

67^{of} 100**Nadia
Rawjee**

Here to be Credible

Turning business ambition into fundable growth.

Nadia Rawjee didn't set out to build a capital-raising business, she set out to solve a problem she watched her own family struggle with. Her father ran a successful FMCG business, one with strong revenue and real growth potential, but when he needed expansion finance, he simply couldn't access it. The money was supposedly out there, somewhere in the system. Getting to it was another matter entirely.

So, he challenged Nadia and her sister Zahra to go find out how. That challenge became the foundation of Uzenzele Holdings, a specialist transaction advisory and capital office helping South African entrepreneurs assess, structure and secure the right capital for growth. Working particularly with industrial, manufacturing and other complex businesses, Uzenzele helps translate commercial

ambition into financeable transactions that can withstand the scrutiny of funders, credit committees and investors.

Funding including bank finance, Department of Trade, Industry and Competition (DTIC) incentives, Development Finance Institutions like the IDC, and private capital all form part of the picture, but Uzenzele's real value lies in determining what capital is appropriate, what the business needs to demonstrate, and how the transaction should be prepared, structured and sequenced.

Many of the businesses Uzenzele works with form part of South Africa's "missing middle". They are established, revenue-generating businesses with credible growth opportunities, but their funding requirements do not always fit neatly within a single capital product or provider. Their growth may require a combination of bank finance, development funding, incentives, equity or other forms of capital, supported by careful preparation.

Nadia and her team have assessed more than 2 500 SMEs and raised over R3 billion in capital for qualifying businesses. They do not simply help access capital, they work with businesses to strengthen their financial readiness, navigate funding requirements and pursue credible growth opportunities.

In complex transactions, credibility is tested and entrepreneurs are understandably cautious about whom they trust with decisions involving capital, ownership and the future of the businesses they have spent years building.

"As a woman of colour working in a traditionally male-dominated part of finance, I have learned that

authority cannot be assumed," Nadia explains. "It is earned through command of the detail, sound judgement and consistent delivery." She adds that representation matters because the people advising on and allocating capital influence which businesses are seen and which opportunities are given room to grow.

"Representation is not simply about who occupies a seat at the table," she says. "It shapes how businesses are understood, how risk is assessed and how capital is directed. In South Africa, improving those decisions can help credible businesses invest, grow and create jobs."