



TREE OF LIFE
FOUNDATION

Annual Report

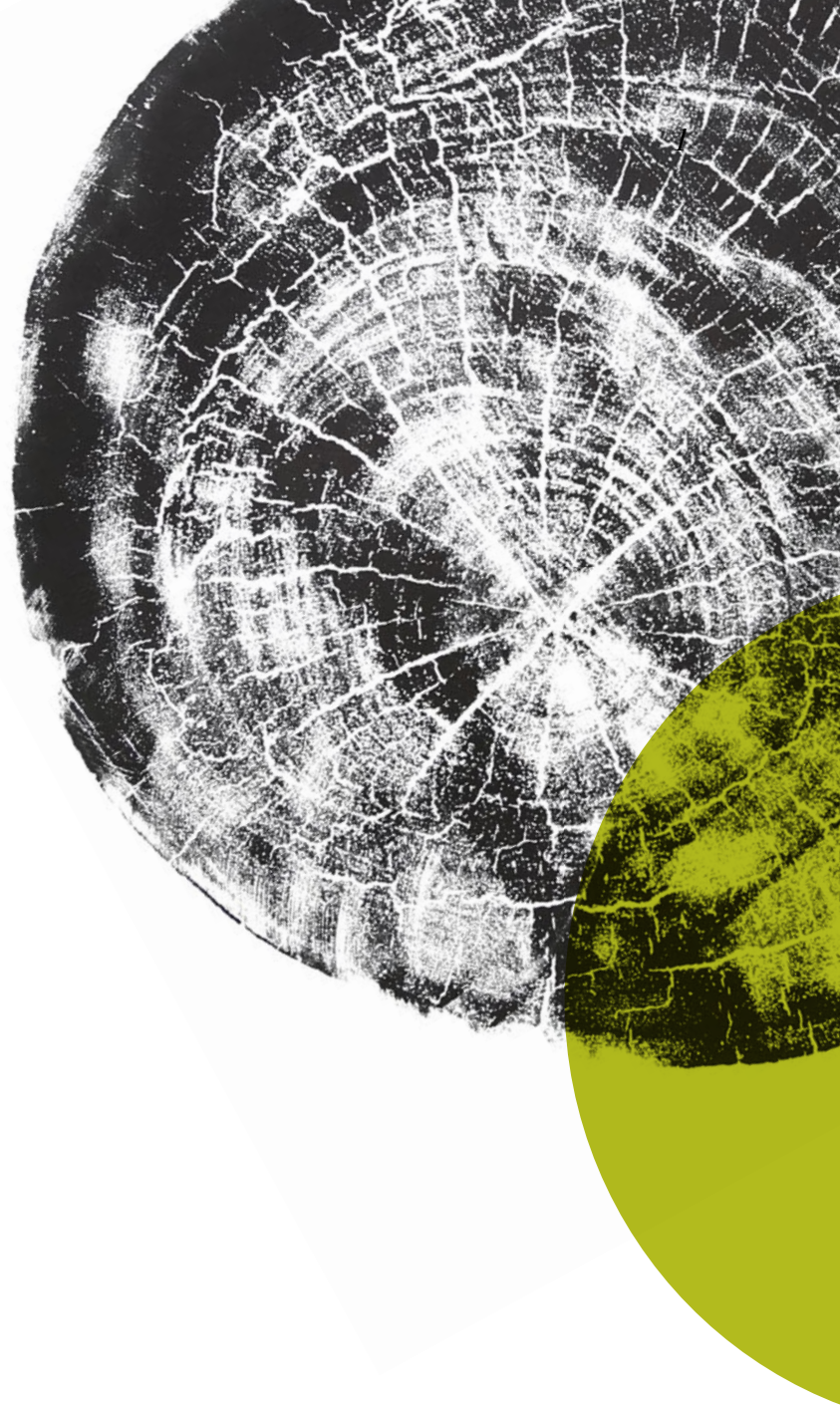
FOR THE YEAR ENDED
28 FEBRUARY 2025

Member of  **TrustBridge**
global network

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*What if a donation could
do good for longer?*



Letter from the founder

2025 marks the 18th anniversary of the founding of the Tree of Life Foundation (TOL), a registered Public Benefit Organisation seeking to expand Kingdom market share in commerce and charity in South Africa.

The group continues to grow and diversify as we press forward on the long-term journey of becoming a major financial services institution in South Africa.

The SAAD group, a 100% subsidiary of TOL, assumes responsibility for the fund management and day-to-day operations of the group and boasts a team of formidable individuals and an enviable investment track record.

// SAAD Investment Management is a registered Financial Services Provider with the Financial Sector Conduct Authority (FSCA) in South Africa.

// SAAD Financial Holdings, a permanent capital private equity vehicle, has recorded a CAGR of 19.29% since inception in late 2011.

Initially (2007 – 2016), **TOL** acted as an endowment fund only, faithfully expanding its balance sheet via faith-driven investing whilst using part of the proceeds to do grant-making to charitable organisations. Whilst this continues to be a significant part of what we do, the endowment was complemented with the launch of the Tree of Life Donor-advised Fund (DAF) platform in 2016 that allows DAF clients to leverage the power

of like-minded capital through collective investing and giving solutions. In short, the TOL DAF platform provides an excellent 'one-stop-shop' for anything an individual/family office/foundation/NPO wants to do with philanthropic capital in SA (be it faith-driven investing, impact investing, concessionary capital, convertible or other loans, grant-making, collaborative giving schemes, and everything in between):

// Clients include local and international donors/ HNWI's, family offices, and other foundations/NPOs.

// Many of our DAF clients find the option of donating an asset to TOL that has significantly increased in value (for example a listed share or shareholding in a private business/units in a CIS/property/etc.), in order to fund the client's DAF, very appealing as it maximises the money available for grant-making. Such a donation does not attract capital gains or donations tax, and the total value of the particular asset is therefore added to the client's DAF.

// Following the first 8 years of efficiently operating the TOL DAF platform, we significantly upgraded our software capabilities through the implementation of cutting-edge asset management software in 2024. This allows us to scale more quickly and efficiently and also enables us to better support financial advisers who want to offer innovative philanthropic solutions to their clients.

// The performance of all the TOL investment portfolios on the DAF platform has been pleasing, as can be seen from the Fund Fact Sheets included in this report.

// TOL is a founding member of the Swiss-domiciled **TrustBridge Global Foundation**, and our association with TrustBridge allows us to serve international clients and offer global solutions to South African clients.

The Tree of Life BEE Foundation (TOLBEE), a broad-based black economic empowerment vehicle benefitting black orphans and vulnerable children, was created in 2013 and have since grown at a steady pace. The growth over the past few years has accelerated as reflected by a recorded CAGR of 48.45% since 2022.

Whilst our default mindset orientation at TOL is present-future, putting together this report provided a wonderful opportunity to look over our shoulder and reflect on the events that have unfolded over the past year. We are delighted to share this with you. May you, like us, give praise to God for His abundant provision!



Johan du Preez

Founding Chairman of the Tree of Life Foundation

What we do at Tree of Life

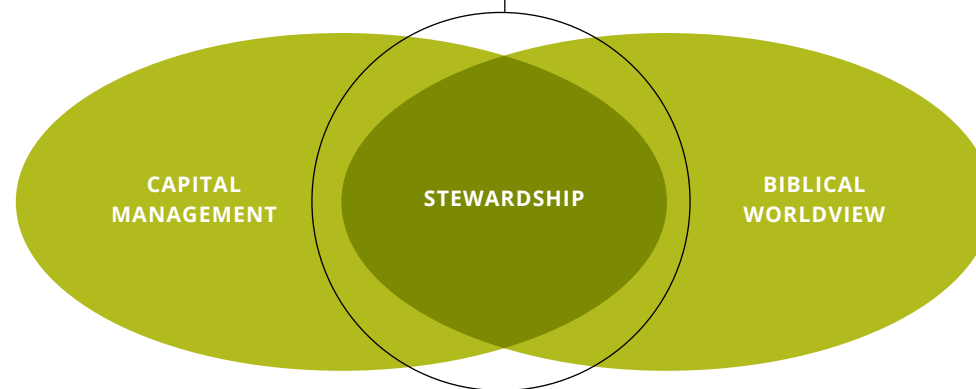
Mobilising Collective Christian Capital

We feel strongly that donors sharing a Christian worldview can collectively achieve strategic key objectives by pooling their capital. While financial markets offer this functionality through banks, asset managers, and the like, similar platforms for Christian capital are not readily available.

We believe that TOL's decision to make its structures and opportunities available to external donors by creating an internal Donor-advised Fund platform enables the collective allocation of Christian capital to investments and ministries, increasing the impact.

OUR CORE VALUE: STEWARDSHIP

Stewardship of capital is found at the intersection of Capital Management and Biblical Worldview. We attempt to measure ourselves against both the best capital managers in the industry and the Biblical guidelines regarding money, possessions, business, and life.



Watch our Tree of Life Foundation YouTube video [here](#) to see more.

How we do it

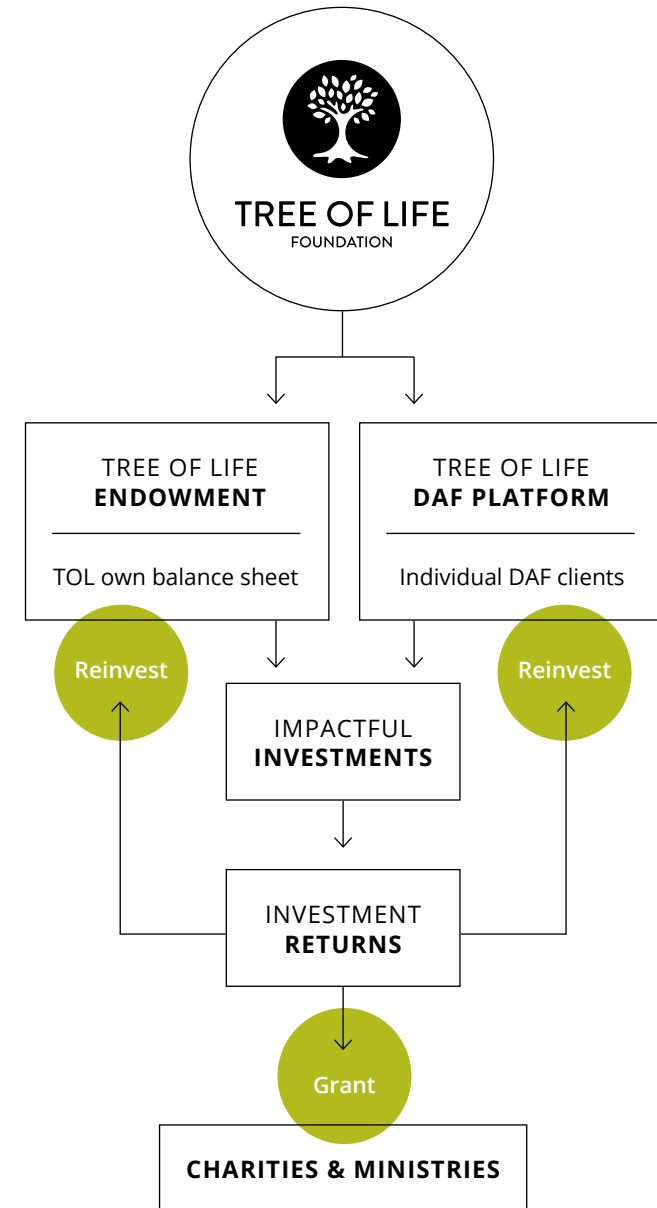
Tree of Life consists of two parts:



ENDOWMENT FUNDS

Internally, we aim to invest money in such a way that we can distribute at least 2.5% of our own capital base annually to selected charities, NGOs, and ministries in accordance with the TOL trust deed.

Outside of TOL, we have also established The Tree of Life BEE Foundation (TOLBEE) that shares the vision and values of Tree of Life but is specifically set up to benefit black (as defined in the BEE codes) "orphaned, abused, abandoned, neglected, disabled, chronically ill, vulnerable or at risk children, including children in need of care and protection as defined in section 150 of the Children's Act, 2005." As such, the Tree of Life BEE Foundation qualifies as a Black Economic Empowerment (BEE) shareholder in commercial investments.



DONOR-ADVISED FUNDS

A Tree of Life Donor-advised Fund (DAF) provides donors with an innovative way to invest and distribute charitable capital in South Africa with long-lasting impact.

Why Donor-advised Funds?

The Donor-advised Fund is a more cost-effective solution than forming your own charitable vehicle/foundation, as the platform has significant benefits of scale, because most overhead costs are only incurred once for the entire platform and are spread across many donors.

With Donor-advised Funds, donors retain flexibility regarding:

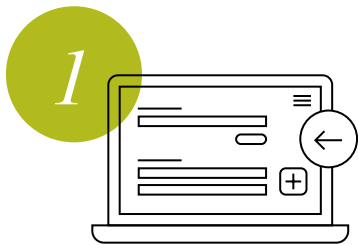
- // The charities and causes that should ultimately benefit from the donation;
- // The timing of distributions to these charities; and
- // How donations should be invested until distributed to charities.



With time, your contribution could grow and bear much fruit.

How does it work?

The Tree of Life Donor-advised Fund (DAF) allows a donor to move funds earmarked for giving off his/her balance sheet into a charitable structure, without incurring the cost of setting up legal structures. All in 4 easy steps:



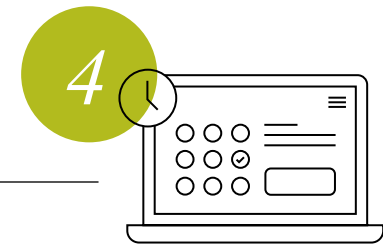
You open a Tree of Life Donor-advised Fund and transfer money to it. USA taxpayers should qualify for a tax deduction in the US, and in certain cases South African taxpayers and donors in other countries may also.*



You select the investment portfolio in which you would like the funds to be invested. The portfolios offer different options in terms of risk and liquidity to match your needs. See investment options on the following page.



We provide you with a quarterly statement so that you can keep track of your Donor-advised Fund and investment performance.



You decide when, how much, and to which approved charities your Donor-advised Fund should make grants. Refer to **page 14** to see what we are investing in communities together.

**Our ability to serve international clients is due to our membership of the TrustBridge Global Foundation network.*



Watch our Donor-advised Fund YouTube video [here](#) to see more.



Investment options overview

Donors can select one or more of the following pooled portfolios, in which their donations will then be invested until distribution.

All portfolios are managed by **SAAD**; established in 2006 as the investment arm of the Tree of Life group, with a mandate to steward good capital by generating great returns while impacting lives and communities.

For more on DAF structures, fees, and other key information, download the full brochure here:



RSA Donors



USA Donors

SHORT-TERM PORTFOLIO

Overview

An enhanced cash portfolio. This portfolio has the lowest risk and provides the greatest liquidity of the available options.

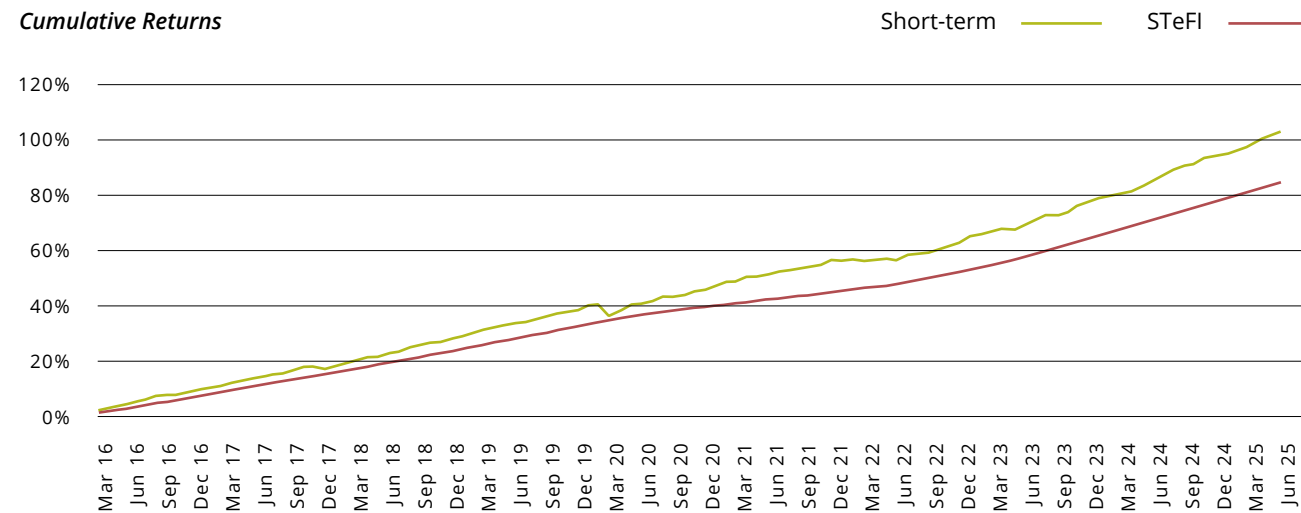
Suitable For

Donors who are either risk averse or expect to make grants in the near future.

Asset Types

Cash, money market collective investment schemes and income collective investment schemes.

LATEST AVAILABLE FUND FACT SHEET AS AT 30 JUNE 2025



Download the latest
Fund Fact Sheet [here](#).

MEDIUM-TERM PORTFOLIO

Overview

A listed equity and hedge fund portfolio. This portfolio has more risk than the Short-term portfolio, but less than the Long-term portfolio. Although the portfolio offers quarterly liquidity, donors should aim to leave their funds invested for at least a year.

Suitable For

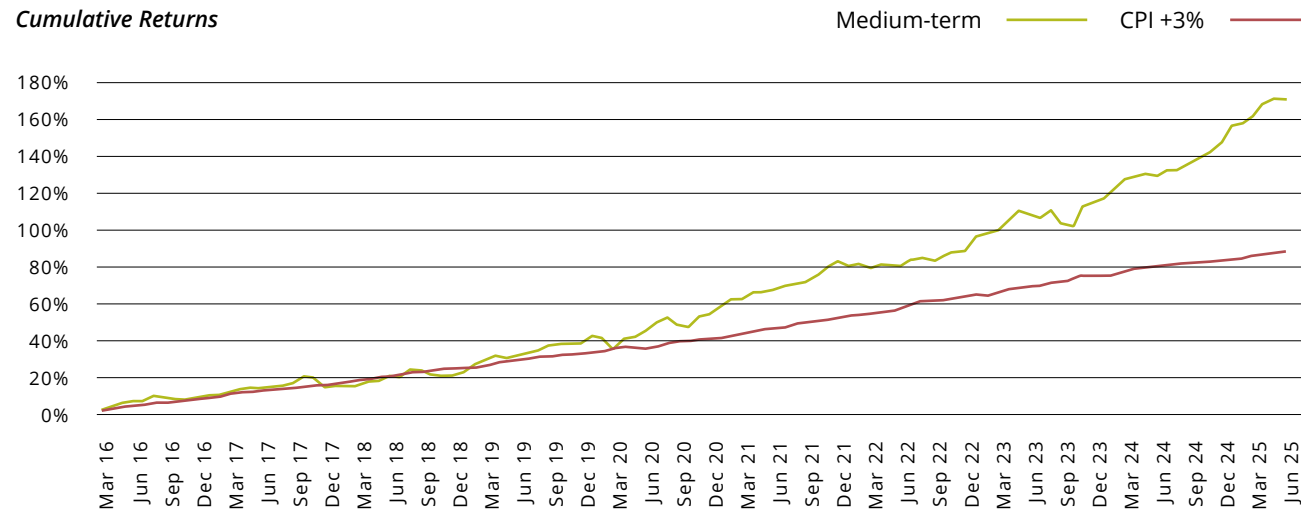
Donors who would like their donated funds to grow before being distributed to an approved charity, while accepting the risks inherent in a portfolio with significant equity exposure.

Asset Types

Listed instruments, equity-based collective investment schemes, and hedge fund collective investment schemes.

LATEST AVAILABLE FUND FACT SHEET AS AT 30 JUNE 2025

Cumulative Returns



Download the latest Fund Fact Sheet [here](#).

LONG-TERM PRIVATE EQUITY PORTFOLIO

Overview

A return-first private equity portfolio, with positive impact as secondary consideration. Avoids investments considered to be harmful or incompatible with our worldview. In comparison with the Short-term and Medium-term portfolios, this portfolio has the highest level of risk and the highest return potential.

Suitable For

Risk-tolerant donors who would like their donated funds to grow aggressively and have a positive impact before being distributed to an approved charity. Donors should aim to leave the funds invested for several years.

Asset Types

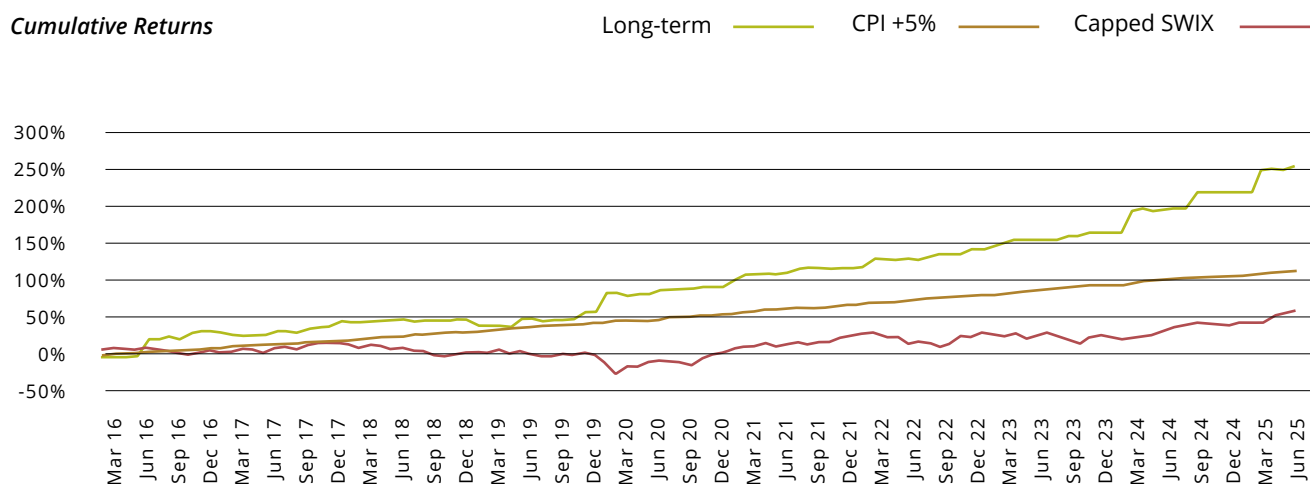
Private equity, but may hold listed instruments if there is a compelling reason. Will from time to time hold cash while waiting for suitable opportunities.

Key Holdings

// Pargo
// World of Westcor
// Grassroots Group Holdings
// INOVO Telecom

LATEST AVAILABLE FUND FACT SHEET AS AT 30 JUNE 2025

Cumulative Returns



Download the latest
Fund Fact Sheet [here](#).

IMPACT PORTFOLIO

Overview

An impact-first private equity portfolio, with investment returns as secondary consideration. Avoids investments considered to be financially unsustainable. Given the nature of the investments, the portfolio does not offer guaranteed liquidity.

Suitable For

Highly risk-tolerant donors who are willing to trade investment returns for intentional positive impact from the investment. Donors should aim to leave the funds invested for several years.

Asset Types

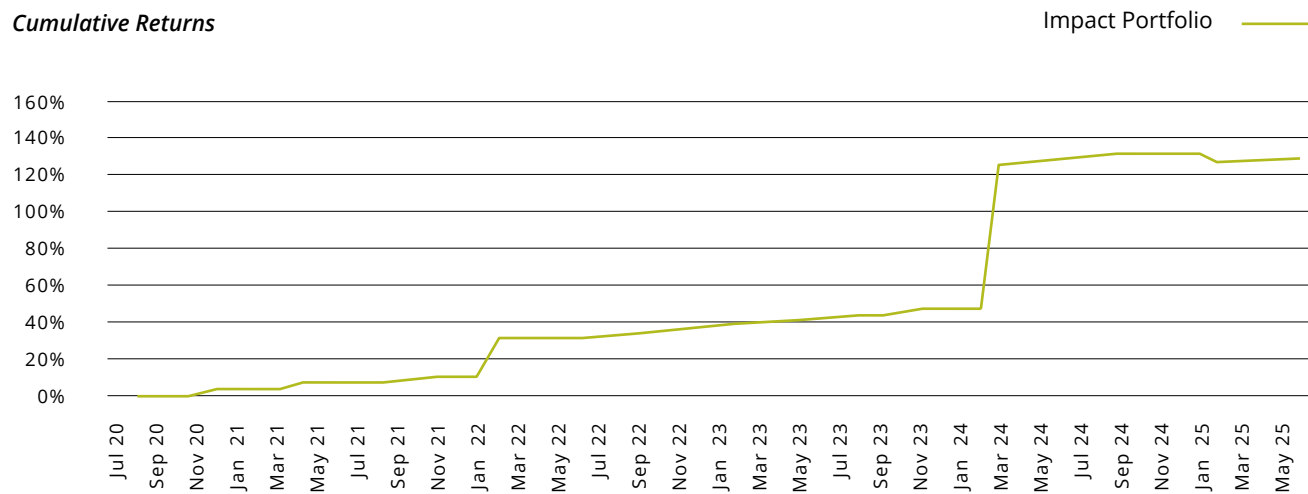
Private equity, with a demonstrable positive impact. Will from time to time hold cash while waiting for suitable opportunities.

Key Holdings

// JOBJACK
// WastePlan
// U-turn
// Calling Education

LATEST AVAILABLE FUND FACT SHEET AS AT 30 JUNE 2025

Cumulative Returns



Download the latest
Fund Fact Sheet [here](#).

Financial highlights

Tree of Life Group and related entities

18.3%

YEAR-ON-YEAR NAV GROWTH
(TOL GROUP & TOLBEE)

76.1%

YEAR-ON-YEAR GROWTH IN DAF
DONATIONS RECEIVED

87

NUMBER OF THIRD-PARTY CHARITIES
SUPPORTED DURING FY25

R949K*

AVERAGE AMOUNT DISTRIBUTED
PER CHARITY IN FY25

R82.6M*

PUT IN THE HANDS OF THIRD-PARTY
CHARITIES DURING FY25

35.9%

COMPOUNDED ANNUAL GROWTH RATE
OF CONSOLIDATED TOL GROUP NAV
SINCE INCEPTION

66.2%

COMPOUNDED ANNUAL GROWTH
RATE OF GIVING IN TOL AND
RELATED ENTITIES SINCE FY16

** Average USD ZAR exchange rate in FY25
was \$1 : R18.2815*

Giving

Our donation streams: TOL and Related Partnerships

DONOR FUNDS

Consists of

TOL Donor-advised Funds:

Amounts distributed via DAFs to third-party charities. The ultimate beneficiary of a Donor-advised Fund must be a registered charity that is approved by the platform.

Other Conduit Giving:

This is giving by donors outside TOL's DAF platform, that is facilitated through TOL (or one of TOL's partnership trusts) because of our status as a member of the TrustBridge Global Network.

ENDOWMENT FUNDS

Consists of

Tree of Life:

TOL's annual distribution from our Endowment Fund to the value of at least 2.5% of our capital base.

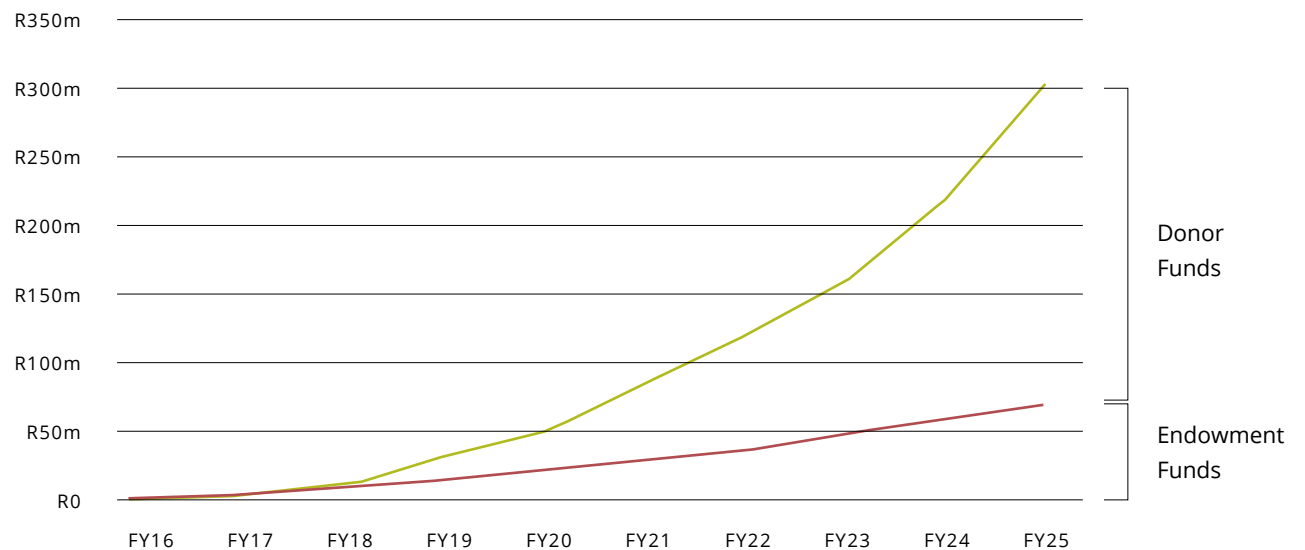
TOLBEE:

Distributions made by the Tree of Life BEE Foundation.

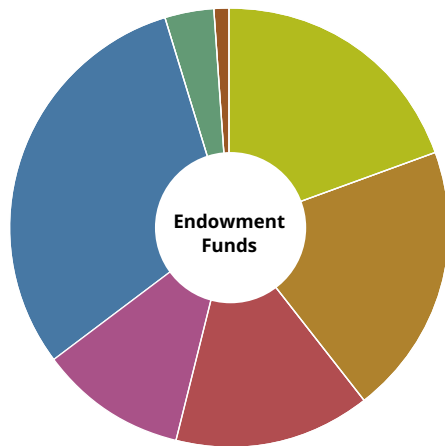
What we are contributing to the community via distributions to charities.

Through the cumulative combination of our donation streams, we have been able to put the following in the hands of third-party charities since the inception of our Donor-advised platform:

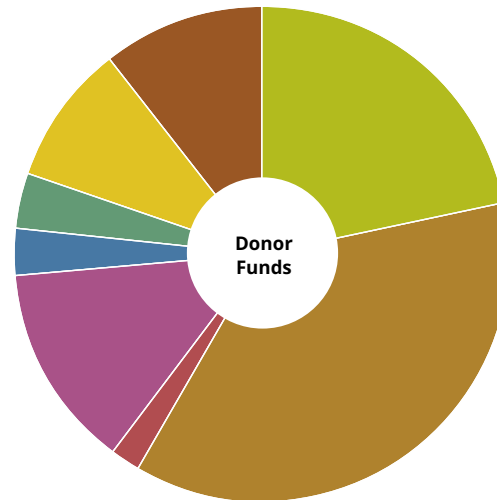
CUMULATIVE GIVING TO THIRD-PARTY CHARITIES



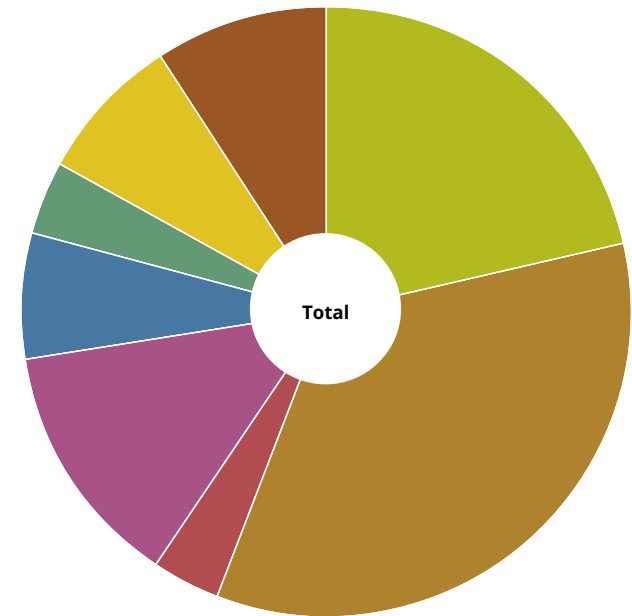
Categories of Giving in FY25



+



=



Giving From Endowment Funds **R11 900 276**

● Education & Related Partnerships	19.68%
● Empowerment: Skill Development & Community Care	19.96%
● Marketplace Leaders	14.36%
● Evangelism	10.91%
● OVC: Orphans & Vulnerable Children	30.5%
● Justice Warriors	3.57%
● Outsourced Giving	0.0%
● Other	1.01%

Giving From Donor Funds **R70 680 587**

● Education & Related Partnerships	21.93%
● Empowerment: Skill Development & Community Care	36.68%
● Marketplace Leaders	1.78%
● Evangelism	13.42%
● OVC: Orphans & Vulnerable Children	2.92%
● Justice Warriors	3.78%
● Outsourced Giving	9.09%
● Other	10.4%

Total Tree of Life Giving **R82 580 863**

● Education & Related Partnerships	21.61%
● Empowerment: Skill Development & Community Care	34.27%
● Marketplace Leaders	3.6%
● Evangelism	13.06%
● OVC: Orphans & Vulnerable Children	6.9%
● Justice Warriors	3.75%
● Outsourced Giving	7.78%
● Other	9.05%

Categories of giving

OUR MAIN CATEGORIES OF GIVING INCLUDE:

Education & Related Partnerships

This category includes academic institutions that educate young people in line with the ethos we support, as well as any care initiatives or development programmes that run in partnership with schools to facilitate leadership skills, mental wellness, and/or quality and effective education amongst scholars.

Empowerment: Skill Development & Community Care

This category includes social welfare organisations or holistic community improvement programmes that aim to meet basic needs (such as food and shelter) and/or empower individuals to become more employable through skills development courses or similar educational activities.

Marketplace Leaders

This category includes beneficiaries that are involved in assisting, coaching, and connecting individuals and business professionals, equipping them to become purpose-motivated leaders who make a positive impact in their sectors of society by way of stewarding both their influence and their affluence.

Evangelism

This category includes beneficiaries that are directly involved in promoting the gospel and increasing the accessibility thereof. This includes activities such as Bible translation and support of persecuted Christians around the world, as well as campsites or facilities that enable and encourage Christian gatherings.

OVC: Orphans & Vulnerable Children

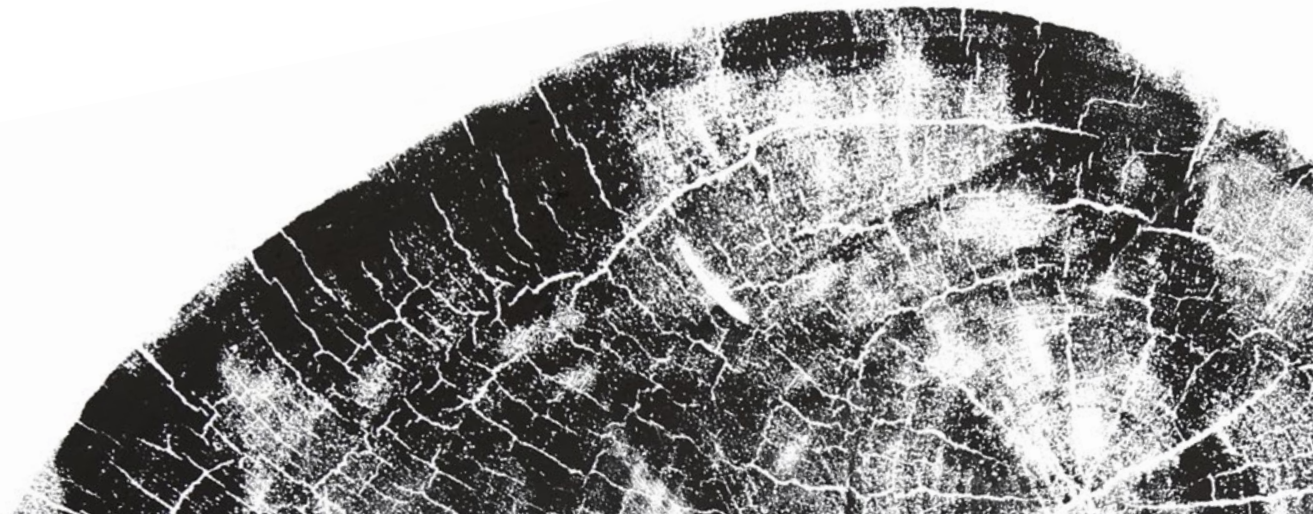
This category includes institutions, care facilities, and programmes that look after orphans, as well as abandoned, disabled, or other vulnerable children. The majority of these organisations provide long-term residential care within a family or community environment.

Justice Warriors

This category includes beneficiaries that take a stand for morality and justice, by ensuring that Bible-based human rights are protected and promoted within South Africa.

Outsourced Giving

This category consists of vetted Public Benefit Organisations that effectively redistribute donations amongst a network of Christian beneficiaries, of various nature, within their respective relational and geographical networks.



Here are some of the beneficiaries we support

TRIGA
VENTURES

 **LuminAfrica**
BIBLE TRANSLATION COLLABORATIVE

MOI
'N BLINK
TOEKOMS
WAG

GWC George
Whitefield
College
Theological Training in Africa for Africa

 **MOSAIC**
piecing lives together

iTHEMBA
PROJECTS

FOR SA
FOR FAITH &
FREEDOM



JUST
Grace


CALLING
EDUCATION


WORK 4 A LIVING

 **khula**
Development Group

 **Wortelgat**
OUTREACH TRUST

PAKAMANI
foundation

 **u|turn**
homeless.org.za

HALF | TIME
South Africa

Refer to our [website](#) for the full list.

the message
SOUTH AFRICA



FCD
SKILLS CENTRE


We realise that the ultimate giving decision (i.e. which charity to support), is as important as the initial investment decision. As such, each charity that receives support via the Tree of Life Foundation, has undergone a rigorous vetting process, before being added to our platform.

Stories from our beneficiaries

The fruit of your donation.



MOI – INVESTING IN YOUNG LEADERS

*100% pass rate | 81 young leaders transformed
| Five years of proven impact*

These numbers tell the story of MOI's extraordinary success.

Quality education is fundamental to empowering our youth and strengthening our nation, with research consistently showing that mother-tongue instruction provides the strongest foundation for learning. The MOI Holistic Bursary Programme represents a proven investment in future leaders. Since our inception in 2020, we have transformed the educational trajectory of 81 young leaders from under-resourced communities, achieving a remarkable 100% pass rate while fostering character development and community impact.

Founded by philanthropist Francois van Niekerk, MOI was established with a clear vision: ensuring that deserving learners with strong leadership qualities and academic potential can attend high schools of their

choice, regardless of their financial circumstances. MOI therefore identifies and invests in high-potential Afrikaans-speaking learners from under-resourced communities in South Africa, and equips them with the tools to thrive academically throughout their five-year high school journey.

What began as a dream to break generational cycles of poverty has become a proven model of transformation.



More than a bursary – a five-year journey of growth

MOI started off in 2020 with the first 20 scholars. During that year, the COVID-19 pandemic unexpectedly shifted our focus away from helping learners adjust to the new high school environment, toward addressing the psycho-social needs of learners and their families during the lockdown period.

The disruption to educational routines, brought on by the global pandemic, had a profound impact on the emotional well-being of learners. In response, the MOI coordinator played a critical role in offering consistent emotional and spiritual support to learners and their families – both within their homes and across the broader educational network.

A range of targeted initiatives were implemented, including:

- // Discipleship sessions conducted via Zoom
- // Online academic tutoring
- // Home visits (where protocols permitted)
- // Distribution of food hampers to affected families
- // Family prayer sessions facilitated through WhatsApp groups

These interventions were vital in helping learners feel seen, supported, and spiritually grounded during an uncertain and isolating time.

By early 2021, many learners were able to return to a more regular school cycle, marking a gradual restoration of routine. The lessons and relationships forged during the crisis have had a lasting impact and revealed the deep resilience of our learners. It also highlighted the importance of holistic support systems.

Today, MOI scholars receive all-inclusive financial support throughout their high school career from Grade 8 to Grade 12. This includes full tuition and boarding fees, school uniforms, learning materials and transport, plus sports and cultural activities.

Yet, financial support is just the foundation of what we offer our scholars.

The holistic development programme includes:

- // Structured leadership development through discipleship and mentorship programmes
- // Christian values-based character formation
- // Ongoing academic support and tutoring
- // Comprehensive career preparation with job shadowing and workplace visits
- // Cultural enrichment through arts and educational excursions
- // Entrepreneurship training
- // Extensive family support including parental guidance programmes and home visits

We believe transformation happens not just in the classroom, but in the heart and home. That's why we work closely with families from Grade 6, preparing both learners and parents for the journey ahead and helping them to dream about a better future together.



Proven impact that speaks for itself

Since inception in 2020, MOI has maintained a 100% pass rate throughout. We reached a peak of 81 bursary holders (up from just 20 in our first year). Currently, 70 scholars are enrolled at 14 top-performing high schools across Stellenbosch, Paarl, Somerset West, Durbanville, and Cape Town. Our scholars consistently rank among the top performers, with multiple academic achievements each year. We aim to secure funding for 25 to 30 scholarships for learners entering Grade 7 in 2026, ensuring access to quality education for deserving learners.

For most MOI learners, with families earning a monthly average income of below R8,000 and supporting 6-8 family members, this represents a breakthrough moment – often being the first generation in their families to complete high school and gain access to tertiary education opportunities.

Tatum's story: The heart of our impact

In 2021, Stellenbosch High School contacted MOI about a student who needed urgent financial support. Tatum Ferrier's parents had recently divorced and her mother had lost her job during the COVID-19 pandemic – forcing her and her mother to relocate. Without intervention, Tatum's education was at risk despite her clear academic potential.

MOI's psychometric assessments confirmed what her teachers already knew – Tatum had exceptional ability. Our scholarship covered her full costs and school residence, providing the stability she needed to focus on her studies without financial stress.

Throughout her high school years, Tatum embraced every opportunity that came her way. She became a mathematics tutor for younger learners and consistently demonstrated the leadership qualities that MOI seeks to develop. Her determination and positive attitude made her a role model for everyone at Stellenbosch High School.

And to top it all: in 2024, Tatum graduated as dux scholar at the esteemed Stellenbosch High School, with 7 distinctions and a 92% overall average. Today, Tatum is pursuing her goal of becoming a Chartered Accountant, determined to help others reach their potential as she was helped. Her journey demonstrates how MOI's holistic support transforms individual lives and creates future leaders who will impact their communities.

Academic impact

20 students entered the National Senior Certificate examination at the end of 2024 and all of them passed with Bachelor's passes.

Our MOI students achieved the following exceptional results:

- // A class average of 67%
- // Two learners achieved an overall average above 80%
- // The total subject distinctions passed with code 7 (above 80%) was 26
- // Subjects passed with code 6 (between 70%-79%) was 35

2024 MOI MATRIC CLASS PERFORMANCE AGAINST PROVINCIAL MATRIC RESULTS

	WESTERN CAPE	MOI
Pass rate in the Western Cape	86.60%	100%
Pass rate in Winelands district	83.44%	100%
Bachelor rate	47.80%	100%
Physics pass rate	79.40%	100%
Mathematics pass rate	78%	100%
Top matriculant	97.50%	92.50%

The top 4 MOI matriculants were as follow:

1

Tatum Ferrier, Stellenbosch High School was our top achiever with an impressive overall average of 92% and 7 subject distinctions, with 100% in Economics.

2

A-Jay Abrahams graduated from Parel Vallei High School as the second-highest achiever, earning an impressive overall average of 84% and distinctions in six subjects. He narrowly missed a distinction in Pure Mathematics.

3

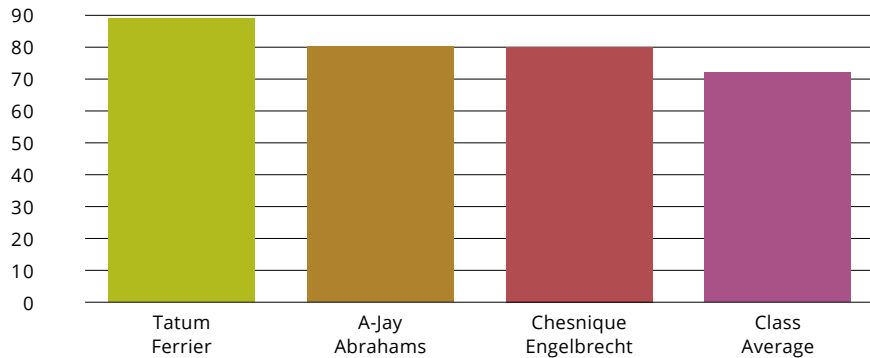
Ellen Jurgens from La Rochelle Girls' High School secured third place with an overall average of 76.85% and achieved distinctions in Life Orientation, Business Studies, and Tourism.

4

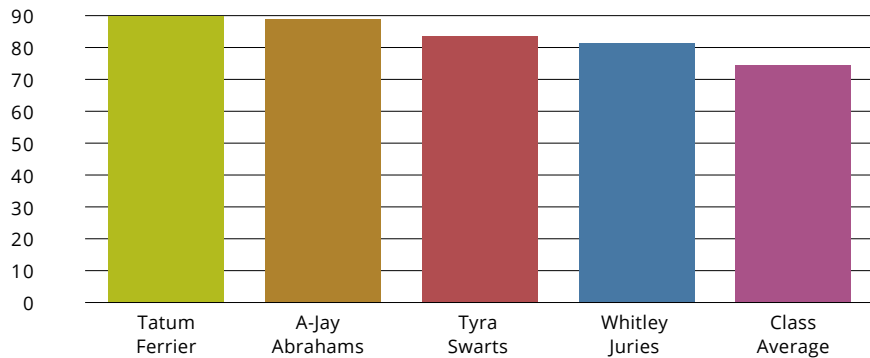
Whitly Juries from Stellenbosch High School earned fourth place with an overall average of 76.57%, achieving distinctions in English First Additional Language, Mathematical Literacy, and Visual Arts.

The 2024 matriculants attained outstanding results in Afrikaans Home Language and English First Additional Language. The graph below highlights the learners who attained distinctions in these subjects:

AFRIKAANS HOME LANGUAGE



ENGLISH FIRST ADDITIONAL LANGUAGE



"We believe that long-term, sustainable transformation in South Africa begins with investing in the potential of young people. By partnering with MOI, you are not only changing the life of a single learner – you are helping entire families and communities to break the cycle of poverty and rise to their full God-given potential."

Growing our reach, deepening our impact

We value the opportunity to partner with the Tree of Life Group, and specifically TOLBEE, on this transformative journey to empower young leaders – helping them move from lives marked by significant challenges to ones filled with opportunity and purpose. This partnership represents an investment not only in individual potential, but also in the well-being of families and communities, inspiring others to pursue lives of purpose and hope.

Currently focused on the Winelands district of the Western Cape, MOI is strategically expanding to reach deeper into the rest of the Western Cape Province. Our medium-term goal is to concurrently impact 500 learners, building on our proven model through partnerships with schools and community organisations.

Opportunities for support

Partnership opportunities are available for those who share our vision, including the possibility of sponsoring one or more learners at R160,000 annually over five years. This investment creates transformative outcomes that extend from individual learners to their families and communities.

Our immediate plans include expanding into the West Coast farming region, thereby extending the same MOI opportunities to high-potential learners who reside in more remote areas. With a total commitment of R50 million to date, MOI has demonstrated that strategic investment in education yields extraordinary returns – not just in academic achievement, but in the creation of future leaders.

Find out more

To learn more about MOI, visit www.carmitrust.com and to discuss partnership opportunities, please get in touch with MOI project manager, Jenene Petersen.

Join us in making the impossible possible – one learner at a time.

Jenene Petersen, Project Manager



Phone: +27 64 801 9974



Email: jenene@moiprogram.co.za



U-TURN HOMELESS MINISTRIES

Background

U-turn believes that God made every person intrinsically valuable and filled them with potential, so no one should have to suffer the indignity of living on the street. For this reason, we equip individuals and communities with skills to overcome homelessness.

Founded in 1997 by Colleen Lewis, who responded to people experiencing homelessness with a heart of love and compassion. Since then, an evidence-based therapeutic approach has added systems, structures, and measurable outcomes to the love and care we continue to express on a daily basis.

Phased development, beginning with basic needs and drug/alcohol rehab in Homeless Service Centres, leading to work-readiness in real-world social enterprise businesses – mostly Thrift Stores – helps our clients journey out of homelessness and into independent and thriving lives. All U-turn graduates complete the programme sober, employed, and housed. Over 80% maintain these outcomes long-term.

Impact

At U-turn, we believe transformation doesn't happen in isolation – it's sparked by bold ideas, deeply rooted partnerships, and a refusal to accept the status quo. This year, we're turning that belief into action through several ground-breaking initiatives that aim to break cycles of homelessness, and deepen our impact on people and the planet.

We are building smarter systems for lasting change, whether that means audacious expansion of our Thrift Store network, growing a fully-fledged digital marketplace, digitising the Mi-Change journey, or planting seeds of biodiversity in urban soils, we're committed to innovation that uplifts people, restores ecosystems, and breaks cycles of poverty with every action we take.

Over the past four years Tree of Life Foundation has made available R4,6m in impact loans (from its DAF Impact Portfolio) to U-turn for the expansion of our network of Thrift Stores. To date, U-turn has drawn down R3,35m of this amount. This partnership has enabled us to add eleven new stores, enlarge two, and add more than 70 work spaces. It's not just about dreaming big – it's about making those dreams take root, bloom, and multiply.

Journey testimonials

Anzio Olivari

My name is Anzio Olivari. I was on the U-turn programme and worked at the Access Park charity shop (sponsored by Tree of Life). My journey at U-turn was a phenomenal one: the programme allowed me to ground myself and be spiritually awakened. It allowed me to go back into the open labour market and actually still apply what I'd learned from the programme to my life. Everything that happened on this journey has been very special. Everything just changed when my life changed: my aspect changed, the way I see things changed, my vision grew. It just really motivated me to keep on doing it.

I was in the streets about a year, if not a little bit longer than a year – which was a challenging, insane lifestyle. You just never know where to go. You find yourself like running out of supplies or people to use and then eventually you have nothing left. I was in drug addiction. I'd use just about every drug there is to, including hallucinogenics. I used to drink a lot as well. I was completely obsessed with anything that could make me not feel what I was feeling inside.

The donated clothing we get goes to our laundromat where it gets washed and ironed. From there, it is distributed to the service centres and shops. We then price it and sell it. The money we make goes into helping more people struggling with homelessness who are looking for a way out. So when people donate clothing, we use that clothing to create ways to get more people off the streets.

Alistar Reynolds

Alistar grew up in the rough and tumble world of Cape Town in the late 80's and 90's. Raised by his grandfather and mother, Alistar was a talented sportsman and bright pupil but he always felt that something was missing from his life. When his grandfather passed away, he felt abandoned and started looking for love and acceptance in the wrong places. Fast friends and drug-use filled the void in Alistar's soul but only as long as he could keep the high going. His substance-abuse eventually led him to crime in order to fund his lifestyle and his world came crashing down when he was arrested and incarcerated.

Upon release, he fell into a cycle of homelessness, substance abuse and petty crime to survive. Alistar was a tired and broken man who did not believe he was worth saving when he walked into a U-turn Homeless Service Centre for the first time. At the centre, U-turn's staff saw something that Alistar could not see – potential for redemption. The U-turn programme helped Alistar to believe in himself, become responsible again and rebuild his life from the ruins. When Alistar graduated from U-turn he had a choice to pursue his dreams in culinary school or to give back through mentoring others in the U-turn programme. Today Alistar is a manager and certified barista trainer at U-turn's Roeland Street store and coffee shop in Cape Town – one of the Tree of Life funded stores. He is also a present father to his teenage daughter and a loving son to his mother. Alistar has mentored countless people in recovery and continues to be a role-model for all to look up to.

Denzil George

My name is Denzil. I'm a graduate from the Coding Learnership, a full-time Junior Web Developer, and a facilitator helping others build a future career for themselves. Having been a heroin addict for more than 12 years, I had destroyed any possibility of becoming permanently employed and I had zero prospects for my future. Being in addiction had narrowed my opinion of my own ability to hold down any good job, and I was moving from seasonal job to seasonal job.

I joined the U-turn programme and saw a future for myself in retail or sales. In November 2022, whilst in the Growth Phase of the programme I was introduced to the coding learnership – I was excited at up-skilling myself and growing my income potential. I still remember how excited I got when I wrote my first line of code, during the introductory workshop.

During my time here, I've accessed professional mentorship from senior AWS programmers, joined a Javascript bootcamp with Google employees, consulted to multiple nonprofit clients (and received five star feedback) and built multiple websites that are high-performing and integrated with payment gateways. Most recently I built my first custom e-commerce website with some advanced features.

I'm proud of myself. My family's proud of me. I have my own apartment, and I know that I have a skill that less than 10% of our population has access to. It gives me confidence in future job security and my ability to provide for myself and family. I can't wait to see what happens in the next 5 years.

Information on upcoming projects

Tree of Life funding continues to enable us to open new Thrift Stores: over the next six months we have plans to set up one more store in Johannesburg, two in Pretoria, and three in Cape Town. These Thrift Stores form the backbone of our social enterprise programme and are almost always the starting point for our clients in re-entering the world of work. As well as new stores, here are a few of the other exciting projects currently underway:

Our collaboration with Mi-Change and the Citi Foundation, in the **Digitisation of Mi-Change voucher**. For too long, well intentioned cash handouts have unknowingly reinforced a cycle of addiction and poverty. Mi-Change vouchers are turning this narrative on its head, offering a responsible, human centred alternative that supports immediate needs like food, clothing, and shelter while also creating bridges to long-term transformation.

But we're not stopping there. In the coming months, we're using a behavioural science research approach to dig deeper: Why do some people hesitate to use vouchers? What small nudges or innovations could spark wide scale adoption? We're mapping those barriers, digitising every step of the process from purchasing to redemption and expanding access points to make using Mi-Change as easy as handing over a coin, but infinitely more impactful.

Alongside this, the launch of our first **E-Commerce store**, backed by the Jobs Fund, is a bold new chapter. This is not just a website, it's a convergence of fintech, logistics, and marketing. It brings the skills, products, and dreams of those we serve into digital space, showcasing what's possible when dignity meets innovation.

From Seed to Solution: Meanwhile, under the gentle canopy of Living Roots, a quiet revolution is growing. Thanks to our partnership with Lemonaid Charitea and NLC. Living Roots is growing jobs, green spaces, and a future-ready industry.

What started as a quiet corner of cultivation has now taken root as one of our most dynamic and job-creating ventures: Living Roots' wholesale propagation supply and landscaping services.

The shift wasn't forced; it was demand-led. Landscapers, estate agencies, municipalities, and eco-conscious developers began knocking on our door, looking for something unique: indigenous plants, sustainably grown, locally sourced, and backed by a mission. And we realised we weren't just growing plants anymore. We were growing potential.

In response, Living Roots has expanded into a fully-fledged **wholesale propagation hub**, supplying bulk indigenous flora to nurseries, public gardens, and landscapers hungry for biodiversity. Alongside this, our **landscaping services** are offering a nature-first approach to urban design, restoring ecosystems one garden, verge, or rooftop at a time.

This surge in demand has created something even more beautiful: **jobs**. Where once we had a handful of volunteers and seasonal help, we now have the structure to employ and train people from our programmes in real, scalable work. From propagation specialists and nursery assistants to landscaping crews and logistics coordinators, we're creating meaningful employment rooted in nature, dignity, and purpose.

And there's more than just income at stake, there's mastery. Propagation is a rare and valuable skill. As interest in indigenous planting grows, our team becomes part of a green industry movement, armed with knowledge that's both ancient and urgently needed for the future.

We're not just responding to market needs, we're shaping them. By combining social impact with environmental integrity, Living Roots is proving that ethical enterprise can thrive, grow jobs, and make our cities greener, all at once. From seed to soil to street – we're building beauty that lasts.

How do we get involved?

Learn more:

[Website](#)
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[Connect Solutions](#)
[Living Roots](#)

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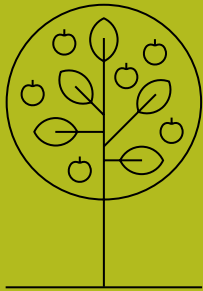
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In conclusion



**SINCE 2016, TREE OF LIFE FOUNDATION AND
ITS RELATED ENTITIES HAVE DISTRIBUTED**

R301 515 508 to 141 charities

IMPACTING 1000s OF LIVES FOR THE BETTER

by making your donations do good for longer.

Get involved

Please feel free to contact the Tree of Life Foundation should you like to open a Tree of Life Donor-advised Fund to maximise and manage your charitable giving, or require any other further information.



Email: donate@tol.org.za



LinkedIn



Web: www.tol.org.za



YouTube



ANNEXURE A

Involvement in the wider movement

**TRIGA VENTURES**

// Mentor, Board member

**TrustBridge**
global network**TRUSTBRIDGE
GLOBAL FOUNDATION**// Founding Board member
and Chairman**Generosity Path****GENEROSITY PATH**// Local fans, Journey of
Generosity facilitation**FAITH DRIVEN
INVESTOR MOVEMENT**

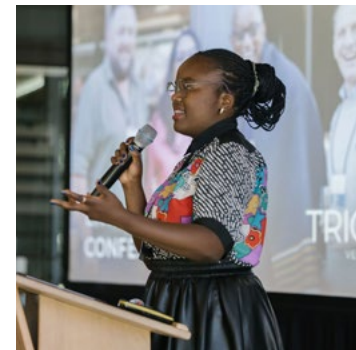
// Local ambassadors/supporters

**CHRISTIAN
ECONOMIC FORUM**

// Members since 2016

**CARM TRUST**

// Trustee and asset manager for Trust



www.tol.org.za

The Foundation is registered as a Public Benefit Organisation (PBO) at the South African Revenue Service (SARS) and is therefore tax exempt.

