

THE BUSINESS PROFILE OF

AGAFE

ADVISORY SERVICES

**Crossing Over to
Governance,**
Clarity and Lasting Solutions.

CONTENT

Executive Overview

Agafe Advisory Services is a Durban-based firm specializing in fiduciary governance and strategic guidance for highly regulated financial sectors.

Leadership Profile

The firm is led by Thobile Zulu, an Admitted Attorney and experienced Principal Officer with deep expertise in retirement fund administration and board advisory.

Core Service Pillars

This section outlines Agafe's five specialized areas of impact, ranging from retirement fund governance and unclaimed benefit tracing to King IV™ compliant secretarial services.

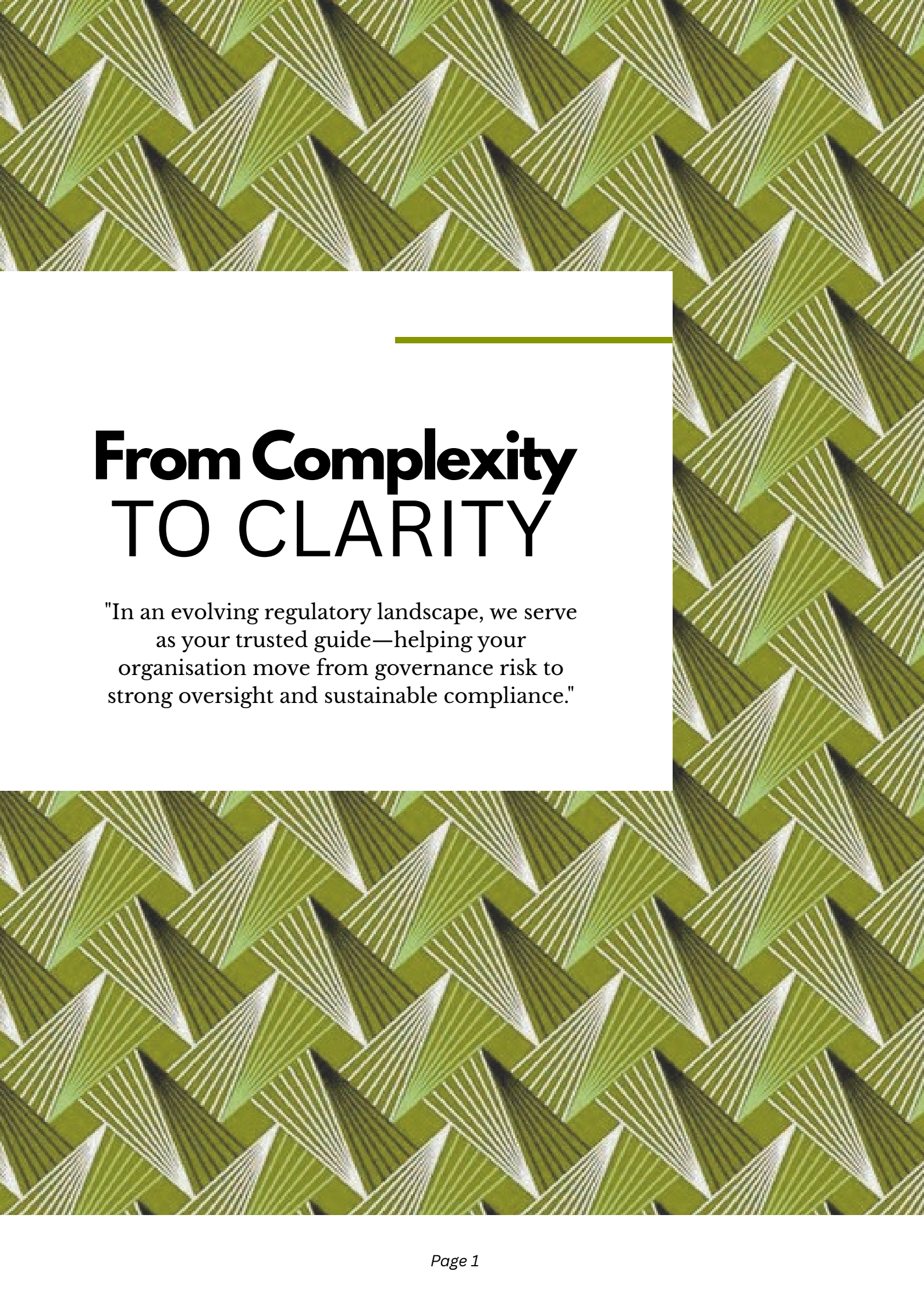
The Agafe Approach

Agafe utilizes a structured, five-step collaborative methodology—Understand, Analyse, Advise, Implement, and Sustain—to ensure long-term governance excellence.

Contact Information

This provides the essential direct channels, including office locations and digital platforms, to engage with the firm's leadership team for professional consultation.



The background of the entire page is an abstract, repeating geometric pattern. It consists of numerous triangles of varying shades of green and white, arranged in a way that creates a sense of depth and movement, resembling a stylized forest or a complex crystalline structure. The pattern is dense and covers the entire page, with a white rectangular area in the center where the text is located.

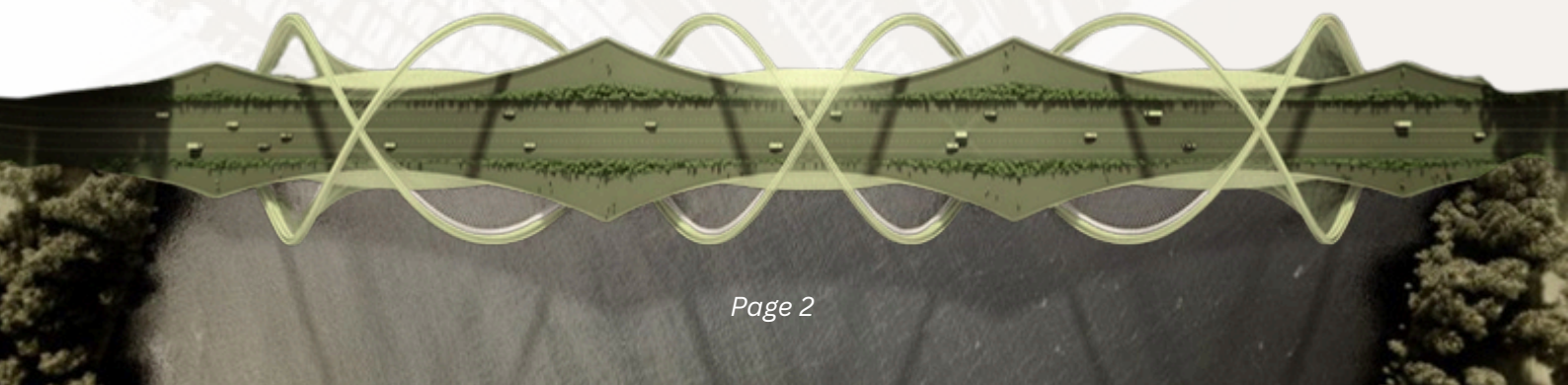
From Complexity TO CLARITY

"In an evolving regulatory landscape, we serve as your trusted guide—helping your organisation move from governance risk to strong oversight and sustainable compliance."

EXECUTIVE OVERVIEW

Agafe Advisory Services is a specialist governance and advisory firm supporting retirement funds and regulated institutions with fiduciary oversight, compliance, and strategic direction, based in Durban, South Africa. We specialise in fiduciary governance, regulatory compliance, and board advisory services within the financial services and corporate sectors.

Established to support organisations in highly regulated environments, the firm provides expert guidance and strategic insight to help stakeholders move from uncertainty to clarity. The name Agafe, derived from the Igbo language, reflects our purpose: "**crossing over**" and passing through challenges to reach a resolution.



LEADERSHIP PROFILE

Thobile Zulu | *Managing Director*

Admitted Attorney of the High Court of South Africa.

With over a decade of senior experience, Thobile Zulu leads the firm with a focus on fiduciary governance and retirement fund administration.

She currently serves as a Principal Officer and Trustee to a number of reinstated retirement funds, providing oversight on governance, regulatory compliance and member outcomes. Her experience also includes prior roles as Principal Officer and Trustee of established retirement funds, giving her a well-rounded perspective across both active and legacy fund environments.

Thobile also serves as Chairperson of a Municipal Performance and Audit Committee and as a Non-Executive Director within the NPO sector, reflecting her broader governance expertise across public and non-profit institutions.

Professional Credentials

Backed by an MBA and dual professional accreditations as both a Chartered Company Secretary and a Principal Executive Officer, Thobile Zulu integrates high-level business strategy with the rigorous technical expertise required to lead complex governance environments.

**Accredited
Principal
Executive
Officer (Batseta).**

**Accredited Company
Secretary (Chartered
Governance Institute
of Southern Africa).**

**Master of
Business
Administration
(MBA).**



Crossing Over to Better Solutions

"Inspired by the Igbo concept of overcoming challenges, Agafe Advisory Services combines legal precision with practical insight to deliver ethical, resilient, and lasting governance solutions."



CORE SERVICE PILLARS

Agafe Advisory Services provides specialized support across five key areas:



Retirement Fund Governance & Advisory

Independent support for boards, trustees, principal officers and members.

- Principal Officer and Independent Trustee advisory.
- Section 37C death benefit investigations and adjudication.
- FSCA regulatory engagement and Fund rule drafting.

Unclaimed Benefits Tracing & Resolution

A governance-led approach to restoring access to benefits.

- Tracing unlocated members and beneficiaries.
- Data verification, cleansing, and POPIA-compliant handling.
- Liaison between administrators and employers.





Company Secretarial & Governance Advisory

Strengthening board processes and statutory compliance.

- Board/Committee meeting administration and professional minute-taking.
- Governance advisory aligned to King IV™ principles.
- CIPC statutory filings and Director induction training.

Legal, Regulatory & Compliance Advisory

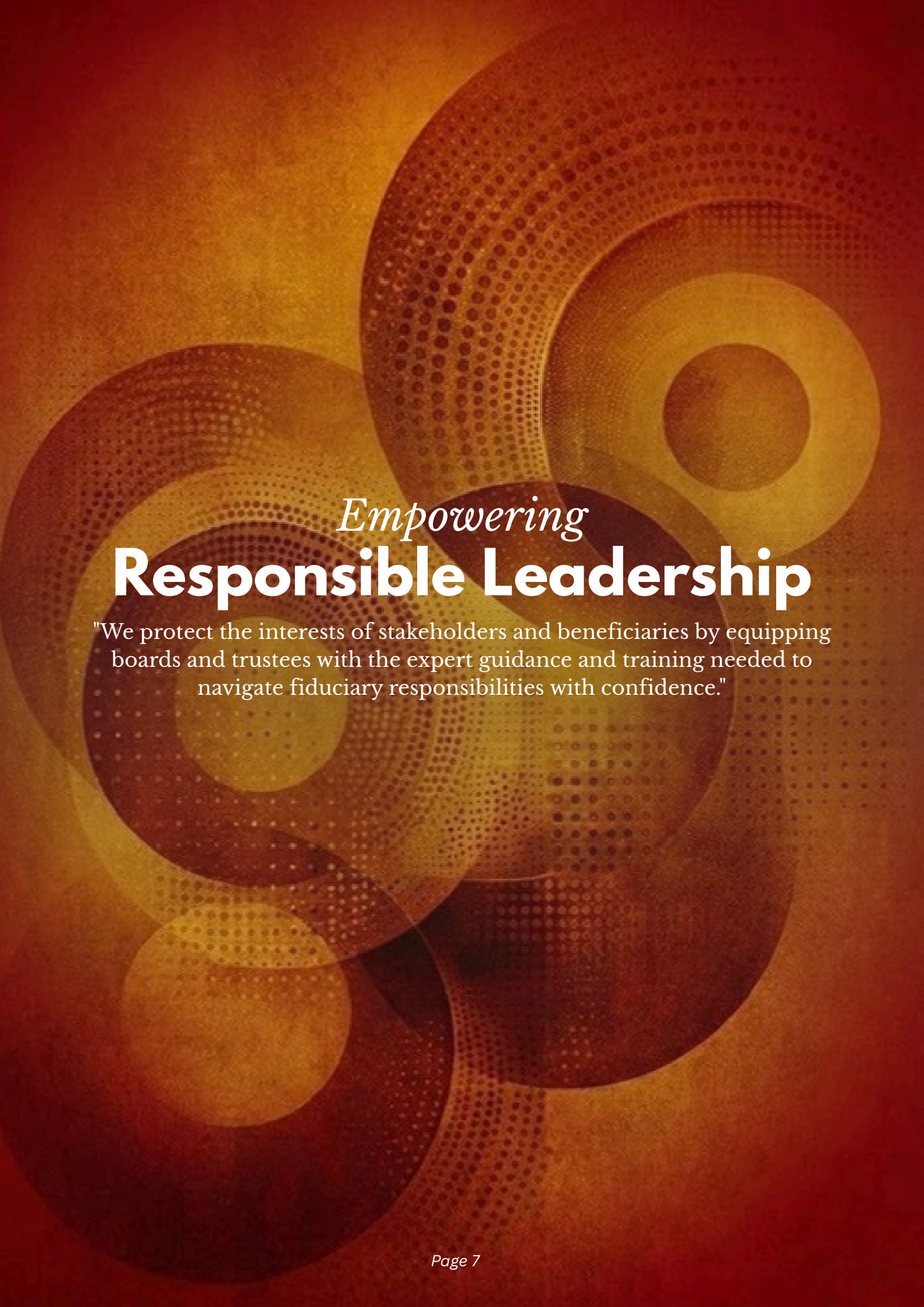
Combining legal precision with practical industry insight.

- Legal opinions on the Pension Funds Act and related legislation.
- Compliance gap assessments and remediation support.
- Drafting and review of governance documents and contracts.



Training & Trustee Development

Tailored training and trustee development programmes for trustees, boards, principal officers and members, designed to strengthen governance effectiveness, ethical conduct and informed oversight within regulated environments..



Empowering **Responsible Leadership**

"We protect the interests of stakeholders and beneficiaries by equipping boards and trustees with the expert guidance and training needed to navigate fiduciary responsibilities with confidence."

THE AGAFE APPROACH

We follow a structured, five-step collaborative process to ensure sustainable results:

Understanding

Assessing the client's governance environment, regulatory obligations, and strategic objectives.

Analysing

Conducting a thorough review of governance frameworks, regulatory requirements, and operational risks.

Advising

Providing clear, practical, and strategic recommendations aligned with regulatory best practice.

Implementing

Assisting with the execution of governance improvements and regulatory processes.

Sustaining

Establishing systems and governance practices that remain effective over time.

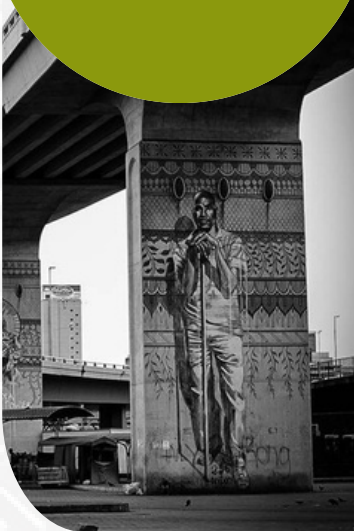
The five core service areas, emphasising that they all revolve around the central mission of

“*Crossing Over to Governance and Clarity*”

CONTACT INFORMATION

Located in the vibrant heart of KwaZulu-Natal, Durban,
while serving clients across the nation.

LOCATION
DURBAN
SOUTH AFRICA



Get in touch with us.



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