



ANNUAL REPORT 2017



INCORPORATING THE COMMUNITY CHEST  
SIBA FUND



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## Vision

To be the leading agent of change, hope and care by empowering people and organisations to enhance the quality of life of those in need.

## Mission

To empower both internal and external stakeholders by providing resources, training and support.

To employ effective and efficient governance systems to add value in all our activities.

To develop sustainable partnerships with all our stakeholders based on trust, transparency and accountability.

To expand our operations by developing the business to provide more and better value adding services.

## Acknowledgements

The Fishwicks Group of Companies, generous sponsors for many years  
 Fishwicks, The Printers  
 Fishwicks Digital Imaging  
 Antalis  
 Peter Bendheim Photography



## Chairman's Report 2017

The period under review highlighted to all citizens the importance of good corporate governance and a value system regarding all legal entities, irrespective of whether they are private or public. It was a sad year for South Africa when the country's executive management allowed individual needs to take precedence over public accountability.

According to new data released by Stats SA, poverty is on the rise in South Africa. The latest 'Poverty Trends in South Africa' report shows that, despite the general decline in poverty between 2006 and 2011, poverty levels in South Africa rose in 2015. More than half of South Africans were poor in 2015. The figures are calculated using the upper-bound poverty line (UBPL) of R992 per person per month (pppm) in 2015 prices. This translates into over 30,4 million South Africans living in poverty in 2015.

At Ubuntu Community Chest, this is our core focus, **"the alleviation of poverty"**. The word Ubuntu loosely translated means, **"without you, there could be no us"**. Our core focus is to raise funds from the public to facilitate registered non-profit organisations to serve the poorest of the poor in KZN. Apart from financial aid given to member organisations, Ubuntu also serves as a resource hub to improve effectiveness and efficiency in their respective communities.

Member organisations experienced a challenging year owing to high social service demands from their constituencies and limited financial resources. This was exacerbated by the increasing levels of unemployment, service delivery issues and political uncertainty. The current national unemployment rate is 27.7% and 24% in KZN as at the end of June 2017. The youth aged 15-24 years by population group, is just one group that is seriously affected. In June 2016, the youth unemployment rate was 31.2%, with a hike of 1% a year later to 32.2%. In the second quarter of 2017, 32.2% of youth aged between 15-24 years were not in employment, education or training. This is a serious indictment when we regard our youth as the leaders of tomorrow.

The country's growth rate (GDP) for 2016 amounted to 0.4%, well below forecast or expectation. The growth expectation for 2017 and 2018 is 0.7% and 1.1% respectively. The aforementioned scenario places enormous challenges on NGOs and the private sector to help alleviate the social challenges experienced by the less fortunate and underprivileged.

Despite these challenges, we are happy to report that at the beginning of this year, an amount in excess of R10 million was earmarked for our annual allocation of financial aid to our member organisations. This would not be possible without the support of charitable trusts, private sector donors, workplace giving donors, individuals, bequest donors and event sponsors. We are very grateful for the generous and kind support that helps us to make a difference in the lives of the underprivileged individuals, families and communities in KZN.

**"In a country well governed, poverty is something to be ashamed of. In a country badly governed, wealth is something to be ashamed of"** – Confucius.

The past year, the Board of Management focused on improving processes and policies to enhance corporate governance, work methods and procedures. This will be a continuous process. Some of the work started in 2016 has been carried over to the New Year and one such item is the reviewing of the current constitution. There are two steering committees that are headed by Menanteau Serfontein (Remuneration and HR Committee) and Dr Ivan Govender (Strategic Committee) and both committees have done an immense amount of work to position Ubuntu favourably, considering the socio-economic challenges prevalent in KZN. I wish to thank the members of the Board of Management for their time, skill and invaluable contribution to the organisation.

I wish to thank the management and members of staff for their uncompromising support and dedication to enabling the organisation to achieve its objective of alleviating poverty in KZN.

To everyone who has supported us in making a difference in this noble cause, I wish to express our thanks and gratitude for your generous contribution.

**Inbin Moodley**  
Chairperson

## Board Members 2016/2017



Back row, L-R: Ed Booth, Shelagh Hurford and Dr Ivan Govender

Front row: Lingiwe Nyamande, Inbin Moodley and Menanteau Serfontein

Inset: Dr T. Raniga

### Patron

**Cllr Zandile Gumedde** – Mayor, eThekweni Municipality

### Chairman

**Mr Inbin Moodley** – Businessman

### Vice-Chairman

**Mr E. Booth** – Retired, ex Managing Director, Independent Newspapers

### Board of Management Members

|                                |                                                      |
|--------------------------------|------------------------------------------------------|
| <b>Dr Tanusha Raniga</b>       | Lecturer, UKZN                                       |
| <b>Cllr N.B. Chamane</b>       | Councillor, eThekweni Municipality (resigned)        |
| <b>Ms Shelagh Hurford</b>      | Retired Social Worker                                |
| <b>Ms Lingiwe Nyamande</b>     | Chief Financial Officer, Trade and Investment KZN    |
| <b>Mr Menanteau Serfontein</b> | Retired, ex-Human Resources Director, Tongaat Hulett |
| <b>Dr Ivan Govender</b>        | Lecturer, Durban University of Technology            |

## Staff Members 2016/2017



### Director

Gordon McDonald

### Deputy Director

Musa Mbatha

### Public Relations

Fadeela Deedat

### Fundraisers

Preya Gounden

Tu Mthembu

Nomfundo Nkabinde

### Bequest Liaison Officer

Celeste Netto

### Accounts

Jeanette Johnson

### Administration

Adeba Sallie

Moses Khathi

Lungile Ngubo

Dave Charlton

*Back row L-R: Celeste Netto, Jeanette Johnson, Nomfundo Nkabinde, Gordon McDonald, Dave Charlton and Preya Gounden*

*Front row L-R: Moses Nkathi, Adeba Sallie, Lungi Ngubo, Fadeela Deedat and Musa Mbatha*

*Inset: Tu Mthembu*



## Director's Report 2017

In South Africa, philanthropy is being stretched to its limits by the massive needs in our society that are not being met by the State, creating ever increasing demands on the non-profit sector. The recession has resulted in the tightening of the financial purse strings by many grant makers and individual donors. A lack of confidence in the donor relationship and stewardship of funds could undermine regular donations.

**A**t Community Chest, we are actively engaging donors and stakeholders with regard to our beneficiaries' work and remain transparent and accountable in the distribution of funds and goods.

The best part of my job is when I am out visiting the organisations that we support, through the kindness of our donors and sponsors. I see first-hand our vulnerable community members being assisted. If anyone is interested in visiting some of our Community Impact Partners, please contact me directly.

Our Early Childhood Development Centres are always full of energy and hope for a better future. Projects working with youth are invigorating and focused on creating a better future for this neglected sector of our population. Visiting a centre for the elderly always holds mixed emotions; some people are happy and content while the very frail and those suffering with Alzheimer's are sad to see, but I draw solace that they are being tended to and their lives are as good as they can be. A visit to a hospice is similarly not uplifting but again, people are being cared for, their families supported and they can die with dignity.

One of the reasons Musa Mbatha and I, together with our volunteer, Dave Charlton, have been visiting organisations, is to conduct our National Proficiency Index assessments. We evaluate more than 70 documents; interrogate financial statements and query processes and policies that are in place at organisations, to establish the organisations' levels of efficiency and effectiveness. This procedure generates a weighted index and a GAP report, which indicates areas of possible improvement. When a number of gap reports are compared, training needs are identified.

We have reached a milestone and in the coming year our monthly allocations will for the first time exceed R10 million.

To the people and organisations that make our work possible, I thank you for your support. Charitable trusts contributed generously yet again this year and I acknowledge the trustees who make this possible, including those at Concord Trust, the NBS Centenary Trust, the Fulton Trust, the Victor Daitz Foundation, and the Harry Brunskill Educational and Charitable Trust.

We are grateful for the increased support of our corporate donors. I especially wish to acknowledge Gelmar (Pty) Ltd, an anonymous donor, Dales Bros, The Spar Group Ltd and Peter Harvey for their continued generosity.

Our Workplace Giving Programme requires assistance from management, shop stewards and payroll administrators of the companies where this operates and I thank those especially at eThekweni Municipality, Game/Massdiscounters (Game and Dion), Standard Bank, First National Bank and Nedbank.

Our gratitude also goes to individual donors, sponsors of our events, in-kind donors and partners like the Comrades Marathon Association that play a vital role in assisting us.

I would like to thank our Board of Management, our Chairperson Inbin Moodley and the various committees of the Community Chest for your dedication to our work. Our staff is the bedrock of our organisation. I thank you – your hard work is sincerely appreciated. May we continue the good work, remain positive in achieving our desired outcomes, and improve the bigger picture.

**Gordon McDonald**  
Director

# Umbiko Womqondisi 2017

Ingqikithi yomsebenzi weCommunity Chest ukunikezela ngezinsiza zokusebenza kwizinhlangano ezisebenza ukufezekisa izidingo zemiphakathi. Sihlale sibheka izindlela ezinganezela kwizinsiza zokusebenza esizidlulisa kubaxhasi bethu ziye kwesibaxhasayo. Okunye kwalokhu ithuluzi elibizwa nge Community Chest South Africa National Proficiency Index esilisebenzisayo ukuhlola izinga izinhlangano ezikulona ekuqhubeni umsebenzi wazo ngeqophelo eliphezulu. Loluhlelo silenze sihlalenge neCommunity Chest yezwe lonke.

**K**ulonyaka siqhubekile nohlelo lwe Community Chest National Proficiency Index lapho besihlaziya izinhlangano esizixhasayo mayelana namakhono kanye nokwenza umsebenzi ngempumelelo. Uhlaziyo lwenziwe ngendlela yokuthola lapho inhlangano ixega khona okutshengisa izidingo zoqeqesho lwezinhlangano. Siqhamuke nohlelo loqeqesho lokuhlangabezana nalezidingo.

Sibe nenhlahlala ekupheleni konyaka odlule ukuthola uxhaso kwaLotto lokuqeqesha izinhlangano. Ngonyaka ozayo sizoqala ukusabalalisa loluqeqesho. Lokhu kuwuvuthondaba futhi kunezela emsebenzini wethu wokuqoqa izimali nezinsiza msebenzi kwemiphakathi yethu.

Kuyangithokozisa ukuthi nangalonyaka sithole uxhaso kubaxhasi bethu abanozwelo. Nakuba siluthokozela uxhaso akusiyo into esiyithathela phansi, siyakubonga ububele nokuthembeka abaxhasi bethu abasitshengisa kona. Lokhu kwenza iCommunity Chest ikwazi ukufeza injongo yayo yokuthuthukisa imiphakathi nokubuyisa ithemba.

ICommunity Chest isebenza ngemali engenayo ehlukahlukene, iqoqa izimali kwimithombo yabaxhasi bezimali ehlukene. Njengoba umnotho wezwe wehla wenyuka, nemali yethu engenayo nayo iyehla yenyuke.

Abanikazi bezimali ezisisiwe basixhase kakhulu kulonyaka. Sibonga kakhulu umsebenzi wabangamele lezimali abenze lokhu kwafezeka, sibala i Concord Trust, Fulton Trust,

The Victor Daitz Foundation, The NBS Centenary Trust kanye ne Harry Brunskill Charitable Trust (uhla lukumbiko).

Sibonga ukukhula koxhasho lwezinkampani, ngifisa ukubalula Gelmar (Pty) Ltd, Dales Bros, Spar Group and Peter Harvey ngokulokhu besixhase njalo (uhla lukumbiko).

Ngibonga abaphathi, izinyunyane nabaholelayo ngosizo ngohlelo lokunikela kwabasebenzi ezinkampanini (Share noma Give-As-You-Earn) ikakhulu abakwa Masipala weTheku, Game/Massdiscounters (Game noDion), Standard Bank, First National Bank no Absa Bank (uhla lukumbiko).

Ngithanda ukubonga usihlalo wethu u Inbin Moodley, osingamele u Mayor Cllr James Nxumalo, amalunga esigungu kanye namakomiti amancane aseCommunity Chest ngokunikela ngesikhathi senu nokuzinikela emsebenzini wethu. Inhlangano yethu ngeke ibe impumelelo ngaphandle kwabasebenzi bethu abazinikele. Kwisekela lami elinekhono uMusa Mbatha nabasebenzi bethu abazimisele ngithi ukusebenza kwenu kanzima kuyabongeka, qhubekani nomsebenzi omuhle.

**Gordon McDonald**

Umqondisi



## Top Trust Donors – 2016/2017

|                                                  |            |
|--------------------------------------------------|------------|
| Concord Trust                                    | R3 500 000 |
| NBS Centenary Trust                              | R709 360   |
| Fulton Trust                                     | R600 000   |
| The Victor Daitz Foundation                      | R360 000   |
| Harry Brunskill Educational and Charitable Trust | R350 000   |
| Molly Reynolds Trust                             | R165 000   |
| Joan St Leger Lindbergh Charitable Trust         | R100 000   |
| The Rayner Trust                                 | R100 000   |
| Wendy and Roye Palmer Charitable Trust           | R95 942    |
| The Edna Burford Trust                           | R88 000    |
| The Nemit Trust                                  | R80 000    |
| Greenacre Remembrance Foundation                 | R70 000    |
| The Beare Foundation                             | R60 000    |
| Barnes Charitable Trust                          | R50 000    |
| Rose and Reuben Silbert Charity Foundation       | R30 000    |
| Edward Stanley Murphy Will Trust                 | R29 700    |
| Kenneth Sydney Ashby Charitable Trust            | R27 837    |
| The Coker Family Charitable Trust                | R20 000    |
| Estate Late E Baber Trust                        | R16 996    |
| JM Dow Will Trust                                | R11 439    |

### TESTAMENTARY TRUSTS

|                         |          |
|-------------------------|----------|
| CN Brown Trust          | R940 633 |
| AL Hesketh Trust        | R840 438 |
| HT Philips Trust        | R762 192 |
| F Vrede Will Trust      | R264 737 |
| IO Loos Will Trust      | R240 000 |
| C Hart Charitable Trust | R 14 401 |

## Thanks

**We would like to take this opportunity to thank the companies administering Trusts which support the Community Chest, namely:**

- ABSA Trust
- Grindrod Private Clients
- PKF
- Colleen Sneedon CA (SA)
- Ernst & Young
- Nedgroup Trust (Pty) Ltd (Durban)
- Nedgroup Trust (Pty) Ltd (Cape Town)
- JH Nicolson Stiller & Geshe
- FNB Trust Services; Standard Trust Ltd
- Garlicke & Bousfield
- Grindrod Asset Management
- SPN Auditors and Accountants
- Thorpe & Hands
- Paul Canter
- Creigh Kenton
- Trustees K King
- J Broom
- G Levene
- Community Chest of the Western Cape

## Top Corporate Donors – 2016/2017

|                                            |            |
|--------------------------------------------|------------|
| Gelmar (Pty) Ltd                           | R750 000   |
| Anonymous                                  | R150 000   |
| Dales Bros                                 | R125 000   |
| The Spar Group (Pty) Ltd                   | R102 351   |
| P Harvey                                   | R100 000   |
| Massdiscounters                            | R89 000    |
| Illovo Sugar Ltd                           | R80 250    |
| Shepstone & Wylie                          | R60 000    |
| Society of Advocates                       | R60 000    |
| Containerworld (Pty) Ltd                   | R45 000    |
| Saky Haribans Trading CC t/a Hari Fashions | R36 953    |
| City Lodge Hotels Ltd                      | R35 000    |
| Air Products                               | R32 100    |
| Corobrik (Pty) Ltd                         | R32 000    |
| Toyota S A Motors (Pty) Ltd                | R30 000    |
| Adams Booksellers (Pty) Ltd                | R25 600    |
| Bidvest Panalpino Logistics                | R25 000    |
| Bidvest Tank Terminals                     | R25 000    |
| Almar Agencies                             | R24 000    |
| Mendelson & Frost (Pty) Ltd                | R22 000    |
| Dr M.A. Docrat                             | R20 000    |
| Santam Ltd                                 | R20 000    |
| Anonymous                                  | R20 000    |
| Afripack Ltd                               | R18 000    |
| Data World (Pty) Ltd                       | R18 000    |
| Umgenti Water                              | R16 270    |
| Trafalgar Property Management (Pty) Ltd    | R16 000    |
| PKF Durban                                 | R15 000    |
| Whylo (Pty) Ltd                            | R15 000    |
| Tongaat Hulett Limited                     | R12 500    |
| Twin Clothing                              | R12 000.00 |
| Ampath Trust                               | R10 000    |
| Baker Tilly Morrison Murray                | R10 000    |
| Metso RSA (Pty) Ltd                        | R10 000    |
| Rheem SA (Pty) Ltd                         | R10 000    |
| Smiths Manufacturing SA (Pty) Ltd          | R10 000    |
| WL Cole (Pty) Ltd                          | R10 000    |





## Workplace Giving Top 30 – April 2016 ending March 2017

|                                      |          |
|--------------------------------------|----------|
| eThekweni Municipality               | R433 840 |
| Massdiscounters                      | R336 935 |
| Standard Bank                        | R118 825 |
| First National Bank                  | R98 189  |
| Nedbank                              | R53 409  |
| ABSA                                 | R44 126  |
| Toyota SA Motors                     | R30 000  |
| The Hub                              | R25 459  |
| Mr Price                             | R22 270  |
| Spar Natal                           | R21 731  |
| Hirsch's                             | R21 495  |
| Foschini                             | R20 362  |
| Umgeni Water                         | R16 270  |
| Franke Kitchens                      | R14 149  |
| Playtex                              | R14 093  |
| Engen                                | R13 028  |
| Durban and Coastal Mental Health     | R12 398  |
| Durban University of Technology      | R11 558  |
| Truworths                            | R11 261  |
| Ubuntu Community Chest               | R10 860  |
| Muthande Society for the Aged        | R9 798   |
| Relyant Retail Limited               | R9 523   |
| Woolworths                           | R9 469   |
| Hibiscus Coast Municipality          | R6 696   |
| Issy Gesheh Lamont Home for the Aged | R6 550   |
| Bosch Holdings                       | R6 500   |
| Mondi                                | R6 443   |
| Inhep Electronics                    | R5 055   |
| Liberty Life                         | R5 020   |
| University of KZN                    | R4 914   |
| Makro                                | R4 661   |

### Monies Paid Out to Other Provinces

|                  |         |            |          |
|------------------|---------|------------|----------|
| Western Cape     | R39 604 | Gauteng    | R44 638  |
| Northern Cape    | R7 095  | Mpumalanga | R 7 218  |
| Eastern Cape     | R15 859 | North West | R14 209  |
| Pietermaritzburg | R26 464 | Limpopo    | R8 927   |
| Free State       | R8 757  | Durban     | R164 162 |

## Congratulations

The SHARE fundraisers thank all employees of our donor companies for their support.

## Workplace Giving

The backbone of the Community Chest movement is ordinary employees who make an affordable, regular monthly contribution to their community by means of the Workplace Giving Programme, referred to as SHARE or Give-As-You-Earn.

## Thanks

We thank the staff of the companies listed here as well as those of the other companies who support their community through the Community Chest.

# Perpetual Trusts, Donor Advised Gifts and Bequests

## PERPETUAL TRUSTS

### NBS Centenary Trust

|                                  |             |
|----------------------------------|-------------|
| Current year's donation          | R709 360    |
| Total capital received to date   | R10 000 000 |
| Market value                     | R22 898 797 |
| Income generated since inception | R3 931 184  |

### Wendy and Roye Palmer Charitable Trust

|                                  |          |
|----------------------------------|----------|
| Interest received                | R46 336  |
| Total capital received to date   | R300 000 |
| Market value                     | R955 074 |
| Income generated since inception | R397 135 |

### OD Gorven

|                                  |          |
|----------------------------------|----------|
| Interest received                | R2 332   |
| Total capital received to date   | R200 000 |
| Market value                     | R218 267 |
| Income generated since inception | R11 368  |

## DONOR ADVISED GIFTS

### National Lotteries Commission R211 442

The National Lotteries Commission granted two-year funding for our Capacity Building Training

### Smith's Manufacturing S A (Pty) Ltd R90 000

|                                                   |         |
|---------------------------------------------------|---------|
| Pinetown-Highway Child and Family Welfare Society | R10 000 |
| Open Door Crisis Care Centre                      | R20 000 |
| Durban Hospice for Women                          | R20 000 |
| Lily of the Valley Children's Village             | R20 000 |
| Sizani Aids Home Based Care                       | R20 000 |

### NCT Forestry and Distributions R100 000

|                                              |         |
|----------------------------------------------|---------|
| CHOC Durban                                  | R10 000 |
| Meyrick Bennett Children's Centre            | R10 000 |
| Mzamo Child Guidance Clinic                  | R10 000 |
| Vulamehlo Health Resource Organisation       | R10 000 |
| Mshukangubo Association for the Aged         | R10 000 |
| Sonke Care Centre                            | R10 000 |
| Amanzimtoti Trauma Unit                      | R10 000 |
| Katsi Youth in Action                        | R10 000 |
| Church Association for Social Transformation | R10 000 |
| Seed of Hope                                 | R10 000 |

### Hixonia Nyasulu R100 000

|                         |         |
|-------------------------|---------|
| Issy Geshen Lamont Home | R10 000 |
|-------------------------|---------|

|                                        |         |
|----------------------------------------|---------|
| Lulisandla Social Outreach Project     | R5 000  |
| Muthande Society for the Aged          | R20 000 |
| Sizani Aids Home Based Care            | R5 000  |
| Thuthukani Old Age Daycare             | R5 000  |
| Verulam Frail and Daycare Centre       | R10 000 |
| Vulamehlo Health Resource organisation | R5 000  |
| Mshukangubo Association for the Aged   | R10 000 |
| Association for the Aged, Darnell      | R5 000  |
| 1000 Hills Community Helpers           | R5 000  |
| Masisizane Pensioners Club             | R5 000  |
| Umzinto Association for the Aged       | R5 000  |
| Masisizane Magqibagga Womens Project   | R5 000  |
| Denis Hurley Church                    | R5 000  |

### Hixonia Nyasulu

**R10 000**

#### A donation of shopping vouchers was made as follows:

|                                      |        |
|--------------------------------------|--------|
| Mshukangubo Association for the Aged | R5 000 |
| Thuthukani Old Age Daycare Centre    | R5 000 |

## SPECIFIC TRUSTS

### DH Strutt Trust R 44 500

|                                      |         |
|--------------------------------------|---------|
| Thuthukani Daycare                   | R10 000 |
| Mshukangubo Association for the Aged | R10 000 |
| Umzinto Association for the Aged     | R10 000 |
| TAFTA                                | R14 500 |

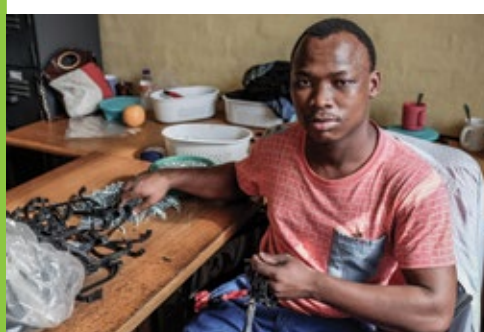
### Robert Storm Trust R64 000

|                                                  |         |
|--------------------------------------------------|---------|
| Children of Destiny                              | R6 000  |
| Sukuma Uzenzele Poverty Alleviation Organisation | R6 000  |
| Zamukuziphilisa Project                          | R6 000  |
| Mbalencane Preschool                             | R10 000 |
| Philisani NGO Health                             | R6 000  |
| Velanjabulo Foundation                           | R6 000  |
| Amanzimtoti Trauma                               | R6 000  |
| Katsi Youth in Action                            | R6 000  |
| Khetiwe Rehab                                    | R6 000  |
| St. Martins Diocesan                             | R6 000  |

## BEQUESTS

#### An extra special thank you to those who are no longer with us but who remembered us in their wills ...

|                          |
|--------------------------|
| Estate late S. Nunkoomar |
| Estate late V.G. Naidoo  |
| Estate late D.L. Edwards |

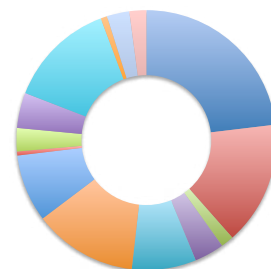


## Community Investment/ Allocations 2016/2017

| SOCIETY                                     | ANNUAL ALLOCATION |
|---------------------------------------------|-------------------|
| 1000 Hills Community Helpers                | R88 440           |
| AH Zulu Educare Centre                      | R33 600           |
| Alzheimer South Africa                      | R67 680           |
| Amanzimtoti Trauma Unit                     | R36 000           |
| Chatsworth Child and Family Welfare Society | R83 196           |
| Chatsworth Hospice Association              | R80 004           |
| Child Welfare Durban & District             | R1 211 520        |
| Child Welfare South Africa – Port Shepstone | R119 292          |
| Child Welfare Society – Margate             | R106 080          |
| Children of Destiny at Home                 | R80 220           |
| CHOC Durban                                 | R40 992           |
| Choices for Life                            | R52 128           |
| Christian Social Service                    | R111 204          |
| Doctors for Life Project                    | R74 880           |
| Durban Hospice for Woman – Kerr House       | R49 920           |
| Durban Mental Health Society                | R642 720          |
| Durban YMCA                                 | R137 280          |
| Epilepsy Foundation South Africa            | R135 156          |
| Ethelbert Child and Youth Care Centre       | R120 000          |
| FAMSA                                       | R207 660          |
| Feed the Babies Fund                        | R69 648           |
| Focus on iThemba                            | R80 040           |
| Issy Geshen Lamont Home                     | R110 388          |
| Katsi Youth in Action                       | R36 000           |
| Khethiwe Rehab                              | R36 000           |
| KwaMashu Child and Family Welfare Society   | R319 500          |
| KwaMashu Christian Care Society             | R116 064          |
| KwaZulu-Natal Blind and Deaf Society        | R86 736           |
| Lifeline Durban                             | R66 768           |
| Lulilandla Social Outreach Project          | R66 768           |
| Malvern Kinderhuis                          | R265 404          |
| Masakhane Creche                            | R35 892           |
| Masakhane Community Care                    | R36 000           |
| Masisizane Magqibagqiba Women               | R36 000           |
| Masisizane Pensioners Club                  | R49 248           |
| Mbalencane Ziphatheleni Preschool           | R66 000           |
| Meyrick Bennett Children's Centre           | R122 736          |
| Molweni Zimele Centre                       | R91 608           |
| Mother of Peace                             | R111 540          |

| SOCIETY                                             | ANNUAL ALLOCATION |
|-----------------------------------------------------|-------------------|
| Mshukangubo Association for the Aged                | R83 040           |
| Muthande Society for the Aged                       | R146 436          |
| Mzamo Child Guidance and Training Initiative of KZN | R161 112          |
| NICRO                                               | R83 244           |
| Pathway Kloof                                       | R50 160           |
| Philisani NGO Health Organisation                   | R44 556           |
| Phoenix Child and Family Welfare Society            | R274 308          |
| Pinetown-Highway Child and Family Welfare Society   | R436 800          |
| SANCA                                               | R288 036          |
| Senzokuhle Club                                     | R68 136           |
| Sethani                                             | R96 564           |
| Sherwood Children's Centre                          | R145 080          |
| Sibusisiwe Clermont Child and Family Welfare        | R144 792          |
| Siyabathanda Children's Home Don Bosco              | R66 900           |
| Siyathandwa Community Outreach Centres              | R43 680           |
| Sizanani Aids Home Based Care                       | R50 004           |
| Sonke Care Centre                                   | R48 240           |
| South Coast Hospice Association                     | R80 760           |
| St Clement's Home Based Care Project                | R80 496           |
| St Monica's Children's Home                         | R204 540          |
| St Theresa's Children's Home                        | R141 996          |
| St Thomas' Children's Home                          | R97 392           |
| St Vincent's Children Home                          | R260 544          |
| Thanda After School                                 | R6 1392           |
| The Genesis Trust                                   | R48 924           |
| The Open Door Crisis Care Centre                    | R84 864           |
| The Vuleka Trust                                    | R45 540           |
| Themba Club                                         | R84 492           |
| Thuthukani Old Age Day Care                         | R86 784           |
| Umqinto Association for the Aged                    | R48 000           |
| Velanjabulo Foundation                              | R43 224           |
| Verulam Frail and Daycare                           | R86 616           |
| Vuka Uzithathe                                      | R41 064           |
| Vulamehlo Health Resource Organisation              | R83 592           |
| Whizz Kids Special Needs Centre                     | R86 856           |
| Whyllie House                                       | R97 392           |
| YFC/KZN Tennyson House – Youth For Christ           | R23 652           |
| Zamukuziphilisa Community Project                   | R46 056           |
| Ziphakamise                                         | R92 508           |
| <b>Total</b>                                        | <b>R9 549 554</b> |

## Fields of Service



|                                           |                             |
|-------------------------------------------|-----------------------------|
| Child Protection Services                 | Children's Homes            |
| Street Shelters and work with Street kids | Early Childhood Development |
| Special Needs                             | Disabled                    |
| Elderly                                   | Job Creation                |
| Substance Abuse                           | Child Assessment            |
| Aids Organisations                        | Crime Prevention and Rehab  |
| Youth Work                                | Emergency Fund              |

| Fields of Service                         | %    |
|-------------------------------------------|------|
| Child Protection Services                 | 22,3 |
| Children's Homes                          | 18,8 |
| Street Shelters and Work with Street Kids | 1,5  |
| Early Childhood Development               | 3,8  |
| Special Needs                             | 7,6  |
| Disabled                                  | 12,4 |
| Elderly                                   | 9,4  |
| Job Creation                              | 0,5  |
| Substance Abuse                           | 3,0  |
| Child Assessment                          | 4,4  |
| Aids Organisations                        | 12,8 |
| Crime Prevention and Rehab                | 0,8  |
| Youth Work                                | 2,8  |
| Impact Project/Emergency Fund             | 0,0  |





## Treasurer's Report 2017

Despite promising predictions, the South African economy only grew by 0.3% (Statistics South Africa) in 2016. We had a bad start to 2017, with the economy contracting a sharp 0.7% at a seasonally adjusted annualised rate, causing South Africa to enter its second technical recession since 2009. The predicted GDP growth for 2017 is forecast at between 0.8% and 1.0% (depending on your source) and this year, containing rife political uncertainty looks to be difficult. Our poor are the ones to pay the price for this dramatic underperformance that has resulted in South Africa experiencing record-high economic inequality.

**D**uring the year ending 31 March 2017, Community Chest made grants totalling R9,5 million to 78 community impact partners, another R566 295 was received and distributed by way of Donor Advised Gifts, bringing total cash disbursed to R10 million. Donations in kind of approximately R2.2 million were received and redistributed to organisations. Therefore, total cash and donations in kind of R12.2 million went to 89 organisations and 23 community-based organisations and schools.

Considering the dire need faced by our communities and our income projections for the 2017/2018 year, the Board decided to allocate R10.1 million in 85 grants in the coming year.

### The Ubuntu Community Chest

Income from charitable trusts, corporates, workplace giving (Give-As-You-Earn) donors, individual donors and through special events amounted to R6.87 million, which was an increase of about R700 000 from the previous year.

Included in this was R709 360 from the NBS Centenary Trust Fund, R46 336 from the Wendy and Roye Palmer Charitable Trust and R2 332 from the O D Gorven Fund.

Bequests of R402 485 were gratefully received during the year.

Expenditure decreased by 4.8% over the previous year. Once a fair value adjustment loss on investments of just over R2 million had been processed, we ended the year with a total comprehensive income of R1.6 million.

### The Community Chest Section 18A Fund

The Community Chest Section 18A fund collected R3.6 million, an increase of R300 000 over the previous year. Costs of R262 979 were paid and distributions of R3.35 million were made, resulting in a surplus of R13 384 for the year.

### Donor Advised Gifts

Donor advised gifts or donor designated funding of R566 295 was received and redistributed during the year. A donation of R90 000 was received from Smiths Manufacturing, R100 000 from NCT Forestry, R110 000 from Hixonia Nyasulu, R64 000 from the Robert Storm Trust and R44 500 from the D H Strutt Trust. The second tranche of R211 142 was received from the National Lotteries Commission for our Capacity Building Programme. For funding additional water tanks, we received R20 478 from the Victor Daitz Foundation and R11 175 from Ms P. Naidoo.

### Donations in Kind

Goods to the value of R2.2 million were received from Edcon, Woolworths Foods, Game/Massdiscounters, eThekweni Municipality, Keyline Graphics as well as clothing and goods from members of the community, which were gratefully received and passed on to organisations who could use best them.

### Thanks

Our thanks also to our investment advisors at Bridge Private Clients, our Insurance Brokers HW Brokers, our auditors Deloitte and Touche, and our bankers First National Bank for their continued support.

My final thanks goes to the members of the Finance Committee for their valued support during the past year and the Community Chest staff for their continued assistance.

**Lingiwe Nyamande**  
Treasurer

## Summary of Income and Distributions for the Year

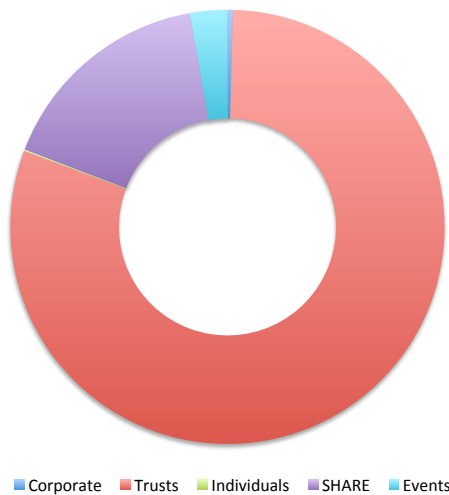
|                                  | Combined    | Ubuntu     | Section 18A |
|----------------------------------|-------------|------------|-------------|
| Donations                        | R10 504 708 | R6 871 046 | R3 634 762  |
| Distributions*                   | R9 549 554  | R6 191 156 | R3 358 398  |
| Transfer to equalisation reserve |             | R679 890   |             |
| Costs recovered                  |             |            | R262 979    |
| Surplus carried forward          |             |            | R13 385     |

\*Distributions exclude: 1. Donor advised gifts to the value of R566 295  
2. Donations in kind to the value of R2 200 000

| Sources of Income |                   |              |
|-------------------|-------------------|--------------|
| UBUNTU            |                   |              |
|                   | Amount            | %            |
| Corporate         | R25 140           | 0,4          |
| Trusts            | R5 551 075        | 80,3         |
| Individuals       | R6 954            | 0,1          |
| SHARE             | R1 132 815        | 16,4         |
| Events            | R194 086          | 2,8          |
| <b>Total</b>      | <b>R6 910 070</b> | <b>100,0</b> |

| Sources of Income |                   |              |
|-------------------|-------------------|--------------|
| Sec 18A           |                   |              |
|                   | Amount            | %            |
| Corporate         | R2 008 795        | 55,6         |
| Trusts            | R824 277          | 22,8         |
| Individuals       | R284 929          | 7,9          |
| SHARE             | R288 461          | 8,0          |
| Events            | R207 700          | 5,7          |
| <b>Total</b>      | <b>R3 614 162</b> | <b>100,0</b> |

UBUNTU



Sec 18A



# Annual Financial Statements

as at 31 March 2017

## Ubuntu Community Chest (NPO 002-143)

### STATEMENT OF FINANCIAL POSITION

for the year ended 31 March 2017

|                                     | 2017<br>R  | 2016<br>R  |
|-------------------------------------|------------|------------|
| <b>ASSETS</b>                       |            |            |
| <b>Non-current assets</b>           | 68 118 168 | 63 952 869 |
| Property, equipment and furniture   | 1 299 807  | 1 481 674  |
| Investments                         | 66 818 361 | 62 471 195 |
| <b>Current assets</b>               | 17 308 089 | 19 044 931 |
| Trade and other receivables         | 134 465    | 35 966     |
| Cash and cash equivalents           | 17 173 624 | 19 008 965 |
| <b>TOTAL ASSETS</b>                 | 85 426 257 | 82 997 800 |
| <b>EQUITY AND LIABILITIES</b>       |            |            |
| <b>Equity</b>                       | 85 168 676 | 82 782 639 |
| General bequest reserve             | 13 474 404 | 13 474 404 |
| Distribution equalisation reserve   | 10 434 736 | 9 754 846  |
| Specific funds                      | 3 831 698  | 3 819 698  |
| Accumulated income                  | 57 427 838 | 55 733 691 |
| <b>Current liabilities</b>          | 257 581    | 215 161    |
| Trade and other payables            | 234 688    | 198 769    |
| Deferred grant income               | 22 893     | 16 392     |
| <b>TOTAL EQUITY AND LIABILITIES</b> | 85 426 257 | 82 997 800 |

### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

for the year ended 31 March 2017

|                                                           | 2017<br>R   | 2016<br>R   |
|-----------------------------------------------------------|-------------|-------------|
| <b>FUNDRAISING ACTIVITIES</b>                             |             |             |
| Corporate and private appeals                             | 6 871 046   | 6 108 457   |
| Distributions to member societies (refer pages 21 and 22) | (6 191 156) | (6 494 872) |
| Transfer (to)from distribution equalisation reserve       | (679 890)   | 386 415     |
|                                                           | -           | -           |
| Bequest income                                            | 402 485     | 2 127 570   |
| NLDTF Grant Income                                        | 204 941     | 164 047     |
| Net interest and dividend income                          | 7 131 452   | 6 355 436   |
| Fair value adjustment                                     | (2 112 392) | (1 093 900) |
| Less: expenditure on services                             | (3 932 339) | (4 133 508) |
| Net income before taxation                                | 1 694 147   | 3 419 645   |
| Taxation                                                  | -           | -           |
| Net income for the year                                   | 1 694 147   | 3 419 645   |
| Other comprehensive income                                | -           | -           |
| <b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>            | 1 694 147   | 3 419 645   |

Audited by Deloitte

# Annual Financial Statements

as at 31 March 2017

## Community Chest SiSA Fund (NPO 017-946)

### STATEMENT OF FINANCIAL POSITION

for the year ended 31 March 2017

|                                     | 2017<br>R | 2016<br>R |
|-------------------------------------|-----------|-----------|
| <b>ASSETS</b>                       |           |           |
| <b>Current assets</b>               | 155 959   | 122 421   |
| Cash and cash equivalents           | 155 959   | 122 421   |
| <b>TOTAL ASSETS</b>                 | 155 959   | 122 421   |
| <b>EQUITY AND LIABILITIES</b>       |           |           |
| <b>Equity</b>                       | 101 840   | 88 455    |
| Accumulated income                  | 101 840   | 88 455    |
| <b>Current liabilities</b>          | 54 119    | 33 966    |
| Payables                            | 54 119    | 33 966    |
| <b>TOTAL EQUITY AND LIABILITIES</b> | 155 959   | 122 421   |

### STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

for the year ended 31 March 2017

|                                                           | 2017<br>R   | 2016<br>R   |
|-----------------------------------------------------------|-------------|-------------|
| <b>FUNDRAISING ACTIVITIES</b>                             |             |             |
| Corporate activities and private appeals                  | 3 633 662   | 3 302 467   |
| Interest income                                           | 1 100       | 379         |
|                                                           | 3 634 762   | 3 302 846   |
| <b>Expenses</b>                                           |             |             |
| - Bank charges                                            | (9 987)     | (8 922)     |
| - Fee income collection expenses (Ubuntu Community Chest) | (252 992)   | (230 718)   |
| Available for distribution                                | 3 371 783   | 3 063 205   |
| Distributions to member societies                         | (3 358 398) | (3 020 812) |
| Net income before taxation                                | 13 385      | 42 394      |
| Taxation                                                  | -           | -           |
| Net profit for the year                                   | 13 385      | 42 394      |
| Other comprehensive income                                | -           | -           |
| <b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>            | 13 385      | 42 394      |

Audited by Deloitte

# Comrades Marathon Race4Charity Initiative

One of the platforms through which funds are raised is the Race4Charity initiative. Supporters are encouraged to raise a minimum of R5 000, after which they qualify to start the race in the C batch. They receive a backpack with goodies and a runner's vest and as an incentive, runners are eligible to receive an entry ticket to run the Berlin Marathon, which includes flights and accommodation.

Thank you to the following runners who raised funds for the Community Chest through Race4Charity:

|                   |                      |                         |                     |
|-------------------|----------------------|-------------------------|---------------------|
| Stefan Muller     | Kevin Hendrikse      | Kenny Chiloane          | Rosana De Fatima    |
| Mike Cowling      | Tia Bodington        | Craig Wiseman           | Silveira Almeida    |
| Adrian Stowell    | Lindokuhle Mabika    | Clodis Boscaroli        | Nomkhosi Magwaza    |
| Stephany Richter  | Khaya Sibeko         | Nat Mabetwa             | Sma Gxeyane         |
| Sean Abraham      | Julie Hristov        | Kerstin Dirks           | Fikile Khumalo      |
| Amanda Tong       | Beryl Ndlovu         | Cecilia Veronica Farias | Steve Bolton        |
| Catherine Hopkins | Joaquim Vicente      | Marchant                | Jeffrey Noone       |
| Mohammed Shabeer  | Makwe Masilela       | Jess Kavonic            | Sibonelo Mashimane  |
| Hassan            | Estelle Bosman       | Godfrey Chaane          | Mark Heywood        |
| Tsepiso Lekitlane | Zandile WT Zwane     | Andrew Christie         | Simon Ngwenya       |
| Khanyiso Ndlovu   | Nontuthuko Mashimane | Vikas Dhawan            | Rendani Lucas Mudau |
| Kathryn Naylor    | Erik Smit            | André Ferreira          | Nontuthuko Mgbahi   |
| Landile Maduna    | Charles Johnson      | Piet Viljoen            | Stephen Barker      |
| Sibonelo Zungu    | Deepak Mundra        | Elke Sommerlade         | Nomusa Buthelezi    |
| Scott Macmillan   | Vic Boston           | Miguel Netto            | Velani Sosibo       |



# Special Thanks

We thank the following donors who generously assisted with providing valuable products and donations in kind. Your kindness reduced our expenses significantly and simultaneously helps us to raise much needed funds through our promotions.

|                                      |                                         |
|--------------------------------------|-----------------------------------------|
| Alleycat                             | NMI/DSM                                 |
| aQuelle Water                        | Packo                                   |
| Artworks Communications              | Panbake                                 |
| Avonmore Superspar                   | Party Theme's Classic                   |
| Berea Congregational Church Hall     | Pick 'n Pay Hypermarket Durban North    |
| Bosch                                | Protea Hotel                            |
| Butcher Boys                         | SA Navy                                 |
| Caltex Garage Windermere Fresh Stop  | SA Sugar Association                    |
| CC Food and Beverages                | Santam                                  |
| Chateau Gâteaux                      | Smith's Manufacturing                   |
| Checkers                             | Snooze-u-win                            |
| City Lodge Group                     | Southern Sun Elangeni and Maharani      |
| Coo-ee                               | SPAR KZN                                |
| Cositex Tissue                       | Spiga d'Oro                             |
| Curro Embury                         | St Mary's Church                        |
| Denson's Party shop                  | Star Meats                              |
| Desai's Meats                        | The Benjamin Hotel                      |
| Dulux Specialist Paint Centre        | The Fun Company                         |
| Durban Botanic Gardens Trust         | Toyota                                  |
| Durban Packaging                     | Traff's Car wash                        |
| Ekhamanzi Springs                    | Tsogo Sun                               |
| Europa                               | United Bag Sales                        |
| Fairfield Dairy                      | Varsity College Durban North            |
| First Paper House                    | Varsity College Westville               |
| Fishwicks, the Printers              | Velvet Soft Toilet Tissue Manufacturers |
| Food Lovers Market, Berea            | Westville Mall                          |
| Fotomax                              | Windermere Fresh Stop                   |
| Frank Brady Muffins                  |                                         |
| Futurelife                           |                                         |
| Green Mango                          |                                         |
| Hi-Q                                 |                                         |
| ICI Dulux                            |                                         |
| Imbazo Foods                         |                                         |
| Inkanyiso Consulting                 |                                         |
| Kensington Superspar                 |                                         |
| Keyline Graphics                     |                                         |
| La Lucia Mall                        |                                         |
| Life Health Care, Westville Hospital |                                         |
| Linton Enterprises                   |                                         |
| Love-me Candy                        |                                         |
| Manoli's Munchies                    |                                         |
| Game/Massdiscounters                 |                                         |
| Muffins America                      |                                         |
| Ngokusa Trading                      |                                         |

## Media and Advertising

|                             |
|-----------------------------|
| Caxton Newspapers           |
| The Berea Mail              |
| Northglen News              |
| The Highway Mail            |
| East Coast Radio            |
| Independent Newspapers      |
| The Daily News              |
| The Mercury                 |
| The Independent on Saturday |
| The Post                    |
| The Sunday Tribune          |
| Isolezwe                    |
| SABC                        |

And to all other individuals and companies who so generously contributed gifts in kind, we express our sincere gratitude.

## Other Donors

|                           |          |
|---------------------------|----------|
| Comrades Marathon Assoc.  | R152 700 |
| Spar Natal, Spar Golf Day | R40 000  |

## Donations in Kind

|                                |         |
|--------------------------------|---------|
| <b>Fishwicks, The Printers</b> |         |
| Printing of Annual Report      | R21 940 |

## Antalis

|                                        |        |
|----------------------------------------|--------|
| Sponsorship of paper for Annual Report | R4 704 |
|----------------------------------------|--------|

## eThekweni Municipality

|                           |          |
|---------------------------|----------|
| Rates rebate for property | ±R41 600 |
|---------------------------|----------|

## Edcon (Edgars, JET and Sales House)

|                                                 |            |
|-------------------------------------------------|------------|
| Donation of clothing, shoes and household goods | R1 407 400 |
|-------------------------------------------------|------------|

## Woolworths Food

|                   |          |
|-------------------|----------|
| Windermere Centre | R543 540 |
|-------------------|----------|

## Independent Newspapers

|          |
|----------|
| R180 454 |
|----------|



# Events and Promotions



## Top Donor Awards

Our annual top donor awards event was held at Coastlands Musgrave. Corporate, Trust and donors who donated gifts in kind attended. The selfless contributions from every single one of our donors in uncertain economic times is sincerely appreciated. Without their support, we would achieve nothing. We express our sincere thanks and appreciation by remaining accountable and transparent.





## Day of Caring

Happiness was the result of many helping hands working together for the Community Chest's 19th Annual Day of Caring. Eight corporate teams tackled various painting and repair projects at eight Community Impact Partners in the greater Durban area. Companies gave their employees the day off to complete the projects that these organisations are unable to do. Equipped with Dulux paint and tools, the volunteers set out to paint and maintain the different projects. The prevailing theme of the day was 'humanity to others' and as is tradition, each team was awarded a special frame of honour to thank them for their dedication to the Day of Caring initiative.



## Comrades Marathon

The Community Chest is one of the six official charities of the Comrades Marathon Association. Funds are raised through various platforms, which include Race4Charity, donations with entries and sales at the Comrades Marathon Expo. We are also privileged to host a refreshment station, from which we receive major publicity. It is an honour to be associated with such a prestigious event.





## Midmar Mile – Team Game does it again for charity

Since 2003, every kick and stroke by the Game Swimming Team has helped to raise over R2.3 million for charity. This year was no different as 89 Game team members voluntarily plunged into the deep for a charitable cause.

For the past 15 years, Game has donated R1 000 to The Community Chest for every Team Game swimmer who crosses the Midmar Mile finishing line. Following this year's mile long swim, Game donated a total of R89 000 to Community Chest. As a result of its unwavering support for charity, Game has been awarded Community Chest's 'Top Corporate Donor' award for five consecutive years.

Game's Brand and Marketing Director Mark Turner said: "The Midmar Mile has always been a very special event to us. It is the epitome of dedication, selflessness and self-sacrifice; it also facilitates team spirit and cohesion and encourages team work. Seeing Game Team members challenge themselves for the sole purpose of raising funds for charity is truly motivating and inspiring.

"The R89 000 raised from this initiative will be donated to The Community Chest, which is a non-profit organisation that does a remarkable job of providing support to over 60 welfare and development organisations in and around Durban."



## Mother's Day

Together with the help of our donors and RJ's Florida Road, we were able to treat 60 deserving mums to a delicious breakfast. It was a morning of fun and games and each guest

was presented with a bouquet of flowers, sponsored by Woolworths Windermere Centre.

# Will You... Hold the Hand of our Future Generation?

You may not know it, but you have the power to help thousands of needy people simply by leaving a charitable bequest to the Community Chest in your will.

**T**he Community Chest prides itself on operating efficiently and effectively, so you can rest assured that your legacy will reach its intended recipients. Bequeathing money to charity is also tax deductible for estate duty purposes, which may save your estate a significant amount. Should you be thinking of making a bequest, we ask you to consider the following options that are currently available:

## A Capital Bequest

This is normally in the form of a capital donation, usually via a bequest in a will. The sum is preserved and only the income earned on it is used to cover the Community Chest's operating expenses. This ensures that the Community Chest will last in perpetuity. The bequest is usually in the form of cash or equities. Often awards are made (for example, 20% of the residue of the estate).

## A Separate, Named Fund

A separate fund can be set up within the Community Chest, which the donor is free to name (for example, The Roberts Storm Fund). The Community Chest can administer this internally and there are no costs to the fund. The capital is preserved and only the income is distributed annually. The donor can specify who the fund beneficiaries should be (for example, the elderly or children). The distribution of funds is separate from the Community Chest's other allocations and the recipients are made aware that the donation is from a specific fund. This is a rewarding way to ensure that the efforts of a philanthropic person are remembered and appreciated by future generations.



## A General Fund

Donations are used for distribution in the current year and go towards the millions of rands that the Community Chest needs to raise annually in order to meet its funding obligations to beneficiaries. The donor can specify if the donation should go into the general fund or if it should be used in a specific way (for example, for children's homes, care for the disabled, etc.)

By leaving an enduring legacy to the Community Chest, you can make a meaningful and sustainable contribution to the welfare of our most vulnerable citizens.

**You may never get to see this generation grow up ...  
but you can make a difference to their future.**



## **Ubuntu Community Chest**

(Durban and Coastal Region)

146 Florida Road, Durban 4001  
P O Box 2171, Durban 4000  
Tel: (031) 303 3890 Fax: (031) 303 4184  
National Number : 086 110 11 33

### **Bank details:**

First National Bank, Durban branch code : 221426  
Acc. no. 6203 6038 463

**Email:** [info@giving.org.za](mailto:info@giving.org.za)

***[www.giving.org.za](http://www.giving.org.za)***

A member of CCSA  
[www.communitychest.co.za](http://www.communitychest.co.za)



**INCORPORATING THE COMMUNITY CHEST  
S18A FUND**

Design and layout:  Artworks | [www.artworks.co.za](http://www.artworks.co.za)

