

BOARD OF DIRECTORS INFORMATION

<p><u>ZWIPI FINANCE DIRECTORS</u></p> <ul style="list-style-type: none"> • James Khoza – Chairperson • Kelvin Joel – Founder • Myrtle Williams • Deon Govender • Brandon Bergman • Emile G. Alexander • Albert Africa 	<p><u>ZWIPI SAVINGS STOKVEL</u></p> <p><u>EXECUTIVE MEMBERS</u></p> <ul style="list-style-type: none"> • Deon Govender – Chairperson • Myrtle Willaims – Treasurer • Emile G. Alexander - Secretary
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DIRECTOR BIOS



JAMES KHOZA

Executive Chef | F&B Consultant | Restaurant Management | Speaker | Philanthropist | Mentor | Coach | Business Enthusiast | Educator

James Khoza is an accomplished Executive Chef with over 20 years of experience in the food service industry. His expertise spans across culinary design, food costing, hospitality management, F&B management, food production, quality control, recipe development, menu design, and employee supervision.

James has held prominent positions, including President of the South African Chefs Association and Chairman of the charity organisation, Chefs with Compassion.

James holds a bachelor's degree in Tourism and Hospitality Management (Honours) from the University of Johannesburg, among other qualifications. He is currently affiliated with the Southern Sun group of hotels.



KELVIN JOEL

Entrepreneur & Director with a proven track record of growing and creating operational excellence in businesses.

Kelvin has a broad range of expertise, in hospitality and entrepreneurship and is the founder of the JHB Culinary & Pastry School, with a focus on entrepreneurship that helps youth participate in our local economy.

He was a member of the South African Culinary National team from 2008 -2012, representing SA in the Culinary Olympics in Germany 2012 and honed his culinary skills at top 5-star hotels such as the Park Hyatt, Sandton Sun, Michael Angelo, Atlanta Hyatt Regency, Emperors Palace, and the Parktonian. He is regularly invited to contribute as a speaker at events such as the Global leadership Summit South Africa, the GIBS MBA program and the Spar AGM amongst others.

Kelvin holds a Hospitality Management Diploma and has completed various management and entrepreneurship development courses which includes, the Raizcorp, Investec entrepreneurship program 2 years, Robin Banks's Mind Power techniques program.



MYRTLE WILLIAMS

Businesswoman, Founder, CEO and results-driven professional with a passion for business.

Myrtle's professional career started in banking, which allowed her to travel extensively. She then ventured into entrepreneurship and has built up immeasurable experience in numerous businesses, including the tough, male dominated construction industry and various charity organizations.

Myrtle holds a bachelor's degree in theology and a master's degree in social work, wellness healthcare and counselling. She has held various key positions, serving as chairperson in several NGO's, a board member of APCA NED, board member of The Institute of Directors and a board member of Metropolitan Trading Companies, where she played a pivotal role in decision making.

Her current role is CEO and Founder of Ladies of Hope a charitable organisation with branches across South Africa.



Albert Africa

MDP | MMDP | NDip Electr Eng | NHDip Electr Eng | MAP

Albert Africa's career trajectory showcases an extraordinary blend of technical prowess, strategic acumen, and visionary leadership, across both the public and private sectors.

With deep-rooted expertise across residential, commercial, industrial, and mining industries, coupled with strategic roles in two of South Africa's largest parastatals, he successfully led initiatives that secured multibillion-rand contracts and established a global market presence. His strategic approach to business development has included overseeing international offices, managing high-stakes negotiations, and aligning product portfolios with market demands to maximise growth opportunities.

Transitioning from Eskom in 2005, Albert embarked on a series of entrepreneurial ventures, contributing his expertise to numerous companies. His leadership at Emzansi Energy Services, Emzansi Consulting Engineers, NORS Energy, SA Water Cycle Group, Premier Safety Footwear, and Earthworks Investment 2 has been instrumental in his growth and success



DEON GOVENDER

Former Fulbright scholar, and commercial lawyer for over 25 years advising on infrastructure development, finance and regulation.

Deon Govender is of Counsel at Covington & Burling, based in the firm's Johannesburg office, within its Project Development and Finance practice group.

Deon is both a South African and New York qualified lawyer. He serves as vice-chair of Covington & Burling's Africa Practice, Chairperson of the Vumela Enterprise Development Fund, a ZAR 500 million fund established by FirstRand, and the Shalamuka Foundation. Vumela makes debt and equity investments in small and medium enterprises. He also serves as a director of the board of the International Senior Lawyers Project.

He holds the following qualifications: University of Natal (University of KwaZulu-Natal) B. Proc, 1994, University of Natal, LL.B., 1995, Georgetown University Law Center, LL.M., 1997.



BRANDON BERGMAN

Businessman | Financial Advisor | Investor | Mentor | Marathoner

Brandon has been in the financial industry for 25 years with extensive experience in the various banking products that most clients utilise on a day-to-day basis in the financial industry.

His current role is in assisting individual and corporate clients in making the right decisions regarding Risk Cover, investments and all other investment related issues.

Brandon has a diploma in Wealth Management from the Stellenbosch School of Business. He is a seasoned marathon runner with numerous marathons under his belt and is a senior member of the Eldorado Park Athletics Club, which forms part of the organising committee of the successful Legends Township Marathon.



EMILE GRAIGE AEXANDER

Entrepreneur | Property Investor | Restaurateur | MC and Speaker | Trainer | Mentor | Standup Comedian

Passionate about entrepreneurship, over the past 25 years, Emile has owned successful businesses in Events Management, Import/Exports, Restaurants, Property Investment and Management, and Digital Media.

Emile owned and managed two franchise restaurants, while investing in properties and did a one-year internship at JHI/Excellerate Property Management. In 2015 he also introduced The American “Gourmet Popcorn” concept to South Africa via the brand Emilio’s Gourmet Popcorn.

Emile serves as an ad-hoc lecturer and coach for students at Dr. Taddy Blecher’s Maharishi Institute, and the JHB Culinary and Pastry School to awaken underprivileged youth to the idea of entrepreneurship as a career. He has a National Diploma, BTech in Electrical Engineering (WITS) 1997, BCom Degree in Entrepreneurship (UNISA) 2006.

Since 2019, under his events company Comedy View, Emile has performed as a professional standup comedian, performing with many of SA’s Top Comedians, on Comedy Central, SABC2, the Savanna Newcomers Showcase and delivered two highly acclaimed Sold-Out Solo Shows in 2024 and 2025.