

OFFICE OF THE CHAIRMAN & CEO

OUR PURPOSE & BUSINESS PRINCIPLES

Deuteronomy 28:12 (KJV)

“For the LORD thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee.”

Dear Colleague

Goneke Investment Group is not a company — it is a deliberate project. It represents a principled human endeavour to demonstrate that capital, when guided by discipline and unwavering integrity, can generate sustainable abundance for generations to come. We do not exist to pursue short-term profit in isolation. Our purpose is to design and build enduring systems — structures that compound value across time without compromising the foundations upon which they rest.

This long-term responsibility informs every aspect of our thinking, our actions, and our decision-making, particularly under pressure. At GIG, character is inseparable from performance; it is its very source.

The quality of our results will invariably reflect the quality of our judgment, the standards we uphold, and the conduct we demonstrate when confronted with difficult trade-offs. In moments when expediency challenges principle, our position remains unequivocal: we choose principle. This Code of Business Conduct and Ethics serves to eliminate ambiguity. It establishes the clear standards expected of every individual who operates under the GIG name.

Ultimately, what we build will be judged not only by its scale, but by the integrity with which it was constructed. This responsibility rests with every one of us.

A handwritten signature in black ink, appearing to read 'D.m. G', with a stylized, cursive script.

Darren Goneke · Founder, Chairman and Chief Executive Officer



1. Our Purpose

The legacy we aim to build

2. Our Mission

The goals that define us

3. Our Values

The mindset that unites us

4. Our Business Principles

The convictions shaping our actions

5. Our Promises

Our commitment to employees, customers, communities, and shareholders

1

Our Purpose

Creating Sustainable Abundance
For Everyone, Everywhere, Every-time.

Creating Sustainable Abundance
For Everyone, Everywhere, Every-time.

OUR PURPOSE

We create impact at scale.

We create transformative impact at scale, driven by a bold vision to think beyond limits, forge innovative paths, and unlock possibilities for those we serve. Together, we champion equity, broaden access to economic empowerment and financial well-being, and pioneer solutions that uplift communities and transform lives.

Creating Sustainable Abundance
For Everyone, Everywhere, Every-time.

OUR PURPOSE

We are global.

We unlock opportunities and turn aspirations into reality for individuals, organisations, and communities worldwide. From neighbourhoods to nations, we empower families, strengthen communities, and support our people in achieving their own ambitions, fostering a future where dreams know no boundaries.

Creating Sustainable Abundance
For Everyone, Everywhere, Every-time.

OUR PURPOSE

We can't stop, we won't stop.

Guided by vision and resilience, we are committed to empowering dreams and shaping a better future. With a long-term perspective that spans generations, we drive progress with unwavering dedication, knowing that our mission to create lasting impact is never complete.

2

Our Mission

OUR MISSION

We exist to build Africa's Industrial Sovereignty. We have set for ourselves one of the most ambitious goals in modern economic history: to transform The Greater Southern Africa region into a US\$30 trillion economy by 2050.

3

Our Values

OUR VALUES

Humility

Appreciation

Respect

Empathy

OUR VALUES

Humility

We believe in the power of humility as a catalyst for growth and innovation. We embrace a culture of continuous learning, valuing every perspective, and admitting our mistakes with grace. By staying humble, we foster an environment where creativity flourishes and adaptability thrives.

Appreciation

At GIG, we understand that success is a collective effort. We express sincere gratitude for the contributions and dedication of our employees, partners, and stakeholders. Through heartfelt appreciation, we build strong relationships, nurture a sense of belonging, and inspire unwavering commitment to our shared goals.

OUR VALUES

Respect

Respect is the cornerstone of our interactions. We treat every individual with dignity and empathy, fostering an inclusive atmosphere where diverse voices are heard and valued. By upholding respect, we create a workplace where collaboration flourishes and everyone feels empowered to contribute their best.

Empathy

We believe in the power of empathy to bridge understanding and forge meaningful connections. We actively listen to the needs and concerns of our team members, clients, and partners, seeking to understand their perspectives and offer solutions that truly resonate. Together, these values fuel our commitment to excellence, innovation, and positive impact.

4

Our Business Principles

OUR BUSINESS PRINCIPLES

Certain principles are fundamental to our success. They focus on how we strengthen, safeguard and grow our company over time. Adhering to each of these principles is how we will become the best and most respected global investment firm in the world.

We cannot promise specific outcomes or risk-free results. From time to time, we may fall short in our efforts, and if that happens, we will renew our commitment to these principles and re-double our efforts.

What we can and will promise is to be truthful and give honest assessments of our businesses and prospects; act with integrity and honour; and do the right thing — not necessarily the easy or expedient thing. We will work with fierce resolve to make this a company of which our customers, employees, shareholders and communities can continue to be proud.

Exceptional client service

- 1 We focus on the customer
- 2 We are field and client driven, we operate at the local level
- 3 We build world-class businesses, investing for the long term, serving our clients.

Operational excellence

- 4 We set the highest standards of performance.
- 5 We demand financial rigour and risk discipline; we always maintain a fortress balance sheet.
- 6 We strive for the best internal governance and controls.
- 7 We act and think like owners and partners.
- 8 We strive to build and maintain the best, most efficient systems and operations.
- 9 We are disciplined in everything we do.
- 10 We execute with both skill and urgency.

A commitment to integrity, fairness and responsibility

- 11 We will not compromise our integrity.
- 12 We face facts.
- 13 We have fortitude.
- 14 We foster an environment of humility, appreciation, respect, and empathy.
- 15 We help strengthen communities in which we live and work.

A great team and winning culture

- 16 We hire, train and retain great, diverse employees.
- 17 We build team work, loyalty and morale.
- 18 We maintain an open entrepreneurial meritocracy for all.
- 19 We communicate honestly, clearly and consistently.
- 20 We strive to be good leaders.

4.1

Exceptional Client Service

OUR BUSINESS PRINCIPLES

We are dedicated to supporting our clients through every challenge. Our commitment is to serve and support our clients, no matter the circumstances. Our core mission is simple: to always do right by you. We are relentless in our pursuit to not only meet your expectations but to exceed them, making it as seamless and easy as possible for you to do business with us.

We understand that in today's world, success lies in seizing the opportunities of our time, and we are here to help individuals, businesses, governments, nonprofits, and communities do just that. With GIG, you can trust that we are your partner, committed to your long-term success and growth.

*We focus on
the customer*

- Treat the customer the way you want to be treated and make sure you see everything from the customer's eyes
- Read customer complaints — and be the customer's advocate
- Exceed expectations by listening to customers and anticipating their needs
- Earn trust by always focusing on customers' best interests
- Give customers a good, fair deal — high-quality, competitively priced products and services
- Never allow short-term profit considerations to get in the way of doing what's right for the customer

*We are field and
client driven; we
operate at the
local level*

- Use our size as a strength to execute well at the local level
- Spend time in local markets to understand everything about the customer
- Provide the resources and authority needed for decision-making in the field
- Innovate, test and learn — we know some ideas will fail, and that's okay
- Make good, long-term decisions that allow us to do well in the good times and withstand the tough times
- Ensure our company will stand the test of time

4.2

Operational Excellence

OUR BUSINESS PRINCIPLES

While strategy is crucial, execution is what ultimately drives success. Execution requires the dedication of every employee and every interaction with our clients. Success lies in the details. We must address challenges swiftly, focus on delivering results rather than just staying busy, and follow through meticulously to ensure we meet our promises.

We set the highest standards of performance

- Measure performance with a detailed, balanced scorecard
- Strive for excellence; don't settle for mediocrity
- Compare yourself with the best
- Stay hungry — complacency kills

We demand financial rigour and risk discipline; we always maintain a fortress balance sheet

- Monitor, track and report the right things the right way
- Ensure that accounting is fair, accurate and transparent
- Create capital flexibility and manage risk dynamically
- Be a risk manager; raising red flags is every employee's responsibility

We strive for the best internal governance and controls

- Commit to enterprise-wide world-class governance, controls and compliance
- Cultivate strong relationships with our regulators — be transparent, direct and respectful
- Build a safety-first culture
- Remember that good compliance is good business

We act and think like owners and partners

- Work for profitable, sustainable, long-term growth
- Streamline management and encourage an appropriate disregard for hierarchy
- Guard the firm's resources; spend the firm's money as if it were your own
- Foster a spirit of partnership; respect and learn from your people

**We strive to build and
maintain the best, most
efficient systems and operations**

- Promote efficiencies and remember that leaner is better
- Leverage technology to make operations fast and simple
- Cut waste relentlessly — eliminate unnecessary bureaucracy

**We are disciplined in
everything we do**

- Be rigorous and detailed, with continuous follow-up
- Act in a thoughtful, coordinated way — not in haste or in isolation
- Always fight complacency by analysing our own actions and weaknesses
- Conduct regular, well-organised and thorough business reviews

*We execute with
both skill and
urgency*

- Work with energy and focus; take responsibility and deliver on commitments
- Ensure that every role, every person and every detail count
- Get a little better every day — continually raise the bar
- Deliver results; investigate, analyse and improve when problems arise
- Know the details, commit to follow-ups, and meet deadlines for clients and colleagues
- Manage change with deliberate speed

4.3

A Commitment to Integrity, Fairness and Responsibility

OUR BUSINESS PRINCIPLES

In business, as in every other arena, ethical behaviour does not just happen. It has to be cultivated and repeatedly affirmed throughout the organisation. At Goneke Investment Group, acting with integrity is paramount — and it applies to every aspect of our company.

Maintaining the highest standards of integrity involves faithfully meeting our commitments to all our constituents — customers, communities, employees, the Board, shareholders, regulators — and to ourselves.

We will not compromise our integrity

- Do the right thing even when it's not the easy thing
- Have zero tolerance for unethical behaviour
- Abide by the spirit and the letter of the laws and regulations

We face facts

- Look at the facts in a cold-blooded way; admit and learn from mistakes
- Have only one truth for all audiences; keep one set of books

We have fortitude

- Have a fierce resolve in everything you do
- Demonstrate determination, resiliency and tenacity
- Use mistakes and problems as opportunities to get better — not reasons to quit

**We foster an environment of
humility, appreciation,
empathy and respect**

- Treat all people properly and with respect — from clerks to CEOs
- Excel by embracing an inclusive work environment and diverse teams
- Respect people's personal lives and show compassion when an employee is struggling
- Have the humility to recognise that you don't know everything

**We help strengthen the
communities in which we live
and work**

- Leverage our success in order to give back to the communities where we do business
- Be good, engaged citizens
- View ourselves as a local business: know our customers, support local organisations

4.4

A Great Team and Winning Culture

OUR BUSINESS PRINCIPLES

Eventually, it all comes down to people. Creating a winning team and self-sustaining culture takes hard work, and there is no substitute for it.

Teams do not win because they have a new stadium or the most attractive uniforms. Some of the best teams do not even have the most talented individual athletes. Teams succeed because they are disciplined, work well together, execute consistently and have a passion to win.

We hire, train and retain great, diverse employees

- Hire great people and train them well
- Treat everyone with respect — everyone counts
- Encourage lifelong learning and a deep curiosity
- Recognise that we gain strength from a diverse workforce

We build team work, loyalty and morale

- Provide our employees with the truth, opportunities, training and meaningful work
- Consistently provide honest and direct feedback
- Put loyalty to the institution ahead of any personal agenda
- Serve and support each other

**We maintain an open,
entrepreneurial meritocracy
for all**

- Know your people well; put them in the right jobs and assess them honestly
- Make people decisions based on meritocracy
- Deal with people issues; take action with non-performers

**We communicate honestly,
openly and consistently**

- Recognise that information is power; share it as quickly as possible
- Set clear goals and priorities; ensure follow-up
- Encourage constructive, open debate
- Provide constant feedback — tell people when they are doing a good job, and when they are not

*We strive to be
good leaders*

- Remember that leadership is an honour and a responsibility
- Act quickly on tough issues and have the courage to fight for what you believe in
- Support people who are willing to speak up — encourage constructive challenge
- Be fair, be just, be willing to do the right thing — not the easy thing
- Challenge the status quo: fight social, economic and structural inequities
- Strive for continual improvement — drive change and innovation and never stop learning

5

Our Promises

OUR PROMISES

Ethical behaviour does not just happen. It has to be cultivated and affirmed repeatedly.

We power African economies, serving our customers, clients and communities.

We create sustainable abundance, across the continent, making tangible impact at scale.

We create value, by connecting people, markets, and industries that unlock equity, inclusion and sustainable growth.

We offer a great working environment — an unmatched combination of humanity and excellence.

To learn more about our purpose and how we do business, visit goneke.com

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GONEKE INVESTMENT GROUP

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