

Meet our Board Members



Kjaere Baloyi

Kjaere (pronounced Kiara) is originally from California in America. She moved to South Africa in 2014 to teach and is where she met and married her husband. Together they are raising an energetic and amazing little girl. She is an educated and experienced preschool teacher, is trained in social and emotional development strategies for young children, and has a heart and vision to see young people thrive and grow in healthy environments.

Kjaere has previously done outreach, building projects, and teaching in Mexico, Northern Ireland, and Russia.

Kjaere is our founding director and chairperson.

Kjaere also helps a preschool in Midrand, South Africa with administrative and parent communication, runs the children's ministry for True North Church, and is part of their leadership team.



Melusi Baloyi

Melusi graduated with a Bachelor of Science majoring in Actuarial Science (cum-laude) from the University of Pretoria. He currently lectures the honours class back at the same university.

Melusi has worked in the financial services industry for more than 10 years. He has experience as an actuary and as a senior manager running actuarial departments. As a seasoned professional and an entrepreneur, he has significant leadership skills, both as an executive and non-executive in the private and public sector.

Melusi is the co-founder and CEO of Xivoni Actuaries and Consultants, a pan-African firm. Xivoni operates in South Africa as well as on the rest of the African continent. He is the co-founder and CEO of Itenity Holdings, a fund focusing on property and venture capital investments. Melusi has served as a non-executive director for an NPO before and is a non-executive director at the National Student Financial Aid Scheme (NSFAS), an organisation that manages funds over R30 billion per annum.

Melusi is passionate about financial inclusion and economic transformation in South Africa and is committed to bringing meaningful financial solutions to the African continent.

Melusi lives in Johannesburg with his young family and is Co-Treasurer of the Rihanyo Initiative.

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Mokganyetji Madingoane

Mokganyetji grew up in Limpopo, is a graduate of the University of Cape Town with a Bachelor of Business Science Honours degree in Actuarial Science. She has 9 years' experience working in the financial services industry and she is currently a risk Actuary at MunichRe of Africa.

Mokganyetji heads up the Education and Research portfolio at Actuaries Lekgotla, an organisation aimed at uplifting and supporting black actuaries.

Mokganyetji is the secretary for the Rihanyo Initiative.

Mokganyetji is a wife, enjoys reading, traveling and recently started running, with 21.1km as her longest distance so far.



Sarah Mabeza

Sarah is a wife and mom of a little boy and girl. She is an International Humanitarian Lawyer, and works with the International Committee of the Red Cross.

Sarah has her LLM in Human Rights and Democratisation in Africa.

Sarah is passionate about Africa, and hopes to help inspire hope for the future on the continent.

Sarah is a non-executive board member of the Rihanyo Initiative.

Photo coming soon!

Ryan Howson

Ryan is a qualified actuary qualifying in 2010. He has worked for more than 10 years in a top 5 local life insurance company. He is currently employed at a global reinsurance company since 2018.

Ryan has been involved with ASABA, the transformation arm of the local actuarial professional association (ASSA), as part of their social upliftment program. He is actively involved in local church activities with a strong emphasis on youth development.

For Ryan, the Rihanyo Initiative is a brilliant opportunity for contributing and ploughing back into the region. The vision is to grow from strength to strength into a decisive force of social upliftment.

Ryan is Co-Treasurer of the Rihanyo Initiative.