HER BROTHER'S MIX-UP SET REBAABETSWE MAKHUDU ONTO HER CURRENT CAREER PATH

How this IFA Internship alumna found her calling in financial planning – one step at a time.

Rebaabetswe Makhudu never planned to go the BCom Finance route – not really. But she has her brother to thank for where she ended up.

He filled in her university application, and with two subject choices to rank, he swapped them by mistake, putting finance first and accounting – her intended choice – second. Since all BCom students take the same modules in first year, she let it ride, assuming she'd switch to accounting once she knew more about what finance actually involved.

She never did switch, though. Curious about where the degree might lead – and not really able to find much clarity on it at the time – she stayed the course.

In third year, however, financial planning was introduced as a module. "That's where it actually sparked," she says. The timing lined up with her own father's retirement, which gave her a real-life case study: suddenly she had real insight to offer on what to ask a financial adviser, and what to watch for.

A class project cemented her decision. Working in a group to build a full financial plan for a simulated client gave the theory a human face, and her group won the competition outright. "I think that's when I realised I wanted to do more of it," she says.

Soon after, the ASISA Academy presented its IFA Internship at the University of Johannesburg. Makhudu applied, attended a speed-dating-style interview, and then heard nothing for months. "I had given up on it," she admits.



Rebaabetswe Makhudu (CFP), Wealth Manager at Gradidge Mahura

She eventually landed an interview in December, followed by a second one in January – and the same day she got home from that second interview, the phone rang: she'd been accepted as an intern at NFB Private Wealth Management, alongside one other candidate.

She enjoyed a five-year stint at the company, starting with a one-year internship that converted into a permanent role. Makhudu moved from the administration team into para-planning, and was on the cusp of her first role as a financial adviser when she eventually left.

She credits the internship's two-week Work Readiness Programme – run before interns even arrive at their host companies – with giving her a grounding she badly needed. "I was fresh from varsity. I had not had any work experience whatsoever," she says. Beyond the practical content, including conflict-management training she later put to direct use, the programme also handed her a ready-made network: fellow interns, placed across the industry, who shared notes on what to expect.

After NFB, Makhudu spent a year at Alexforbes before returning to the independent advisory space, joining Gradidge Mahura Investments, where she has worked for almost two years as

a Wealth Manager and Certified Financial Planner (CFP®). Independence suits her, she says, as she likes flexibility to invest with different investment houses.

Her advice to anyone considering the same path echoes her own experience: use the internship to feel out the different roles within financial services – administration, para-planning, advisory – before settling into one. “It’s a safe space for you to establish your career, and also learn who you are and what it is that you want to do.”

Looking back, she says she wouldn’t change a thing. “I believe that if I had jumped other stages, I wouldn’t be where I am today. I’ve learned so much in the process.”