



iSithebe
Financial Wellness

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Catalyst for Programme Development

The driving force behind our financial wellness initiative is the urgent need to empower South Africans with the skills they need to achieve a balanced life. Our approach involves aligning with corporates to reach South African employees in contexts where they are open to discussion and learning.



While 98% of adults have access to formal financial services, over-indebtedness and financial vulnerability remain rampant. In 2024, 75% of adults who borrowed in the past year used credit to cover essentials like food, and an estimated 12 million adults are over-indebted.

Finmark



Families face considerable financial stress Household Debt to Income ratio now above 75%

Money is often a taboo subject within families

Having open and honest discussions are essential to avoid mental strain.

Black Tax & Sandwich Generation

Legacy financial patterns are repeated and carried into the next generations.

Poor Estate Planning The high penetration of funeral policies vs investment policies and poor understanding of how to calculate the value of life cover.

Beneficiaries & Legacy

Poor understanding of legacy planning and the impact of divorce, nominating beneficiaries and Intestate Succession.



Budgeting Skills are not taught in formal educational contexts Financial issues do not exist in isolation; holistic approach is key.

Money Mindfulness and Spending Personality

Need to understand why we spend the way we do and what drives our financial mindset in order to improve.



TRANSFORMING EMPLOYEE WELLBEING

Through Psychology Driven Financial Education

Financial stress affects every part of the workplace. It reduces concentration, increases errors, drives up absenteeism and creates a silent pressure that costs companies productivity and morale. When employees feel overwhelmed by debt, confused about planning or ashamed to ask for help, they are not fully present at work.

Isithebe Financial Wellness exists to change this. We combine behavioural psychology, financial education and practical tools to build financially confident individuals who contribute at higher levels.

Our programmes address the human side of money. We recognise that financial behaviour is shaped by emotions, culture, personal history and family dynamics. We work with what is real.

This is why our interventions lead to genuine change. Employees learn to make better financial decisions, manage stress, reduce financial crises and build sustainable habits.





Why Organisations choose Isithebe

Psychology First Approach

Many employees know what they should do with their money. The struggle is doing it. This gap is behavioural.

Our sessions address emotional drivers like fear, shame, impulsivity, family pressure, financial trauma and confidence barriers. When these blocks are addressed, financial habits shift.

Practical Training Style

Isithebe focuses on clarity, simplicity and everyday scenarios. We ensure that even employees with low financial literacy feel equipped and empowered.

Customised for Every Workplace

We analyse your workforce profile and tailor workshops, communication and support tools to the needs of your teams.

Stronger Employees. Stronger Companies

Organisations that invest in financial wellbeing strengthen performance across multiple areas:

- Lower levels of financial related absenteeism and presenteeism
- Reduced payroll pressure from loans, garnishees and salary advances
- Improved employee concentration and productivity
- Stronger employee morale and engagement
- Lower stress in teams and reduced conflict
- More stability, especially in labour intensive and high pressure environments





WHAT IS ITHEBE DELIVERS

We support organisations through a complete financial wellbeing ecosystem that includes training, behaviour change, awareness campaigns and personalised support.

1. Financial Wellness Workshops

Practical workshops designed for all employees, from entry level to senior management. Key workshop themes include:

- Debt management and financial recovery
- Savings and building financial resilience
- Black tax and family responsibility planning
- Understanding credit and avoiding financial traps
- Budgeting that fits real life
- Investing basics
- Protecting wealth through insurance and estate planning
- Retirement readiness
- Planning for emergencies and changing financial seasons

2. One on One Financial Wellness Support

Private, confidential sessions with employees who need deeper guidance. These sessions focus on behavioural coaching, personalised budgeting, debt guidance and emotional support.

3. Executive and Trustee Training

Support for leaders who are responsible for employee benefits, payroll wellness initiatives and governance. We equip leadership with the knowledge required to guide employees and support long term wellbeing.

4. Awareness Campaigns and Financial Wellness Days

Engaging, high energy activations that spark interest and shift attitudes about personal finances.

These campaigns help create a culture where employees talk openly about money and seek help early.

5. Online and Hybrid Training Options

Digital workshops, webinars and modular learning for teams who work across various sites or shifts.

Our online sessions are interactive, accessible and designed for all literacy levels.



A HOLISTIC APPROACH TO FINANCIAL WELLNESS

When we design a customised financial wellness programme, we ensure that it creates awareness about the need to change behaviour and equips individual participants with the skills and information required to enable them to effect lasting and meaningful change and become more productive. Financial Wellness is impacted by multiple dynamics, all of which are taken into account when we design and deliver our programmes.

The ultimate goal is to strengthen the linkages between the key pillars of wellness: financial wellness, emotional wellness, and physical wellness. Topics to be addressed include:

- Enhancing the ability and confidence to communicate about black tax/ sandwich family difficulties
- Assisting in entrenching positive attitudes towards managing personal finances
- Boosting the confidence of individual South Africans when planning effectively for future financial needs
- Providing helpful tips to reinforce how to take care of self for improved productivity
- Navigating the legalities of estate planning and other legal contracts

We believe that changing is not an event, but an ongoing process. This belief underscores the support we provide to individual participants as they learn and grow, and our commitment to monitoring and evaluating their progress until they reach their personal wellness goals.

Our approach to addressing the challenges experienced by individuals incorporates both proactive and reactive interventions. Rewarding individuals is important to reinforcing positive behaviour and incorporating a rewards system into the programme tends to be beneficial. Ours is a beyond awareness approach.



OUR APPROACH

Real, Human & Effective

Financial behaviour is emotional. Money choices are rarely about numbers alone. They are shaped by stress, upbringing, self-belief and personal pressure. Isithebe centres every programme in behavioural understanding so that change is real, measurable and long lasting. Our approach includes the following pillars:

Behavioural Psychology

We explore the emotional triggers that drive money decisions. This includes fear of not having enough, shame around past mistakes, avoidance of financial conversations, generational pressure and the impulsive habits that drain financial stability. By helping employees understand the root of their behaviour, we equip them to make strong and confident decisions.

Cultural and Family Dynamics

We recognise the complex financial realities that many employees carry. These include supporting dependents, managing extended family obligations, responding to community pressures and meeting cultural expectations. Understanding these dynamics allows us to guide employees in a way that respects their lived experience while still empowering healthier outcomes.

Financial Literacy Simplified

We take financial concepts that are often intimidating and translate them into simple, practical language. There is no judgment and no financial jargon. The goal is clarity. Employees gain a solid grasp of budgeting, saving, borrowing and planning without feeling overwhelmed.

Practical Tools and Takeaways

Every session provides resources employees can use immediately. This includes templates, checklists, personal budgets, saving plans and behaviour tracking tools. These practical items help turn new knowledge into daily action.

Supportive and Trust Based Delivery

Our facilitators create a safe and respectful learning environment where employees feel comfortable participating. When people feel supported, they engage honestly and openly. This is where meaningful transformation begins. Employees feel seen, heard and empowered, which leads to stronger financial confidence and better long term financial behaviour.





Services & Programmes



WORKSHOPS

ONLINE SESSIONS



AWARENESS CAMPAIGNS

ONE-ON-ONE SESSIONS

Financial Wellness Programmes



Financial Planning

- Estate Planning
- Legacy Planning
- Retirement Planning
- Marriage regimes
- Crisis Management Planning



Financial Control

- Considered Spending
- Credit Scoring
- Life Staging
- Black Tax
- Money Personality & Beliefs



Implementation of Skill

- Drafting a Will
- Calculate Estate Liquidity
- Debt Management
- Life vs. Living annuity



Financial Products

- Saving & Investment
- Credit Products
- Insurance Products
- Banking Products



6 - Month Sample Plan

- Each monthly topic has an accompanying email newsletter with tips and topic related articles and site pages
- Custom calculators to compliment topic outcome and practical application
- AI Assistant
- Comprehensive site pages on each theme with associated topics and articles



February - Investing & Saving

Workshop:

- Understand Financial Goals
- Introduction to Investment Products

Practical

- Use the Investment Calculator
- Create an Investment Plan
- Where to get additional funds to invest



March - Estate Planning

Workshop:

- Estate Planning
- Funeral Cover vs Life Cover
- Trusts

Practical

- How Much Life Cover do you need
- Legacy Planning
- Investment Calculator for any shortfall/additional requirements



April - Retirement Planning

Workshop:

- Provident & Retirement Fund
- Retirement Planning
- Life Annuity vs Living Annuity

Practical

- Retirement Calculator - understand shortfall
- How to make up the shortfall
- Investment Calculator for shortfall



May - Credit Score vs Credit Report

Workshop:

- Credit Score vs Credit Report
- How to Improve Credit Score
- Start Saving or Pay Off Debt

Practical

- Review your Credit Report
- Where can you improve and how
- 4 Things to do when in Debt



June - Understanding Tax

Workshop:

- Understand Tax
- Tax Credits & Deductions
- Retirement Annuity/Pension Funds

Practical

- SARS Day - Get ready for tax season
- Understand your payslip



July - Insurance

Workshop:

- Types of Insurance Products and their purpose
- Financial implications of not having insurance

Practical

- How much Insurance do you need?
- Requote for Insurance Cover





October

Mental Health & Money Matters | Money matters can be a significant source of stress, anxiety, and emotional turmoil, impacting not only our financial well-being but also our mental health.

Our beliefs and feelings about finances can be deeply personal and often rooted in our past experiences, cultural background, and societal pressures. However, when left unexamined, these beliefs can lead to unhealthy financial habits, self-sabotaging behaviors, and a perpetual cycle of financial stress. We'll explore the intricate relationship between mental health and finances, highlighting the importance of acknowledging and addressing our emotional connections to money.

Join us as we shine a light on the critical intersection of mental health and financial well-being, and discover how awareness, self-reflection, and intentional habits can lead to a more balanced and fulfilling financial life. We will also be detailing the impact of Black Tax & Sandwich Generation and how to navigate it.

By examining our financial mindset and recognizing the impact of our beliefs on our financial decisions, we can begin to break free from limiting patterns and cultivate a healthier, more positive relationship with money.

Visit the [Financial Emotions | Belief Systems & Anxiety](#) page as well as the [What is Your Money Personality](#) page.

Comprehensive Educational Website



October Focus: Mental Health and Money Matters

Money and mental health are deeply connected. The way we spend, save, and think about money is shaped by how we feel more than we realize. In South Africa's fast-moving and often stressful world, our financial habits can either support our wellbeing or quietly drain it.

Some people spend freely on others or themselves, even when they cannot really afford to. It feels good in the moment, but later brings stress and guilt. Others hold on tightly to every rand, saving so hard that they miss out on joy and experiences that add meaning to life. Both are emotional responses to money, not logical ones.

Taking care of how we feel about money is just as important as how we manage it. The goal is not only to make money work for you, but also to make sure your relationship with it supports your emotional balance and peace of mind. Here are 8 tips to help you navigate emotional spending, saving, and money thoughts with more awareness:

1. **Pause before you spend.** Ask yourself, "Am I buying this because I need it or because I feel something?"
2. **Name the emotion.** Identify what you feel when you want to spend or save. It could be anxiety, guilt, joy, or the need to belong.
3. **Create mindful money moments.** Schedule a weekly check-in with your finances. Make it calm, not stressful.
4. **Set emotional limits, not just financial ones.** If you tend to overspend when sad or stressed, commit to waiting 24 hours before making a purchase.
5. **Balance saving with living.** Save responsibly, but remember that life's small joys are part of wellbeing.
6. **Talk about money openly.** Whether it's with your partner, a friend, or a financial coach, talking helps remove shame and brings clarity.
7. **Track your triggers.** Notice when spending or saving becomes emotional —after a bad day, payday, or when you feel lonely.
8. **Connect your money to your values.** Spend and save in ways that support what truly matters to you, not what looks good to others.

Newsletter Emails



The Ultimate Vehicle Purchase Guide

This detailed guide breaks down all the costs involved in buying a vehicle, including the often-overlooked expenses that can catch you off guard. You'll learn how different financing plans work, and the significant difference it can make when you invest for a car instead of taking out a loan. With this guide, you'll be equipped with the knowledge to navigate the car-buying process with confidence and make a smart, cost-effective decision.

[View Guide](#) [Download Guide](#)



The Ultimate Property Purchase Guide

Our Ultimate Property Purchase Guide walks you through the process, covering all the costs involved in buying a property, future value, checklist items to be weary of and often-overlooked expenses. You'll understand how different financing options work and the benefits of investing for a substantial deposit. With this guide, you'll be empowered to make informed decisions, avoid costly mistakes, and achieve your property ownership goals.

[View Guide](#) [Download Guide](#)



The Ultimate Investing for Education Guide

We've compiled a detailed list of expenses, from daycare to tertiary education, covering both private and public institutions. You'll also discover often-overlooked costs that can impact your savings. Learn how investing early can make a significant difference in covering these expenses and securing your child's educational future.

[View Guide](#) [Download Guide](#)



The Ultimate Retirement Planning Guide

Your retirement years should be a time of freedom, choice, and security. With careful planning, the right mindset, and a clear understanding of your finances, this guide will help you make that vision a reality.

[View Guide](#) [Download Guide](#)

[Editable Retirement Budget Excel Spreadsheet](#)

Lifestyle Guides

Future Proof Investing

Investment Growth Calculator

Plan for your future. Calculate what it takes to reach your financial goal.

I want to calculate the...

Investment amount

Investment term in years

18

Future value of investment

1000000

Estimated rate of return (%)

10

Annual contribution escalation (%)

6

Investment frequency

Monthly

[Calculate](#)

Your Results

Your Result

R0

Calculator Central

Your one-stop destination for financial planning. Use our calculators to prepare for your future.

[Car](#) [Debt](#) [Education](#) [Home Loan](#) [Millionaire Baby](#) [Retirement](#) [Wedding](#)

Home Loan Calculator

Estimate your monthly home loan payment and understand the total cost of your new home.

Property Value (R)

1200000

Include initiation fee in your home loan?

Interest Rate (%)

10.75

Loan Term (months)

240

Additional monthly payments

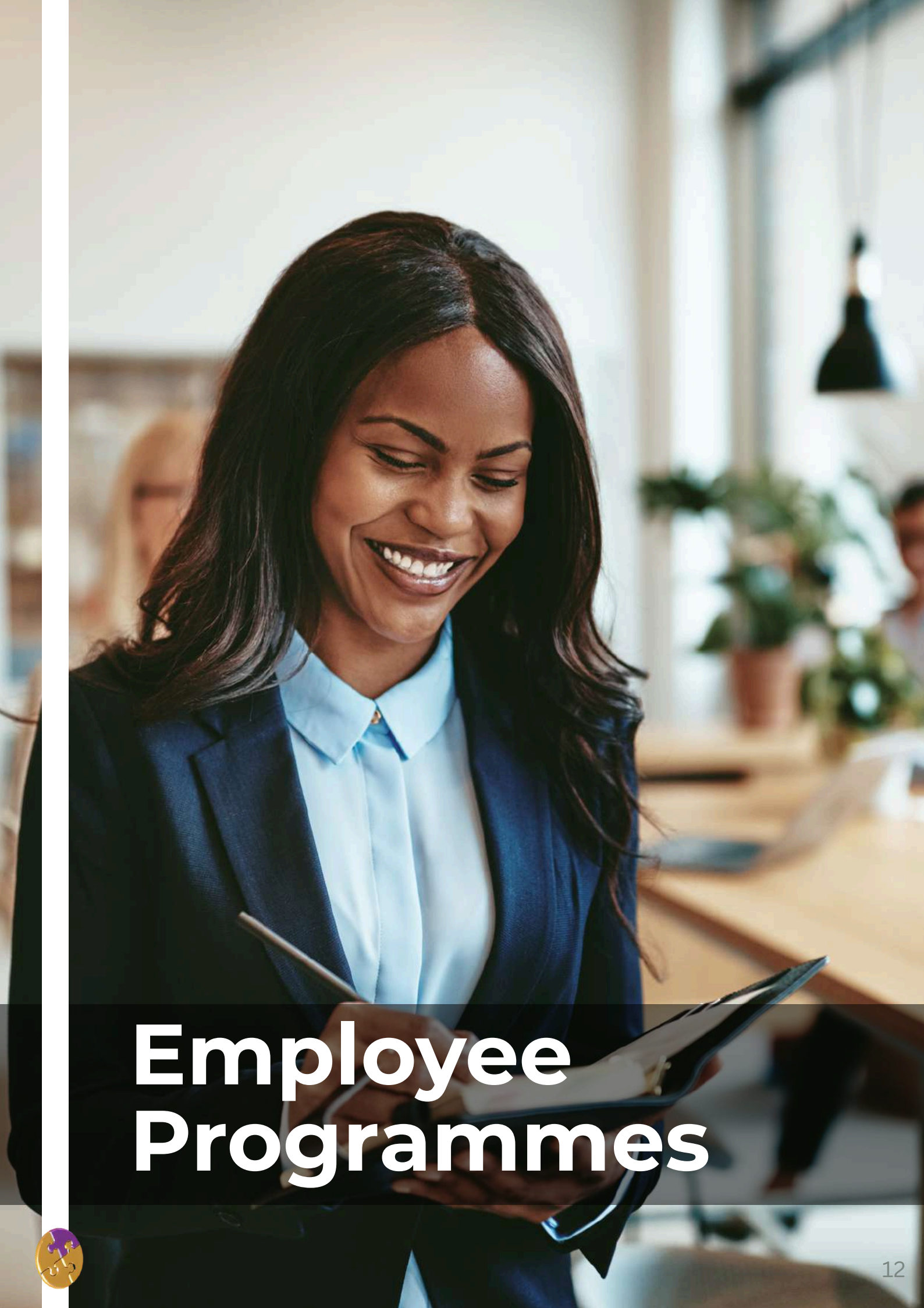
[Calculate](#)

Your Results

Enter your details to see your results.

Lifestyle Calculators





Employee Programmes





#EarlyStart | Learnerships and Interns

Starting your first job or stepping into a new role can be both exciting and overwhelming. That's where our #EarlyStart program comes in – designed specifically for new employees and first-time workers to navigate the world of personal finance with confidence.



#Onboarding | New Employees

Understanding your payslip and unlocking the benefits that come with it. Our #Onboarding program is designed specifically for new employees and first-time workers to master the art of personal finance and set themselves up for long-term success.



#Reconcile | General Employees

Take your salary to the next level with our comprehensive program designed for employees looking to boost their financial well-being. This program focuses on optimizing your financial strategy to achieve your goals and secure your future.



#PreRetirement | Dream Big

The countdown to retirement is on! This is an exciting time, and we're thrilled to help you prepare for the next chapter of your life. Our program is designed specifically for employees nearing retirement, focusing on creating a fulfilling and financially secure post-work life.



#GEPF Employees

As a GEPF employee, you're part of a unique retirement fund. But do you know how it works and how to make the most of your benefits? Our #GEPF programme is designed specifically for GEPF employees, covering essential topics to help you achieve financial wellness.

[Click to view full scope and brochures](#)



RETURN ON INVESTMENT

Benefits for Employers & Employees

Investing in financial wellness training creates measurable returns for organisations. Employees who understand their finances experience less stress, fewer distractions, and greater confidence. This leads to stronger performance, improved engagement, and a healthier workplace culture. Companies benefit from reduced operational strain, lower HR pressure, and more stable long term workforce behaviour.

A recent financial literacy study showed that structured financial education can increase employee financial knowledge by more than 60 percent within three months of consistent training. For employers, this translates into a more skilled, focused, and resilient workforce.

Below are the benefits for both employees and employers, expanded to show the full impact.

Employee Benefits

Greater Financial Confidence

Employees gain clarity on how to budget, manage debt, plan for the future, and make confident financial decisions. This reduces anxiety and builds long term stability.

Fewer Workplace Distractions

With improved financial management, staff spend less time dealing with personal financial issues during working hours. This increases productivity and focus.

Improved Stress Management

Understanding how to manage money reduces stress related conditions and improves emotional regulation, which contributes to a calmer, more stable workforce.

Reduced Demand for Health Care Services

Lower financial stress is linked to fewer stress related health issues, fewer substance abuse cases, and improved overall wellness.

Fewer Workplace Incidents

When employees are less distracted or distressed, there is a noticeable reduction in industrial accidents, safety breaches, and disability claims.

Improved Performance and Motivation

Financial stability increases confidence and purpose. Employees become more engaged, motivated, and committed to their work.

Better Job Satisfaction

Employees feel more fulfilled and optimistic about the future when their finances feel manageable and predictable.

Increased Use and Appreciation of Existing Benefits

With education, employees begin to understand and utilise benefits such as medical aid, retirement funds, and risk cover more effectively.

Improved Decision Making

Clearer thinking and stronger financial literacy lead to healthier decision making both personally and professionally.

Employer Benefits

Higher Productivity and Fewer Distractions

Employees who are financially stable are more present, focused, and productive during working hours.

Reduced Absenteeism

Improved financial wellness reduces family crises, financial emergencies, and stress related sick leave.

Lower HR Pressure

Financially educated employees request fewer salary advances, produce fewer debt related queries, and require less HR intervention.

Reduced Administration on Debt Related Court Orders

A more financially disciplined workforce results in fewer garnishee orders, saving time and administrative costs.

Stronger Employee Retention

When employees feel supported and capable, loyalty increases. Staff stay longer, reducing recruitment and training costs.

Reduced Employer and Employee Tensions

Financial stability eases conflict and promotes healthier interactions. This includes improvements in conflict management, transition management, and overall workplace cohesion.

Stronger EAP Integration

Financial wellness fills a critical gap in Employee Assistance Programs by addressing financial issues alongside existing wellness and psychosocial support.

Targeted CSI Spend

Companies can direct CSI spending more effectively by supporting holistic wellness in communities through financial education.

More Informed Trustees

Trustee training ensures that those responsible for funds or employee benefits understand legislative requirements and make informed decisions.

Improved Workforce Stability

Financially educated employees plan better, communicate more clearly, and maintain higher levels of commitment.

Summary of ROI

A workforce with stronger financial wellness is more productive, healthier, more focused, and more engaged. Employers benefit from measurable cost reductions, fewer administrative burdens, and improved workplace culture. Over time, this creates a positive cycle of higher performance, stronger retention, and a healthier organisational environment.



NOTABLE PARTNERSHIPS



Isithebe is the delivery partner for Liberty Group's 'Mind My Money' financial literacy and education programme. This initiative has served as an ideal proof of concept model that could then be adapted and rolled out nationwide.

This programme is aimed at South African citizens in LSM 1 to LSM 8, with the goal of improving financial inclusion in SA and empowering communities by making financial freedom possible. Key takeaways from this programme include the importance of language flexibility in programme delivery, and the need for people to be able to relate to the facilitator.

We have nurtured a skilled team of experienced facilitators who are able to navigate the nuanced cultural landscape of South Africa. We have a proven ability to unpack the relevant components of financial education, ensuring that each participant fully understands each concept and gains the confidence to apply them when making financial decisions.

As of 1 January 2020 and ongoing, we have partnered with Hollard to deliver their Streetwise Finance programme, a financial literacy initiative aimed at providing information on financial products and services to further financial inclusion in South Africa.

Since July 2025 Isithebe is the delivery partner for the Nedbank Financial Literacy Programme, an initiative created to strengthen financial capability among rural communities in the North West and Free State provinces.

Our facilitators deliver content in a clear and relatable way to ensure that each participant fully understands and can apply what they learn. Community members report increased confidence and better control over their finances, leading to reduced stress and improved financial planning.





“Take the Rocket Science out of Finance”

Sandra Mokhonoana - **Founder, Facilitator & Financial Expert**

Sandra has over 15 years investment management experience, firstly as an analyst on the sell side then later as a portfolio manager on the buy side. Since founding Isithebe, she has gained extensive experience in the delivery of financial education programmes through partnering with various corporate clients in SA. Sandra holds a BCom Hons (Accounting), a Postgraduate Diploma in Financial Planning and a National Certificate in Financial Markets and Instruments..

Building on the success of Isithebe, Sandra has recently launched My GOTO, a cutting-edge financial portal that houses her extensive expertise and resources. This innovative platform provides users with a comprehensive toolkit for managing their finances, including personalized advice, interactive calculators, and expert-led webinars.

Through Isithebe and My GOTO, Sandra continues to empower individuals to take control of their financial destinies. Her tireless dedication to promoting financial wellness and literacy has made a lasting impact on the lives of countless people, and her legacy is sure to inspire future generations to prioritize their financial freedom.



[Click on image to view site](#)



Isithebe Financial Wellness helps build stable, confident, financially capable teams and employees. When people understand money, decision making improves, stress decreases, and performance strengthens across the organisation.

If your organisation wants to develop financially skilled employees, strengthen supplier capability, or improve long term financial wellness outcomes, we invite you to book a consultation with us.



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