

30^{of} 100**Mandisa
Zavala**

Here to be Enlightening

**Turning financial
knowledge into
generational possibility:
Making the language
of wealth creation
more accessible.**

Mandisa Zavala's journey into financial markets began far from the boardrooms where she now helps shape investment decisions. It began in Swaneville, a township west of Johannesburg, in a home shaped by the realities of apartheid-era inequality. As a child, she did not have the language to describe poverty or exclusion. She knew only a home filled with love, family and the freedom to dream.

It was in high school, surrounded by classmates whose circumstances differed from her own, that Mandisa began to recognise the gap between having enough and having access. Books became her window into a wider world. The library gave her

knowledge, confidence and, ultimately, a voice that would carry her to Rhodes University and into financial services.

There, she encountered a language that had been largely absent from her upbringing: the language of wealth, money and investment. In many communities, money is something to be managed carefully, rather than openly discussed. Investing can feel even further removed from everyday life. But Mandisa discovered that financial knowledge could transform more than individual circumstances, it could change how entire families imagined their futures.

One of the most powerful examples was her mother, a domestic worker who did not have the significant capital often associated with investing. Mandisa would practise presentations in front of her, unaware that those rehearsals were introducing her mother to a world of possibilities. Eventually, her mother began investing with what she had.

In Mandisa's life, it was a profound lesson in how women pass more than possessions between generations. They pass courage, discipline, curiosity and the confidence to try something unfamiliar.

Today, Mandisa works with pension fund investments, considering markets, economies and how capital can protect and grow people's savings over time. Her career has strengthened her conviction that investing should not be a conversation reserved for those who already understand the financial system.

She points to the financial practices already embedded in many black households; stokvels, funeral plans, saving for school fees, weddings and

supporting extended family as evidence that the discipline to save already exists. What is often missing is the next conversation: how savings can become investments, what ownership means and how financial decisions made today can create opportunities tomorrow.

For Mandisa, wealth is therefore not simply about money. It is about access to information, confidence and the ability to make informed choices. It is also about inheritance, not only what parents leave behind financially, but what they teach their children about possibility.

Her own inheritance came from a mother who was willing to learn and act, even without the advantages that wealth can provide. Sometimes, she reminds us, the beginning of wealth is not having more money. It is knowing what is possible.

**Your
story
matters**

