GRADIDGEMAHURA
INVESTMENTS
The Family Wealth Experts

Gradidge Mahura Investments

University Of Cape Town Retirement Fund

Financial Advisor List



Gradidge-Mahura Investments (Pty) Ltd. FSP No. 36327. An Authorised Financial Services Provider. Affiliation Masthead Distribustion Services, Financial Planning Instutue of Southern Africa.

National Team

100+ years of expertise

The University of Cape Town is supported by the complete, diverse team of Gradidge Mahura Investments.

With over 100 years of combined advisory experience, our highly qualified advisers deliver tailored, insightful advice.

Supported by a technical and service team with over 100 years of collective experience, we ensure every client receives expert guidance and dignified service.

Our diverse team speaks more than nine official South African languages.



Wynand Gouws CFP®

Wealth Manager

Wynand is a CERTIFIED FINANCIAL PLANNER® and Key Individual (Categories II & IIA, Moonstone, 2023). He holds an MBA (Stellenbosch), a Postgraduate Diploma in Futures Studies (Stellenbosch), an Advanced Postgraduate Diploma in Financial Planning: Investment & Estate Planning (UFS), CFP® (UFS, 2002), and a BTech in Marketing (Technikon Witwatersrand). He has also completed the Leadership Development Programme (INSEAD), Strategic Marketing in Emerging Markets (USB GSB), the Advanced Certificate in Leadership (UCT GSB) and the Behavioural Coaching Programme (Allan Gray in partnership with Fundhouse).

In the industry since 1998, Wynand is a relationship-led wealth manager recognised among Citywire South Africa's Top 50 Advisers (2024). He partners with clients to design integrated wealth and retirement plans aligned to life's multiple chapters; build diversified local and offshore investment strategies (across traditional and alternative options, including low-cost vehicles); and optimise structures for cost and tax efficiency to support intergenerational wealth transfer.

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Phala Modise CFP®

Wealth Manager

Phala holds and advanced Postgraduate Diploma in Financial Planning (Investments) – University of the Free State; Certificate in Risk Management – UNISA; Diploma – Chartered Insurance Institute (London); BA (Philosophy, Politics & Economics) – UNISA; Professional Development Programme (Strategic Management) – New York (1995). Member of the Financial Planning Institute of Southern Africa (FPI).

With 40+ years in financial services (since 1980) and a personal advisory focus since 1990, Phala provides ethical, inclusive and strategic advice across investment planning, retirement benefit counselling and risk planning. He serves a diverse client base in six South African languages: English, Setswana, Sesotho, isiZulu, Sepedi and isiXhosa, ensuring accessible, culturally aligned guidance. Phala is committed to advancing financial literacy and helping individuals and families achieve lasting financial independence.

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Munaf Mukadam CFP®

Wealth Manager

Munaf holds a BCom in Economics (Rhodes), BCom Honours in Financial Analysis & Portfolio Management (UCT) and a Post Graduate Diploma in Financial Planning (Stellenbosch). He is a CERTIFIED FINANCIAL PLANNER® professional and a member of the Financial Planning Institute of Southern Africa (FPI).

He began his career in 2013 and has since developed extensive expertise in investment, retirement, risk, and estate planning, with a strong specialisation in investment & retirement planning. He previously served on the Financial Adviser Ethics Committee at Liberty Group, reflecting his commitment to professionalism and ethical standards in financial advice. Munaf takes pride in building lasting client relationships and delivering clear, objective, and tailored financial solutions.

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Rizqa Barron FSA®

Wealth Manager

Rizqa holds a Higher Certificate in Financial Planning and a BCom in Financial Planning (both Milpark Education) and is currently studying part-time toward a Postgraduate Diploma in Financial Planning (Milpark Education). She is a Financial Services Advisor® (FSA®) and a member of the Financial Planning Institute of Southern Africa (FPI).

In the industry since 2013, Rizqa is a client-centred Wealth Manager specialising in retirement benefit counselling and retirement & investment planning. She began her career in administration within risk and investments, gaining exposure to life and investments, medical aid and short-term insurance before progressing into paraplanning. After joining Gradidge-Mahura Investments, she helped establish the Cape Town branch, moving from service consultant back into paraplanning and then advancing to Wealth Manager. She now advises large corporate clients across the Eastern and Western Cape, combining technical rigour with clear, practical guidance

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Waseem Mukuddem CFP®

Wealth Manager

Waseem holds a Bachelor of Commerce in Economics & Finance (UWC) and a Post-Graduate Diploma in Financial Planning (Stellenbosch). He is a Certified Financial Planner® Professional.

Since entering the financial services industry in 2016, he has gained extensive expertise in investment and retirement planning, risk cover, and short-term insurance. As a Family Wealth Expert, Waseem believes financial planning is about more than just numbers it's about helping families build security, preserve legacies, and enjoy freedom and balance in their relationship with money. His passion lies in guiding clients through life's big decisions, ensuring that wealth serves their values, goals, and loved ones across generations.

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Dez Tswaile

Wealth Manager

Dez holds certificates in Investment Analysis & Portfolio Management (UNISA), Financial Planning (Milpark Education), and Entrepreneurship & New Venture Creation (Wits Business School). Alumni of the Black Distributors Trust Infinitum Initiative (2017–2019, with Wits Business School & Masthead). Completed industry programmes including ASISA IFA Development, Momentum Intermediary Development, and Santam Intermediary Growth & Development.

Dez has been active in financial services since 2012, focusing on holistic financial planning, fiduciary services, risk-cover structuring (life, disability, business continuity), estate and intergenerational wealth planning, and retirement and investment strategies. His planning philosophy places client aspirations at the centre of every decision. At Gradidge Mahura Investments, he partners with high-net-worth individuals and families to design resilient, meaningful financial futures.

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Our National Footprint

Accessible to clients wherever they are



- Johannesburg
- Cape Town
- Durban

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Website: www.gminvestments.co.za

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Affiliations: Masthead (Pty) Ltd; Financial Planning Institute of Southern Africa
*Associates mean independent non-competing businesses with whom we have formal advice, service and fee-sharing agreements
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