

Purpose, pragmatism, and bold thinking: My approach to leadership in a changing South Africa

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Leadership is not just about having a vision - it is about having the courage to execute it, especially when the odds are stacked against you. In South Africa, we do not have the luxury of leading in theory. We have to lead in action, in uncertainty, and in service of real outcomes. For me, that has meant building something that challenges the status quo, not just in fintech, but in how we think about access, fairness, and opportunity.



Andrew Maren

I started ProfitShare Partners with a simple but urgent goal: to change the way small businesses access finance. In a country where only a small percentage of SMEs can obtain funding through traditional channels, something had to shift. The market was full of good ideas and hard-working entrepreneurs, yet they were being excluded because they did not “tick the right boxes” on a credit form. We needed to create a system that understood potential, not just paperwork. That is where my leadership journey really began.

Be different

I have always believed that leadership is about removing barriers - whether structural, psychological, or systemic. It is about creating space for others to thrive. In the world of finance, that means using innovation not for the sake of disruption, but to unlock value where others would not. That mindset is what drives my decisions: lead with purpose, act with pragmatism, and think boldly enough to imagine new ways of doing business.

Purpose is critical. Without it, leadership becomes performative. However, I have learned that purpose without practicality is equally dangerous. You have to meet people - and markets - where they are. That is why I've surrounded myself with a team that knows how to solve real-world problems using data, technology, and intuition. Together, we have developed funding models powered by AI and real-time data, not legacy

metrics. We do not just believe small businesses matter - we have built the infrastructure to prove it.

Staying the distance

Leadership, especially in a fast-moving environment, also demands resilience. You will get it wrong. You will make bets that do not pay off. But every setback is a learning curve. In fact, I would argue that how you learn when things go wrong says more about your impact than when everything's going smoothly. I have had to make difficult calls, recalibrate strategy mid-flight, and sit with the discomfort of risk. But the long-term reward - seeing a once-overlooked entrepreneur create jobs, expand their business, and thrive - is always worth it.

The power of partners

Another part of my leadership philosophy is sharing power. At ProfitShare Partners, we build partnerships. We believe in empowering our clients to lead their own growth journeys. I see my role as a facilitator of the process, not a gatekeeper. The same applies internally. I do not believe in hoarding expertise at the top. Real leadership is about creating an environment where every team member feels trusted to lead from where they are.

I am also deeply aware that leadership in South Africa must carry a legacy lens. We are not leading in a vacuum. We are leading in the shadow of historical exclusion, inequality, and economic trauma. That means the decisions we make, especially as business leaders, must be accountable to a future that looks radically different from the past. Inclusion is not a trend - it is a responsibility.

Looking ahead, I believe the next era of leadership in South Africa will be defined by three things: inclusion, intelligence, and intention. Inclusion, in the sense of widening access to resources and decision-making. Intelligence, not just technological, but emotional and strategic. And intention - because leadership without integrity or impact is just noise.

If I could offer one piece of advice to emerging leaders, it would be this: do not wait for permission to lead. If you see a problem worth solving, you are already being called to step up. You may not have all the answers yet - and that is okay. Start anyway. Think boldly, act with purpose, and build systems that uplift more than just yourself.

Because in the end, leadership is not about being in charge. It is about being in service - of people, of potential, and of a future worth fighting for.

ABOUT THE AUTHOR

Andrew Maren is the founder and CEO of ProfitShare Partners.

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