



Scholars Program



UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

LEADER

A MASTERCARD FOUNDATION UP SCHOLAR INITIATIVE



December 2021



2021 Cohort

Reflection of Exchange Programs

Scholars Entrepreneurship Fund

Alumni Connect



MCFSP@UP Scholars at the launch of the 2021 Program

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MESSAGE FROM THE PROGRAM MANAGER

Dear Scholars

We are fast approaching the December holidays and we are all looking forward to spending time with our loved ones, family, neighbours and friends. The year 2021 was yet another year with COVID-19 challenges, and limited physical contact, where one could not enjoy the University of Pretoria's beautiful campus grounds or its diverse community. Learning did not stop; the University adopted a hybrid approach, which involved both contact and virtual learning. With perseverance and a quest for knowledge, you adapted to a new way of learning. Thank you for all the hard work and thank you to the Mastercard Foundation Scholars Program (MCFSP) team for the unwavering support they provided our Scholars. The year-end holidays are a time to reflect on the year that has been, and to plan for the new year.

It is also a time to reach out to those who are less fortunate than we are and give back to them. Giving back is one of the pillars of the MCFSP and UP. The COVID-19 pandemic has not ended. Continue to observe all its protocols and stay safe. Together, we can beat this virus. I wish you, your families and everyone you care about a peaceful holiday season and a prosperous New Year.

Respectfully,

Dr Grace Ramafi
Program Manager:
Mastercard Foundation Scholars Program, University of Pretoria

MESSAGE FROM THE VICE-CHANCELLOR AND PRINCIPAL



Professor T Kupe
Vice-Chancellor and Principal

Dear Scholars

We have come to the end of the 2021 academic year. I ask you to look back at the past ten months with pride because of the resilience, courage and excellence you displayed during yet another difficult year. Thank you for being better prepared to fully adapt to the new learning environment from your experience of the 2020 academic year, which was disrupted by COVID-19.

Congratulations to those of you who have completed your studies at the University of Pretoria. At the beginning of the year, I said to you: "Every individual on the continent has a responsibility to develop it. No one can do it for you. The Mastercard Foundation has given you the opportunity to do this. There is a huge expectation on you to deliver." It is now time for you to go and deliver.

For those who are coming back to continue your studies next year, please take this much-deserved time to be with those who matter the most to you: your family and friends. Remember that the COVID-19 pandemic is still with us. Please continue to comply with all the COVID-19 protocols and stay safe. Together, we can beat the virus.

Wishing you a happy and prosperous New Year. I look forward to seeing you in 2022.

MESSAGE FROM THE VICE-PRINCIPAL: ACADEMIC



Professor N Duncan
Vice-Principal: Academic University of Pretoria

Dear Scholars

We have reached the end of another challenging year. In 2021, as in 2020, the COVID-19 pandemic has tested the resilience and agility of the university community like no other circumstance in recent memory.

As in 2020, in 2021, the students at the University of Pretoria (UP), particularly our Mastercard Foundation Scholars, continued to demonstrate the perseverance typical of UP students when faced by the exacting demands of their studies in the context of a devastating pandemic. Rather than allowing the pandemic to undermine their quest for success in their studies, our MCF Scholars, in the main, have used the challenges imposed by the pandemic to become stronger, more determined and more resourceful.

For this, I commend all the Scholars in the 2021 Mastercard Foundation Scholars Program. Furthermore, I commend all those who, through their hard work and perseverance, have contributed to the University's endeavours to further improve its student success rates. Above all, I commend those who, through their commitment to their studies, despite the odds, have done justice to the University's motto: *Ad Destinatum Persequor* (English translation: With zeal and perseverance, strive towards the goal).

As we reach the end of this daunting year, allow me to wish you Happy Festive Season and New Year marked by good health, an appreciation of that which is good in your life, and the love of all those you care for and all those who care for you.

MCFSP@UP STAFF



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MASTERCARD FOUNDATION SCHOLARS PROGRAM

LAUNCH OF THE 2021 COHORT

By Xolani Mathibela

The University of Pretoria (UP), in partnership with the Mastercard Foundation Scholars Program (MCFSP), recently welcomed UP's 2021 MCFSP Scholarship recipients at an event held in Hatfield.

This year, 54 undergraduates and 86 master's students from across Africa were selected to benefit from this Program by studying at UP. Since its inception in 2014, the MCFSP has accommodated more than 23 000 Scholars across the continent and has committed to over 40 000 Scholarships.

Addressing the new and transitioning recipients of the Scholarship, UP Vice-Chancellor and Principal, Professor Tawana Kupe, said that students must take responsibility for their studies and have an inquisitive mind while on this Program: "Be innovative, creative and think critically about topical issues. Also remember to practice the core values of UP and MCFSP, which are excellence, relevance, accountability, responsibility, commitment, integrity, pride, humility and fairness. What is good about this Program is that it is pan-African; it aims to train transformational leaders who will support the sustainable development of the African continent."

Eight years ago, UP entered into a ten-year partnership with the Mastercard

Foundation to offer Scholarships to academically talented, but financially disadvantaged youth from across Africa, to study at the University from 2014 to 2023.

The MCFSP was founded on the premise that all young people, no matter their starting point in life, should have the opportunity to obtain a quality education and pursue their aspirations. The goal of the MCFSP is to develop a cohort of transformational leaders who will support social transformation and economic growth on the African continent. Recipients of this Scholarship are provided with financial, psycho-social and academic support, along with other relevant opportunities, to develop into future leaders in their communities.

"The aim of this Scholarship is to make sure that recipients transform themselves and their communities upon finishing their studies, and I encourage you to take advantage of all the opportunities that this Program offers," said Daniel Mundeve, Mastercard Foundation Program Partner for Africa. "It is important to connect and engage with fellow recipients to exchange ideas and research."

Dr Grace Ramafi, MCFSP Program Manager at UP, advised recipients to work hard academically and maintain an excellent grade point average:

"The University is an enabling environment with many opportunities at your disposal, which can open doors for you in the future. Expand your knowledge and engage with others."

The MCFSP at UP requires Scholars to carry out community engagement activities during the course of their studies at UP (24 hours per year), and to have a vision and plan of returning to their home countries to serve their communities after graduation.

The funding given to the students includes tuition, accommodation, meals, prescribed textbooks, stationery and printing, a winter allowance, stipends, medical aid cover, research funds and funding for bereavement-related travel.

"It is a privilege and an honour to be part of this Program and I am excited", said Chioma Amaechi from Nigeria, who is studying towards a master's degree in public management and policy. "This means I am a step closer to realising my dreams. I feel that I was selected to make a difference."

Victor Ngungu, who is studying towards an honours degree in electrical engineering, said: "It's a wonderful opportunity and Mastercard treats us like family; all that is expected from us is to work hard and to graduate."



UP welcomes the 2021 recipients of Mastercard Foundation Scholarships

2021 COHORT



Victor Ndeti Ngungu
BEng Hons Electrical Engineering

FUN FACT "I know that a shrimp's heart is in its head."



Cohort year: 2021



Jacob Mator Aketch
BSc Hons Applied Science Mechanics

FUN FACT Self-imposed 'nomad'



Cohort year: 2021



Afees Olakunle Oduola
Food Science Hons

FUN FACT "Climate change is causing flowers to change colour."



Cohort year: 2021



Patrick Yawo Kpai
BSc Hons Environmental Technology

FUN FACT "Humans use only 1% of all available water."



Cohort year: 2021



Chioma Sophia Amaechi
MAdmin Public Management and Policy

FUN FACT "When women are involved in negotiations, the probability of a peace agreement lasting at least two years increases by 20%."



Cohort year: 2021



Jennifer Selasie King
MSc Food Science

FUN FACT "Farm-raised salmon is naturally white or grey, and then dyed pink."



Cohort year: 2021



Nanfuka Justine Geraldine
MEng Engineering Management

FUN FACT "You miss all the shots you did not take."



Cohort year: 2021



Daniel Clement Ekup-Nse
Political Science Honours

FUN FACT "No one can describe or define any colour."



Cohort year: 2021



Mbaluto Joyce Waeni
LLM International Trade and Investment Law in Africa

FUN FACT "The tree shrew and I have one thing in common - our sharp sense of smell for spices."



Cohort year: 2021



Patrick Effiong Ben
BA Hons Philosophy

FUN FACT *"Talent alone is not enough."*



Cohort year: 2021



Yahya Ahmed Adam Alim
Master's in Development Practice

FUN FACT *"There is no smoke without fire."*



Cohort year: 2021



Ozioma Roseline Umera
BSc Hons Information Science

FUN FACT *"Common sense is not that common."*



Cohort year: 2021



Grace Andesha
BCom Hons Econometrics

FUN FACT *"You can't kill yourself by holding your breath."*



Cohort year: 2021



Kwadwo Afrane-Okese
BScHons Actuarial Science

FUN FACT *"Ambition is the path to success."*



Cohort year: 2021



Prezidius Reuben Malimi
LLM Extractive Industries Law in Africa

FUN FACT *"Not everything legal is ethical."*



Cohort year: 2021



Amanuel Dedefu Daya
BSc Hons Applied Science Mechanics

FUN FACT ቤሀን!!!



Cohort year: 2021



Genevieve Ankunda
BEng Hons Transportation Engineering

FUN FACT *"The wheel was initially invented for potters to shape clay."*



Cohort year: 2021



Tony Onazi Oche
MA Security Studies

FUN FACT *"Sea stars survive with no brain or blood."*



Cohort year: 2021



Clement Alaba Feyijimi
BSc Hons Applied Science Mechanics

FUN FACT *"We shake hands to show we are unarmed."*



Cohort year: 2021



Daniel Nnaemeka Otuokwu
MEng Technology and Innovation Management

FUN FACT *"Treat the word 'impossible' as nothing other than motivation."*



Cohort year: 2021



Mercy Bwanaisa
MSc Agric Agricultural Economics

FUN FACT *"I absolutely love the smell of freshly printed paper."*



Cohort year: 2021



David Chiweta Ifionu
BSocSci Hons Development Studies

FUN FACT *"The colour you see in pitch darkness has a name - 'eigengrau'."*



Cohort year: 2021



Roger Bavibidila
MSc Computer Science

FUN FACT *"Success is the sum of small efforts."*



Cohort year: 2021



Marjorie Tournut
MSc Entomology

FUN FACT *"Superman didn't always fly..."*



Cohort year: 2021





2022 SCHOLAR REPRESENTATIVES

Leadership is key in any gathering or society that has progress and coordination as its goal. The Mastercard Foundation at the University of Pretoria has established a strong network between the Scholars and management in order to achieve a cordial relationship that is key to achieving the goals of the Program vis-à-vis community engagement, improved leadership skills and academic excellence.

The Scholars nominate and elect seven Scholar Representatives every year. The elected team leads activities and serves as an intermediary between the Scholars and the Program's management when needed.

The seven portfolios include the following:



CHAIRPERSON



SECRETARY



ACADEMICS



**COMMUNITY
ENGAGEMENT**



EVENTS



**HOUSING
AND FINANCE**



MEDIA



Leadership is key in any gathering or society that has progress and coordination as its goal. ”





Tony Onazi Oche
Portfolio:
Chairperson



MA Security Studies



Thasmika Mohan
Portfolio:
Secretary



Mathematical Statistics Hons



Mami Bizimana
Portfolio:
Academics



Accounting Science



Afees Oduola
Portfolio:
Community Engagement



Food Science Hons



Victor Ndeti Ngungu
Portfolio:
Events



Electrical Engineering Hons



Jennifer Selasie-King
Portfolio:
Finance and Housing



Food Science MSc



Wish Mundondo
Portfolio:
Media



Mechanical Engineering

2021 SCHOLAR ACTIVITIES

ACADEMICS

GOALS FOR THE YEAR

- **MCF Scholarship Online Library:** Set up a database where Scholars can donate e-books or give access to study materials that may be useful, although not listed in their list of prescribed textbooks.
- **Online tutoring:** Continue with online tutoring at the Kitsong Independent School, from where the 2020 Representatives left off.
- **Happy Hour:** A check-in and “get to know your Scholarship family over a cup of coffee” session, where Representatives check in on the Scholars and Scholars get to know each other over a free cup of coffee and a muffin, organised by the Representatives.
- **Black Tax webinar:** A webinar where Scholars are taught to manage family financial support during and after tertiary studies as most Scholars expressed the view that they are supporting their families financially back home.

SUCSESSES

Black Tax Webinar

An informative session was held with Mr Outlwile Tshipane (a co-author on the topic), Dr Tsholofelo Thomas (a Psychology lecturer at the University of Pretoria) and Ms Ntombi Mukwenha (a strategy consultant and industrial engineer). Speakers who were invited had different educational backgrounds and are at various levels of their careers, which made the conversation more interesting.

The event had a great attendance from management and Scholars. Scholars made great contributions, and a Scholarship alumna even shared her journey with family financial support for “black tax”.



COMMUNITY ENGAGEMENT

On 28 August 2021, Mastercard Foundation Scholars, through their Representatives, organised and carried out a clothing donation drive as a way of attesting to the Mastercard Foundation's core values; raising a generation of leaders who will identify problems in society and bring solutions.

We identified and communicated with two areas in our vicinity to donate to in Pretoria, an orphanage in Sunnyside (Peas in a Pod) and the PEN Centre for the elderly homeless (Arcadia, Loftus). Peas in a Pod is a specialist house of safety started by Dr Annali Swanepoel, specialising in abused girls from the ages of 2 to 18. PEN is a non-profit organisation that serves vulnerable communities in the inner city of Tshwane. It serves as a bridge between the vulnerable and supporters. Scholars and the Mastercard Foundation management were asked to donate clothing, money (a minimum of R50 per person) or toiletries three weeks before the event. We set times for the collection of the donations until the final day of collection, which was on 27 August 2021. The Representatives sorted the clothes according to sizes

(teenagers and elders), and cleaned and packaged them. We also asked for the leftovers of the Scholars' welcome packs from the Mastercard Foundation management, which included toiletries such as sanitary pads, soap, body lotion and toothpaste.

The clothes that would fit teenagers were taken to Peas in a Pod, together with the toiletries, while the clothes suitable for the elderly were taken to PEN. The donated money amounted to R884.

Of this amount, R120 was used to buy packaging bags and washing powder for clothes. The remaining R764 was given to the orphanage as a food voucher.

Due to the COVID-19 pandemic restrictions, only 10 Scholars (including Representatives) joined the donation handover, reaching both places between 09:00 and 12:00. The presentation was done with minimal contact between the Scholars and the recipients, and so no other activities could be performed.



SUCCESSFUL EVENTS ON THE PROGRAM

MASTERCARD FOUNDATION DEBATES

The first, and hopefully first of many Mastercard debates for Scholars was organised. After creating all the marketing content, the response was incredibly positive with many Scholars signing up to participate. All participants were trained by Victor Ngungu and Zainab Olaitan, who also invited the Dean of the Law Faculty, the Head of the Student Law Review and a member of the Mastercard Foundation Scholarship Program team in Canada to attend. The debate was well attended with Scholars from other Mastercard Foundation universities attending. There were more than 70 attendees. All participants were awarded certificates and prizes for participating to encourage other Scholars to participate in future.

The Scholar Council Representative presented the debate to the other Council Representatives and Canada management. They decided that it would be a great idea to make it an annual global event with all universities being involved to promote collaboration and networking among all Mastercard Foundation Scholars.



RESPUBLICA HERITAGE DAY

In order to promote inclusion and diversity in Republica Hatfield Square, we collaborated to organise a Heritage Day Mixer. The Organising Committee ordered a variety of African cuisines and encouraged Scholars to dress up and showcase their culture. Attendance was disappointing, but this has been a recurring factor since the outbreak of the COVID-19 pandemic.



HOODIES DRIVE

After listening to the Scholars, the Events Committee approached management with a proposal to start hoodie sales. Once approved, an affordable supplier was found, the graphic design was submitted and advertising and the collection of orders from Scholars could start. Once 50 orders had been reached, the supplier produced all the hoodies and they could be distributed to the Scholars.

A total of 50 hoodies were ordered at R300 each and 50 hoodies were delivered in white, black, grey.



SUCCESSFUL EVENTS ON THE PROGRAM CONTINUED

FINANCIAL LITERACY TRAINING

Scholars were educated on how to independently manage their finances and understand the value of saving, while exploring investing as the gateway to financial freedom. The event entailed an informative session with Tkey Nthebe as the guest speaker. Mr Nthebe is a financial wellness coach, columnist and speaker.

SPOTLIGHT

In this activity, the Scholar Representatives spotlight successful Scholar entrepreneurs and graduates. Student spotlight posts were successful and take place as information on successful students is received.



INTRODUCING THE REPRESENTATIVES

Thanks to Daniel Soda for gathering all the information to introduce the Representatives, detailing their portfolios. This was done by gathering all their information and photographs for the individual posts.



ALUMNI FEEDBACK

The feedback from former Mastercard Scholars about their experience during the Program and what advice they can give to the current Scholars was incorporated into the spotlight project with alumni.

COVID-19 AWARENESS

Adherence to COVID-19 protocols was only observed during the community engagement activities where physical interactions were required.

OTHER MARKETING ACTIVITIES

In addition, the Representatives managed to market the Mastercard Foundation brand and encouraged its audience to apply for the Scholarship through interactions on various platforms.



REFLECTION ON THE WORLD BANK GROUP YOUTH SUMMIT (9-10 JUNE 2021)



Dennis A. Richgates

It was an honour to be selected among over 5 000 youth around the world to participate in this year's World Bank Group Youth Summit. The theme for this year's summit was *"Resilient recovery for people and planet"*. This theme was underpinned by the current global health and economic crises brought about by the Coronavirus. The summit invoked a global conversation that emphasised the role of the youth in addressing the effects of climate change and examining the measures and opportunities for a resilient recovery for people and the planet.

After two days of rigorous debates among youth and submissions from world leaders, there was consensus that the youth ought to be a part of the solution. This could be in the form of forging innovative ways of mitigating the effects of climate change, as well as taking part in policy design geared towards a more inclusive recovery that addresses the skyrocketing unemployment, socio-economic inequality, indebtedness and the expected surge in poverty levels, especially in developing nations, among other challenges. These propositions, however, can truly be effectively undertaken by the youth if they are well equipped in terms of training and availed with resources. This also entails the necessity of political will and a tripartite collaboration between governments, the private sector and the youth.

In this summit, many also argued that the globe needs policies channelled towards a recovery that entails equal outcomes for different social groups; an argument I loudly disagreed with.

I do not believe in policies aimed at equalising outcomes in society based on a unidimensional assertion that is founded on group identity. Empirical studies based on multivariate analysis suggests individual traits and characteristics such as intelligence and conscientiousness as the biggest predictors of socio-economic variances in outcomes. Therefore, the socialist campaign for equal outcomes in society on the basis of identity is a wedding between neo-Marxism and postmodernism with an inevitably tragic ending. First, it not only gives rise to polarisation in society through identity politics, and risks an out-of-control social constructionism that can potentially demolish societal values, but also implies supressing those that excel, and elevating those that do not in the name of equalising outcomes.

I strongly believe that we ought to advocate for equality of opportunity, as this seeks to fully maximise the potential of every individual on a meritocratic basis. I also believe that if humanity is going to tackle climate change, we ought to treat it as a scientific problem that requires innovative and scientific solutions and invests in achieving this as opposed to treating it as a political ideology that requires a supposedly "better" political doctrine (in this case, socialism). Overall, I learnt a great deal from experts with contrasting views on climate change and global social issues, and built fruitful networks during the summit. I encourage my fellow MCF Scholars to take part in such global conversations as it avails a platform for one to express one's ideas on global issues and an opportunity to learn and expand one's network.

REFLECTIONS BY SCHOLARS ON THEIR EXCHANGE PROGRAMS

Roger Bavibidila

I am on an exchange program participating in a research fellowship at the Artificial Intelligence (AI) and Machine Learning (ML) Research Group in the Department of Computer Science of the University of Zurich (UZH). I am participating in building robust machine learning models that can be applied to perform face/object detection and recognition. My goal is to get hands-on experience in the growing fields of AI and ML through research using the available resources at UZH under the supervision of UZH professors involved in these fields.



My MSc project focuses on simulating breeding populations for ML towards genomic selection, a joint research project between the departments of Genetics and Computer Science of UP. This valuable experience at UZH is contributing to a better understanding of my MSc research project. Part of my research involves building accurate machine learning models with different architectures to perform the genomic selection.

Apart from the research activities in the lab at UZH, I attend lectures on themes including the foundation of data science, and introduction to ML. These are valuable courses as they provide an opportunity to work on small team projects where each team must present its results. I presented a one-and-a-half hour talk on neural networks in the ML course. This opportunity proved to be a good way to improve my presentation skills and to connect and network with other fellow students.

Ibrahim Steven Ekyamba

I earned the Erasmus Mundus Scholarship, a European Union (EU) student exchange program that sponsors students from different countries to visit universities in EU member states. It is a five-month program (one semester), in terms of which the visiting students' home universities have an academic agreement with the host universities in EU member states, and both universities have applied for Erasmus Mundus funding. The University of Pretoria, through the Department of Political Sciences, has an academic agreement with the Centre for Conflict Studies at Philipps University of Marburg in Germany.



In 2019, I applied for the postgraduate exchange Scholarship. I was the first and only UP master's student to be selected to participate in this student exchange program in Germany. It was supposed to be from the beginning of March to the end of July 2020, but because of the COVID-19 outbreak and related lockdowns in many countries, it was extended until the end of February 2021. I therefore spent a full year in Germany.

Despite the COVID-19 pandemic, I truly enjoyed my stay in Germany. I liked the fact that the Germans are very welcoming, loving, caring, straightforward and organised people. They are very good at everything they do. I discovered a culture in Germany that if something is not done well (accurately or efficiently), it must not be done at all. Germans will make sure that something that is done or a service that is provided is done efficiently and effectively. This philosophy is applied in the provision of all social services to everyone (in hospitals, schools, transport and all institutions offering social services). There is law and order and extreme peace in Germany. If you are a law-abiding citizen, you will enjoy life in Germany more than anywhere else.

SCHOLARS ENTREPRENEURSHIP FUND (SEF)

GALLA BREEDING AND TRAINING CENTRE



Revingstone Mwalugha
BCom Informatics
BCom Hons Informatics



Employment
Equity Investment Bank, Kenya
Position
Business analyst, entrepreneur
(agribusiness)

Cohort year: 2017

The Galla Breeding and Training Centre is a non-profit social venture registered in Kenya in 2020 under the Registration of Business Names Act. It operates in Taita Taveta County in the Voi location in the heart of the Kasigau district.

The venture specialises in livestock breeding, especially with Galla goats, with plans to establish a goat breeding and training centre. The farm currently raises eight Galla goats, one male goat and seven female goats. The farm has a capacity of up to 200 goats. The venture currently employs one staff member, a herdsman.

The vision of the centre is to be the leading Galla goat breeding and training farm in the Voi district and to become a centre for learning for young entrepreneurs and farmers in Kenya.

Challenges

As a start-up social entrepreneur, I conducted thorough research on goat farming before establishing the venture. Every aspect was well featured in the budgetary projections except one, the staff house.

The land we bought was far from any of our relatives or other family members. The herdsman that we employed did not come from around the village; hence, there was only one solution: to build a staff house, which was not in the initial budget. We had to stretch funds, cut down the number of goats we needed to acquire to eight, reduce the size of the goat structure and even borrow some funds to sustain recurring costs such as salaries and vaccination.

Lessons learnt

We learnt a lot from the establishment and running of this social venture.

The following crucial lessons were obtained from the process:

- Financial sustainability is essential for a social mission to succeed. We must craft an income-generating mechanism that fuels growth and sustains operational costs.
- The local society becomes very supportive when they believe in a venture. They develop a sense of belonging and want to see it succeed.
- Everything starts somewhere. We started small, from scratch, but given our business model,

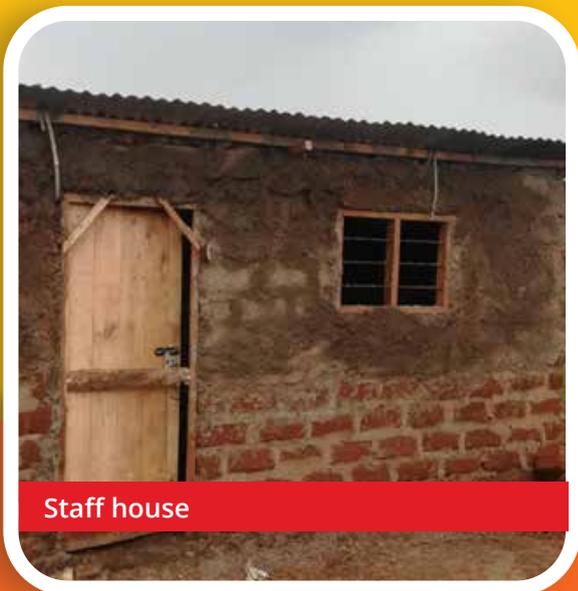
mission, objectives and vision, we are getting bigger and better.

- Our social venture is very similar to a business organisation. There has to be clear plan, structure and operations for it to succeed.
- We are still very small and have not faced any serious competition yet since most of our neighbours carry out subsistence livestock farming. However, we expect to face competition in the days to come. We are prepared. We are futuristic and therefore ahead of the competition. This aspect gives us an edge.

We will be able to attend to more matters with our final tranche of funds from the Mastercard Scholars Entrepreneurship Fund.



Goat acquisition



Staff house



Staff house construction



Material collection



Site identification

YETU FARMS



Nalukui Matakala
MSc Forest Management
and the Environment



Employment
WeForest, Zambia
Position
Livelihood and partnership
advisor

Cohort year: 2017

Yetu Farms (which means our farms) is a non-profit organisation that aims to make farming a sustainable venture for rural livelihoods. The organisation promotes the use of integrated farming that does not use pesticides and incorporates agroforestry, beekeeping, poultry farming and crop farming, which makes organic farming financially and ecologically viable.

The social enterprise works as an experimental farm by providing identified subsistence farmers (women and youths) in rural areas skills and knowledge, farming inputs and practical farming experiences, thereby increasing farm yields and household income, and reducing poverty and hunger in the process.

Yetu Farms aims to empower women and unemployed youths in the community to promote gender equality and inclusivity in a bid to curb inequality. The venture aspires to make farming a tool that drives economic growth and reduces poverty in rural areas. It also aims to increase revenues for rural households to foster economic activities in the area.

We believe that poverty reduction is attainable by providing youths and women in rural areas with skills, tools, experience and support, which will empower them to meaningfully contribute

to their household income, thereby alleviating poverty.

With funding from the Mastercard Scholars Entrepreneurship Fund, the growing of vegetables is underway with the early onions, carrots, leeks and kale performing better than the egg plants and bell peppers. More beds have been planted for various vegetables, especially the local or indigenous vegetables that are not mostly grown by many large-scale farmers, but have good market value. The tilling of the land continues with more beds being prepared for planting. The chicken dung from the poultry is used as manure, especially for onions that require more nitrogen to grow, thereby reducing the amount spent on fertilizer. So much progress has been made on the farm with regard to starting the garden and establishing a system that uses waste from one enterprise as an input for another enterprise.



First chicken recipient (female-headed household head)

Yetu Farms aims to empower women and unemployed youths in the community to promote gender equality and inclusivity in a bid to curb inequality.



Bed preparation for vegetable planting

Key partners

In a bid to grow the venture, the hunt has continued for partners who share the same passion and are willing to join the good cause.

Key partners are the following:

- Lapinta Construction Ltd
- Canteens
- Restaurants
- Solwezi Farmers' Association
- Retailers who buy in bulk and sell in smaller quantities
- NewAcreGrow
- Marketers
- Local consumers

We have developed new relationships with the Department of Community Development, which will offer training in business planning, financial management, mentorship, gender-based violence and community mobilisation. This will help make the venture successful. The Department also has an input support program that aims to empower the poor with the provision of farming inputs. It will help screen the venture participants for inclusion in its programs.

Other partnerships formed include a partnership with the traditional authority (headmen and sub-chief), which helps with the organisation and coordination of the venture programs as a result of the endorsement by the chief.



Poultry house with kuroiler chickens at two months

Challenges

Increased prices for agricultural inputs and devaluation of the kwacha

With the kwacha devaluing so much, prices for all commodities have increased. This increase has affected every sector, including agriculture, as the prices of agricultural inputs increased, making it difficult to access all the planned inputs. This resulted in the deferring of other activities, such as beekeeping and agroforestry. The increase in prices also affected our budgets as the amount budgeted for chicken feed doubled, and then tripled, which affected other plans. The need to ensure the chickens were fed so they could start laying eggs for sale resulted in the halting of the gardening expansion to introduce other crops. Instead, we concentrated on what was already there as a strategy to stay afloat in business.

Hen-to-rooster ratio of chickens

When the chickens grew, it was clear that the roosters in the chicken run outnumbered the hens. Of the 100 chicks bought, only three died, leaving 44 hens and 53 roosters. This created a deficit in the hen-to-rooster ratio, as 10 hens are supposed to be serviced by one rooster. Additionally, this indicated that,

with the distribution of 40 hens and four roosters to the four farmers (who each received 10 hens and one rooster), our poultry stock would remain with only four hens and 49 roosters. We started selling some roosters in a bid to raise money to buy point-of-lay hens. After selling the roosters, only eight point-of-lay hens were found, with most farmers choosing not to sell them, but keep them for eggs. This was a challenge as it reduced the number of hens to supply the eggs we wanted.

Although the venture had fewer hens than expected, the farmers received their 10 hens and one rooster with an obligation to supply one-and-a-half trays of eggs to reinvest into the venture. We will hatch the eggs and brood the hens, and then give 11 hens to the next farmer who is in line for receiving chicks. The other chicks will be placed into our poultry stock as payment for brooding by the farmer.

Remote working

Working remotely at the farm has been challenging for our venture as I am in one province for work, while the venture is in another province. My work schedule entails me working in rural areas, sometimes for weeks. I rely on what the manager tells me,

especially when my family members are busy, and I can't go to supervise the manager. At times, work is done late, which costs us, especially when it comes to spraying vegetables or planting seedlings. This has obliged us to cover the same costs over and over again, thereby increasing our production costs.

Climate

This year, climate change hit our venture hard as it became very cold in a humid area. This affected the crops as the seed varieties used in Zambia are meant for humid areas. Our cabbage suffered the most, resulting in losses.

Dealing with the uncertainty

The erratic changes in the climatic and economic environment have been a major challenge for every entrepreneur in the country. As the saying goes: "It gets better with time." Coping with uncertainty has been a lot easier in the past months than before. I have been able to make time to learn and understand something that happens when a drastic change occurs before acting. The goal is to achieve all our set milestones for this year. Challenging as the year has been, much has been learnt to improve our operations and I believe we are growing. We have devised a plan by which we concentrate on what we have started and only push for what needs to be done until the resources allow for further initiatives to be undertaken. After the first sale, we realised that growing different types of vegetables, which would bring in an income at different times, would be our best survival method for the time being. With the rainy season approaching and

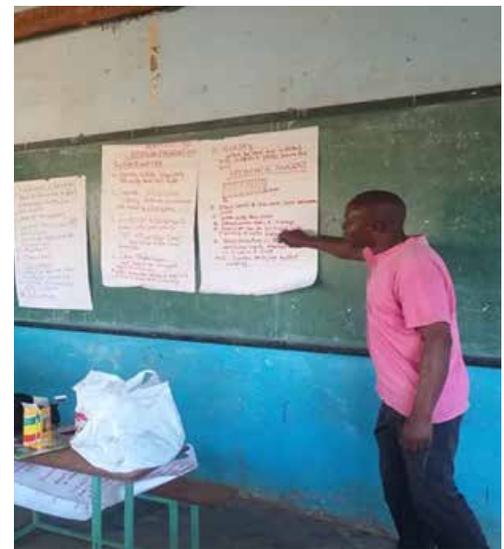
the need to prepare for cash crop growing being eminent, our current schemes need to start bringing in money for the venture to continue producing. For this purpose, money raised from the vegetable garden is immediately fed back into the business, through the purchase of seeds or seedlings. The poultry business for Yetu Farms is still in its growth stage as we aim to raise more chickens for egg laying. Only roosters will be sold for meat until we reach over 200 hens. Then we can slowly start selling point-of-lay hens. The poultry business will provide a buffer for shocks.

Expense monitoring

We have continued to monitor our expenses, ensuring that we do not run out of money aside from sourcing the materials needed from family and friends to cushion our budget. For example, instead of spending K3 000 on *Leucaena leucocephala* seed or K5 000 on seedlings, I visited a friend with a tree on his farm and picked the seed. Our only expense will be plastic pots and black soil to fill the pots. By reducing our expenses, we will be able to invest our resources into the chicken and vegetable gardening projects, which will bring a profit in the coming months.

Dealing with competitors

Our competitors use conventional farming methods that rely heavily on fertilizer and pesticides that come at a cost. On the other hand, we use organic resources (compost and manure) and plants (chili and ububa) for pesticide management, which reduces the cost of production, allowing us to produce more. Secondly, our strategy to deliver to customers makes us stand out in the community. By the time



Gardening training by the agriculture camp officer

our competitors catch up with making deliveries, we would have moved on to value addition to the crop.

Lessons learnt

In business, believing in oneself is key. At times, things will seem to be working against one, and if one does not believe in oneself, quitting would be an easy way out. However, when one knows what one wants to achieve, coupled with the fact that the farmers have all it takes to get there, they would see such hurdles as learning opportunities. Being resilient would make one stand and rise again, even after a heavy storm. I have also learnt to continue to learn about new methods and, most importantly, cheaper, but effective ways of doing things to increase production and, where possible, reduce the time it takes to do an activity. Time management is a key component of any organisation or business as the cost of missing certain times is very high. At the farm, the time to plant, apply manure and give feed or vaccines is key for the success of a scheme. Taking risks is great if it promises high returns. However, risking all one's capital in one scheme would take one out of business at all times. Patience, they say, is a virtue, and in a farming business, where proceeds are seen months after the work is done, patience is something one needs in high doses. The more patient one is, the easier it is to work without complaints.

THE WOMEN OF STATURE AWARDS 2022



Ms Koketso Mbewe, Master's in Industrial Engineering student, is a finalist in the Women of Stature Awards: Women in Engineering. The prestigious Woman of Stature Awards celebrates the most inspirational and impactful South African women who are nation-builders and trailblazers across multiple disciplines, demonstrating excellence and significant impacts in their respective communities or industries. Now in its seventh year, the awards are hosted by the Woman of Stature Foundation, which believes that greatness and quality deserve to be formally recognised, and in so doing, women will be inspired to achieve and have an impact in a deeper, more profound way.

THE SKY BLUE PROGRAM

Common Purpose, a leadership organisation, launched a 2021 leadership program called Sky Blue – a program that gathers individuals with interests in sustainability and the environment. The group is global and intergenerational – and this year includes representatives from 40 different countries. There is just one participant from South Africa in the group – our own Patrick Kpai. As a Mastercard Foundation Scholar, he attended the Lead Africa Program for the Scholars early in 2021, as part of the 2021 orientation. Patrick is an Environmental Technology student, and hails from Ghana. Well done to Patrick for being accorded a place on Sky Blue



JIM LEECH ENTREPRENEURSHIP INITIATIVE



Mosebetsi Khobotlo participated in the Jim Leech Entrepreneurship Initiative. She got involved in September 2020 while taking a gap year due to illness. She found it intriguing and applied. The Jim Leech/Mastercard Entrepreneur Initiative is open to all African university students, including students from the University of Pretoria, and recent graduates. Out of more than 1 400 applications, she was one of the 1 000 students that were selected to begin the Explore phase of the Program. This was followed by the Ignite phase, for which 180 students were chosen. She was then selected as one of only 60 students to participate in the Launch phase, which was the last phase of the Program, to become a 2021 fellow on the Jim Leech Mastercard Foundation Fellowship on Entrepreneurship. She was thus part of the first cohort of the Program. In this final phase of the Program, she worked alongside a program coach to further develop their ideas while completing training on fundamental topics of innovation and entrepreneurship, including growing your team, digital privacy and data, procurement and choosing the right business vehicle.



Clarity Ropafadzo Mapengo
PhD in Food Science



Employment
University of Pretoria
Position
Postdoctoral research fellow

What has the Scholarship meant to you?

Getting the Scholarship meant that I was good enough to pursue my postgraduate studies on an international level. The Scholarship was not only a validation, but also refurnished my dreams and championed me to be a global change maker.

Words of wisdom to current Program Scholars

This is an opportunity for you to earn more than a degree: leverage this enriched MCFSP network to grow holistically so that you can effectively serve yourself and others. The world is a blank canvas awaiting to be painted on by your creative and brilliant service.



Bertha Ijambo
Master's in Agricultural Economics



Employment
Namibia Agricultural Union
Position
Agricultural economist

What has the Scholarship meant to you?

The Mastercard Foundation presented me with an opportunity for which I will forever be grateful. It relieved my family of great financial burden, and allowed me to study at a prestigious university, which is something that a girl from a small town in Namibia can only dream of. Recently, my partner and I were fortunate to receive assistance from the Mastercard Scholars Entrepreneurship Fund, and this shows the immense support that the Mastercard Foundation continues to give to Scholars to reach for opportunities to pursue both educational and extracurricular dreams. To the Mastercard Foundation staff, thank you for your unwavering and continuous support during and after my degree program.

Words of wisdom to current Program Scholars

Dare to be different, make a difference, and always pay forward.



Pheladi Tlhatlha

BSc Environmental Science,
BSc Hons Geography and
Environmental Science,
MSc Environmental Management



Employment

Bundesanstalt für Materialforschung
und -prüfung (BAM) or
The Federal Institute for Material
Science and Testing

Position

Research assistant

What has the Scholarship meant to you?

Receiving the Mastercard Foundation Scholarship has been one of my greatest opportunities. It allowed me to pursue my master's degree without financial stress and the staff was very supportive. That enabled me to flourish.

Words of wisdom to current Program Scholars

The years you spend at university should be the building blocks of the impact you want to have. Yes, pass your modules and your exams, but also invest in participating in activities outside academics, form or join a society and have hobbies. Nurture your interests, it builds character. Also, have fun.



Alisa Koboyakgom

BCom Financial Sciences and
BCom Hons Internal Auditing



Employment

Standard Chartered Bank
(Botswana)

Position

International graduate:
Wealth Management

What has the Scholarship meant to you?

For me, the Scholarship was an opportunity to pursue a stress-free, quality education. It gave me the freedom that most people may not have when they go to university. It meant that I could focus all of my efforts on doing my best academically and growing myself as an individual personally and professionally. The Scholarship gave me the opportunity to explore who I am during my time at the University of Pretoria and grow into the person I am today and will be in the future. The financial and emotional support that comes with the Scholarship is a gift for which I will forever be grateful. I cannot imagine how my time at university would have been without the Mastercard Foundation Scholars Program. In short, the Scholarship to me was a pillar of growth and academic excellence.

Words of wisdom to current Program Scholars

Take every opportunity to grow yourself into the person you want to be tomorrow. Don't be afraid to speak up when you need help or otherwise.



Donah Sheila Simiyu

Master's in Electrical Engineering
and Honours in Electrical Engineering
Continuing education
PhD in Electrical Engineering
University
University of Pretoria



What has the Scholarship meant to you?

The Scholarship meant peace of mind while I pursued and achieved my dream. It allowed me to access high-quality research and academic training at a top-ranking university. It gave me access to the academic material, psychological support, mentors (that still help me now) and medical care that I needed. It gave me the chance to develop leadership skills, network with industry people and students, and allowed me to reach out to other people's needs through the community outreach programs.

Words of wisdom to current Program Scholars

As a young African, aim to develop into a knowledgeable and courageous African leader. Do not use the Scholarship opportunity for studies only. Take advantage of the non-academic courses, engagements and community activities that can develop you and your vision. Be intentionally serious with such activities. Network. Take up challenges, avoid mediocrity. Find a mentor and be a mentor.



Frederick Ditliac Atiah

MSc Computer Science
Continuing education
PhD Computer Science
University
University of Pretoria



Employment
EPI-USE Africa
Position
Software engineer

What has the Scholarship meant to you?

The MCFSP helped me build the networks and professional soft skills needed to succeed at the workplace and in life. The MCFSP alumni support programs such as the mentorship program provides a huge platform to build managerial and project management skills.

Words of wisdom to current Program Scholars

Current Scholars should not take this opportunity for granted, for it is a once-in-a-lifetime opportunity. Try as much as possible to take advantage and use all the resources the MCFSP provides.



Daniel Sesay

BA Hons International Relations



Employment

University of Makeni, Sierra Leone
Position
Assistant lecturer

What has the Scholarship meant to you?

As the first Scholar from Sierra Leone, West Africa, to obtain a Scholarship to study at the University of Pretoria in South Africa to pursue a BA Hons in International Relations, the Mastercard Foundation Scholarship meant a lot to me because it allowed me to attend one of the best universities in Africa. It has helped me add value in my educational pursuit and helped me gain international experience in terms of people and culture.

Words of wisdom to current Program Scholars

My word of advice to current Scholars is that you should consider yourself lucky and blessed to get such an opportunity. Follow every instruction in the handbook to the letter if you want to maintain the Scholarship. My academic advice on life at the University of Pretoria is that you should take all module course outlines from each lecturer seriously and follow every instruction strictly if you want to perform well academically and maintain the Scholarship. Finally, my advice to life in South Africa in general is to always pray before going to bed and in the morning before going anywhere as you are in South Africa by God's grace, and it is only God's grace that will make you come back home successfully and safely. Know that you are in South Africa to obtain your academic dreams. You can only achieve this when you study hard, know the kind of friends you interact with, the type of food you eat, the type of drink you take and most especially the type of places you visit.



Churchill Omondi Agutu

MEng Chemical Engineering,
BEng Hons Chemical Engineering
Continuing education
PhD in Energy and Technology Policy
University
ETH Zurich



What has the Scholarship meant to you?

For me, MCFSP was a support system. I had mentors and counsellors who walked my journey with me, helping me to believe in myself and encouraging me to pursue as many opportunities as I could. We never really think about it, but knowing that someone has your back and is rooting for you, for me, was the key to growth and achieving my goals. The Mastercard Foundation made that possible for me. I look back and all I see are cheerleaders and supporters who picked me up when I fell, pushed me to be better, always nudged me to keep going, and always encouraged me to do better. Thank You MCFSP at UP.

Words of wisdom to current Program Scholars

Keep on "keeping on", always communicate and remember that Mastercard Foundation at UP is your support system.



Nalukui Matakala

MSc Forest Management and the Environment



Employment

WeForest, Zambia

Position

Livelihood and partnership advisor

What has the Scholarship meant to you?

The Scholarship has been a stepping-stone to achieving my dreams. The skills gained during and after my studies have helped me execute my roles and responsibilities in the workplace diligently. The exposure I continued to receive from the MCFSP has connected me to like-minded people who have helped me realise my potential and I continue to grow as a person, a professional in the conservation sector and as an entrepreneur. The Scholars Entrepreneurship Fund has helped me launch my start-up and contribute to alleviating poverty, deforestation and inequality in my community.

Words of wisdom to current Program Scholars

You are privileged to be among the youths that will change their communities and Africa as a whole. Take every opportunity presented to you as a Scholar seriously and connect with various people as you will need them in your career or entrepreneurship journey.



Alex Mukiibi

Honours in Crop Science and MSc Agric (Soil Science)

Continuing education

PhD Soil Science

University

University of Pretoria



What has the Scholarship meant to you?

To me, the Scholarship meant a lot, and I can't describe it with just words. The UP Mastercard Scholarship Program was a second family, and supported me educationally and emotionally, and mentored me. I would not have achieved my academic goals without their support in all aspects. I am eternally grateful to all at the MCFSP at UP team.

Words of wisdom to current Program Scholars

I would like to welcome all of the new students, and I just want to encourage you to work hard and also to enjoy the journey. Celebrating small achievements during your academic degree is a way of motivating you to work harder to reach the bigger goal. I wish you all the best.



Mphangera Kamanga

MSc Agronomy



Employment
USAID Feed the Future
Position
Data and survey specialist

What has the Scholarship meant to you?

The Scholarship has strengthened my leadership skills and hence I am able to lead in my current organisation. During my school days, I attended research dissemination workshops, hence the skills I learnt I am still applying in my current workplace, bringing change in my country. In terms of business ventures, the Mastercard Foundation also sponsored my business venture. It has sharpened our minds to think beyond academics, but to think about ideas that will impact the communities.

Words of wisdom to current Program Scholars

Put God first and work smartly. Have plans for the day and work towards achieving them. Avoid procrastination.



Thamsanqa Buys

MAdmin Public Management

Continuing education

PhD Public Affairs

University

Tshwane University of Technology



Employment
Tshwane University of Technology
Position
Lecturer

What has the Scholarship meant to you?

Through the Scholarship, I have come to learn the value of networking. The person next to you could be the key to unlocking what would otherwise have been a closed door. It is for this reason that you should at all times be ready to listen and learn.



Nzita Alain Lelo

Master's in Mechanical Engineering
Continuing education
PhD in Mechanical Engineering
University
University of Pretoria



What has the Scholarship meant to you?

In one word, it was like a salvation for my vision and my small family. In fact, I left my wife and two children back home in the DRC with a vision to achieve my postgraduate qualifications without knowing how they would be funded. My wife did many jobs back home to fund my honours. At the end of my honours, I was accepted for my master's degree without funding. Then Mastercard was the channel that God used to save my vision and my family. I am so grateful to the Mastercard Foundation.

Words of wisdom to current Program Scholars

To those who are under the Scholarship this year, as small as that support could be, just keep in mind that there are people who are smart and willing to go ahead with their studies, but they were judged as not qualified, as was the case for me at the beginning. If you have the opportunity to be selected, work hard and act in such a way that your attitude opens doors for others after you.



Revingstone Mwalugha

BCom Informatics,
BCom Informatics Hons



Employment

Equity Investment Bank, Kenya
Position
Business analyst, entrepreneur
(agribusiness)

What has the Scholarship meant to you?

Everything... MCFSP has given me an opportunity to study at a well-established university and connect to awesome people. I have gained a lot of exposure and enjoyed plenty of experiences during my academia under the MCFSP. More importantly, MCFSP has nurtured me well in the lines of my career projections, entrepreneurship and leadership skills. These have become the basis on which I mould my future self.

Words of wisdom to current Program Scholars

Being awarded the MCFSP Scholarship is the greatest opportunity that has the potential to change your life completely. How you choose to utilise that opportunity is entirely up to you.



Season's Greetings

Peace, love and happiness

Cheers to new beginnings



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