



GRADIDGEMAHURA
INVESTMENTS

The Family Wealth Experts

**FIDUCIARY
SERVICES**

Gradidge Mahura Fiduciary Services



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Family Wealth Experts

Protecting Your Family's Wealth

You have built your wealth. We grow it, and we protect it. Gradidge Mahura Fiduciary Services extends that protection beyond investment performance, structuring how your wealth is managed, passed on, and safeguarded, in your hands today, and in the hands you choose for tomorrow.

Our Fiduciary Services bring Estate Planning, Wills and Trusts, Executorship and Administration, and Tax Planning together under one coordinated plan, reducing unnecessary tax exposure and carrying out your wishes exactly as intended, for the family and people who depend on you.



Why Estate Planning Matters

Estate planning gives you the opportunity to plan, review, and organise your personal, financial, and legal affairs. It brings together your Will, Trusts, Policies, Investments, beneficiary nominations, tax considerations, and family objectives into one coordinated plan.

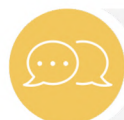
The aim is to ensure that your assets are protected, your wishes are clearly documented, and your wealth can be transferred efficiently and responsibly to the next generation.



Identifies potential estate duty, capital gains tax, and liquidity concerns.



Supports business continuity and asset protection objectives.



Aligns your fiduciary arrangements with your family, personal, and philanthropic goals.



Ensures your Will, Trusts, Policies, Investments and Beneficiary Nominations work together.

Our Services

Fiduciary planning consultation

From R1,800 per hour

Tailored estate planning and structuring

fixed fee quoted based on complexity

Why Your Will Matters

A Will is a deeply personal document. It gives voice to your wishes and provides guidance to those you leave behind. When properly drafted, it helps your family understand how your estate should be dealt with and reduces uncertainty during an already difficult time.

Without a valid Will, your estate will be distributed according to the laws of intestate succession. This may not reflect your personal circumstances, family responsibilities, or long-term intentions.



Gives clear instructions on how your estate should be distributed



Helps reduce uncertainty, disputes, and delays for your family



Allows nomination of guardians for minor children

Our Services

Drafting of local and offshore Wills

R1,000

Amendments to existing Will

No Charge

Secure Will storage with Gradidge Mahura Fiduciary services

No Charge



Why Professional Deceased Estate Administration Matters

Losing a loved one comes with both emotional and practical responsibilities. Deceased estate administration is the formal process of reporting, managing, and winding up an estate after someone has passed away. It requires careful attention to assets, liabilities, tax obligations, legal requirements, and the needs of beneficiaries.

Appointing a professional executor can help ease the administrative burden on your family and ensure that the estate is handled with care, independence, and compliance.



Reduces the administrative burden on family members.



Ensures the estate is administered in line with legal and tax requirements



Provides impartiality where there are multiple beneficiaries or complex assets.



Helps avoid unnecessary delays in the estate administration process.

Our Services

Deceased estate administration at discounted rates based on estate value:

Where the estate value exceeds R5 million

3% plus VAT

Where the estate value exceeds R10 million

2.5% plus VAT

Where the estate value exceeds R20 million

2% plus VAT

Why a Trust Matters

Trusts can play an important role in helping families preserve wealth and manage assets with continuity. They create a framework through which trustees hold and manage assets for the benefit of nominated beneficiaries.

Trustees carry important fiduciary responsibilities. They must act in the best interests of beneficiaries, apply sound judgement, and ensure that the trust is administered properly.

When structured appropriately, a trust can support long-term family planning, provide for dependents, and assist with the responsible transfer of wealth over time.



Protects family wealth and supports long-term succession planning.



Provides for minor children, vulnerable beneficiaries, or future generations.

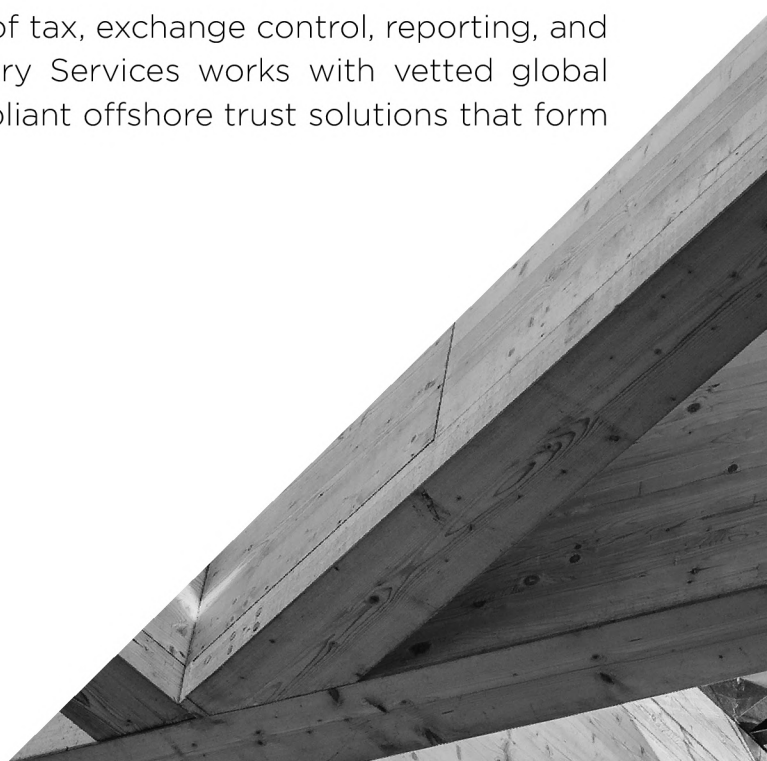


Assists with estate duty, tax, and liquidity planning

Offshore Trusts

Many families now hold assets, interests, or connections beyond South Africa. Offshore fiduciary planning helps bring structure to these arrangements, particularly where there are international assets, cross-border beneficiaries, foreign currency exposure, or succession planning needs across more than one jurisdiction.

These decisions require careful consideration of tax, exchange control, reporting, and legal requirements. Gradidge Mahura Fiduciary Services works with vetted global service providers to support clients with compliant offshore trust solutions that form part of a broader estate and wealth plan.



Our Trust Services

Establishment of trusts

R10,000

Professional Trusteeship & Administration

R16,000 per annum minimum

Quoted on risk and activity

Trust deed amendments

R10,000

Trustee amendments

R3,500

Trust termination

R10,000

Trust handover

R5,000

Trust review and advice

R1,800 per hour

Specialist trusts, including Public Benefit Organisation trusts, B-BBEE share trusts, and special trusts – quoted based on complexity

Offshore Trusts Services

Offshore trust setup

Quoted based on provider, jurisdiction and complexity



Why Choose Gradidge Mahura Fiduciary Services?

The biggest risk in fiduciary planning is that most fiduciary services operate separately from your broader financial life: It is handled by a different company, a different advisor, a different set of assumptions about your family's goals.

Gradidge Mahura Fiduciary Services works within the broader Gradidge Mahura Investments group, allowing fiduciary planning to be considered alongside investment, retirement, risk, and tax planning needs.

A track record you can rely on

Gradidge Mahura Investments has helped South African families plan for the future since 2008, backed by over 100 years of combined experience in wealth management.

We are an independent, authorised financial services provider (FSP No. 36327) and Black-owned FPI Approved Professional Practice, accredited by the Financial Planning Institute of Southern Africa.



Integrated Advice



Family wealth focus



Compliance and integrity



Personalised solutions

A portrait of Nico Banda, a man with glasses and a mustache, wearing a dark suit and a light blue shirt. He is smiling and standing in a modern office hallway with recessed ceiling lights. In the background, there is a blurred sign that reads "Family Wealth Exp".

Meet Your Fiduciary Expert

Nico Banda is a Fiduciary Specialist and Private Client Legal Advisor, holding a Master of Laws (LLM) in Domestic Tax and Access to Information & Privacy Law, a Bachelor of Laws (LLB), and a Bachelor of Arts, all from the University of the Witwatersrand. He is also a graduate of the McKinsey.org Forward Program.

Nico provides holistic fiduciary solutions to high-net-worth individuals and families, with a focus on succession planning, structuring, and wealth preservation.

His work spans multi-jurisdictional estate planning, including local and offshore Wills and Estates with assets across Mauritius, Cyprus, the UAE, Jersey, and Panama.

[LinkedIn Profile](#)



Get In Touch

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TOP PRIVATE BANKS & WEALTH MANAGERS SURVEY



krutham
An Intellidex Company

- Top Wealth Manager for Executives: 2024
- People's Choice as Top Wealth Manager: 2017, 2018 & 2020, 2024
- 2nd Place Top Boutique Wealth Manager: 2020, 2021, 2024
- Financial Advisor of the year: 2021
- 2nd Place in 4 categories: 2021
- Top Wealth Manager: 2018
- Top Wealth Manager for Lump-sum Investors: 2018
- Top Wealth Manager for Young Professional: 2018

