entrepreneurship training amongst the youth, and to build the capacity of 26 NGO boards of management in the North West province.

We are building on our experience and our knowledge as an NGO that has been in operation since 1988, and we believe we have experience that we can share with other organisations.

The focus for the next 12 to 18 months will be to consolidate TTO operations in the Northern region and to expand the range of projects that we are currently involved with.

LIST OF INVESTMENT PARTNERS

While many of our partners have been mentioned earlier in the Annual Report, linked to specific projects, we would like formally to thank the following investors in the work of TTO for their contribution to the work that we do. We value your partnership with us, and thank you for your willingness to contribute creatively and innovatively to market development and ultimately poverty alleviation in South Africa.

Ackerman Family Education Trust

CCFD

ComMark

Cordaid

Department of Environmental Affairs and Tourism

Diageo Foundation

Destination Marketing Organisation

Eastern Cape Development Corporation

European Union

Foschini

Global Ministries

Jet Lee Will Trust

Kurt & Joey Strauss Foundation

Misereor

Ntsika Yethu Municipality

Mr and Mrs Ryneveld

National Lotteries Board

SEEP Network

USAID

South African Institute for Entrepreneurship (SAIE) was established out of TTO in 1996 as a separate organisation devoted to the development and marketing locally and internationally of TTO's business training materials.

SAIE works:

- amongst youth by providing the Business VENTURES entrepreneurship materials in schools from grades 2 to 12;
- amongst students by providing entrepreneurship course materials in tertiary institutions;
- amongst adults by training community trainers and providing the BEST Game range of materials in business and entrepreneurship training in the manufacturing and retail sectors;
- amongst rural communities by training community agriculture organisations to complement the technical training with business and entrepreneurial training for emerging farmers through the AgriPlanner programme.

SOUTH AFRICAN INSTITUTE FOR ENTREPRENEURSHIP (SAIE)

The South African Institute for Entrepreneurship's (SAIE) mission is twofold:

- to develop an entrepreneurial culture and mindset in youth and adults, and to assist in the creation of entrepreneurs, and
- to generate income for TTO

SAIE develops innovative materials that utilise original, creative methodologies, and trains educators and trainers to convey business skills and uncover entrepreneurial qualities.

TTO and The South African Institute for Entrepreneurship (SAIE) have representation on their respective boards of management. This interaction keeps the relationship between the two organisations fresh and current, and provides excellent opportunities for the two organisations to continue to access opportunities and support each other's work. TTO's reputation as a leading development organisation continues to underpin SAIE's work and lends credibility and integrity to its work.

The year 2004 was a year of consolidating the development of the schools range, adding AgriPlanner to the community programmes and undertaking intensive research into the impact of SAIE's training materials on users.

AgriPlanner is SAIE's most recent programme, developed in 2004 through the support of Coronation Fund Managers. It is a community-based training programme that seems to have already captivated various organisations across the country.

AgriPlanner was developed in response to numerous requests that SAIE received from organisations providing food gardening / agricultural skills training programmes as they wanted something to go beyond the practicalities of simply growing, to look at how growers could make the most productive use of the land and maximise their income. With the support of investors, Coronation Fund Managers, SAIE developed a comprehensive business development and entrepreneurship training module, using its proven "discovery learning" methodology. The objective was to add value to the gardening skills training programmes and to enable growers and small-scale farmers to take the first steps from basic subsistence (food security) to income-generation and small business development. AgriPlanner directly supports growers in establishing and running viable businesses and gives the knowledge and means through which they can begin to enter the formal economy.

In this way, we believe it will add significantly to job creation and income generation efforts, and contribute to growth and prosperity in the country as a whole.

AgriPlanner is designed for organisations and institutions promoting sustainable livelihoods and food growing. The programme directly adds to the impact of these existing programmes by providing agricultural planning and entrepreneurial skills training, which in turn facilitates the economic growth of community food growing programmes from a source of food security to a source of wealth and economic prosperity.



With funding from the Deutsche Bank, SAIE spent time in 2004 developing the necessary materials for the new **Business Studies curriculum** for the FET (further education and training) curriculum. The materials for grades 10 and 11 are already complete and have reached an initial 75 schools in the North West Province. The Grade 12 material is currently in development, due for completion in mid-2005 and for implementation into schools in 2006. This means that SAIE has developed materials to service the entire curriculum for EMS (economic management sciences) and Business Studies from Grade 2 to Grade 12.

We are also thrilled to have received the positive results of the **pilot evaluation** of the Business VENTURES programmes undertaken by the Centre for Innovation and Entrepreneurship at the University of Cape Town's Graduate School of Business in 2003 2004. In addition, research by the University of the Western Cape into best practice, found our materials to be among the best entrepreneurship training materials in South Africa. This is corroborated by the GSB report.

This evaluation is part of a more intensive analysis and evaluation programme, which will scrutinise all aspects of the programme. This programme is being funded by the DG Murray Trust, and will form part of the 2005 GEM report.

SAIE PARTNERS

We would like to thank the following partners for their support
over the past twelve months, and for their willingness
to invest in our business training ventures:

South African Breweries (SAB)
ABSA Foundation
DG Murray Trust
FirstRand Foundation
Foschini (SA) (Pty) Ltd
Media 24
The Shuttleworth Foundation
Deutsche Bank Africa Foundation
Sanlam Investment Management
De Beers Education Fund
J P Morgan
Nedcor Foundation
Robin Hamilton Charitable Trust
Coronation Fund Managers
Royal Bafokeng Finance
AVI Finance



(Non-profit organisation registered under section 21 of the Companies Act)
(Reg. No. 1988/005077/08)

ANNUAL FINANCIAL STATEMENTS

31 DECEMBER 2004

The directors during the accounting period and up to the date
of this report are as follows:

DIRECTORS	C Molebatsi (Chairman) PA Bradnum * B Backman Dr C Dutlow B Jessop T Khosa DAM Pedro * B Skosana SS Tladi * EJM Thomas MJ Worthington-Smith S Zilwa
	* Executive Directors
SECRETARY	PA Bradnum
POSTAL ADDRESS	P O Box 13227 Mowbray 7705
REGISTERED OFFICE	16 th Floor, No.1 Thibault Square 1 Long Street Cape Town 8001
BANKERS	First National Bank
AUDITORS	Bass Gordon Willis

TRIPLE TRUST ORGANISATION

BALANCE SHEET

AT 31 DECEMBER 2004

	2004 R' 000	2003 R' 000
ASSETS		
Non-Current Assets		
Property, plant and equipment	56	2,381
Current Assets	5 621	3 712
Inventories	0	3
Donations receivable	344	10
Accounts receivable	3 267	232
Cash resources	1 984	3 319
Amount owed by group company	26	148
Total Assets	<u>5 677</u>	<u>6 093</u>
EQUITY AND LIABILITIES		
Reserve		
Non-distributable reserve	684	1 223
Long Term Liabilities	40	1 018
Current Liabilities	4 753	3 852
Accounts payable	1 153	905
Bank overdraft	472	0
Current portion of long term liabilities	1 264	399
Donations received in advance	2 064	2 548
Total Equity And Liabilities	<u>5 677</u>	<u>6 093</u>

TRIPLE TRUST ORGANISATION

INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2004

	2004 R' 000	2003 R' 000
Donation income	10 248	9 930
Other operating income	910	594
Gross income	<u>11 158</u>	<u>10 524</u>
Administrative expenses	(1 211)	(1 184)
Operating expenses	(10 461)	(9 457)
Operating deficit	<u>(514)</u>	<u>(117)</u>
Investment income	108	41
Finance cost	(132)	(113)
Deficit for the year	<u>(538)</u>	<u>(189)</u>

The above figures have been extracted from the audited financial statements. Copies of the full set of audited financial statements are available on request.

TTO BOARD MEMBERS

Caesar Molebatsi (Chairman)

Caesar is the President of the International YMCA World Alliance, and is involved in a number of business & entrepreneurial initiatives in the South African context. Caesar is the Pastor Emeritus of Ebenezer Evangelical Church in Dobsonville, is a director of Empowa Consulting, and is involved in Environmental Partners as well as Felehetsa Environmental. Caesar continues to be involved in the media, currently facilitating a show on Transformation with Summit TV.

Bridgitte Backman

Experienced in development, corporate marketing and communication, empowerment and business development.

Paul Bradnum (Executive Director)

Chartered accountant. Licentiate in Theology; former chaplain to students at the University of Cape Town. 13 years experience with TTO in the field of enterprise development.

Dr Clive Dutlow

PhD in Chemical Pathology. CEO of Environmental Partners (Pty) Ltd & Genome Consulting cc. Founding Director of Institute for Investment in People (Section 21 Company).

Barry Jessop

Partner in Walton Jessop Attorneys, a Cape Town legal firm that services the legal needs of NGOs and development bodies. Formerly employed by the Nedbank Group for 15 years, leaving the group in 2004 as Regional Loss Control Manager.

Tom Khosa

Mr Khosa holds an honours degree in Economics (development) from the Rand Afrikaans University and an MBA. He has been in banking for the past 21 years, initially in retail and moving to central banking in the last five years. He is a non-executive director of a courier company and also part of Vela International. His Christian and activist background have sensitised him to developmental issues.

Donovan Pedro (Executive Director)

Donovan has a B. Comm (Acc) degree and has been with TTO for 12 years. He is currently the Regional Director – Western Region and is responsible for all projects in the Western and Northern Cape. Prior to taking on his current role in projects, his focus at TTO was Group Services Manager responsible for finance, HR and IT.

Bess Skosana

Executive head of Human Resources for Vodacom SA. She has close to 10 years experience in HR, working for various IT companies as well as the National Gambling Board. Previously a member of Rethabile Investments and Khumo Investments, Bess worked in the DRC and reported to the United Kingdom whilst she set up the human resourced department of PMSC. Active member and leader in Ebenezer Mohlakeng.

James Thomas

Founder and former managing director of the Triple Trust Organisation. Managing Director of Triple Trust Investments, a company within the TTO Group that invests in companies to generate income to fund TTO. Director of South African Institute for Entrepreneurship, developing and promoting entrepreneurship education in South African Schools and internationally. Director of Liquid Icon, a niche publishing and printing company. Director of Brand Knew, a company making language-learning fun, through print and electronic media.

Seth Tladi (Executive Director)

Seth has a B. Comm degree and is currently Development Director within TTO. He has worked extensively with micro and small-scale enterprises, community structures and key role players in SME development in historically disadvantaged communities. Prior to joining TTO, Seth worked as a Manager: Small Business Training for a development corporation in the Northwest Province.

Margaret Worthington-Smith

Founding member of the Triple Trust Organisation. Managing director of the South African Institute for Entrepreneurship. Director of Brand Knew, a publishing house. Founding member and director of the Accountability Institute.

Sindi Zilwa

Sindi Zilwa was formerly the Executive Chairman of Nkonki Sizwe Ntsaluba Incorporated. She is a director of various companies and in 1998 she was awarded the Businesswoman of the Year title by the Executive Women's Club.