



Company Brochure 2025

www.spiddi.co.za

Special Conference Edition

R150.00 (incl VAT)





Table of Contents

Page
1

Introduction

When, how, why and where did Innocent and Thembelihle Shabalala found SPIDDI?



Page
3

From CEO's Office

How did the various operating units of SPIDDI perform in 2024?



Page
7

Vision Mission and Values

A company without vision and mission and values is flying blind.



Page
10

Board of Directors

Bekithemba Mafulela. New Non-Executive Director for *Distribution Strategy* and *International Growth* is welcomed.



Page
12

Advisory Committee

Siqhamo Nkomo was appointed Chairperson to steer the newly formed ADCO.



Page
13

Head Office Staff

Meet men and women who keep the wheels of SPIDDI turning.





Page
15

Branches to Countries

Our market footprints are logically arranged from Branches to Countries.



Page
25

Products and Services

Products and services that satisfy genuine needs of SPIDDI clients.



Page
30

Conferences

Annual Conference is an important event on the SPIDDI calendar.



Page
37

Gariep Sales and Marketing Seminar 2023

Gariep Forever Resort in the Free State.



Page
40

Competency Training

Diamond Training Academy (DTA) - a unique 21st century training program for SPIDDI consultants.





Page
42

RE 5 Certificates

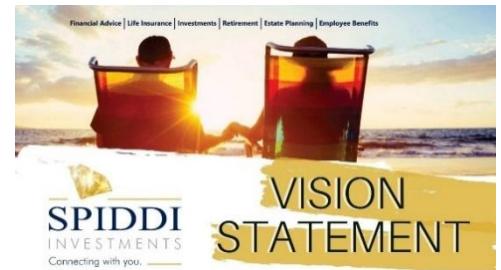
Regulatory training for market conduct by competent SPIDDI advisers.



Page
43

Video Marketing and Training

Enhancing the Diamond Training Academy.



Page
44

Regulatory Compliance

Upholding ethical standards.



Page
45

Free State and Lesotho

Markets with potential for great success.



Page
47

Greater Durban

Hard-working SPIDDI consultants eThekwin *kwelika banana.*



Page
51

KZN Inland Midlands

Pietermaritzburg, Bulwer, Ladysmith and Richardsbay.





Page
53

Eastern Cape

The province known for spectacular coastline with many tourist attractions.



Page
58

Calendar of 2024 – 2025 Company Events

Sales Promotions and Marketing activities are our proud tradition.



Page
61

Contact us

Stay in touch with our licensed and accredited consultants.



Page
63

Sister Companies of SPIDDI

We have grown to • Protect Assets • Save on Taxes • Minimize Risks • Raise Funds • Align Operations • Improve Governance • Serve a broader universe of clients.



SLT Odyssey (Pty) Ltd



ROOTS TO FRUITS
FOUNDATION
Non-Profit Organization



Introduction

20 years ago, Innocent Shabalala co-founded SPIDDI INVESTMENTS - a licensed authorized financial services provider company (FSP No. 32397). He did so while he was employed as a Branch Manager of a life assurance brokerage in Pietermaritzburg Kwa Zulu-Natal in South Africa.



Innocent Philani Shabalala is a co-founder and Chief Executive Officer of SPIDDI INVESTMENTS.



Father and daughter duo, Innocent and Lihle Shabalala founded SPIDDI at a Coffee shop in Pietermaritzburg in October 2005.

One afternoon in 2004, Mr Shabalala and his then 10-year-old daughter Thembelihle "Lihle" Shabalala were sitting at Liberty Mall coffee shop. They imagined themselves providing financial advice to professionals such as *educators, medical doctors, scientists, engineers, accountants* and *business owners*. This would lead to selling life insurance, investments, retirement products, employee benefits and drawing up wills for their clients.

Later, Mr Shabalala focused his attention on assisting government employees, especially those who belong to the government employees' pension fund (GEPP) to manage their retirement money wisely.

"SPIDDI INVESTMENTS" - a *mnemonic* abbreviation for Innocent Philani Shabalala Dynamic Diamonds Investments was registered as a private company in South Africa in October 2005 to implement the vision.

Lihle and Innocent have continued to indulge their passions on the SPIDDI journey of success ever since!



From CEO's Office



Innocent Shabalala,
CEO of SPIDDI.

I invite you to have a look at the events and achievements of SPIDDI from 2023 to 2025.

Indeed, our company continued its growth trajectory during this period!

Join me as I thank the Board of Directors for their sterling work of steering SPIDDI through many challenges. The GEPP and investments business continued to grow while life assurance business remained somewhat muted.

Key Organizational Achievements

HUMAN RESOURCES

Zwelitsha Thwala was appointed as *New Senior Business Associate* responsible for Human Resources. Our strategy of converting clients to consultants was satisfactory. During this period, we had a total of **92** active **Field Consultants** consisting of **46 Qualifying Consultants**, **19 Confirmed Consultants**, **13 Branch Consultants**, **10 Regional Consultants**, **3 Provincial Consultants** and **1 Country Consultant**. In 2025, we continued to recruit more of our clients to join the SPIDDI broker force with the guidance of **Mavuso Shabalala**, *Non-Executive Director for Organisational Design and Human Resources Strategies*.

SALES AND MARKETING

We doubled the total number of clients from **231** to **469**. This is credit to our hardworking consultants who have dedicated themselves to the vision and mission that SPIDDI should become the *premier financial services company of first choice for the world*.



The appointment of **Nonhlanhla Nandise** to the position of *Senior Sales and Marketing Associate* was the most suitable choice as she worked hard to firmly establish SPIDDI on a solid path to becoming a truly scaled marketing organization. She was ably assisted by **Alice Mokau** to organise events and to produce marketing materials that are used by consultants when meeting clients. **Alice Mokau** has since moved to *Corporate Services' Office* of the CEO as Mr Shabalala's Personal Assistant.

ACCOUNTS AND FINANCE

Lulamela Ntonga was appointed as *Head of Accounts and Finance* through the graduate program ASISA Academy Internship. She was ably assisted by **Kekeletso Thamae**, a student assistant who also worked as a *Personal Assistant (PA)* to the CEO back then.

Revenues from core business activities kept rising in 2023 to 2025. **Mbaliyethu Myende**, *Non-Executive Director of Finance, Audit and Remuneration* put together a cogent set of annual budgets that continued to guide SPIDDI finances throughout this period.

OPERATIONS AND PRODUCTION

Morongoe Mosia continued her good work as *Operations and Production Officer*. Her department continued to fine-tune workflow processes that are designed to convert submitted business into commissions and fees for the company.

INFORMATION AND COMMUNICATION TECHNOLOGY (ICT)

Ntisetso Moloi, an *ICT Officer* was recruited to drive *SPIDDI Information Management System (SPIMIS)*, a computer software program that was initiated by Mr Shabalala to record and to process submitted business electronically. The program also generates business performance statistics that are needed to monitor and evaluate SPIDDI's



overall performance. **Ntisetso** was assisted by **Tshegofatso Moraile**, a student assistant responsible for maintaining hardware IT devices.

LEGAL RISK AND COMPLIANCE

Sithengiwe Ntonga, a Graduate Intern was appointed to manage FSCA compliance. 2023 was a year in which our consultants and administration staff at Head Office, branches, regions, provinces and countries began their training in *Regulatory (RE5) compliance* and *Class of Business (COB)*. They sat for examinations throughout 2024 and 2025.

We wish to congratulate **Ncedisa Dyantyi**, our Provincial Sales Manager in the Eastern Cape for obtaining **82%** (*cum laude*) pass for **RE5**. Likewise, well done to **Sello Mokone**, our *Key Individual* in Lesotho for obtaining **78%** for **RE5**. Other **RE5 qualifiers** were **Kekeletso Thamae 66%**, **Ntisetso Moloi 68%**, **Siqhamo "SG" Nkomo 80%** (*cum laude*), **Bulelwa Dumezweni 68%** and **Busisiswe Bhengu 68%**. To crown it all, **Thembelihle Shabalala**, *Non-Executive Director of Legal Services, Ethics and Governance* obtained **84%** (*cum laude*).

Thembelihle Shabalala, who is also a second *Key Individual* on SPIDDI license further obtained **67.5%** for **RE1**. The latter is a compliance requirement for *Key Individuals* who oversee the management of an FSP. All these achievements continue to firmly entrench SPIDDI as the FSP that is committed to conduct its business seriously.

INFRASTRUCTURE AND LOGISTICS

Thabang Rapiletsa, *Infrastructure and Logistics Officer* has been resourcefully setting up new offices and managing transport logistics for SPIDDI. A new office has been opened in Bethlehem, Free State province. Durban is searching for office premises while Eastern Cape offices moved to new premises in Queenstown. King Williams town has opened its office as well.



INTERNATIONAL GROWTH AND DISTRIBUTION STRATEGY

In 2024, SPIDDI welcomed **Bekithemba Mafulela** as the new *Non-Executive Director* for *International Growth and Distribution Strategy*. We are pleased to inform you that SPIDDI INTERMEDIARY SERVICES (PTY) LTD, our trade name in Lesotho, was finally granted a license to operate as insurance broker in the Mountain Kingdom of Lesotho. **Mr Mafulela** is responsible for business growth in Lesotho and the Free State province of South Africa.

Efforts to enlist the countries of Botswana, Namibia, Zambia and Kenya as SPIDDI countries are continuing. **Thato Phofu** was recruited as *New Business Assistant* to manage administration of Free State office in South Africa. **Kananelo Mpooa** was appointed to administer the operations in Lesotho.

2026: We look ahead to a productive and prosperous 2026.



Vision Mission and Values



OUR VISION is to be the premier financial planning, advisory and intermediary consulting company of first choice for South Africa and the world.

Just like a **CAT** that looks at itself in the mirror and sees a **LION**, we at SPIDDI also cherish an ambitious vision to become a global player on the world stage of financial services, advisory and intermediation.



**SOUTH
AFRICA**



LESOTHO



NAMIBIA



BOTSWANA



ZAMBIA



KENYA

Six countries where preliminary work of setting up SPIDDI operations has begun.

OUR MISSION is to be the one-stop shop for financial planning solutions and quality advice by working closely with the selected life assurance companies, investment houses and strategic business partners who have been uniquely blended to deliver tailored financial services to clients.



(L to R) Finance Director **Mbali Myende**; Lesotho Regional Consultant **Limpho Leteba**; Eastern Cape Regional Consultant **Bulelwa Dumezweni**; Lesotho Regional Consultants **Sello and Mabohloeki Mokone**; Eastern Cape Regional Consultant **Tembeka Hoho**; Eastern Cape Regional Consultant **Siqhamo Nkomo** and Legal Director **Lihle Shabalala** at the 2024 SPIDDI Conference at the Pavilion Hotel in Durban.

CORE VALUES

- Knowledge of financial products, financial services, financial markets, financial clients, and the financial services industry.
- Innovation and change.
- Excellence and professionalism.
- Customer service.
- Ethical priorities and regulatory compliance.



Mr Shabalala, CEO (seated) sharing a light joke with colleagues at the National Convention of the FPI.



Willem Smith, Chief Commercial Officer at Hollard Life was keynote speaker at the 2023 SPIDDI Conference.

OUR VISIONARY THEME AND SUB-THEMES

"FINANCIAL ADVICE IN THE 21ST CENTURY"

- Seek financial *advice*
- Protect your family with *life insurance*
- *Invest* for the rainy day
- Draw up your *Will*
- *Retire* with a peace of mind



Board of Directors



Lihle Shabalala, LLB, PGDip, RE1, RE5.

*Director for Legal Services, Ethics
& Governance.*



Mavuso Shabalala, B Soc Sc, MBL GRP.

*Director for Organisational Design &
Human Resources Strategies.*



Innocent Philani Shabalala,
MSc MBA, CFP®, KI, CPD, COB, RE1, RE5.

Chief Executive Officer.



Mbaliyethu Myende, B Tech, PG Dip IIASA.

*Director for Finance, Risk, Audit
& Remuneration.*



Bekithemba Mafulela, Hons, PG Dip, CPA, CFP®, RE5.

*Director for Distribution Strategy &
International Growth.*



New Board Member



Bekithemba Mafulela, CFA, CFP®. *Non-Executive Director, Distribution Strategy and International Growth*



Announcing a New Member of the Board



Advisory Committee



SIQHAMO NKOMO
CHAIRPERSON



ZEVILE MBAMBO
DURBAN SOUTH REGION



INNOCENT SHABALALA
CHIEF EXECUTIVE OFFICER



NCEDISA DYANTYI
EASTERN CAPE REGION



THOBEKILE NDLOVU
DURBAN SOUTH REGION



MAKALO MARUMO
LESOTHO



BULELWA DUMEZWENI
EASTERN CAPE REGION



NOMA RADEBE
DURBAN NORTH REGION



MAWETHU NQUNQA
KING WILLIAMS TOWN



THEMBI KHESWA
LADYSMITH & RICHARDS BAY



Head Office Staff



INNOCENT SHABALALA

**Chief Executive Officer
Key Individual**

*Corporate Services Office of the CEO.
MSc MBA, CFP® CPD, COB, RE1,
RE5 (Lower First Class).
MANCO*



ALICE MOKAU

CEO's Personal Assistant

*Corporate Services Office of the CEO.
N6 Marketing Management,
COB.
MANCO*



PAUL RAPILE TSA

Senior Officer

*Infrastructure & Logistics.
MANCO*



MORONGOE MOSIA

Senior Officer

*Operations & Production.
Cert in Financial Products, HRM. COB
MANCO*



ZWELITSHA THWALA

Senior New Business Associate

*Human Resources.
Matric.
MANCO*



NONHLANHLA NANDISE
Senior New Business Associate
Sales and Marketing Operations.
*National Dip Tourism, **COB***
MANCO



LULAMELA NTONGA
Officer
Accounts & Finance.
*B. SocSc, **COB***
MANCO



THATO PHOFU
New Business Assistant
Lesotho & Central Regions, SA.
*BA, **COB***



NTSETSO MOLOI
Officer
ICT Operations.
B. Com IT Systems,
COB, RE5 (Upper Second Class)
MANCO



SITHENGIWE NTONGA
Graduate Intern
Legal and Compliance.
B. Com Management,
COB
MANCO



NOMANTINDE THWALA
"YATIE"
Office Cleaner



Branches to Countries



ZEVILE MBAMBO

**Provincial
Sales Manager**

BA B Ed,

COB

Durban

Kwa-Zulu Natal province



NCEDISA DYANTYI

**Provincial
Sales Manager**

Hons B Ed,

CPD, COB, RE5 (cum laude)

Queenstown

Eastern Cape province



SELLO MOKONE

Key Individual

BA,

COB, RE5 (upper first class)

SPIDDI Intermediary Services

Lesotho Operations

Maseru



MAKALO MARUMO

**Provincial
Sales Manager**

COB

SPIDDI Intermediary

Services

Lesotho Operations

Maseru



SNELISIWE MYENDE

Provincial

New Business Assistant

Matric,

COB

Greater Durban region

Kwa Zulu-Natal Province



YOLANDA MAZEKA

Provincial

New Business Assistant

Matric,

COB

Queenstown

Eastern Cape Province



**NTOMBIKAYISE
MAPHANGA**

Regional

New Business Assistant

National Dip HR, COB

Inland Midlands Region

Kwa Zulu-Natal Province



**MABOITUMELO
MARUMO**

District

New Business Assistant,

Matric,

COB

Lesotho



NANDIPHA SIKWATA
Student Assistant
Matric, **COB**
Greater Durban Region



ZODWA MACKWENA
Office Cleaner
Queenstown,
Eastern Cape



OVAYO NGANGELIZWE
Student Assistant
LLB LAW (N5), **COB**
King WilliamsTown



KANANELO MPOOA
Provincial
New Business Assistant,
BA, **COB**
Lesotho



NOLWAZI GCABASHE
New Business Assistant
Matric, **COB**
Ladysmith
Kwa-Zulu Natal province



MINENHLE TABALAZA
Student Assistant
Queenstown
Eastern Cape province
National Dip Electrical
Engineering, Light Current, S4.



Qualifying Consultants

- **BUILD 20 GDs IN 2 CONSECUTIVE MONTHS**
- **MAINTAIN YOUR PERSONAL 5 GDs MONTHLY**

BROWN BADGE

- **CONDUCT UNIT MEETINGS MONTHLY**
- **ATTEND AND SUPPORT SPIDDI DAYS MONTHLY**



NOMPUMELELO MKHIZE
Recruiter: Sibongile Ngcobo
Date Joined: 2024



MILLICENT MTHEMBU
Recruiter : Molly Mkhize
Date Joined : 2025



GLADYS NTANZI
Recruiter: Nelisiwe Makhaye
Date Joined : 2025



NOMATHA MNCWABE
Recruiter
Date Joined: 2023



NOMONDE DLULA
Recruiter: B Dakela
Date Joined: 2025



BUSISIWE NKOSI
Recruiter: S. Mncube
Date Joined: 2024



POPPIE MADIDE
Recruite: Ncedisa Dyantyi
Date Joined: 2025



LINDILE DUDA
Recruiter: Beauty Dakela
Date Joined: 2024



SESPHELE MSANE
Recruiter : Zevile Mbambo
Date Joined : 2024



DUDUZILE MAJOLA
Recruiter : Nokwazi Ngongoma
Date Joined: 2023



NTOMBIFUTHI SHINGA
Recruiter: Nokwazi Ngongoma
Date Joined: 2025



SIZIWE MNYAMANA
Recruiter: Bulelwa Dumezweni
Date Joined: 2022



SIZEKA MADLONGOLWANA
Recruiter: Ncedisa Dyantyi
Date Joined : 2023



NOMAHLUBI FAFAZA
Recruiter: Mawethu Nqunqa
Date Joined: 28-02-2025



NOMAGGIKA MRUBATA
Recruiter: Pumzile Mpongo
Date Joined: 26-05-2025



MBULELO SIDANGA
Recruiter: Ncedisa Dyantyi
Date Joined: 31-12-2024



KHONAZINHLE CHILI

Recruiter: T. Buthelezi

Date Joined: 2024



**NTOMBIFUTHI
NHLABATHI**

Recruiter: Busisiwe Bhengu

Date Joined: 2023



MAKHOSAZANA DUMA

Recruiter: Molly Mkhize

Date Joined: 2024



**NTOMBIYOMBUSO
DLAMINI**

Recruiter: Thobekile Ndlovu

Date Joined: 2024



NDILEKA NDUNA

Recruiter: Thozama Joni

Date Joined: 2024



MVUYO GCAZA

Recruiter: Bulelwa

Dumenzweni

Date Joined: 2025



MZIMVUBU GWADELA

Recruiter: Siqhamo Nkomo

Date Joined: 2024



NANDIPHA KOTO

Recruiter: Thozama Joni

Date Joined: 2024



NONZWAKAZI HLANGANI

Recruiter: S. Mnyamana

Date Joined: 2025



NOMVUYO GQOZANA

Recruiter: Tembeka Hohu

Date Joined: 2024



MAKHOSAZANE CELE

Recruiter: Thobekile Ndlovu

Date Joined: 2024



NOKUPHIWA NDELEA

Recruiter: Eunice Buthelezi

Date Joined: 2025



MANDISA TUSWA

Recruiter: Ndileka Filtane

Date Joined: 2024



MALETSATSE TSOTETSI

Recruiter: Z. Mbambo

Date Joined: 2025



NOMBONGO MOSHO

Recruiter: N. Ntonjane

Date Joined: 2025



BUYISWA CESHEMBA

Recruiter: Ndileka Guga

Date Joined: 2025



NOLUSANDA NGCWAMA

Recruiter: SG Nkomo

Date Joined: 2025



FAKAZILE KHUMALO

Recruiter: Noma Radebe

Date Joined: 2025



NOSISA MATWA

Recruiter: B Dakela

Date Joined: 2025



JABULANI MKHIZE

Recruiter: Mpume Mkhize

Date Joined: 2024



VUSUMUZI SITHOLE

Recruiter: Noma Radebe

Date Joined: 2024



SIFISO MSOMI

Recruiter: Bafikile Shange

Date Joined: 2025



MAMOTUM MALIEHE

Recruiter: B. Dumezweni

Date Joined: 2025



PETER LEQHEKA

Recruiter: SG Nkomo

Date Joined: 2025



NOMVUME NGAKI

Recruiter: SG Nkomo

Date Joined: 2024



NOMANDLA MABUSELA

Recruiter: B Dakela

Date Joined: 2024



PHAKAMISA PHINYANA

Recruiter: SG Nkomo

Date Joined: 2025



PHUMELELE DLAMINI

Recruiter: Mpume Mkhize

Date Joined: 2025



THOKOZILE MAZIBUKO

Recruiter: N. Gumbi

Date Joined: 2025



ZWELILUNGILE

KWEBULANA

Recruiter: Ntonjane

Date Joined: 2025



NOMSA MAZULA

Recruiter: SG Nkomo

Date Joined: 2025



ZANELE MHLONGO

Recruiter: S. Mncube

Date Joined: 2025



NOMVULA GUMBI

Recruiter: N Nhlabathi

Date Joined: 2022



Confirmed Consultants

- **BUILD 40 GDs IN 2 CONSECUTIVE MONTHS**
- **MAINTAIN YOUR PERSONAL 5 GDs MONTHLY**

RED BADGE

- **CONDUCT UNIT MEETINGS MONTHLY**
- **ATTEND AND SUPPORT SPIDDI DAYS MONTHLY**



STHEMBILE MNCUBE

Recruiter: BJ Bhengu
Date Joined: 2021



BATHANDAZILE DLAMINI

Recruiter: T. Zithulele
Date Joined: 2024



BAFIKILE SHANGE

Recruiter: Zevile Mbambo
Date Joined: 2024



PHUMZILE MPONGO

Recruiter: SG Nkomo
Date Joined: 2024



NOMFANELO NGUBANE

Recruiter: BR Ngubane
Date Joined: 2022



NOMBEKO MANGCU

Recruiter: Thozama Joni
Date Joined: 2024



ZANDILE SHEZI

Recruiter: M. Dlangisa
Date Joined: 2020



JABULISILE KHUZWAYO

Recruiter : Molly Mkhize
Date Joined: 2025



NDILEKA GUGA

Recruiter: Thozama Joni
Date Joined: 2023



BAVUMILE MAZIBUKO

Recruiter: Busisiwe Bhengu
Date Joined: 2022



NTOKOZO HADEBE

Recruiter: T. Ndlovu
Date Joined: 2024



GCINA MHLOPHE

Recruiter : J Khuzwayo
Date Joined: 2025



SINDISWA LUNIKA-MTWESI

Recruiter: M Nqunqa
Date Joined: 2025



NOMVUSELELO NCINITHWA

Recruiter: Guga
Date Joined: 2024



LINDELWA MPONZO

Recruiter: Thozama. Joni
Date Joined: 2025



FUNDI MNYAKA

Recruiter: Mpume Mkhize
Date Joined: 2025



ZANDILE MSWELI

Recruiter : Sikhakhane

Date Joined: 2025



NOLUTHANDO KAKAZA

Recruiter: N Filtane

Date Joined: 2023

Branch Consultants

- BUILD **80 GDs** IN 2 CONSECUTIVE MONTHS
- MAINTAIN YOUR PERSONAL **5 GDs** MONTHLY

GREEN BADGE

- CONDUCT UNIT MEETINGS MONTHLY
- ATTEND AND SUPPORT SPIDDI DAYS MONTHLY



NOMBINI NTONJANE

Recruiter: N. Ngangelizwe

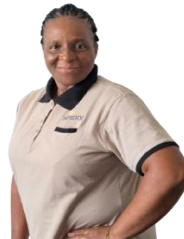
Date Joined: 2024



MOLLY MKHIZE

Recruiter: Zevile Mbambo

Date Joined :2023



THULELENI MKHIZE

Recruiter: Zevile Mbambo

Date Joined: 2023



MAKHAHLISO RAKHETSI

Recruiter: Limpho Leteba

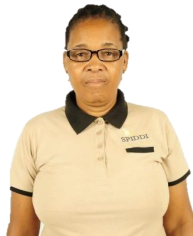
Date Joined: 2022



EUNICE BUTHELEZI

Recruiter: N. Ngongoma

Date Joined: 2025



THOKOZILE ZITHUELELE

Recruiter: M. Dlangisa

Date Joined: 2022



NELISIWE MAKHAYE

Recruiter: T. Zithulele

Date Joined: 2023



NOMA RADEBE

Recruiter: I. Shabalala

Date Joined: 2022



NOMTHADAZO DAKELA
Recruiter: Ncedisa Dyantyi
Date Joined: 2023



NDILEKA FILTANE
Recruiter: Ncedisa Dyantyi
Date Joined: 2021



THABISO TSOLIANE
Recruiter: M. Rakhetsi
Date Joined: 2022



BABONGILE NGUBANE
Recruiter: M. Kunene
Date Joined: 2020



BUSISIWE BHENGU
Recruiter: Dr T. Kheswa
Joined: 2021



NOKWAZI NGONGOMA
Recruiter: Zevile Mbambo
Date Joined: 2023

Regional Consultants

- BUILD **160 GDs** IN 2 CONSECUTIVE MONTHS
- MAINTAIN YOUR PERSONAL **5 GDs** MONTHLY

BLUE BADGE

- CONDUCT UNIT MEETINGS MONTHLY
- ATTEND AND SUPPORT SPIDDI DAYS MONTHLY



JEANTE MNYANDU
Recruiter: Zevile Mbambo
Date Joined: 2022



THOBEKILE NDLOVU
Recruiter: Jeanette Mnyandu
Date Joined: 2022



MAWETHU NQUNQA
Recruiter: N. Ngangelizwe
Date Joined: 2023



SIQHAMO NKOMO
Recruiter: B. Dumezweni
Date Joined: 2022



BULELWA DUMEZWANI
Recruiter: Tembeka Hoho
Date Joined: 2020



TEMBEKA HOHO
Recruiter: Ncedisa Dyantyi
Date Joined: 2019



MATHOMBI KUNENE
Recruiter: I. Shabalala
Date Joined: 2018



THEMBI KHESWA
Recruiter: I. Shabalala
Date Joined: 2021



LIMPHO LETEBA
Recruiter: Makalo Marumo
Date Joined: 2022



THOZAMA JONI
Recruiter: Ncedisa Dyantyi
Date Joined: 2021

Provincial Consultants

- **BUILD 320 GDs IN 2 CONSECUTIVE MONTHS**
- **MAINTAIN YOUR PERSONAL 5 GDs MONTHLY**



- **CONDUCT UNIT MEETINGS MONTHLY**
- **ATTEND AND SUPPORT SPIDDI DAYS MONTHLY**



MAKALO MARUMO
Recruiter: Innocent Shabalala
Joined: 2021



NCEDISA DYANTYI
Recruiter: Innocent Shabalala
Joined: 2018



ZEVILE MBAMBO
Recruiter: Innocent Shabalala
Joined: 2020



Announcing a New Position!!!

WITH MANY MANY BENEFITS. COME TO CONFERENCE IN EAST LONDON AND FIND OUT FOR YOUR SELF.



Country Consultants

- **BUILD 640 GDs** IN 2 CONSECUTIVE MONTHS
- **MAINTAIN YOUR PERSONAL 5 GDs** MONTHLY

BLACK BADGE

- **CONDUCT UNIT MEETINGS** MONTHLY
- **ATTEND AND SUPPORT SPIDDI DAYS** MONTHLY



MR INNOCENT SHABALALA
Recruiter: Innocent Shabalala
Joined: 2005



shutterstock.com · 758629885

A.N. OTHER
Recruiter: AN Other
Joined: Date



shutterstock.com · 758629885

A.N. OTHER
Recruiter: AN Other
Joined: Date

Products and Services

FINANCIAL ADVICE



Financial advice is the process of guiding clients to plan and execute the selection and purchasing of financial products to meet their financial goals.

LIFE INSURANCE



Investments are *wealth accumulation or creation* products where money is invested either for short-term, medium-term, or long-term purposes to grow the wealth or to draw income out of it or both. Investments include:

- unit trusts on an open platform.
- endowment policies on closed platform usually 5-year term.
- education policies.

INVESTMENTS



RETIREMENT



Retirement consists of *wealth decumulation or harvesting or reaping* products that are purchased when people cease to be employed and leave their jobs. The products include:

- preservation funds
- living annuities
- life annuities
- retail pension funds
- retirement annuities.

Estate planning is a *wealth transfer* process where testamentary wills are drafted by the testator or testatrix who appoints executors and bequeaths wealth to loved ones. Examples are:

- wills and trusts
- executorship services
- family trusts

ESTATE PLANNING



EMPLOYEE BENEFITS



Employee benefits are group risk and group pension benefits which may include:

- group funeral covers
- group life covers
- group disability covers
- group pensions



Product Providers

Hollard.



TANJA VOS
REGIONAL MANAGER
CENTRAL REGION
BLOEMFONTEIN

ALLAN GRAY



HENNIE DU PLESSIS
BUSINESS DEVELOPMENT
MANAGER
CENTRAL REGION
BLOEMFONTEIN



NATASHA KRITZINGER
PPS LIFE SPECIALIST
CENTRAL REGION
BLOEMFONTEIN



JENNEL FRANCIS
BUSINESS DEVELOPMENT
MANAGER
KWA ZULU-NATAL

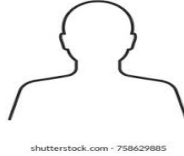


RIAAN CONRADIE
BUSINESS DEVELOPMENT
MANAGER
JOHANNESBURG



ZANIA HARTMANN

REGIONAL MANAGER
CENTRAL REGION
BLOEMFONTEIN



MONICA COETSER

SENIOR BUSINESS
DEVELOPMENT CONSULTANT
KWA ZULU-NATAL



PETRONELLA NKOBE

INVESTMENT SPECIALIST
BLOEMFONTEIN



KEISO MPANA

LIFE BROKER CONSULTANT
LESOTHO



EMILY MAHOKO

PRINCIPAL INVESTMENT
CONSULTANT
JOHANNESBURG

Service Providers



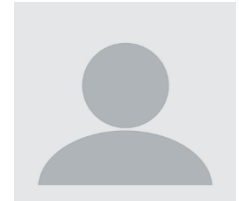
REGULATOR IN SOUTH AFRICA

The **FINANCIAL SECTOR CONDUCT AUTHORITY** regulates the affairs of financial services providers through its licensing activities in South Africa. The SPIDDI license is 32397.

COMPLIANCE

MOONSTONE

Our compliance is monitored by Nicolette Coetzee of Moonstone.



Nicolette Coetzee

COMPLIANCE TRAINING

IKHWEZELIHLE.

Regulatory training is conducted by Zodwa of IKhwezi.



Zodwa Phungula

PROFESSIONAL

FINANCIAL PLANNING INSTITUTE.

Mr Shabalala has served on the FPI Competency Committee for 5 years.



Innocent Shabalala

ACCOUNTING & TAXATION

VISORY INC. Our accounting, finance and tax matters have been handled by Hermaans Geyer of Visory Inc. for over 10 years.



Hermaans Geyer

IT EXPERT

ELPDA SOLUTIONS

Our strategic IT solutions are being handled by Simanga Shabalala of ELPDA Solutions.



Simanga Shabalala



IT EXPERT

BEYCOM COMPUTERS CC

Our Information and Communication Technology needs have been handled by Greg Beyrooti of Beycom Computers for over 13 years.



Greg Beyrooti



LEGAL SERVICES

DELGADO VELOSA
KENWORTHY ASSOCIATES



Jose Delgado

INDUSTRY EXPERT

SYTRA®
CONSULTANCY

Bekithemba Mafulela
of SyTra Consultancy
is our expert on
Employee Benefits,
Pensions and
Investments.



Bekithemba Mafulela

LEGAL SERVICES

PHATSHOANE ATTORNEYS

Tax structuring, Share Capital,
Holding Companies, Foreign
Companies, Boards of
Directors, Board Committees,
Board Induction.



Millisanté de Wee

GENESIS CORPORATE SERVICES

Corporate Governance
specialist. Expert in
Business, Brand, IP,
Goodwill, Company
and Commercial
Property Valuations.



Dr John Hendrickse

WEBSITE SERVICES

OOWEBOO DIGITAL
AGENCY

Websites, web design, web
development, hosting, mobile
app development, ios, and android,
digital marketing, SEO, social
media marketing, graphic
design, software development,
information technology, and
marketing.



Raymond Goosen

DIGITAL BRAND MARKETING

CUBEROO

Brand development,
strategy, content
creation, web and e-
commerce, domains
hosting, search engine
optimization, google
my business, google
ads, email and sms
marketing.



Nadia Ludick

Conference 2023









Conference 2024











Business Seminar at Gariep 2023







Business Seminar in Bloemfontein 2023



Competency Training



Diamond Training Academy (DTA) is an innovative 21st century training program that SPIDDI initiated to make its consultants both regulatory compliant and competent to advise and to sell its products to clients.

Consultants undergo a **90-days' onboarding training** known as the **Diamond Training Academy** consisting of 3 modules namely:

MODULE ONE is a **STARTER PACK** training module consisting of no less than **46** topics, including product training and regulatory compliance. This module is designed for new clients and new consultants within their first 30 days at SPIDDI.



Branch Consultant Thokozile Zithulele (centre) receiving **Hollard Product** certificate from Tanja Vos (left) and Mariette Nel (right) from Hollard Life.

PRODUCT TRAINING IS PART OF STARTER PACK MODULE ONE.



Regional Consultant Mabohloeki Mokone from Lesotho (right) accepting **Class of Business, COB** certificate from Zodwa Phungula (left) Director of Ikhwezelihle Training Institute.

CLASS OF BUSINESS IS PART OF STARTER PACK MODULE ONE.



MODULE TWO is an **INTERMEDIATE** training module consisting of no less than **22** topics, including **sales personality** and **sales tactics**. This module is designed for consultants under supervision in the next 30 days at SPIDDI.



Regional Consultant Dr Thembi Kheswa (standing) is coaching SPIDDI consultants on **sales tactics** at Gariep Forever Resort Dam in September 2023.



Regional Consultant Makalo Marumo (far right behind) from Lesotho demonstrating **how they prospect** for new life insurance business as a team.

SALES TACTICS ARE PART OF INTERMEDIATE MODULE TWO.

SALES PROSPECTING IS PART OF INTERMEDIATE MODULE TWO.

MODULE THREE is an **ADVANCED** training module consisting of no less than **18** topics, including **team building** and **sales leadership** coaching. This module is designed for both consultants under supervision & post supervision in the last 30 days of onboarding at SPIDDI.



Allan Gray Investment Specialist Sthabile Mthembu is coaching SPIDDI consultants on **business building and sales leadership** at Conference in Oct 2021.

SALES LEADERSHIP IS PART OF ADVANCED MODULE THREE.



Provincial Consultant Zevile Mbambo (standing) is coaching SPIDDI consultants at Gariep on how they **build teams** from Branches, Regions, Provinces to Countries.

TEAMBUILDING TRAINING IS PART OF ADVANCED MODULE THREE.



RE5 Certificate Holders



INNOCENT SHABALALA
72% - LOWER FIRST CLASS



BEKITHEMBA MAFULELA
FIRST CLASS



SIQHAMO NKOMO
80% - CUM LAUDE



THEMBELIHLE SHABALALA
84% - CUM LAUDE



NCEDISA DYANTYI
82% - CUM LAUDE



SELLO MOKONE
78% - UPPER FIRST CLASS



BULELWA DUMEZWANI
68% - UPPER SECOND CLASS



NTSETSO MOLOI
68% - UPPER SECOND CLASS



KEKELETSO THAMAE
66% - UPPER SECOND CLASS



BUSISIWE BHENGU
68% - UPPER SECOND CLASS

Video Marketing and Training

To enhance the **90-days' Diamond Training Academy** and to market SPIDDI products and services better, several **videos were developed** for consultants and staff to use.



VIDEO#1 – CEO & founder's message

STRATEGY VIDEOS



VIDEO#2 – Growth and scale-up strategy

PROMOTION VIDEOS



VIDEO#3 – Our marketing plan



VIDEO#4 – Our vision and mission



VIDEO#5 – Induction of a new client

INDUCTION VIDEOS



VIDEO#6 – Induction of a new consultant

PRODUCTS VIDEOS

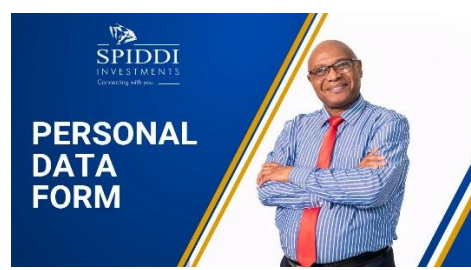
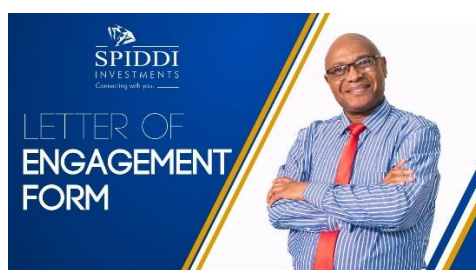


VIDEO#7 – What & why of a life cover



VIDEO#8 – GEPF pension transfers

TEACHING VIDEOS





VIDEO#9 – Contractual agreement form

TESTIMONIAL VIDEOS



VIDEO#11 – Pensioner's testimonial

VIDEO#10 – Information gathering form



VIDEO#12 – Investor's testimonial

Regulatory Compliance

The **Fit and Proper** Regulatory Compliance requirements of Financial Advisory and Intermediary Services Act (FAIS Act 37 of 2002) in South Africa is crucial for SPIDDI to conduct its business.

FIVE COMPONENTS OF FAIS FIT AND PROPER

1. Operational ability		4. Honesty and integrity
	3. Competency	
2. Financial soundness		5. Continuous professional development



Free State and Lesotho



Dr Seati Moloi and his wife Nompumelelo (standing) became the first SPIDDI clients in Qwaqwa.



Dr & Mrs Moloi are Health Professionals who care enough to inform their colleagues about SPIDDI in Qwaqwa.



Mr & Mrs Marumo from Lesotho are determined to work their SPIDDI business in both countries of Lesotho and South Africa.

Free State Sales Team



INNOCENT SHABALALA
MSc MBA, CFP®, **CPD, COB, RE5,**
RE1 (LOWER FIRST CLASS)
CEO



MORONGOE MOSIA
CERTIFICATE IN FINANCIAL
PRODUCTS, HRM, **COB**
Operations & Production Officer



THATO PHOFU
BA, **COB**
New Business Assistant



Lesotho Sales Team



MAKALO MARUMO
COB
Provincial Consultant
Lesotho



MABOITUMELO MARUMO
Matric, COB
New Business Assistant
Lesotho



**THABISO
TSOLIANE**
Matric
Branch Consultant
Lesotho



LIMPHO LETEBA
ADB, COB
Regional Consultant
Lesotho



**MAKHAHLISO
RAKHETSI**
BSW, COB
Branch Consultant
Lesotho



MAMOSIUOA THAMAE
Referral Consultant
Lesotho



**MOLEBOHENG
RALETOOANE**
Referral Consultant
Lesotho



SELLO MOKONE
BA, COB, RE5
Regional Consultant
Lesotho



**MABOHLLOEKI
MOKONE**
MSW, COB
Regional Consultant
Lesotho



**MAHLONOLOFATSO
MAKAANKA**
Referral Consultant
Lesotho



MPITI THAMAE
Referral Consultant
Lesotho



Greater Durban Sales Team



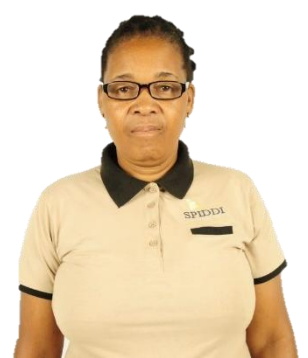
ZEVILE MBAMBO
BA B Ed, **COB**
Provincial Consultant
Durban South region



JEANETTE MNYANDU
SPTD, FDE, **COB**
Regional Consultant
Durban South region



THOBEKILE NDLOVU
Hon, PG Dip, **COB**
Regional Consultant
Durban South region



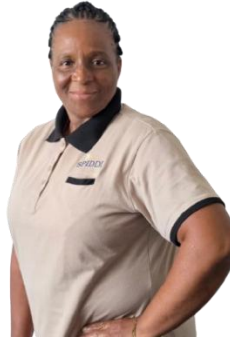
THOKOZILE ZITHULELE
B Ed, **COB**
Branch Consultant
Durban South region



NOMA RADEBE
Hon B Ed, **COB**
Branch Consultant
Durban North region



MOLLY MKHIZE
Hon, B Ed, **COB**
Branch Consultant
Durban South region



THULELENI MKHIZE
BA, B Ed, **COB**
Branch Consultant
Durban South region



NOKWAZI NGONGOMA
Hon B Ed, **COB**
Branch Consultant
Durban South region



ZANDILE SHEZI
Hon B Ed, **COB**
Confirmed Consultant
Durban South region



STANLEY KHESWA
B Ed, **COB**
Confirmed Consultant
Durban South region



SIBONGILE NGCOBO
BA MA **COB**
Confirmed Consultant
Durban North region



NELISIWE MAKHAYE
M+4, **COB**
Branch Consultant
Durban South region



BATHANDAZILE DLAMINI
Hon B Ed, COB
Confirmed Consultant
Durban North region



DUDUZILE MAJOLA
B Ed
Qualifying Consultant
Durban South region



MILLCENT MTHEMBU
Dip Ed
Qualifying Consultant
Durban South region



BAFIKILE SHANGE
Dip Ed, COB
Confirmed Consultant
Durban South region



THOLIWE BUTHELEZI
B Ed, COB
Branch Consultant
Durban South region



NOMFANELO NGUBANE
JPTD, ACE, COB
Confirmed Consultant
Durban South region



SESPHIWE MSANE
M+4
Qualifying Consultant
Durban South region



NTOMBIFUTHI SHINGA
PTD 3
Qualifying Consultant
Durban South region



MAKHOSAZANA DUMA
Dip Ed
Qualifying Consultant
Durban South region



LINDA MAJOLA
HPTD
Qualifying Consultant
Durban South region



SMANGELE MAKHOB
Hons
Qualifying Consultant
Durban South region



THULISILE MDAKANE
STD, ACE
Qualifying Consultant
Pretoria



**NTOMBIYOMBUSO
DLAMINI**
M+4
Qualifying Consultant
Durban South region



MAKHOSAZANA CELE
M+4
Qualifying Consultant
Durban South region



NTOKOZO HADEBE
JPTD
Confirmed Consultant
Durban South region



THABILE MUTHWA
B Ed
Qualifying Consultant
Durban South region



GLADYS NTANZI
M+4
Qualifying Consultant
Durban South region



MPUME MKHIZE
Matric, **COB**
Qualifying Consultant
Durban South region



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B Ed
Qualifying Consultant
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Durban South region



GCINA MHLOPHE
M Ed
Confirmed Consultant
Durban South region



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PTD, ACE
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Durban South region



FAKAZILE KHUMALO
JPTD
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Durban North region



PHUMELELE DLAMINI
B Cur Nursing
Qualifying Consultant
Durban North region



JABULANI MKHIZE
N5 Mechanic
Qualifying Consultant
Durban North region



FUNDI MNYAKA
Hons B Ed
Confirmed Consultant
Durban North region



VUSUMUZI SITHOLE
B Paed, B Ed
Qualifying Consultant
Durban North region



KHONAZINHLE CHILI
LLB
Qualifying Consultant
Durban South region



SIFISO MSOMI
B Ed
Qualifying Consultant
Durban South region



KZN Inland Midlands News

Pietermaritzburg inland & Bulwer regions



MATHOMBI KUNENE

B Ed, COB

Regional consultant

Pietermaritzburg inland & Bulwer regions



DR THEMBI KHESWA

PhD, COB

Regional consultant

Ladysmith inland & Richards Bay regions



MISS BR NGUBANE

B Ed, COB

Branch consultant

Pietermaritzburg inland & Bulwer regions



BUSISIWE BHENGU

PTC, BA, COB, RE5 (Upper Second Class)

Branch consultant

Ladysmith inland & midlands regions



STHEMBILE MNCUBE

M+4

Confirmed consultant.

Ladysmith inland & midlands regions



ZANELE MHLONGO

Hons, B Ed, HDE

Qualifying consultant.

Zululand & inland regions



BUSISIWE NKOSI

Dip Ed, ABET, ACE

Qualifying Consultant.

Ladysmith inland & midlands regions



BUSISIWE KHUMALO

SPTD, ACE

Qualifying Consultant

Bulwer & Pietermaritzburg inland regions



NTOMBIZETHU NHLABATHI

B Ed

Qualifying Consultant

Bulwer & Pietermaritzburg inland regions



NOMVULA GUMBI

B Ed

Qualifying Consultant.

Ladysmith inland & midlands regions



THOKOZILE MAZIBUKO

B Ed

Qualifying Consultant

KZN Midlands region



Pietermaritzburg inland & Bulwer regions



BAVUMILE MAZIBUKO

SPTD, BA, ABET, B Ed Hons

Confirmed Consultant

*Bulwer & Pietermaritzburg inland
regions*



NOKUTHULA MNCWABE

*PTD, **COB***

Qualifying Consultant

*Bulwer & Pietermaritzburg inland
regions*



ZANDILE MSWELI

BA Hons

Confirmed Consultant

Durban North



Eastern Cape Sales Team



NCEDISA DYANTYI

Hon B Ed,

CPD, COB, RE5 (Cum Laude)

Provincial Consultant

Eastern Cape region



BULELWA DUMEZWENI

PTD, B Ed Hons,

CPD, COB RE5 (Upper Second Class)

Regional Consultant

Eastern Cape region



SIQHAMO NKOMO

BA, B Ed,

CPD, COB, RE5 (Cum Laude)

Regional Consultant

Eastern Cape region



NDILEKA FILTANE

Dip Nur, COB

Branch Consultant

Eastern Cape region



TEMBEKA HOHO

B Tech, Dip Ed, COB

Regional Consultant

Eastern Cape region



THOZAMA JONI

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Branch Consultant

Eastern Cape region



TEMBELA BEZU

FDE

Qualifying Consultant

Eastern Cape region



NOMAKHAYA NGANGELIZWE

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Branch Consultant

Eastern Cape region



NOMTHANDAZO DAKELA

B Ed, COB

Branch Consultant

Eastern Cape region



SIZIWE MNYAMANA
*Dip Ed, **COB***
Qualifying Consultant
Eastern Cape region



NOMBEKO MANGCU
*ACE, Dip Ed, **COB***
Confirmed Consultant
Queenstown



NDILEKA GUGA
*SPTD, B Tech, **COB***
Confirmed Consultant
Eastern Cape region



SIZEKA MADLONGOLWANA
*PTC, B Ed, **COB***
Confirmed Consultant
Eastern Cape region



MAWETHU NQUNQA
*Hons B Ed, **COB***
Regional Consultant
King WilliamsTown



NOMVUSELELO NCINITHWA
Dip Ed
Confirmed Consultant
Queenstown



PHUMZILE MPONGO
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Confirmed Consultant
Cofimvaba



NOMBINI NTONJANE
*PTD, B Ed, **COB***
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King WilliamsTown



MANDISA TUSWA
B Ed
Qualifying Consultant
Queenstown



NANDIPHA KOTO
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Queenstown



MZIMVUBU GWADELALA
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Qualifying Consultant
Whittle



NOMVUYO GQOZANA
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Qualifying Consultant
Queenstown



NOMBONGO MOSHO
STD, B Tech
Qualifying Consultant
Queenstown



NDILEKA NDUNA
*SD, ACE, B Ed Hons, **COB***
Qualifying Consultant
Queenstown



LINDILE DUDA
ACE
Qualifying Consultant
Whittle



LUNIKA MTWESI
STD, BA Hons
Confirmed Consultant
King Williamstown



MVUYO GCAZA
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Qualifying Consultant
Queenstown



MBULELO SIDANGA
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Queenstown



BUYISWA CESHEMBA
SPTD, B Ed
Qualifying Consultant
Queenstown



NOMANGQIKA MRUBATA
N4 BUSINESS MANAGEMENT
NPDE, COB
Qualifying Consultant
Queenstown



NOLUTHANDO KAKAZA
ACE, JPTD, COB
Confirmed Consultant
Whittlesea



POPPY MADIDE
N.Dip Finance
Qualifying Consultant
Queenstown



NOMAHLUBI FAFAZA
PTD, ACE
Qualifying Consultant
Queenstown



NOLUSANDA NGCWAMA
PTD, FDE
Qualifying Consultant
Butterworth



THEMBINKOSI DLALI
Dip Ed, B Ed
Qualifying Consultant
Queenstown



LINDELWA MPONZO
PTD, ACE
Confirmed Consultant
Dodrecht



MOMOTUM MALIEHE
Dip Nursing
Qualifying Consultant
Queenstown



PETER LEQHEKA
B Ed Hons, Dip Tech Ed
Qualifying Consultant
Mbizana



NOSISA MATWA
JSTC, BA
Qualifying Consultant
Queenstown



NOMVUME NGAKI
SPTD
Qualifying Consultant



NOMANDLA MABUSELA
FDE
Qualifying Consultant
Queenstown



PHAKAMISA PHINYANA
SPTD
Qualifying Consultant
Cofimvaba



NONZWAKAZI HLANGANI
Matric
Qualifying Consultant
Cala



ZWELILUNGILE KWEBULANA
SPTD
Qualifying Consultant
King Williams town



NOMONDE DLULA
PTD, B Tech, Hons
Qualifying Consultant
Queenstown



NOMSA MAZULA
STD, B Tech
Qualifying Consultant
Cofimvaba



COMPANY EVENTS

Spiddi Days

AREA	DATES AND TIMES	CONTACT PERSON
Kwa Zulu-Natal, South Africa Durban City Lodge , Shepstone St, North Beach, DURBAN, 4063. Tel. +27 31 332 1447	1st Saturday of the month 12 – 3.30 pm	Zevile Mbambo +27 72 241 7124 <i>zevilem@spiddi.co.za</i>
Eastern Cape, South Africa Spiddi Office , 10 Bouwer Street, QUEENSTOWN, Eastern Cape, 5320, Tel. +27 45 050 0963	2nd Saturday of the month 12 – 3.30 pm	Ncedisa Dyantyi +27 73 535 6980 calls +27 72 055 2164 whatsapp <i>ncedisad@spiddi.co.za</i>
Maseru, Lesotho Spiddi Office , 17 Kingsway Mall, 34 Kingsway Road, MASERU, 100 Lesotho Tel. +266 2231 6737	3rd Saturday of the month 12 – 3.30 pm	Makalo Marumo +266 5165 5552 <i>makalom@spiddi.co.za</i>
Free State, South Africa Spiddi Office , 490 De Leeuw Street, BETHLEHEM, 9701, Free State. Tel. +266 5800 3040	4th Saturday of the month 12 – 3.30 pm	Thato Phofu +266 5800 3040 <i>thatop@spiddi.co.za</i>

Leadership Workshops

AREA	DATES AND TIMES	CONTACT PERSON
2023		
Kwa Zulu-Natal, South Africa Treehouse Workspaces , 2 nd Floor Mayfair on the Lake, 5 Parklane, UMHLANGA, 4321 Tel. +27 31 941 5955	27 January 2023	Sneliswwe Myende +27 76 389 4090 <i>snelisiwem@spiddi.co.za</i>

2024



Eastern Cape, South Africa

Moth Hall, 6 Chamberlain Street, South Bourne, QUEENSTOWN, 5320.

26 and 27 January 2024

Ncedisa Dyantyi

+27 73 535 6980 calls

+27 72 055 2164 whatsapp

ncedisad@spiddi.co.za

Annual Conferences

2023

AREA	DATES AND TIMES	CONTACT PERSON
Kwa Zulu-Natal, South Africa Jewish Club , 44 K.E. Masinga Road, North Beach, DURBAN, 4001. Tel. +27 31 335 4460	13 May 2023	Sneliswwe Myende +27 76 389 4090 <i>snelisiwem@spiddi.co.za</i>

2024

Kwa Zulu-Natal, South Africa

Pavilion Hotel, 15 K.E. Masinga Road, Marine Parade, DURBAN, 4001.
Tel. +27 337 7366

11 May 2024

Sneliswwe Myende

+27 76 389 4090

snelisiwem@spiddi.co.za

2025

Eastern Cape, South Africa

East London International Convention Centre, Premier Hotels, 22 Esplanade Quigney, EAST LONDON, 5201.

11 October 2025

Yolanda Mazeka

+27 45 050 0963 Office

+27 66 262 2130

yolandam@spiddi.co.za



Business Seminars @ Gariep Forever Resort

2023

AREA	DATES AND TIMES	CONTACT PERSON
Free State Province, South Africa		
Gariepdam Forever Resort , 2 Fikskaal Street, FREE STATE, 9922.	31 August and 1 September 2023	Nonhlanhla Nandise +27 262 2132 <i>angeliquen@spiddi.co.za</i>



Contact us

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Provincial Office Queenstown	 +27 83 581 9502  +27 45 050 0963 +27 66 262 2130 +27 73 535 6980	 yolandam@spiddi.co.za minenhlet@spiddi.co.za ncedisad@spiddi.co.za  mawethun@spiddi.co.za kwt@spiddi.co.za  siqhamon@spiddi.co.za
Branch Office King Williams town	 +27 83 581 9502 +27 76 405 3363	 mawethun@spiddi.co.za kwt@spiddi.co.za
Branch Office Cofimvaba	 +27 72233 4224	 siqhamon@spiddi.co.za
Area contact Engcobo	 +27 71 585 0180	 phumzilem@spiddi.co.za
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Area contact Pietermaritzburg	 +27 82 630 2327	 mathombikunene@gmail.com
Branch Office Bulwer	 +27 72 031 7356	 maphangawn@gmail.com ntombikayisem@spiddi.co.za
Branch Office Ladysmith	 +27 83 676 9336 +27 68 869 7734	 bhengubusisiwe03@gmail.com nondumisog@spiddi.co.za thembik@spiddi.co.za
Area contact Richardsbay	 +27 82 875 8831	 thembik@spiddi.co.za
Branch Office Bethlehem	 +27 75 179 5808	 thatop@spiddi.co.za



Country Office
Lesotho



+266 6318 8424
+266 6721 5009



makmarumo@gmail.com
kananelompooa@gmail.com

INNOCENT PHILANI SHABALALA PORTFOLIO OF BUSINESSES

ROOTS TO FRUITS FOUNDATION

Non-Profit Organization



Licensed by



Professional member of



HARRINO HOLDINGS (PTY) LTD



SLT ODYSSEY (PTY) LTD



INNOCENT SHABALALA

NOJA (PTY) LTD



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TRUST

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