

NEWSLETTER: LAST QUARTER 2013

Thuthuka – now globally recognised for its transformation success

When the Thuthuka initiative was formed in 2002, little did the pioneers know that it would become a flagship project with global recognition in no time. Thuthuka, a Zulu verb which means “to develop, has clearly lived up to expectations, with the World Bank acknowledging the programme as one of the top professional transformation initiatives in the country.

According to a World Bank report commissioned by South Africa’s Minister of Finance, cites the impact made by the Thuthuka programme which states, “SAICA has in particular implemented a Thuthuka initiative. The Black membership of the professional accountancy organizations has increased during the past 10 years with the implementation of the Thuthuka program.

SAICA, according to this independent report, has taken decisive steps to transform the profession. The report states that Universities are actively increasing their number of Black students by participating in the Thuthuka initiative. The Council on Higher Education (CHE) reports that “from 1994 to 2007 total student enrolments in higher education have grown from 425 000 students to 761 000 students with the proportion of Africans growing from 43 percent in 1998 to 67 percent in 2007.”

When the Thuthuka initiative started in 2002 there were 322 African and 222 Coloured SAs(SA). By the end of 2012 the numbers were 2 520 African and 973 Coloured CAs(SA)- a substantial increase indeed. Since its inception, Thuthuka has grown from one provincially-based project to over 20 projects throughout South Africa.

The World Bank report further notes that “the gender and racial demographics for Certificate in the Theory of Accounting (CTA) students has changed dramatically over the past nine years. In 2003 the number of female CTA students as a percentage of total enrolment was approximately 28 percent and increased to 50 percent in 2011. Black students comprised 25.8 percent of total CTA enrolment in 2003 compared to 38.8 percent in 2011.”

Even with the massive successes achieved through the Thuthuka programme to date, the demographic profile of the chartered accountancy profession

still falls short of the requirements of the country. However, the exponential strides that SAICA has made toward this critical goal are making a huge impact.

A decade ago, SAICA made a commitment to strengthen the country’s economy by playing a significant and leading role in transformation and skills development. As we approach the year end, let us take a look at some of the milestones and highlights from July 2013 up until December 2013.

THE THUTHUKA BURSARY FUND (TBF) - THE NEXT HARVEST

The Thuthuka programme is transforming the financial services landscape in terms of the quality of graduates being produced. In 2013, TBF students writing the Initial Test of Competence (ITC) to become Chartered Accountants [CAs(SA)] had a pass rate of 88%, compared to the national average of 73%. In addition, 60% passed the QE2 – a result which has these “previously disadvantaged” Thuthuka students outperforming their more “advantaged” colleagues. Currently, 50% of those eligible to write the CA(SA) qualifying exams are African or Coloured, compared to just 1% a decade ago. “If success is measured in terms of tertiary education results, as indeed it should be, then Thuthuka has not only met but surpassed our expectations,” says Chantyl Mulder, SAICA’s Senior Executive: Professional Development, Transformation and Growth.

The 2011 TBF CTA cohort achieved the following results compared to similar students who were not on the TBF programme.

First timers	TBF: (African and coloured)	Non TBF: (African and coloured)	TOTAL (African and coloured)
No. passes	83	410	493
Total first timers	103	594	697
% Pass	81%	69%	71%



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A 12 percentage point difference in pass rate between these groups of candidates is a remarkable achievement and shows that the additional support provided to these students by the Universities during their academic studies certainly pays off.

The PPE (IRBA) support programme results indicated a national average of 45% and for the Thuthuka Repeat candidates it was 55%. The national average for non-Thuthuka Repeat students is 32%. The Thuthuka pass rate is 61% nationally.

The TBF currently has 95 students who have passed Parts 1 and 2 of the qualifying examinations. Of these 95 students, 49 have either registered as CA(SA) or are in the process of registering as CAs(SA) and a further 46 are left with training obligations to complete. There are 1 200 students on the programme in 2013, 54% of whom are females. Approximately 14% of these students are Coloured and 86% are African.

In 2012 one hundred candidates were allocated to 27 donors and one hundred and twenty five (125) students were accepted for 2013. The programme has thus far been able to produce 442 trainees in a five-year period who have been allocated to different training offices.

A prerequisite for qualifying as a CA(SA) is to pass the Certificate in the Theory of Accounting (CTA) at Honours level. During 2012, the Thuthuka contribution to CTA passes amounted to a significant 30% for African and coloured passes in total. Passes among coloured students amounted to 23%, whilst African passes totalled 32%.

TBF graduates, hold positions of accountability in both the public and private sectors, ensuring that their skills will be utilised to address critical issues, such as clean audits that bedevil the South African economy and do little to entice investment and grow the economy. This is largely due to the TBF programme being so comprehensive that it affords potential CAs(SA) a diversity of skills apart from just the academic programme: students have work readiness programmes, have access to a counsellor and are assisted in areas of academic life where they require assistance. It is this incredible support programme and the security of belonging to a 'family' that motivates students to do well and to work hard simply because it is a part of the the TBF ethos.

These 'Thuthuka CAs' have achieved great success in their first year of formal employment: Alatha Ndebe CA(SA) is now lecturing at Walter Sisulu University; Ntuthuko Mhlongo CA(SA) is now lecturing at the University of Zululand; Tokelo Sekese CA(SA)

is employed by Investec Bank as a Sustainability Reporting Manager; Reshoketswe Mphelo CA(SA) is employed by Deloitte as a Manager: Accounting & Financial Advisory – Audit in Johannesburg; Lesedi Nogoduka CA(SA) is employed by FNB as a Financial Accountant; and Godfrey Mongatane CA(SA) is currently employed by the Auditor General of South Africa as a Manager: Technical Learning; Busisani Mhlambi has opted to "put back" to the Thuthuka programme by accepting a position as lecturer at the University of Johannesburg, where he is also the TBF coordinator, to name but a few.

STRATEGIC PARTNERSHIPS

Setting the airwaves abuzz

SAICA, in conjunction with Primedia Broadcasting ran a three-week feature on Talk Radio 702 which focused on recent accolades of the TBF. The broadcast, which was flighted at varying periods of the day over the three-week period, included testimonials of recent graduates, interviews with donors and board members as well as advertisements. The feature was well received and the TBF team received complimentary feedback from various stakeholders.

Promoting TBF using Multimedia Channels

The TBF completed production of a corporate video. The video documents the evolution of the TBF from an almost CSI initiative to a skills development programme with proven accolades. The students featured in the video demonstrate, from the last video, the growth and development of these students and how the TBF programme has facilitated such growth and development. The video will be used at various events but will focus on leveraging further funding from potential donors in order to grow the programme and, consequently, the pipeline of chartered accountants.

Creating a Thuthuka 'Club'

There has been a need for an association which will act as a home for those people who benefitted from SAICA's transformation initiatives. These beneficiaries are not limited to the Thuthuka Bursary Fund (TBF), but it will include the recipients of other transformation activities which precede the TBF. One of the main functions of the alumni is to support the activities of learner, student, trainee and member development.

Alumni- Core Functions

Thuthuka Alumni will at its core function to do the following:

- Promote the accountancy profession



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- Enhance the current status of the activities with regard to development
 - o For learners and students
- Create brand ambassadors
- Co-ordinate and communicate activities where alumni participate.
- Present new ideas
- Act on a voluntary basis
- Exclusive channel for Thuthuka beneficiaries to network

Following the launch of the Alumni in Port Elizabeth in May 2013, the Gauteng chapter was launched on 29 October 2013 and the Western Cape chapter launch took place on 14 November 2013.

Pledge – and inject much needed skills in the CA(SA) sector

There is clearly a need for chartered accountants in the country. As one of the sector players, you will agree that the profession could do with additional chartered accountants. And the good news is that you can do something to address this dire shortfall. Not only will you contribute to your sector, but you will also contribute to skills development in the country.

The cost? A mere minimum amount of R500 is required from you.

YOU CAN MAKE A DIFFERENCE

In its 2010/11 Global Competitiveness Report the World Economic Forum (WEF) rated South Africa No.1 in the world for the strength of its auditing and reporting standards – largely thanks to the quality of its chartered accountants.

A recent survey of the top 200 companies on the Johannesburg Stock Exchange (JSE) found that:

- 89.6% of Finance Directors are CAs(SA)
- 32.3% of Directorships are CAs(SA)
- 29.7% of CEOs of the JSE top 40 are CAs(SA)

This shows that there is a demand for chartered accountants in the corporate world. By contributing to this Pledge Campaign, you will be addressing a challenge that the country faces. More CAs(SA) means better financial controls and clean audits. Your valued support will make a difference.

By Pledging R500 or more to the Thuthuka Bursary Fund you will be empowering talented students from African and Coloured communities who lack the financial means, the opportunity to create a better future for themselves, their communities and our country.

THE THUTHUKA BURSARY FUND PROGRAMME

The Thuthuka Bursary Fund Programme is a skills development and transformation initiative of SAICA and aims to encourage talented African and Coloured South African students who excel in mathematics, to pursue a career in the Chartered Accountancy (CA) profession.

Since its inception in 2005, the programme has produced **95** students who have passed Part 1 & Part 2 of the Qualifying Examinations, thus being a step closer to qualifying as a CA(SA) with only training requirements left to complete. Of these, **46** have either registered as CA (SA)'s or are in the process of registering, **49** are left with only training obligations to complete.

With approximately **1 500** students currently on the programme, the TBF has developed a successful track record of developing young minds and growing them into responsible, balanced adults who can contribute to their country.

INVEST IN THE FUTURE:

You can deposit your **investment** directly into the Thuthuka account:

Thuthuka Bursary Fund Trust

Standard Bank

Johannesburg Branch (000 205)

A/C No: 000 241 199 / Cheque A/C

As part of the Pledge campaign, the TBF has initiated a programme where stakeholders can contribute to the campaign through the Woolworths **My School Card** programme.

My School Card Target

A 135 (Jan 2013) people were able to generate approx R1 439.96 p/m using My School Card. (the Alumni should aim to have 1 000 plus members of the Alumni raising approx R11 519.68 per month plus to contribute toward the Thuthuka Bursary Fund. (Over a period of one year, the projection could yield, R144000.00 plus with consistent use).



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Learners: Striving for excellence in Mathematics and Accounting

Through the Thuthuka Education Upliftment Fund, a number of initiatives have been put in place to promote the chartered accounting profession and encourage learners to take up core mathematics. In the 2013 National Accounting Olympiad, a record 4 465 grade 11 and 12 learners from 338 schools across the country participated. Praise Ndebele, a learner

from Ponelepe Oracle Secondary school in Gauteng was crowned the 2013 National Accounting Olympiad Winner. This is a partnership project with Pastel Accounting. In an effort to grow this initiative, SAICA has initiated talks with two other potential sponsors. Discussions with the Department of Basic Education has also commenced where SAICA would like to drive a National Accountancy Teacher Award.

NATIONAL WINNERS

Top learners		Learner	School	Province	%
	1	Praise Ndebele	Ponelepe Oracle Secondary	GAU	92
	2	Mokwape Molebats	Hosea Kekana Secondary	GAU	88
		Umar-Farooq Kagee	Rondebosch Boys High	WC	88
		Gerben Dracijer	Paul Roos Gimnasium	WC	88
		Yusuf Mohamed	Maritzburg College	KZN	88

Top learners	School	Province	%	
1	Orient Islamic School	KZN	69.25	12 entries
2	King Edward VII School	GAU	68.50	12 entries
3	Rondebosch Boys High	WC	68.40	10 entries

PROVINCIAL WINNERS

Gauteng	Learner	School	%
Top school		King Edward VII School	69
Top learner	Praise Ndebele	Ponelepe Oracle Sec	92
Runners up	Mokwape Molebatsi	Hosea Kekana Sec	88
	Aqeel Wadee	King Edward VII School	87
	Radebe Tshepo	St Matthews Secondary Sec	87

Free State			
Top school		St. Michael's School	52
Top learner	Tiffany Wong	St. Michael's School	77
Runners up	Motaung L.J	Ntsu Secondary	73
	Johanna Aletta Venter	St. Michael's School	72

W Cape	Learner	School	%
Top school		Rondebosch Boys High	68
Top learner	Umar-Farooq Kagee	Rondebosch Boys High	88
Runners up	Gerben Dracijer	Paul Roos Gimnasium	88
	Karlien Heyns	HMS Bloemhof	85
	Luca Botha	Rondebosch Boys High	82



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E Cape			
Top school		Khanyisa High	40
Top learner	Mngxuma Sandiso	Holy Cross Education Centre	70
Runners up	Ntubazi Magugu Zenande	Zingisa CHS	68
	Sibabalwe Mzokwana	Victoria Girls High	67

North West			
Top school		Koster Gekom Skool	59
Top learner	Tumelo Modipane	Mmabatho High School	77
Runners up	Saunders Mathew	Sol Plaatje Secondary School	71
	Kotie Vermaak	Koster Gekom Skool	65
	Kobe Gift	Thulare High	65

N Cape			
Top school		Northern Cape High School	54
Top learner	Abdul Kader Cader	William Pescod	70
Runners up	Jitten Vallabh	Northern Cape High School	69
	Danielle Coetzee	Kimberly Girls High	68

Mpumalanga			
Top school		Middleburg Muslim School	51
Top learner	Joshua Swarts		72
Runners up	Bilsal Essack	Hoërskool Lydenberg	65
	Ngubeni Ntokoza	Hlalakahle High School	65

Limpopo			
Top school		Dendron Secondary School	59
Top learner	Grace Muroa	Dendron Secondary School	75
Runners up	Mampogoro Fulufhelo	Mopani Intermediate School	71
	Ngoepe Pheidah	Dendron Secondary School	68
	Tshiwawa Mpho	Patric Ramaano	68

KwaZulu-Natal			
Top school		Orient Islamic School	69
Top learner	Yusuf Mohamed	Maritzburg College	88
Runners up	Estom Govender	Stanmore Secondary School	81
	Akshay Maharaj	Anchorlite College	79

SAICA has pledged its support to promote the study of core mathematics as opposed to maths literacy. In partnership with the South African Mathematics Foundation and Harmony Gold, SAICA is a co-sponsor of the South African Maths Olympiad.

On the night of 12 October 2013 the South African Mathematics Foundation (SAMF) announced Robin Visser and Bronson Rudner as the country's top High School mathematicians of the South African Mathematics Olympiad (SAMO) at their annual award ceremony held at the Kopanong Hotel in Benoni.

Gold medallist in the senior division, Robin Visser is a Grade 11 learner at St George's Grammar School in the Western Cape who describes himself as weird yet humorous. "I would like to thank everyone who helped me achieve the Gold medal," he says. "My parents, math teachers, math coaches at the numerous universities as well as friends who don't mind when I talk to myself." Visser, who was also a member of the South African team that competed at the International Mathematical Olympiad (IMO) in Colombia in July this year, is also extremely grateful for everything the SAMF does for Mathematics in the country.

A Grade 9 learner at the South African College High School (SACS) in the Western Cape, Bronson Rudner is the Gold medallist in the junior division and says that he would like to thank the SAMF for organising the SAMO. "Without them, none of this would be possible," he continues. "I would also like to thank my parents, who have supported me wholeheartedly and who have especially been ready and willing to help with transport to training venues and competitions. My school has also supported me the whole way and provided me the opportunity to compete in mathematics competitions at various levels."

Organised by the SAMF and sponsored by Harmony Gold Mining Company and the South African Institute of Chartered Accountants (SAICA), the SAMO is the biggest Olympiad of its kind on the continent. The Olympiad consists of three rounds, the first for which 81,440 learners in Grades 8-12 attempted to solve Mathematical problems that are not part of the normal school curriculum. Following the first round in March, 11,847 top performing learners moved on to the second round that took place in May with 199

learners from 107 High Schools across the country that competed in the final round in September.

Angie Motshega, South African Minister of Basic Education, who was the guest of Honour at the event said in her keynote address, "Our schools should be places where we plant the seed for the cognitive prowess that ceremonies of this nature seek to discover and encourage. This ceremony testifies to the boundless talents we have within the nation, that we must hone necessarily to meet the demands of a developing economy. To address poverty, inequality, unemployment and underdevelopment we need to empower Africa's children with critical skills, knowledge and values of democracy.

"Reaching the second round and ultimately the final is a great achievement," says Chantyl Mulder, Senior Executive: Transformation and Growth at SAICA. "It shows not just a talent for mathematics and problem solving, but also demonstrates a willingness to learn and challenge yourself. The chartered accountancy profession is in dire need of talented learners who are studying core mathematics."

Approximately 60 top performing learners will now be invited to attend the first of three Olympiad Training Camps in December during which the selection of the South African team for the IMO in 2014 will commence. The IMO 2014 will be taking place in Cape Town from 3 to 13 July 2014 and it is the first time since its inception in 1959 that this annual Olympiad will take place on African soil.

"In this exciting time where we are preparing and anxiously anticipating the IMO in South Africa next year," says Prof Johann Engelbrecht, Executive Director at the SAMF. "We should exploit this great opportunity to promote Mathematics much wider than for the few learners that will make the South African team for the IMO. I hope we can take hands with government and the private sector to do something serious about the Mathematics situation in the entire country. Mathematics is in the news at the moment. Let's make sure the message that Mathematics is essential for the future of the country is conveyed and appreciated all over the country."

Harnessing drama and multimedia tools for maths education:

SAICA together with a youth specialists agency, HDI youth marketers, were involved in a maths activation programme to encourage learners to study core Maths



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and promote the Chartered Accountancy profession [CA(SA)]. The initiative included an interactive road-show to schools and leverages on the Pick n Pay Schools Club for teacher and learner engagement. The programme aimed to:

- Help build the CA(SA) profession as a highly competitive designation
- Educate learners on the benefits of choosing pure maths and highlighting the CA(SA) profession to teachers
- Promote the benefits and opportunities of becoming CA(SA)
- Create awareness of opportunities that SAICA presents to learners (bursaries, Maths Camps etc.)
- To increase number of schools and learners we engage with in promoting maths and the CA(SA) profession
- To educate parents on the benefits that pure maths and becoming Chartered Accountant

The programme ran between September and October targeting 675 schools mainly in Gauteng and to roll out in few schools in Limpopo and KZN through the MTN sponsorship.

During the activations learners were encouraged to register on SAICA's youth portal

The Pick n Pay Schools Club Programme includes teacher and learner material which was distributed to 600 of these schools.

- A competition ran during roadshows as well as on the D6 Communicator to promote **NowiCAN portal/mobi** to high school learners during ALL activations
- Leveraging on partnership with SAMF to promote SA Maths Olympiad initiatives **(88 000 learners in round 1) through marketing material included in the packs**

The HDI activation programme is a multimedia presentation where learners are presented with key information on core Maths in a fun and exciting manner. The presenters are young and energetic individuals who engage learners with humour and fun and educational videos. Learners are also provided

with the opportunity to ask questions and they also receive informative DVDs and brochures.

SAICA has taken decisive steps to try and address the problem as far as maths performance at schools is concerned. South Africa has a shortage of approximately 5 000 chartered accountants and one of the criteria to become a chartered accountant is a good score in Maths. SAICA therefore embarked on this activation programme in order to address this challenge.

SAICA also published a four-page insert in "The Teacher" a newspaper from the *Mail & Guardian* stable which targets teachers in the country. The feature focused on SAICA's involvement in the Accounting and Maths Olympiads as well as the HDI activation programme.

Making learning fun:

The Gauteng Department of Education (GDE) in partnership with the South African Institute of Chartered Accountants (SAICA) organised development games for Grade 10 Girl Learners. The programme was launched on **17 August** at the **University of Johannesburg**, Sophiatown Thuthuka Residence, Corner Kingsway and University Road, Auckland Park, commemorating **Women's Month**. Other games were held as follows: Westridge High School (31 August); General Smuts High School (24 August) and Kalossie Teachers Centre in Alberton (5 October). These games targeted girl learners in 103 Dinaledi Schools in the 15 districts in Gauteng Province. The games are a platform to identify girl learners for the Grade 11 development camps for mathematics, science and accounting in 2014. The aim of the camps is to encourage girl learners to study towards Science, Engineering and Technology careers. The development games are Board Games that are aimed at educating learners about the world of business and finance in a fun and educational manner.

The aim of these board games is to unleash learners' ability to work with difficult mathematical and accounting systems, Leadership Skills, Team Work, Financial ability, Entrepreneurial Skills and taking strategic business decisions.

The following skills will be acquired:

- enhance learners' entrepreneurial skills
- introduce learners to finance in a fun and educational manner

- enhance learners' leadership skills
- introduce learners to team work
- expose learners to the business environment.

Grade 10 learners will further benefit by acquiring technical skills, understanding of the roles of the accountant, soft skills as well as knowledge of the subject content. Apart from the Commercium board game, learners will also learn how to collaborate with others by way of group work and joint assignments on the day.

Project Facilitator, Jaco Fouche said, "The Commercium business game was developed as a teaching tool in the accounting and business field. It aims at simulating the dynamics and fast pace of business world in a fun way. Learners need to know that the business world is not as boring as often depicted at school".

The Western Cape Department of Education (WCED) in partnership with the South African Institute of Chartered Accountants (SAICA) and the big 4 Accounting firms; PwC, KPMG, Deloitte and E&Y organised development games for Grade 11-12 learners. SAICA in partnership with the Eastern Cape Department of Education (ECDOE) organised a business development game for Grade 11 learners. These games targeted learners who are talented in Maths and commercial subjects. The games are a platform to identify learners for the Grade 11 development camps for mathematics, science and accounting in 2014. The aim of the camps is to encourage Learners to study towards a career in chartered accounting.

THE MEDIA: AGENTS OF MASS COMMUNICATION

With such success and life changing stories, Thuthuka has received favourable media coverage. From July to December 2013, the Thuthuka story received more than R5m worth of Public Relations value. The total annual was R8 209 010.

Thuthuka Bursary Fund	No of articles	Rand values
July	7	174 418
Aug	15	634 756
Sept	7	179 729

Oct	6	440 340
Nov		
Dec		
Total		1 429 243

Thuthuka Education Upliftment Fund	No of articles	Rand values
July	18	668 097
Aug	31	531 875
Sept	3	34 255
Oct	3	45 129
Nov		
Dec		
Total		1 279 356

TRANSFORMATION: AT THE HEART OF THUTHUKA

Clearly from these highlights, Thuthuka is concertedly meeting its objective of transforming the demographics of the profession to reflect those of the country in terms of race and gender, and provide educational support to Black and Coloured learners and students for the benefit of the profession while simultaneously helping to uplift communities. Therefore, SAICA prides itself in leading the chartered accountancy profession as a socially responsible driver of transformation as well as business and skills development by supporting and encouraging enterprise development initiatives.

However, more still needs to be done. We are looking forward to continue working with our valuable stakeholders. Your support to the programme has gone a long way. We leave you with these case studies so that you can fully comprehend how your assistance has touched and changed someone's life- a mere two narratives from the archive of hundreds more.

A CRYSTAL BALL PERSPECTIVE:

With the advent of the digital age and in an era where information is the new currency, the Thuthuka brand has grown in leaps and bounds and is fast becoming a household name. Media exposure is largely responsible for making Thuthuka brand ambassadors such as Busisani Mhlambi and Godfrey Mongatane, both qualified CAs(SA) and exceptional role models to learners, especially from disadvantaged communities.



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Busisani Mhlambi - CA(SA)



I am Busisani Mhlambi, grew up in Vosloorus. In 2005 I went to UJ to do my first year. I completed my Honours Degree and CTA in 2008. 2009 I went to Ernst and Young to do my articles and completed in 2011. In 2012 I went to work as a Financial Manager at a company called Bayport Financial services. I resigned there in March 2013 and joined UJ. I am currently working as a senior lecturer and Thuthuka coordinator at UJ. I realised how education changed my life, coming from a poor disadvantaged background. I then realised I would love to help more and more young black people from disadvantaged backgrounds change their lives through education.

Godfrey Mongatane - CA(SA)



Godfrey is a Technical Learning Manager at the Office of the Auditor-General and a recently qualified Chartered Accountant [CA(SA)]. "At the University of Johannesburg (UJ) we had a psychologist who was always available to assist us improve our marks. I, however, completed my studies at the University of Limpopo. I was encouraged to lead high school camps and also mentor, tutor and develop the first year students on the programme. The TBF coordinators were always available to hear our issues and assist accordingly. The TBF is what the youngsters need today.

The consequence is that talented youngsters are burning the proverbial midnight oil and achieving successes and accolades. The result is that the imbalances in demographics in terms of race and gender in the arena of chartered accountancy is gradually heading toward a welcome equilibrium. The Thuthuka brand firmly embraces the words of the iconic Nelson Mandela who says, "Education is the most powerful weapon which you can use to change the world." Thuthuka- Inspiring Success!

HOW YOU CAN CONTRIBUTE:

Anyone wishing to contribute to the ongoing success of Thuthuka can do so by either purchasing our book

titled 101 Stories or pledging directly Thuthuka by visiting www.saica.co.za and clicking on the "Thuthuka – Inspiring Success" banner advert.

