September 2025

UBUNTU INVESTING

by Marilize van Zyl | Head of Manager Research

Heritage Month is a reminder of what makes South Africa unique: our diversity. The philosophy of Ubuntu — "I am because we are" — speaks to the idea that collective strength is greater than any individual part. The same lesson applies to investing.

Why diversification matters

Just as no community thrives through one person alone, no portfolio should rely on a single source of return. Diversification across asset classes, geographies, and themes reduces risk and improves resilience. Equity cycles, bond yields, currencies, and alternative assets all behave differently at different times. When combined, they create a stronger whole — much like the richness of a diverse community.

The South African context

Our local market is concentrated, with financials, resources, and rand volatility often dictating returns. By blending local and offshore allocations, growth and income assets, and adding alternatives such as hedge funds, we can build portfolios that are less dependent on any single outcome. This approach not only protects capital but positions investors to benefit from opportunities wherever they arise.

The DFM advantage

At OIG, as a Discretionary Fund Manager (DFM), our role is to partner with advisers to ensure their clients' portfolios are correctly positioned for today's market environment and tomorrow's uncertainties. We take on the complexity of investment management so advisers can focus on building strong client relationships.

Active portfolio management

We don't simply set and forget. Our team actively manages portfolios, adjusting allocations as markets evolve, monitoring performance, and rebalancing with discipline to keep portfolios aligned to their intended objectives.

Advisor support

We work alongside advisers by providing tailored investment proposals, client-ready review packs, and timely communication pieces. This ensures advisers can engage with their clients confidently, backed by current market insights, fund updates, and clear explanations of portfolio positioning.

Diverse client solutions

Every client is different. Some require tax-efficient structures, others need steady income drawdowns, and others still seek long-term growth. Through our suite of model portfolios and customised solutions, we cater to a broad range of needs, always ensuring that the investment mix reflects each client's unique objectives, time horizon, and risk tolerance.

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Differentiation through alternatives

Importantly, OIG goes beyond the traditional equity–bond mix by strategically allocating to hedge funds. This offers clients enhanced diversification, smoother return paths, and greater resilience through volatile cycles. By combining deep research, thematic insights, and practical support, we position advisers and their clients for long-term success.

Ubuntu in action

A well-constructed portfolio mirrors Ubuntu: every component has a role to play, and together they create more than the sum of their parts. By applying this philosophy to investing, we aim to deliver outcomes that stand strong in uncertain times — not because of one asset, but because of the collective strength of many.

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