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Officer, LexisNexis South Africa

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Africa

by Advancing the Rule of Law



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Unlocking **Potential**



The NDA continues to play a critical role in contributing towards the eradication of poverty. This is achieved through provision of grants to civil society organisations that carry out development projects of poor communities. The agency also capacitates civil society organisations to enable them to run sustainable programmes.

An appeal is made to the private sector and other organisations to partner the NDA in fighting poverty.

COVID-19:

What is the Novel Coronavirus, COVID-19?

Coronavirus is a virus causing cold and flu symptoms and has been around and identifiable for many, many decades. The Novel Coronavirus was officially named COVID-19 by the World Health Organization. Through global travel and spread, the outbreak has reached significant proportions in many parts of the globe, and has been declared a public health emergency.

How does the virus spread?

- ▶ By respiratory droplets coughed, sneezed or exhaled by a person who has the illness. Coronavirus can be caught by being within a 1-2 metre vicinity of the carrier.
- ▶ Close personal contact (touching and shaking hands with a person who has the virus).
- ▶ By touching objects or surfaces on to which the virus has landed- such as desks, tables- and then touching one's mouth, nose or eyes.

How can we prevent the spread of disease?

- ▶ Prevention of spread is key!
- ▶ There is no medication available to reduce the risk of disease after contact with a coronavirus sufferer.
- ▶ Currently, there is no vaccine yet but vaccines are being researched avidly. The reality is that stringent safety and efficacy tests of a vaccine take several months to years to complete, so the outbreak will probably be over by the time a vaccine is available.

Most common symptoms:

fever
dry cough
tiredness

Less common symptoms:

aches and pains
sore throat
diarrhoea
conjunctivitis
headache
loss of taste or smell
a rash on skin, or discolouration of fingers or toes

EDITOR'S note

Underappreciated

For the longest time the South African government has promoted entrepreneurship as the key to growing the economy. At an individual level being an entrepreneur has been promoted as a vehicle to that will allow individuals achieve their personal aspirations.

Nothing ventured, nothing gained is how the old adage runs and there is no doubt that being an entrepreneur carries with it a large amount of risk. Of course, there are also many success stories where individuals have transformed their lives via entrepreneurial activities.

All of the above points to positive intentions. However, many of these intentions have unravelled dramatically in the midst of the COVID-19 pandemic. The support for entrepreneurs and small business has been difficult to access. Leaving many entrepreneurs with the feeling they are expendable in this time of crisis.

Unless government in the words of the ANC's Reconstruction, Growth And Transformation: Building A New, Inclusive Economy, discussion document recognises that: 'The economy is not a mysterious system, existing outside of society.' The situation is going to get much worse and the results are going to be devastating – leaving the development of a large entrepreneurial class in South Africa nothing but a stillborn dream.

Valdi Pereira

Unless government in the words of the ANC's Reconstruction, Growth And Transformation: Building A New, Inclusive Economy, discussion document recognises that: 'The economy is not a mysterious system, existing outside of society.'



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For the Mentally Handicapped (Est. 1970)

Gary Allemann

often willing to pay a premium for an excellent experience over a competitor that offers the same product or service but does not deliver on the CX front. The experiences a business gives its customers are potentially their only source of competitive advantage in an increasingly commoditised and connected world. In addition, there is a proven link between CX and customer spend.

What are you doing with the information you already have?

The challenge is not obtaining the data, as in most cases it already exists. Many brands have extremely granular information about what their customers buy, when, where, even at what time of day. However, they are not leveraging data effectively or using it to enhance CX. The ability to deliver what a customer wants hinges off the ability to understand the customer in the first place. Data analytics is therefore the key technology for improving CX across all touchpoints. The real challenge is to ensure that it is of good quality, governed properly and used effectively.

There is also a fine balance between the need to understand customers and the need to maintain the ethical use of data without invading on customer privacy. Solving these challenges requires data governance policies and data management tools.

You cannot measure what you cannot manage

This age-old marketing saying is more relevant than ever in a world where we are drowning in data. One of the issues with data-driven marketing is that there is simply too much information

*Gary Allemann, Managing Director at
Master Data Management*

Data governance

is key to differentiating your customer experience

The Customer Experience (CX) has become critical to business success. Customers are no longer satisfied with blanket marketing attempts to sell them products they are not interested in. They demand highly personalised and relevant experiences, and this requires marketing to become more data-driven than ever.

Data can no longer be considered 'an IT problem' – it is arguably the most important asset to any business and it needs to be governed effectively. Data governance has become the key to excellent customer experiences.

Customer experiences are a source of competitive advantage

Bad experiences alienate customers at best and drive them to the competition at worst. Conversely, customers are

to enable significant insights to be gained. In fact, studies show that organisations use an average of 36 different data sources for marketing purposes. However, because of the issues of poor data quality and lack of trust, as much as 88% of customer data is simply ignored. This means that valuable insight is being lost and organisations are missing out on many opportunities.

Data underpins every element of success

If a brand understands what their customer wants, when they want it, how they prefer to interact and so on, they will be able to create optimal experiences for customers. Technology such as data management and data quality can help businesses to differentiate their CX strategy. A data-driven approach is proven to deliver enhanced experiences, which in turn are proven to deliver increased customer spend. Technology can help you achieve better marketing, happier customers, improved profitability and generally a more successful business – but data is the key to all of these and it needs to be taken seriously. □

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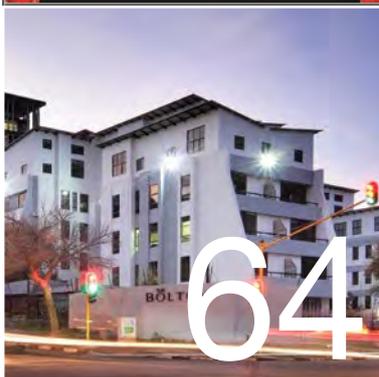
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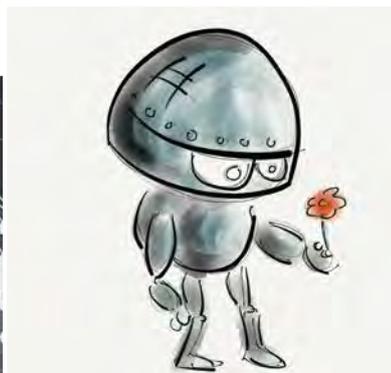
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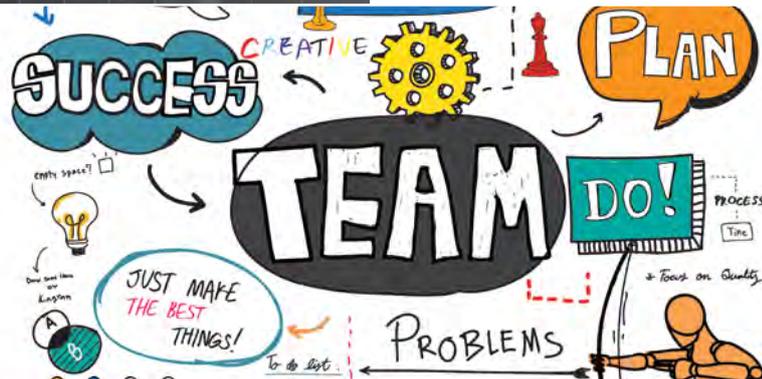
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Value and practicality combined



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Excuse me, just passing through...

It is estimated by the United Nations Office for Outer Space Affairs that there are about 5000 satellites orbiting the earth at present. With huge changes in the manufacturing of satellites having taken place in the last few years with mass ranges between 500 kg to 0.1 kg, becoming commonplace, it is a no-brainer that the orbital fast lane is going to become crowded. Er, watching this space for developments could be difficult, but we suggest you standby for new developments.



SMART Door

It would seem it is an open and shut case – your front door (or more specifically its locking mechanism) is going to benefit from an artificial intelligence boost in the near future. The software developers behind this industry disruption state that the average door lock has been around in its current form for several decades. This is going to be interesting - are we looking at change purely for the sake of change? Or is there going to be more to this?



BANG!

What is yellow in colour, originally used as a dye and is a stable product that can be smelted and cast? Any chemistry boffin knows we are referring to trinitrotoluene, the granddaddy of all explosives - TNT. It kind of gives a new meaning to the term 'mellow yellow'.



Freudian SLIP

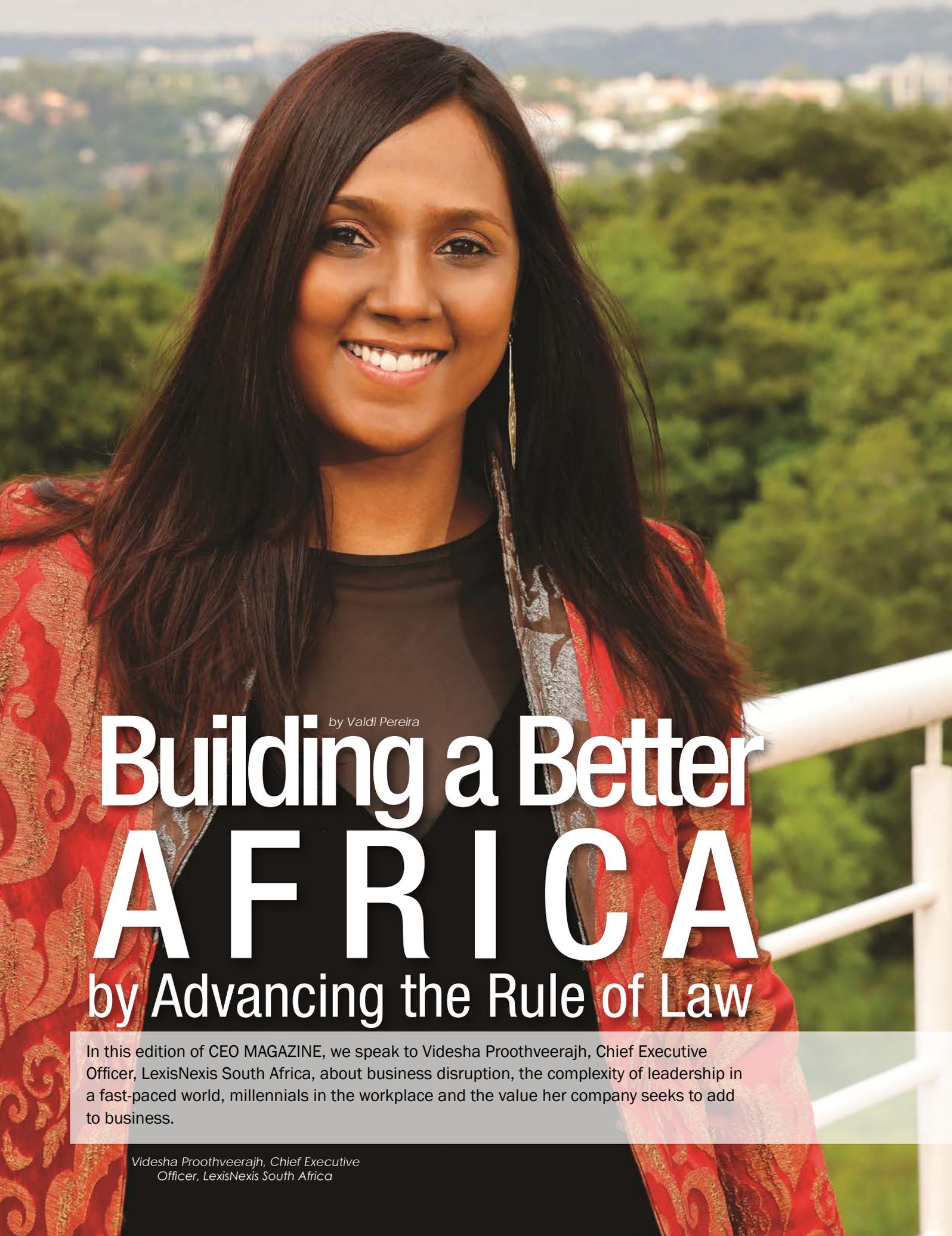
Staying with things chemical for the moment, drugfreeworld.org point out Austrian psychoanalyst Sigmund Freud, a cocaine user by all accounts, was the first to broadly promote it as a tonic to cure depression and sexual impotence. In 1884, he published an article entitled "Über Coca" (About Coke) which promoted the 'benefits' of cocaine, calling it a 'magical' substance. He also believed that "For humans the toxic dose (of cocaine) is very high, and there seems to be no lethal dose." Unfortunately, contrary to his belief, one of Freud's patients died from a high dosage he prescribed. The ultimate slip, no doubt.



ToothLESS

According to a report on the Dentist's Money Digest website – yes, there is money in dentistry. Poland, 'has one of the highest tooth decay rates in the world. The average amount of decayed, missing, or filled teeth for children under 12 is a shocking four teeth. This country is considered to have the worst oral health in all of Europe.' To be frank, we are stunned by this revelation. Considering the country's close proximity to Romania, the spiritual home of Count Dracula, you would think the Polish full appreciate the value of a set of good incisors, even if it's just to fend off the neighbours.





by Valdi Pereira

Building a Better AFRICA

by Advancing the Rule of Law

In this edition of CEO MAGAZINE, we speak to Videsha Proothveerajh, Chief Executive Officer, LexisNexis South Africa, about business disruption, the complexity of leadership in a fast-paced world, millennials in the workplace and the value her company seeks to add to business.

*Videsha Proothveerajh, Chief Executive
Officer, LexisNexis South Africa*

Leadership roles are becoming increasingly complex in today's business world. What motivates you to take on increasingly complex business leadership positions?

Lifelong learning is one of my values. Taking on new challenges is part of my process of growing as an individual, businessperson and human being. Understanding the reality of the new business environment we work within is key to being effective as our environment has changed radically. A new norm is upon us. Business models are being turned upside down. Global equalization means size is no longer a guarantee of success and business transformation is required for most players to remain relevant. In line with this, leadership has gone through its own revolution and the requirements have changed considerably versus what was the norm even two years ago. To stay up to date, leaders must be open to new environments and challenges and take on complex business positions instead of indulging in a 'comfort zone' or we will find ourselves irrelevant in the near future.

There are a lot of things that can distract you in leadership positions. The pursuit of academic qualifications, titles and accolades are just some of the things that can result in a siloed approach to growth versus a more balanced one. For me the real measure of successful leadership is about the impact that you make and enable, whether it be in your business your family, colleagues, community or physical environment.

At the same time, I acknowledge that I have been blessed in my career by having platforms that allow me to be impactful for society at large. In particular, being able to use technology to contribute towards bridging the digital divide and now enhancing the potential of the African continent by advancing the rule of law, has been gratifying.

At LexisNexis what really excites me is our purpose of Advancing the Rule of Law around the globe. It provides a tremendous opportunity to bring fellow Africans in, under the umbrella of protection that comes with being a lawful society. Of course, it helps that I really enjoy traversing the challenges of the business world and finding non-traditional, disruptive and hybrid solutions to challenges our customers are sometimes not even fully aware of yet. The current transformation at LexisNexis – where we are evolving from a legal products company to a legal tech solutions company, with exciting aspirations for the future – suits my strengths and speaks to my passion around leadership in the times of transformation.

You have held many challenging and complex leadership roles in the past. What is a key leadership lesson that you have learned?

I believe that being authentic is most important. Trying to be somebody that you are not, is unnecessarily stressful and not impactful in the least. This is a lesson I learned early in my career, where I looked at people who I thought were successful leaders and tried to emulate the characteristics and behaviours they portrayed. I was a very unhappy person for that period of time and not very effective as a leader, as I was not bringing my unique strengths to the table. In fact, I was watering down the natural strengths I had to offer as they were in opposition to the styles others displayed. If you are not being yourself, you are also in subtle ways undermining the integrity of that leadership position and people can smell inauthentic behaviour a mile away. Thankfully, I

had a mentor who showed me the many tools at the disposal of leaders where they can step in, adapt their leadership approach to a particular situation and then go back to their natural style in a way that is still genuine. Situational leadership is a key strength for leaders. Self-awareness is a good ability to nurture. Knowing your strengths and developmental areas and surrounding yourself with an amazing bench of people who complement and extend your offering to the business is a trait of a good leader. You need to be very comfortable with not always being the smartest person in the room and surround yourself with people who are smarter than you and different to you – that diversity lends itself to business returns that are phenomenal.

The business world is a serious one and the impact of business decisions can have far reaching effects. It is important to create an environment that is sustainable, and where people are thriving, and this sometimes calls for a reality check and the courage to effect change to stay ahead of the curve and lead the pack instead of following. This is sometimes unpopular, as change can lead to anxiety if not managed properly, but leaders need to be changeable and develop and execute on progressive strategies to ensure maximum shareholder value, whilst inspiring their people to follow them into battle.

Technology is driving a lot of disruption in the business world. How is LexisNexis intending to position itself in the midst of all these changes, so that it can capitalise on the opportunities technology brings?

It's clear the old maxim 'business as normal' is under serious threat, one cannot continue in the same way that you have in the past. The huge deluge of data that has become available to companies, the arrival of millennials and devices such as drones in the workplace, the larger surface area for cyber-attacks due to mobility trends etc and increased digitalisation of many business functions are just some of the new realities facing companies. Add to this the Fourth Industrial Revolution which is the fusion of Physical, Digital and Biological systems and you have a perfect storm. To me the 4th IR represents the next opportunity to not only play catch up but to leapfrog the competition if needs be. Those who embrace the opportunity that technology brings have the chance to change the rules of the game again, while those who don't adapt are at risk of being left behind.

I have seen businesses that have adopted a 'head in the sand' type of approach, waiting for everything to settle down. This is the least amount of change that we will see for a long time to come so waiting for a settling point that takes us back to the way things were previously is not a good strategy. It's also dangerous to adopt this approach because while you are withdrawing from the challenges, companies that you were unlikely to think of as competitors will start to emerge in your space.

To make the most of this changing environment you really need to empower yourself and in turn your customers, to be first movers, or part of the pack that is moving first in a particular



At the forefront of Legal Tech

As a woman in the technology industry and business as a whole, I want to give back and pull others up as I climb the ladder and shatter the ceilings and paradigms that have held us back for decades.

industry. If you don't innovate or actually seek to self-disrupt you run the danger of ending up in the corporate graveyard. This is where technology plays a big role. At LexisNexis these are exciting times as we are harnessing the power of technology to focus on local innovation to serve local needs. Our customers are the reason we exist – we will use technology as an enabler to delight them with next generation possibility thinking that then goes into building real products, solutions and services that enable them to add value to their customers and shape the world they work and live in daily. We dream big at LexisNexis and then we make those dreams a reality.

We are noticing that many customers are finding it a little difficult to make data driven decisions and remain agile at the same time, which in turn is impeding their competitiveness. Our advice to them is to partner with companies that have a track record. LexisNexis, part of the RELX group, is a global player with local entrepreneurial flair and success that has been around for over 85 years and perhaps more importantly has also sought out opportunities that have allowed us to constantly innovate. For example, C-suite executives all certainly have a risk and compliance agenda and challenge in some form or another and we are ideally equipped with experienced staff and world-class solutions that can help customers transition these requirements, challenges and disruptions. Technology is an enabler here to properly service our customers latent and inherent needs.

Have technological advances changed the way LexisNexis does business?

Most certainly, the evolution into a legal tech company is a journey that we all walk together at LexisNexis South Africa and it would not be possible without the amazingly talented and passionate people inside the company. Couple that with our incomparable Intellectual Property, propensity to innovate that is unsurpassed, world-class technology and systems that enable disruptive and new models and so much more, and you

get the trusted partner that is best suited to empower and enable our customers to increase productivity, improve decision-making and outcomes, and ultimately generate value, for their organisations and customers. The application of technology has changed the way we service and support our customers and the industries we play in, however, at the heart of it all is a culture of local entrepreneurial pride, a workforce of the future, agility, performance and diversity and inclusion that is enabled through the use of technology.

A new generation of tech savvy potential employees are filtering into the market and they bring with them different perspectives on the world of work and business opportunities. To be an effective leader in the midst of this changing approach what attributes do you think leaders will need in the future?

We are finding with our millennial colleagues that corporate social responsibility and environmental concerns are matters that are very important to them. It requires a new approach from us to understand what they value in terms of good corporate citizenry from their employers so that we can create an environment in which they feel comfortable and are inspired to perform at an optimal level.

Probably one of the biggest shifts we have is that the new generation is a digital native and mobile generation. They are not wired for sitting at their desks all day and only focusing on a group of tasks that are completed in a linear sequence. They leverage technology to provide them with the capability to multi-task and interact on a wide front. This helps to unlock a lot of potential but also creates a wide surface area of business risk from a technological perspective that requires vigilant management of technological resources. We have upped our game to ensure our offerings are secure and up-to-date in terms of technology, something that also benefits our customers who are probably experiencing similar changes in light of their own millennial workforce growth.

Looking ahead, I think there is going to be less space for rigid and inflexible policies that require team members to work in a specific

environment during specific times. Instead, companies are going to have to use their policies as frameworks that attract, inspire and excite their employees. There is no doubt that the new generation entering the workplace is not much into doing something because they are told to, they follow those ideas and people who inspire them in pursuit of their desire to make an impact on the world.

In the early days of my career, I was a software developer. Today, I look at how software is being developed by my millennial colleagues and to put it mildly - it is worlds apart. The entire approach, thought processes, modes of collaboration and the way challenges are tackled have been revolutionised. I think there are more opportunities than there are challenges with the emergence of the tech savvy generation. They force us to do things differently and to think outside of the box and to realise for instance that existing remuneration and incentive models are becoming outdated.

Leaders have to be open to new ways of doing the things that have been done in a certain way for decades. We have to be very comfortable with not having all the answers and being able to patiently inspire different solutions to new and even currently unknown challenges to be ideated, nurtured and developed. Leaders must be curious and willing to take risks and sometime fail but fail quickly and move on with lessons from the failure incorporated as part of the new journey. The leaders of today must be comfortable with reduced hierarchy which takes us close to the field, the shop floor and all levels of the organisation, gleanable valuable feedback to be incorporated into the organisation's plans to continuously improve. The willingness to be collaborative and understand the value of diversity and inclusion as a business investment is a valuable skillset to hone. In my experience millennials have little respect for the ideal of the imposing, hierarchical, infallible CEO. They seem to value humility, vulnerability, authenticity, openness, transparency, continual learning and a sense of social and environmental responsibility much more.

Africa is being touted as the next investment destination but for this to happen, institutions clearly look for strong 'rule of law' and policy approaches. What do you think it will take to see these aspects strengthen on the African continent?

Africa is the last frontier; it is our time to shine and take our rightful place on the global stage. The opportunities are infinite and we are making big strides in certain areas but for us to become more competitive we have to focus on excelling in the 12 pillars of global competitiveness. The Rule of Law as a factor for global competitiveness is a basic requirement that all countries must proactively enable and uphold.

Let's take South Africa as an example, it has a fantastic constitution and world-class legal system, yet enabling all our people to gain access to the benefits of this system easily and without prejudice is not always a successful endeavour. People don't always understand their rights or have their rights protected, this is commonplace on the continent.

These types of challenges happen for a myriad of reasons. At LexisNexis we believe we can address this and advance the rule of law, but we realise it is a big endeavour and this is not something that we

can do alone. Our view in this regard is to create an ecosystem of like-minded companies that work tirelessly at achieving a situation where all citizens have access to sufficient legal support. A focused and collaborative partnership between business, governments, donor agencies and organisations that share the same vision as LexisNexis, is required to ensure the rule of law becomes ubiquitous in Africa.

When the time comes for you to move on and take up new challenges, what legacy do you hope to leave behind at LexisNexis?

I desire to leave behind a legacy of impact, I want to leave the planet in a better condition than I found it when I took on this new role. Executing on our vision of 'Enhancing the Potential of the African Continent by Advancing the Rule of Law' is key to achieving this. It's the core of who we are as a business and where I believe we can make the greatest impact on society. I am privileged to work with a team that truly has a higher purpose which is to Advance the Rule of Law. I want to expand on this purpose and translate what it means for us as a legal technology organisation with a multinational ethos to make meaningful contributions to South Africa and our continent, while continuing to create shareholder value. I am confident that LexisNexis South Africa will have contributed to making Africa stronger and more competitive on the global stage by the time I move onto my next adventure.

As a woman in the technology industry and business as a whole, I want to give back and pull others up as I climb the ladder and shatter the ceilings and paradigms that have held us back for decades. I am all too aware of how difficult it is, to be the 'first' to enter a certain space, claim a seat at a particular table or to break through a particular barrier and I want to support others in their journey so that the next generation is able to move faster as they learn from the 'stepping stones' and failures I have encountered. I am blessed and infinitely grateful to have stood on the shoulders of gentle yet progressive giants and pioneers who came before me to pave the path I have hopefully extended. This has helped me go faster and further than most would have thought possible in my lifetime and I want to enable the same opportunity for the next generation. When I dream big, which is quite often, it is not just about helping women advance but also about assisting individuals from all marginalised groups who don't always have a voice or who are not always recognised for the leadership attributes they possess, to claim their rightful place in the work environment. While many people may see this as a tick-box diversity metric based on gender and inclusion, it is about much more than that, if we enable our people to bring their whole selves to the workplace, it ultimately strengthens that organisation, increases its competitiveness and enhances its business performance. There is no doubt in my mind that this will be a critical business differentiator in the near future. It requires courage to change the world and there is much work to be done, however, I am determined, and I don't walk this path alone. There are many who share this vision and walk the path less trodden with me. I am eternally optimistic with the audacity of hope on my side! □

Forging Client Relationship

Software-as-a-Service (SaaS) is not a new concept, however it continues to revolutionise the software industry – and the delivery thereof - with increased emphasis and focus on client service.

Capisol, a proudly local developer and provider of an integrated, cloud-native, document management platform, has made client service excellence part of its core business strategy from the day the company was established in 2013. Nearly seven years down the line, Capisol's commitment to its clients has set new best practice benchmarks in the SaaS sector.

Stalcor, which was one of Capisol's first clients, is an outstanding example of how allocating equal importance to the solution offered - as well as to client service - creates long-lasting and powerful business partnerships.

In 2014, Stalcor joined with sister company Global Roofing Solutions (GRS) under the Consolidated Steel Industries (CSI) umbrella. Judy Coppin, Credit Director for Stalcor, was in charge of aligning all debtors processes.

"Prior to partnering with Capisol, we faced the challenge of manually tracking proof of deliveries across multiple systems. I recall my team regularly having to search for signed documents from warehouses, factories, contractors and even our branches across the country. In order to resolve queries, financial documents were being scanned and either manually emailed or hand-delivered.

As a credit director, I realised there was simply too much room for human error and delays. Looking back, making the call to partner with Capisol Software is one of best business decisions we have ever made. It not only makes our lives easier - but also our customers' lives easier!" says Coppin.

"Five years on, Capisol has not only streamlined our accounts receivable process, but has become an integral part of how we do business," she adds.

Easier and more accessible

Capisol offers a cloud-native automated document management system, making all documents instantly linked and accessible, and eliminating the need for printing, scanning and manual emails.



*Christopher de Zeeuw,
Managing Director of Capisol
Software.*

“Large, complex businesses such as Stalcor require a single, seamless platform which can handle all their financial document processes. Capisol integrates into the CSI systems, ensuring that all customer information is maintained in a single source. This reduces the risk of invoices, credit notes and statements being sent to the wrong email addresses, and ensures updates need only be processed in one place. The automation therefore not only reduces risk, but with the built-in email tracking and security, minimises the delay in payments to the business,” says Christopher de Zeeuw, Managing Director of Capisol Software.

Furthermore, according to Coppin, one of the reasons this platform is such a success, is because Capisol makes it user-friendly and accessible to their clients.

A week’s processing reduced to a day

Just one month into their partnership with Capisol, Stalcor’s month-end financial process was reduced to a single day—instead of taking a full week as it had previously.

Coppin comments: “Not only does this system substantially reduce the risk of human error, but fewer mistakes are made, as there is now more time to double-check details and follow up with customers when required. As a result, we have seen a huge improvement in our overall efficiency as a team. Consequently, we are delivering a better quality service to our clients, which is invaluable to our reputation as a business. Furthermore – and very importantly – critical aspects such as our audit trail and cash flow have positively improved!”

Excellent client service

Capisol prides itself on ensuring their clients can seamlessly perform all their financial document processes in a single cloud-native platform. As one of their first clients, Stalcor has been operating on the Capisol platform since the first version that was launched in 2013. The software has since undergone many upgrades and changes in the backend, with no interruption to their clients’ day-to-day operations or added costs being charged.

“We are very aware that our product is not just a document management platform, but a core part of our clients’ daily business and financial operations. Therefore, whenever we need to do updates or changes, we keep service interruption to a minimum”, says de Zeeuw. Coppin, in fact, cannot remember ever experiencing a system interruption due to Capisol-related maintenance or upgrades.

I recall my team regularly having to search for signed documents from warehouses, factories, contractors and even our branches across the country.

“I know my staff members very occasionally call the Capisol helpdesk for assistance - which in itself says plenty about how smoothly our process runs with this software in place. If anything is escalated to my attention, I know with certainty that one phone call to Capisol, everything is resolved professionally and efficiently. It is refreshing to know that we can rely on a trusted partner in this way, without any doubts.

I am a debtors expert, not an IT expert, and Capisol understood that right from the start. Their goal was to provide me with excellent client service, and in so doing, to make my debtors department – and our systems and processes - more efficient, not to sell me software per se. I think that has been the key to our successful partnership all these years,” she enthuses.

Trust is key

Capisol has earned a stellar reputation as the ‘go-to’ provider for automated financial document management solutions. A large part of this is due to their diligence around data security and staying up to date in the fast-moving world of technology.

“Keeping all your data in a cloud-based system minimises the risk that data will be stored on desktops, in email, or even on printed documents. Without a central automated data solution, businesses open themselves up for the potential loss of data. We therefore ensure our clients’ data - and our reputation for being trustworthy – is protected on our platform,” de Zeeuw explains.

“With Capisol we have dramatically improved our debtors systems, processes and document management. I would strongly advise other companies’ financial decision-makers to consider this platform, as the return-on-investment is tremendous.

When you add up all the costs saved in administration time, the reduction of human errors and reduction in the risk of fraud - not to mention the increased efficiency, cash flow optimisation and the ease and speed of all related financial processes and reporting - opting for a cloud-native, automated document management solution really is the best decision you can make for your business,” Coppin concludes. □

Africa's first female-focused cannabis business poised to capture market share

Although it's currently legal to possess and cultivate cannabis for personal use, the cannabis industry is still wrestling with something of an image problem. People are often unsure which businesses are legally compliant, and also afraid of what they don't know, so it's proving difficult to assess the size of the market in South Africa. It's also difficult to know what women's needs are in this space – but this challenge is currently being addressed by Joanne Hope, founder of KushKush, a lifestyle cannabis store for women that showcases premium cannabis-related products alongside women's interest articles. It is the first of its kind in Africa and was conceptualised when Hope realised that there was a gaping hole in the market.

“My first experience purchasing cannabis-related products was somewhat alienating: my boyfriend was looking for a particular vaporiser in a local head shop (a shop that sells pothead paraphernalia) and as I stood waiting for him, I felt really uncomfortable. I didn't see myself reflected in that environment at all.” It was at that moment that Joanne conceived of a platform that would, over time, help normalise this often stigmatised industry, offering a retail experience and judgement-free space for the higher-end female cannabis consumer – whether a regular recreational smoker, medical user or even just canna-curious to learn, enjoy and be part of a like-minded community.

Hope set out to get funding for her business idea and KushKush was launched in September 2019. “One of the first things we did was run a pre-launch marketing survey to guide our content and product-selection strategy,” says Hope. KushKush surveyed 120 respondents from across South Africa, 90% of whom were female.

“Our survey shows that while women still believe that cannabis carries a negative stigma, they consume it anyway. But they want to do this without fear of judgement – and they also want to be inspired and educated on their journey. Although women largely use cannabis for relaxation, stress management and better sleep, they also want to find out more about how the plant can be used for skin care, mental health and wellness, and enhanced creativity. They want a holistic platform that can help them to navigate this eclectic sub-culture.”

In line with the insights gained through this research, KushKush promotes a wide variety of products, from recipe books, artisanal smokeware and odour-proof bags to intimacy oils, CBD skincare and medical patient journals. It also showcases top brands like Laundry Day and KisKanu, which are stocked at upmarket US department stores, such as Saks Fifth Avenue in New York. All purchases are housed in discreet packaging – and Hope says they are committed to finding more sustainable packaging solutions.

A fashion and lifestyle entrepreneur who works in publishing but has also launched and managed high-end retail concept stores, Hope has been absolutely scrupulous about developing a 'one hundred percent legal' business based upon ethical and sustainable principles (something so dear to her heart that she acquired a postgraduate diploma in sustainable business through the University of Cambridge). "Cannabis has such a rich history of being a sustainable product," she says. "However, a lot of people think the legal cannabis industry is just about CBD, which isn't the case. We want to normalise the use of the entire plant."

Hope is adamant that it's legal businesses that will transform perceptions around cannabis use. "We sell only legal accessories and hemp-based products on our website; I don't believe in exploiting grey areas of the law," she asserts. "As a mom, I don't want my children to be ashamed of what I do. The legalisation of cannabis was the first (very important) step but now we're working towards normalisation so that people can access information, join the community and have a premium-retail experience, without the fear of being stigmatised for it."

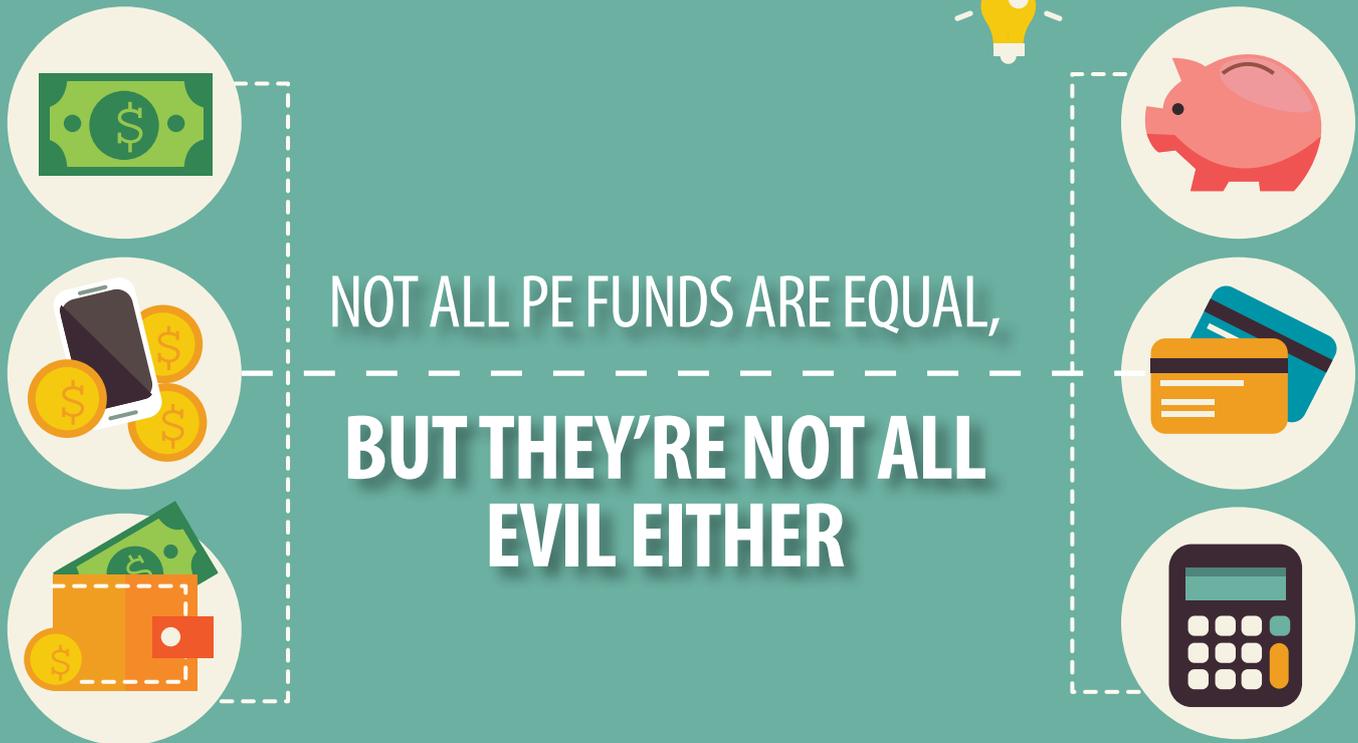
The economic benefits of the industry have been widely touted, with the African Cannabis Report speculating that the market for cannabis and related products will be worth around R27bn by 2023 – but whether government

will legalise widespread growing (beyond the limited licences currently granted) is anyone's guess. "Given the high unemployment rate in this country, and demand for quality cannabis, we can't really afford to let this opportunity pass us by," says Hope. "Particularly for women growers from disadvantaged communities. As someone passionate about social justice, I'm learning more about how this translates in the cannabis industry and I'd like to incorporate this into our business plan going forward. It's my dream to set up a foundation to empower these women."

For now, Hope is happy to get people talking about cannabis. "I don't mind whether they have a positive or negative perception at this point – as long as they have an opinion and are prepared to debate constructively," she says. "It's a rich, deep topic and we need to have conversations about it."

She says that we should have a clearer idea of the legal position vis-à-vis commercialisation by September 2020. "As government builds the framework to legislate the industry, I hope they do so in a considered fashion," she says. "There is so much to gain and people have been campaigning for this for years. We have the benefit of observing both the success (and challenges) of countries like Canada and Argentina where governments have built a commercial framework for both medical and recreational use. It's important to get it right so we can all enjoy the benefits of nature's most versatile flowering plant." □





Private equity (PE) has evolved significantly since the high-leverage era of the 80's, when financial engineering was the name of the game. While cases of over-gearing do still exist, lumping all PE funds together as “bad” would be a grave disservice to the many funds driving real economic growth and bringing about societal impact at a time when South Africa needs it most.

This is according to Southern African Venture Capital and Private Equity Association, Tanya van Lill, who was speaking in response to a string of negative conversations that are currently headlining in the US press, blaming PE for massive job losses and calling for tougher regulations.

“While we firmly agree that prudent business practices should be a focus area – and that PE firms should apply conservatism to try ensure the capital structures of companies they invest in are able to weather economic cycles – a phenomenon like job losses in the retail industry, which is at the centre of the US headlines, cannot be laid entirely at the feet of PE.”

The use of excessive leverage to turbo charge equity returns increases the financial risk of a deal or company and can result in the opposite desired outcome, explains Nick Riley, Head of Investment Banking and Principal Investments at Investec. “Excessive leverage presents increased risk. Sensible leverage can be a key driver of return for investors including private equity investors; however, leverage needs to be used in a measured and sustainable way through the cycle.”

Van Lill points out that private equity has been a primary channel for development funding for decades – not only in South Africa, but across the continent. “The industry has seen major progression over the years and today focusses on

Impact Measurement and Management approaches that strive to make a positive economic impact.”

She notes that the local PE industry is also more aligned to the South African context and the need for job creation and preservation. “We have seen first-hand that when PE is done well, it has a strong multiplier effect.

“Case in point are some of the companies that were recently recognised at the SAVCA Industry Awards including DSES, who started with 12 employees prior to investment and now have 153 employees after receiving PE investment, signifying a 448% growth in employment. Similarly, Aerobotics had 21 employees at first investment, and now has 83 – a 368% growth,” Van Lill notes.

Samantha Pokroy, who is the founder and CEO of Sanari Capital, echoes the sentiment that there is a growing emphasis on the positive social and economic impact that can be achieved through private equity and venture capital investment. “The majority of capital being raised in the South African PE market, be it from foreign or local investors, has a job creation, transformation/ diversity and impact mandate and requires stringent reporting from PE fund managers. This creates an incentive for South African fund managers to focus on these areas, and importantly an ‘intentionality’ around achieving impact through investments – as it is essentially tied into the fund’s objectives.” □

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HALLMARKS OF A GOOD LEADER: COMMUNICATION, TRANSPARENCY AND PASSION

Head of sales and services at EasyBiz Technologies, Bridget du Toit, is passionate about making a difference in everything she does. Her no-nonsense approach and positive attitude have seen her grow from a KwaZulu-Natal science teacher to a high-powered executive with her finger on the pulse of South Africa's fast evolving accounting software landscape.

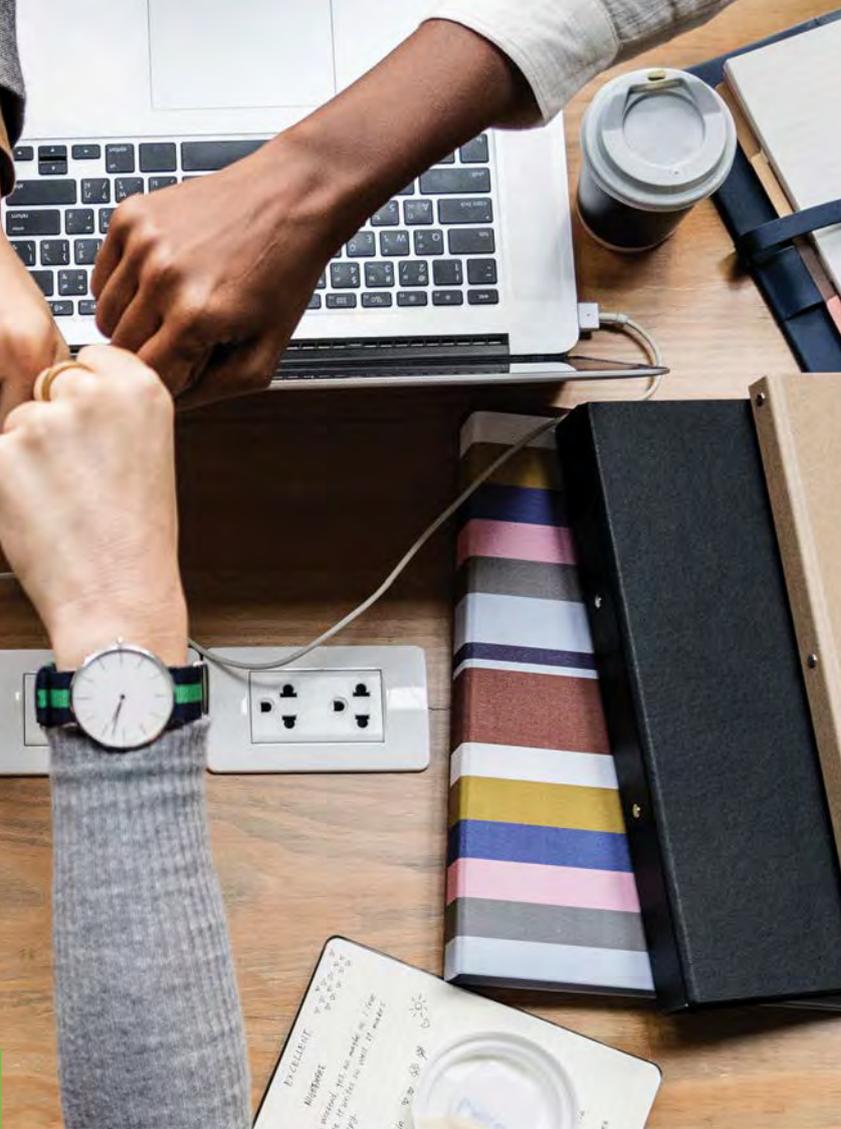
Du Toit joined EasyBiz Technologies as business development manager in 2017, tasked with defining a way forward for the business. "With evolving smart and digital technology changing the face of accounting, my role was to establish where EasyBiz's focus areas should be. I was also responsible for forming strategic alliances with partners we could collaborate with on our journey."

With its strong ties to Intuit, EasyBiz was compelled to transition from offering desktop accounting solutions to cloud-focused solutions. This evolving focus saw Du Toit move into more of a sales and services oriented role in 2018.

She says operating in the online arena required a significant paradigm shift and training for everyone at EasyBiz. "The sales team had to transition from selling a desktop accounting package to a cloud-based product. People respond to change differently – my job was to manage the process. I also needed



to help re-focus the business's marketing efforts to entice accountants who are viewed as our gateway to becoming number one in the market." Du Toit was not daunted by the task. Her passion for making a difference emerged as a young girl growing up in KwaZulu-Natal.



"Early on in my life, I knew I wanted to make a difference in the world. My vision was to do something that I felt would make South Africa a better place at the end of each day," she says.

Armed with a bachelor of science degree from Natal University, du Toit decided she could make the most impact by teaching biology and science to school students. "There was a great need to get young people interested in the sciences in our country. I decided I was going to change South Africa one student at a time."

She taught in KwaZulu-Natal for 10 years before meeting the man she was to marry. When he was offered a transfer to Gauteng, she followed, trading the sea in for the mine dumps of Benoni.

"I had changed provinces, so I thought: why not try something new? I applied for what I thought was the role as a trainer at a large accounting software vendor. It didn't seem too far removed from teaching and I'd still be making a difference in peoples' lives by teaching them new skills," she explains.

She was, however, mistaken. "The job actually entailed selling training courses. On my first day at work, I was given a list of names and numbers and told to start selling. To this day, I have no idea how I got my signals so crossed," she laughs.

Du Toit decided to make the best of the situation. "I have this attitude: always be filled with joy, otherwise what is the use of

living. I started listening to everyone, enlisting the help of a few mentors, learning a few sales tips and eight months down the line I was promoted to manager of a small sales team."

Du Toit soon learned the ropes of the entire business and was appointed sales director in 2004. "This was a listed company, bringing in billions. I was a young woman sitting on its executive board – learning, growing and loving my job.

"Even though I wasn't teaching anymore, I felt I was still making a difference, because I was selling an accounting package that helped people run their businesses better. I don't think I would have been as passionate if I was selling something that wasn't so meaningful to businesses," adds du Toit.

After 19 years at the company, she decided it was time for a change. "I always knew that Quickbooks was an excellent product that could do much better with the right marketing. When Gary Epstein, the MD of EasyBiz approached me, I knew I could make a difference, and remain true to my life's philosophy."

When du Toit made the move to EasyBiz two years ago, a few of her staff members followed her. "That was such a big compliment for me and I knew they could add value to the business," she says.

Du Toit views herself as a leader rather than a boss. "I think I'm firm, but fair. I'm cognisant that the workplace has changed and that people (especially young parents) should be allowed to work flexible hours, as long as their outputs are achieved. I'm committed to training my people and if an employee asks me something, I will try and get back to them right away.

"I know that it is unfair when a manager doesn't get back to you. Even if it's a negative response, I'm not afraid to have an honest conversation with the person. I try and put myself in the other person's shoes," she adds.

She believes being a good leader is not necessarily difficult. "Leaders do, however, need to live with the consequences of their actions. I learnt from a former boss that while it is okay to take risks, good leaders need to be agile and own the outcomes of those risks. If they get it wrong, they need to acknowledge their mistakes and change direction."

Du Toit says women play an important – although often underestimated – role in business. "Women bring empathy to the table. They are strong at people management and therefore good at achieving results.

I never preach about targets to my team. I make sure they know what they have to do, that they have all the tools they need to succeed and that I treat them with respect. This allows them to feel empowered and motivated to take care of the target themselves."

Asked about the secret to managing change, du Toit says there is no magic recipe, but that transparency and constant communication are important. "My strategy is to meet with my team every Friday afternoon. We talk about industry trends, what was great about our week, what didn't work and our fears. Then we make plans for the week ahead. I believe if you are transparent and communicate all the time, no-one can turn around and say "but I didn't know or I'm too scared". □



If you own your own business, staying ahead of the competition by keeping your skills sharp and current goes without saying. “The only problem is that our time is often limited and wading through modules of irrelevant theory just isn’t high on our priority list,” says Jacqueline Raw, Owner and Founder of Ycagel.

According to Jacqui, online learning is every entrepreneur’s silver bullet. “It’s self-paced, self-driven and because it’s online, is accessible anytime and at any place. It’s so important to stay current and keep your skills relevant, and frankly, with online learning creating accessibility for everyone, we have no excuse not to be taking the time to invest in ourselves.”

She offers 4 key points to consider when selecting the online course or workshop:

1. Make sure it’s relevant

Often we’re tricked into investing in an online course or workshop because of great sales ads and impressive titles – then once we’re engaging with the content, we’re disappointed. Ensuring that you understand what the course/workshop offers is up to you – take the time to understand the modules/topics that will be covered and what the tangible skills are that you’ll be walking away with – then make the call.

2. Unless the recipe is proven, don’t buy it

There’s a saying that goes ‘Those who can’t do – teach’, and although I cannot disagree with this more, it does help me illustrate a vital point in selecting the right course. Make sure that the entrepreneur promoting the course has leveraged what they’re teaching you themselves and has proven results. A

Cultivating a student mentality and keeping the notebook and pen handy as you go is so crucial in ensuring you create success for yourself over time.

purely academic course or workshop is not going to change the game for you – look for courses by people who have the success to back their methods and then duplicate the strategies that worked for them in your own business.

3. Find real value

The reality is that for most of us, we face unique challenges in our businesses which can’t be addressed in a generic course. Seek out courses and workshops that allow you access to the course developers or mentors – this is becoming more and more the norm, so don’t feel like you’re asking for too much. This way, you’re able to get relevant insights and feedback on issues facing YOU in your business or career – now that’s real value.

4. Do the work

You could find the perfect course developed by a highly successful entrepreneur that offers dedicated 1-on-1 coaching, but if you don’t do the work of learning and applying, you’re wasting time and money, and you’re just fooling yourself. Cultivating a student mentality and keeping the notebook and pen handy as you go is so crucial in ensuring you create success for yourself over time.

“Finally, honing your skills and growing yourself to grow your business takes commitment and some focussed planning – ‘if you fail to plan, you plan to fail’ right?”

There is no time like the present to grow big – or go home!” Concludes Jacqui. □

A Stitch in Time...



From early childhood Kim Bubu, founder and owner of Kimona Manufacturers, felt drawn to the clothing manufacturing industry - a resolute and determined approach has helped her create a growing business in the manufacture of industrial protective apparel and other corporate, commercial and industrial products.

“I have always been passionate about this sector,” reveals Kim. “At school I took needlework as a subject and pursued further training in clothing manufacturing at tertiary level.”

After she completed her studies, Kim emerged into a work environment that was in the throes of serious challenges. The work environment was not appealing to her and she was fortunate enough to be able to return to tertiary education environment and further enhance her skills.

Passion and Perseverance

“In the end, I couldn’t stay away because I have such a passion for the sector,” admits Kim. After a few years in the corporate world she took her savings and pension monies and decided to seek out entrepreneurial opportunities in the clothing manufacturing sector.

While Kim realised that she was entering a competitive environment, she would have to rely on her grit and determination to build her business. It took her about five years to get her business established in the mainstream.

“During that time we had to operate and compete against established competitors who have growth orientated approaches to their business. This means they are responsive to the entry of new competitors into their markets and you have to work doubly hard to make an impact,” she shares.

Along the way Kim learned that if you are not adequately resourced during this initial

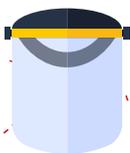
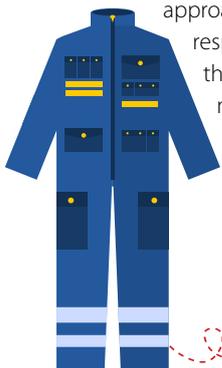
phase, both in terms of finances and the right skills set, it will be very hard to make a success. Despite the challenges, Kim remained optimistic: “I firmly believed that with the right people beside me I would be able to offer something different and stand out in the market.”

She also gave consideration to the market segments she would target and identified government departments as a potential opportunity. “Government has many special apparel requirements that need to be serviced, so there is demand for products in this space. However, it was a very long road, we had to meet minimum criteria and capacity benchmarks, so you really need to be committed to succeed in this environment.”

Prioritising Innovation

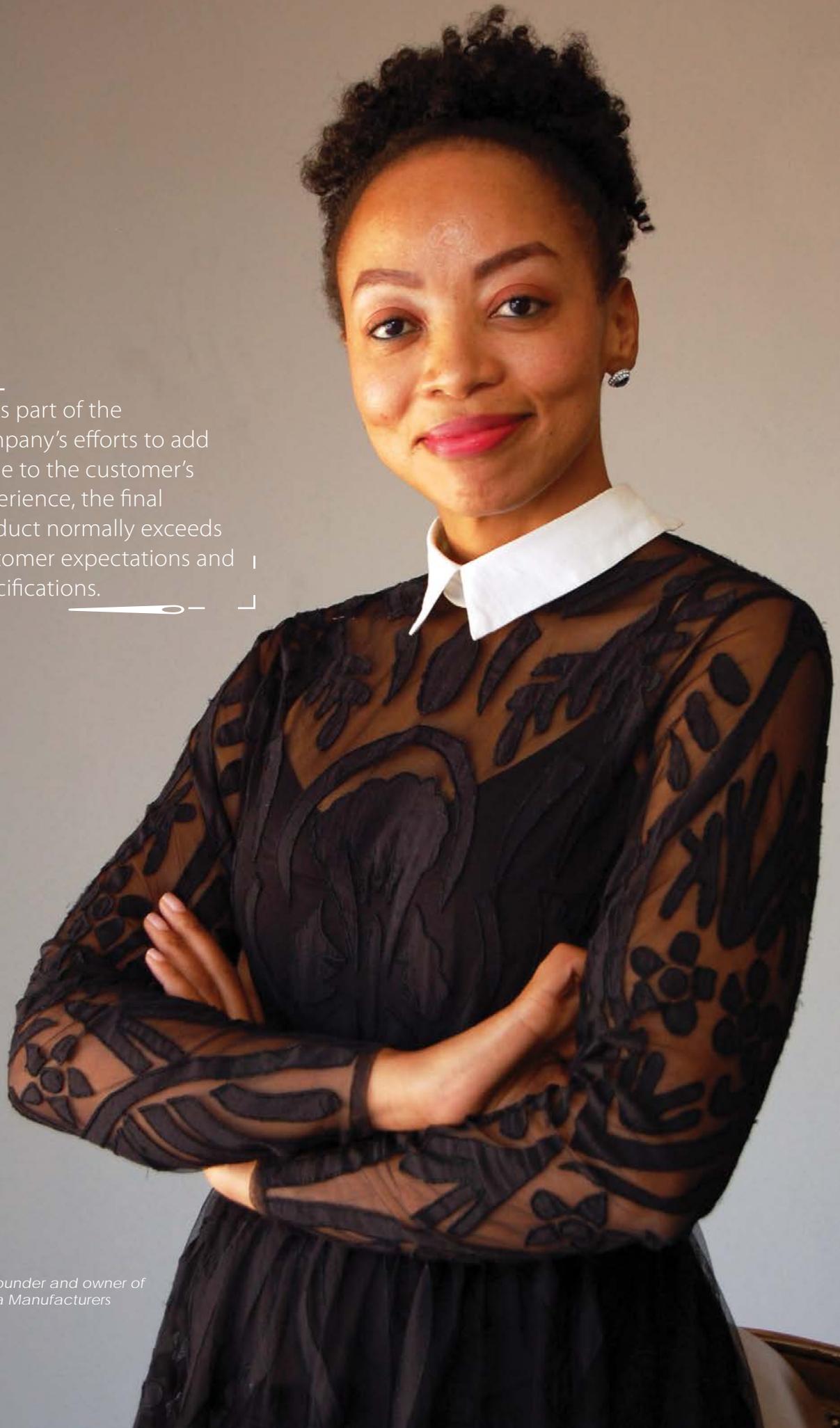
Kim points out that many of her competitors in the sector produce high quality apparel and describes their work as ‘the best of the best’. In a competitive environment of this nature, differentiating yourself from your competitors can be a daunting task.

“We have focused on quality and innovation, as the cornerstones of our production processes,” notes Kim. “I can’t overstate the importance of innovation for us as a business. There are many operational pressures on a company and you have to balance these with maintaining a sustainable level of profitability.”



As part of the company's efforts to add value to the customer's experience, the final product normally exceeds customer expectations and specifications.

Kim Bubu, founder and owner of Kimona Manufacturers



“In this midst of this, innovation can easily become a secondary consideration. We counter this by placing it at the pinnacle of our service to customers.”

As part of this innovation drive Kimona Manufacturers invests a significant amount of time studying client needs and conducting a comparative market analysis, before custom creating a solution of the best quality. As part of the company’s efforts to add value to the customer’s experience, the final product normally exceeds customer expectations and specifications.

“We conduct a comprehensive assessment of the work environment to ensure the comfort of the apparel. At the same time we give careful consideration to appearance, as both state owned and private sector companies seek to convey a particular image with their apparel and we need to be aligned with their approach,” explains Kim.

While Kimona Manufacturers takes great pride in its innovative approach, it is not a given that the operating environment is always conducive to pioneering approaches. “If you don’t control the value chain, innovation is a challenge and you are sometimes forced to settle for alternatives that don’t exactly fit your original objectives,” reveals Kim.

One of the great challenges in the sector has been the gradual decline of textile manufacturing companies in South Africa, which has hampered the ongoing availability of a wide selection of fabrics.

In response to this Kimona Manufacturers has attempted to initiate collaboration amongst manufacturers but it has not been easy to co-ordinate efforts around the sourcing of fabric. “There is appreciation for initiatives within the sector to help create more options in terms of fabric sourcing. However, it remains challenging, each manufacturer has their own business objectives and activities that see them potentially diversifying away from their core business, may not make sense to them,” shares Kim.

Despite these challenges, there is much for the company to be proud of - the colourful OUTFITs - men and -women, who have done so much over the last few years to alleviate frustrating traffic loads during times of load-shedding and other periods of traffic congestion, wear kit designed and manufactured by Kimona Manufacturers. There have also been several original public sector designs created by the company, whereby government entities have benefitted from Kim and her team’s design acumen.

“We can’t always share what we have developed because there are restrictions placed on us by our clients in terms of what we can reveal. I can safely though, there is recognition for the fact that we adopt a holistic approach to providing for their apparel needs.

Into the Future

Looking ahead Kim is optimistic about the future of the sector. She notes that learning about the power of perseverance – an often under-appreciated and less glamorous characteristic of entrepreneurs – has helped to keep her on an even keel.

Kim shares that a number of things have changed over the years: “The business is also no longer about me and the vision I had when I started out. When I first entered the industry, it was a frenetic experience, because of the turmoil that was ongoing in the sector. But, I made a promise to the people that I worked with at the time. I told them I was going away to learn more, but that I would come back one day to employ them. Today, some of those people are working with me and I have been able to strategically partner with one of them – providing me with a tremendous sense of fulfilment.

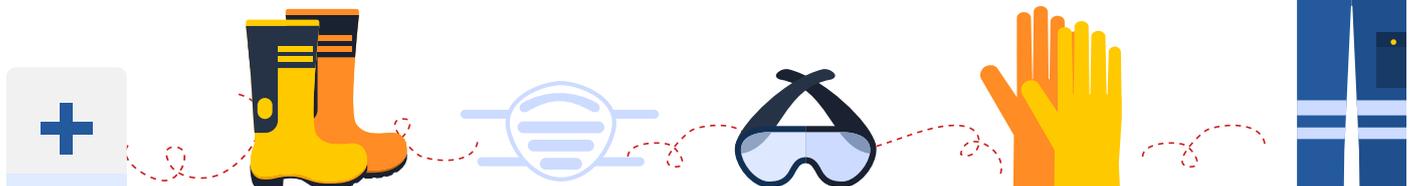
“It is also not just about being inward looking and protecting employment for our team, we are supplying customers who are often entirely dependent on our supplies, because we offer a unique product. Our part in the value chain is an important one and we are careful to protect our role.”

Government’s industrialisation drive points to a desire to strengthen manufacturing as one of the important pillars of our economy and Kim is buoyed by the opportunities this may bring. There are also potential expansion opportunities on the horizon in other African countries.

Her word of advice to budding entrepreneurs, especially young ones, is that they must not overlook the power of collaboration. The business world is complex and diversity of opinion gives insight into business practices and environments that may otherwise take long to learn.

Kim also encourages future entrepreneurs to be forward thinking: “The world is evolving quickly and you need to be ready to adapt and learn all the time, a desire to innovate and good people skills to drive execution are additional characteristics that will stand you in good stead.”

As for herself, Kim wants the apparel making machinery to keep humming long after she has at some point in the future decided to move onto fresh challenges. “I have always believed that imparting skills to those around me in order for the business to keep moving forward, is critical. Perhaps more importantly I hope people have gained from me the desire to keep going, even when events seem to conspire against you achieving success, because it is not always about the money, it’s about the impact you are making,” she concludes. □





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Time for change

CONTINUOUS IMPROVEMENT A Business Transformer

Richard Branson knows a thing or two about ideas. One of his favourite quotes is from Alfred North Whitehead, the ground-breaking philosopher and mathematician: “Ideas won’t keep. Something must be done about them.”

We’ve all been there. A flash of inspiration hits: what a great idea! But we forget to write it down or, if we do record it, we get bogged down with other demands. Problems and barriers emerge. Instead of changing, things stay the same. In a company, this means stagnation.

This is a challenge for many organisations. There are plenty of good ideas that aren’t implemented. Execution falls short, often because the organisation’s cultural support for ideation is lacking. It’s a common problem, but one that has finally found its solution in a revolutionary concept: continuous improvement (CI).

CI is an ongoing focus and mindset that drives improved products, services and processes. The objective of CI is to ensure operations are as efficient as possible by removing waste, reducing errors and finding opportunities to add value. A business can benefit from the fruits of CI: increased productivity, engaged employees, higher profits and innovation that will lead to happier customers. In CI, changes aren’t exclusively pursued when there are serious issues at hand. It enables a company to never stop striving for improvement.

The methodology is based on customer and employee feedback, as well as enabling employees to enact changes. This doesn’t mean every employee has to become technically skilled. But if an employee has an idea, is there a pipeline they can follow? Will their ideas be taken seriously?

Do decision-makers have access to resources and levers to support such an idea?

CI culture is a gamechanger. It challenges the notion that change only happens through big projects and enables anyone in the organisation to participate. In CI, an idea can be pursued to its logical conclusion, spearheaded by the people who best understand those systems and processes. Someone loading a truck, for example, has a view of the processes and logistics involved. They are more likely to spot opportunities for improvement. A CI culture offers them that capability.

CI isn’t a magic wand. Not all challenges require a CI project. Nor is it a system that you shoehorn employees into. CI empowers employees and recognises their efforts. It needs staff to be curious and engaged. But CI is also very flexible: even though it is an overpowering change agent, you can pace its rollout and adoption.

A culture that invites ideas from all its people creates an engaged and passionate workforce, not to mention the immense goodwill generated with the customers you demonstrably listen to.

Do not shoot ideas down. Encourage your staff to speak up and bring their ideas to the table. Allow ideas to have a real chance of becoming something more. Continuous improvement isn’t a trendy fad. It’s the business culture of the future. □



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5 Reasons Why

South Africa is the Next Global Outsourcing Frontier

For decades the Business Process Outsourcing (BPO) industry has been dominated by Indian outsourcing companies, and more recently by Philippine based service providers. These countries have enjoyed such success in the industry over the years that outsourcing has become a major employer (2.8 million jobs in India and 750 000 jobs in the Philippines) and pivotal contributor to their GDPs (Gwala, 2015).

Now, after years of providing trusted BPO services of our own, South Africa has identified BPO as a key economic enabler and is poised to become the next global powerhouse in the BPO industry. Here's why global players should consider South African companies as their BPO service provider:

1. Improved Infrastructure:

For years India was the frontrunner in the global BPO industry due to their superior technology solutions. However, with the global development of cloud-based technology and the availability of affordable and efficient broadband in South Africa, these solutions are no longer a key differentiator for Indian BPO providers, making South Africa a more competitive BPO service provider.

2. Cost and Quality:

While South Africa has had its economic challenges over the past decade, the weakening Rand presents a favourable exchange rate for global companies. According to Talksure CEO Jacques De Beer, "South Africa currently ranks as the 3rd largest offshore location for UK and Australian companies who experience significant cost-savings of up to 70% compared to onshore service delivery". In a competitive economic climate, markets such as South Africa that offer lower costs and better service are becoming increasingly attractive options for cost-conscious companies.



3. Rich Skills Pool:

A rapid rise in the global outsourcing arena is largely due to the increased recognition of South Africa's wealth of human capital skills in key areas such as financial services, legal process services, IT outsourcing, procurement services and multi-channel customer experience (Martarotti, 2018). Furthermore, De Beer notes: "South African agents have a reputation as 'free-thinking agents' who can develop greater empathy with customers. They are naturally skilled negotiators who are able to handle complex calls and take the appropriate action to solve customer's problem".

4. Neutral Accent:

With a rapidly growing English speaking population and close cultural associations to the UK, Australia and the USA – South Africa is perfectly positioned to cater to the English speaking world. Additionally, with fresh talent regularly entering the job market (approximately 160 000 university graduates every year), there is no shortage of skilled resources in the South African BPO sector. Interestingly, neutral accents aren't all South Africa has to offer the developed world, with a rich abundance of French, Portuguese and Dutch speaking talent also positioning South Africa as an attractive outsourcing destination for non-English speakers in Europe and throughout Africa.



5. Work Ethic:

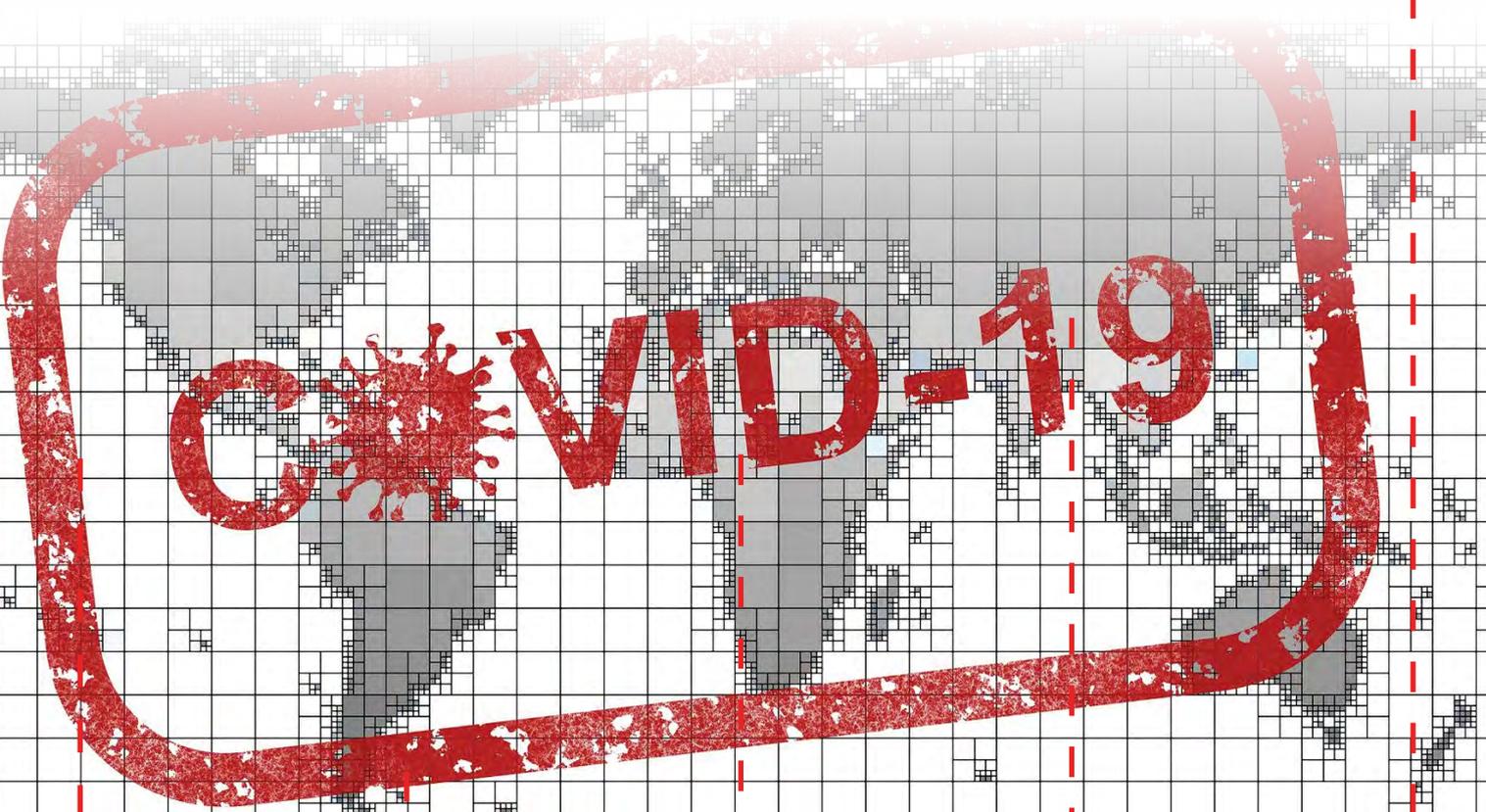
South Africa's unemployment rate is currently at 29% and is increasing steadily year-on-year. "The South African BPO industry provides a low barrier entry to employment. This is an attractive option for a high number of young and ambitious job seekers who are eager to get ahead in their careers," says De Beer. "The scarcity of employment results in an industrious work ethic for those who do secure a position within an organisation and a desire to succeed, which has an incredibly galvanising impact on South African BPO service providers. This is just one of the reasons that The Global Contact Centre Standard (ISO 18295) was led by, and is based on, South African standards".

Only time will tell whether South Africa will reach the heights of the global BPO giants. De Beer, however, is confident that South Africa's move to the top of the global BPO pile is already well underway: "South Africa has continually been recognised as a leading BPO destination. We have received numerous international awards to prove it and have the knowledge and skills base to make a real difference to our customers' businesses on a global scale". □

About Talksure

Talksure is an award-winning, BPO contact centre based in Umhlanga, KZN, which provides direct marketing, financial services and outsource sales. As a financial services provider, Talksure specialises outbound operations striving to deliver a service that offers its clients a unique value proposition. Since 2010, Talksure has been delivering the highest quality of service to hundreds of thousands of customers in South Africa. As an outsource partner, Talksure is often the brand 'behind' many large Blue Chip companies in South Africa. With an ever-growing employee complement of over 800, it illustrates that Talksure is a people business- employees, clients and partners are its number one focus.

What's Hot or Not



COVID-19

Lexicon 1

Let's face it, prior to the COVID-19 pandemic most governments around the globe were a little ponderous in responding to their citizenry's needs. The show of alacrity in addressing the deadly outbreak by governments has left some of the global populace stunned. Where have these agile bureaucrats been hiding? Could it be that 'doing the corona' could enter the field of colloquialisms reflecting a 'quick reaction'.

Lexicon 2

While most governments have distinguished themselves with their response to the crisis, there have been, rather predictably, those that have appeared clueless. There inappropriate responses have piled misery on their people and at the risk of sounding melodramatic, they will be judged harshly by history. In this instance we have no doubt doing the corona' will enter the field of colloquialisms reflecting 'dimwit inaction'.

And the Winner is....

It's too close to call at this point between lexicon 1 or lexicon 2, but we are sure of one thing, there are going to be more losers than winners in this one...

Gutsy

All the medical personnel that have worked in the frontline – no doubt many will be traumatised for years to come by what they are witnessing.

Normality?

Who knows what this will look like in the future. A survey of 511 epidemiologists and infectious diseases experts by visualcapitalist.com in the USA and Canada reveals that things like collecting your mail, exercising in a public gym or even hugging friends will never be the same again. How it will change is anyone's guess, although the experts do note that there is a slightly more than 50% chance that wearing masks is going to become routine.



Making the right decision to benefit from true Cloud applications

Many people often confuse the similarities and differences surrounding both web hosting and cloud computing. While many believe that cloud and hosted services are the same, this is not the case. Yes, they are both hosted off-premise and can be accessed remotely through an internet connection, but that is where it begins and ends.

The most significant difference between the two is the true cloud's multi-tenancy, which involves the sharing of resources and costs among a large cluster of servers, enabling economies of scale and allowing infrastructure to be of numerous machines, with better peak-load capacity and improved utilisation.

The biggest benefit of true cloud software to customers, says Sandra Crous, Managing Director of PaySpace, are the speed of development of new modules and features. To be able to rollout new features daily instead of two to three times a year, has made cloud software extremely popular.

Cloud servers enable organisations to enhance IT performance without the crippling costs associated with the capital outlay to buy and manage dedicated infrastructure. They are ideal for businesses whose workloads and demands vary, as they offer on-demand utilities, multi-tenancy capabilities with uninterrupted scaling, and features that adapt along with your business.

"Customers do not have the hassle of maintaining software and upgrading hardware, and no intervention is needed from IT to maintain the solution," Crous explains. "Nor do they need to handle security, as the provider handles this function, including SSL encryption, vulnerability tests, and ensures the availability and performance of the software."

So, what does this mean for customers? According to Crous, it means access to your most critical Payroll &

HR data in a risk free, always up to date, secure online environment accessible from anywhere in the world, with the knowledge that you will never have a product with static features.

In terms of performance, the very nature of the multi-tenant architecture makes it far more agile for the different parts of the technology stack, so optimum speed and reliability can always be guaranteed.

When it comes to providing end user service, having one instance enables the multi-tenant cloud provider to deliver more efficient and effective service and support, including troubleshooting and problem resolution, because all customers are on a single version she adds.

At PaySpace, "we have a single instance, multi-tenant platform, that consolidates payrolls and HR data across 43 countries in Africa. We offer intelligent workflows and guidance in the product, second to that, customers can also make use of our knowledge base, giving them access to tutorial video content and tools".

The cost benefit of using intelligent Cloud Payroll & HR software is the reassignment of resources on more strategic functions instead of arduous manual processes.

With PaySpace, the 'No app required' method for employees and managers, allows them to gain real-time and secure access to their personal data or action-specific HR processes on any smartphone and tablet. Moreover, data is automatically backed up in a secure environment, Crous concludes. □

Financial Institutions Be BETTER

We live in a world of extremes. While billions live in abject poverty, a small portion of civilisation lives on a daily income that could feed a small country. Minimalism as a growing trend is contrasted by the insatiable urge to own more than ever before. With consumer debt in South Africa at an eye-watering R1,7 trillion, financial institutions cannot turn a blind eye to their responsibility to guide the people behind the numbers – you and me – on how to manage our debt.

But Between 2007 and 2010, the subprime debt crisis caught US banks with their pants down and shined the spotlight on widespread dubious lending practices. It emerged that, in addition to increasingly considering higher-risk borrowers, lenders had offered progressively riskier mortgage loan options and borrowing incentives. What followed was a period of recession and global distrust which serves as a reminder to South African financial institutions of what happens when you abandon good conscience for better profits.

The big four SA banks in order of brand value are FNB (R19,4bn); ABSA (R18,8bn); Standard Bank (R18,5bn) and Nedbank (14,3bn). Newcomer, Capitec Bank is not only the nation's fastest-growing bank brand but the fastest-growing brand overall according to Brand Finance. They all share the pressure to retain their share of the ever-changing market and attract new bankable customers through incentives such as credit and delayed repayment terms.

But banks are not the only guilty parties. Mashonisas (loan sharks) are burdening the poorest sector with empty promises through the scourge of high-interest payday loans. Even retailers are setting the debt trap with Pick'n Pay and Checkers now offering personal loans.

The reasons for our debt burden are complex. We're using credit cards to buy essentials, or worse, to pay off other credit. It's a vicious cycle.

And it doesn't only happen to the poor. Often it is those who have grown accustomed to a more lavish lifestyle who can no longer keep up and then supplement with debt. Lobola and the pressure to impress are other real reasons people borrow more than they can repay.

Unpaid student loans are another reason the youth are struggling to rise above their liabilities even once they are earning a salary. Parliament reported in February that it was owed a whopping R9bn in student fees. Other factors are out of our control, like a job loss or a sudden illness in the

family which brings on an extra financial burden.

Yaw Dwomoh, MD of local specialist brand storytellers IdeaHive, says, "Shortly after my daughter's birth we found out that she had been born with a severe illness. Fast-forward only a few months and we'd exhausted every line of credit imaginable. We'd borrowed from employers, banks, family and friends. You would do anything for your child. It can happen so fast. We were fortunate to survive that period."

Debt rescue firms report record numbers of consumers coming through their doors, desperate for relief. However, few understand exactly how debt rescue works and what it will mean for them and only find out that it's not a shortcut once it's too late.

What if the financial industry helped clients before it got to this stage?

The new customer to disrupt the financial industry is Generation Z (Gen Z). In the US alone, they are estimated to be spending between \$29 and \$143 billion already. Research by Gen Z Reckoning shows that Gen Z doesn't trust big brands. However, brands can earn their trust by proving they are operating in the best interests of society through business strategy and intentional goals. Gen Z is more likely to trust brands when they take ownership of and accountability for the challenges they have helped create.

And there is an opportunity here for financial institutions to be accountable and authentic.

One of the big four banks was rapped over the knuckles recently in a court case brought by the NCR to stop them from automatically setting off consumer bank debt, from their current accounts without prior consent. The judgement handed out was that it could be a

human rights violation even though it complied with common law principles. Cases like these could initiate a major breach in customer trust.

So how can financial institutions use storytelling to intrinsically (internally) motivate their customers not to get into more debt, with summer holidays and Christmas around the corner? By being better and telling better stories.

1. Be better at showing the long-term cost vs the short-term gain

FNB says that its middle-income clients are spending on average a quarter of their salary just on repaying interest. This is shocking. And trends show that those who are borrowing the most money, are at the highest risk of being over-indebted and show a greater tendency towards raising more debt.

There are innovative ways to make sure your clients know how much they will be paying back on their loan before they sign a loan contract.

There are innovative ways to make sure your clients know how much they will be paying back on their loan before they sign a loan contract. If they're paying off a small vehicle, for example, show them that their repayments will equate to the same value as a luxury car (or ten cattle even) over the loan period. Be daringly transparent.

2. Be better at showing them where it could go wrong

Young people, especially, get caught in the trap of comparison and instant gratification. Often the youth see how their idols spend and live the high life and want to replicate it.

Find people they look up to (like influencers) and tell their (true) stories of their own battles with owning more than they can reasonably repay. Show the long and short-term effects of insurmountable debt on their careers, relationships and health.

3. Be better at using the stories your data tells

Get smarter about leveraging your digital processes to flag the first signs of payment default. The opportunities to connect with clients on an emotional level at touchpoints along the way are endless. Think of mailers, or better, phone calls offering mini-courses; short videos on social media or other interventions that deal with the warning signs of getting deeper into debt.

4. Be better at being better

Invest in and change the stories of children growing into this debt culture to transform the narrative to one of savings vs. debt. This is a tough one in a Google generation where you get what you want now, and saving is not popular. But if financial institutions continue to foster the story of how we attain wealth and material possessions responsibly, the market will verify their positive intent and respond positively.

Even a small step like making sure clients understand their rights beyond just ticking the NCR boxes, could go a long way towards avoiding future trouble.

In a society where greed and corruption are being exposed daily, it will be refreshing to see financial institutions step up to the plate and take responsibility to change consumer attitudes towards debt in creative ways.

"Let's change the story for our children," Yaw concludes. □

Peer2Peer: Skills development redefined

Create in-house experts, build employee engagement and expand company skill-sets. Skills development has become a key factor in building employee engagement and ensuring that the organisation has the skills it needs to remain agile and competent, particularly in the technology sector.

A recent survey conducted by Harvey Nash and KPMG – The CIO Survey 2019 – revealed a market gasping for people with the right skills in emergent technologies and solutions. Of those CIOs surveyed 45% outsourced for skills and 67% were struggling to find the right talent. According to Mandla Mbonambi, CEO of Africonology, skills development is a critical issue, particularly in South Africa, that can be addressed through ongoing professional development and peer to peer training.

“Peer to Peer training empowers people to share their expertise and hard-earned professional skills with their colleagues,” he explains. “It’s a powerful way of engaging with people and recognising their talent and their ability to share their knowledge with others.”

Peer to peer training has become one of the fastest-growing trends in the training and skills development market for good reason. It bypasses some of the usual problems associated with traditional training methods in that employees feel more relaxed and more inclined to absorb new skills. Having a peer educate, inform and train, removes some of the barriers that impact on how people respond to formal training and improves collaboration and communication throughout the learning process.

“What peer to peer training does is remove the sense of formality from the process, allowing people to become more engaged with the information and the process,” says Mbonambi. “This immediately puts them on a more

understanding and build their own skills. It's a two-way process that allows for continuous learning and growth across the board, and it allows for deeper engagement in the technology or solution as people become increasingly excited about sharing content and ideas with their colleagues."

Leadership must get behind the potential of peer to peer learning for it to become embedded within the culture of the organisation and to see any value. If leadership isn't committed to building a peer to peer training network, then it's unlikely it will achieve sustainable growth. This should be further supplemented by clearly defined outcomes that outline the expected results of the peer to peer training programme and how this can evolve over time. This can then be assessed using key performance indicators (KPIs), employee feedback, and overall employee engagement.

"Implementing a peer to peer training culture and methodology in the business doesn't have to be incredibly complex," says Mbonambi. "You can use external service providers that specialise in peer to peer training solutions to help build the culture and focus of your employees. While it may sound counterintuitive – external trainers can suddenly look a lot like traditional trainers – if you use the right people and approach the skills development from the right level, the dynamic shifts. And by using a company that understands how this type of training works, you're already benefitting from the process."

Using an external company to provide peer to peer training has another benefit as well – it can help the business identify the skill gaps that lie within the different areas of the business. In a recent LinkedIn survey of more than 4 000 professionals, finding the skill gaps has been a company priority for a while. The same survey also found that 68% of employees prefer to learn at work and that 94% of employees would stay at a company that paid attention to the development of their career.

"Peer to peer training keeps people in their comfort zones and, if made part of their KPIs, can become a part of their role which helps them overcome one of the biggest problems that any training program faces – time," adds Mbonambi. "It empowers them, allows them to work with their peers in building skills and learning new ways of managing their roles, and gives them the opportunity to expand their careers."

Organisations that support a culture of peer to peer learning and continuous skills development are not only investing in the future of their people but also in the stability of their business. Research has shown, time and again, that those companies that invest in their people are more likely to retain them. Considering how competitive the market has become, how voraciously companies search out talent, this is a powerful edge in a time when skills are the difference between delivering innovation and watching it happen. □

even footing, giving them the freedom to ask questions and really drill down into the details. Something they may not do when they feel that they're suddenly back in a classroom setting."

A successful peer to peer training programme should embrace informality and engagement. It should allow participants to feel comfortable asking any questions they may have in embracing the ability to build their understanding of product, service, and solution. If anybody feels that the environment is judgmental or lacks mutual respect, then they won't respond well to the process. There has to be an agreed stance of open learning and information sharing that works both ways.

"Peer to peer learning isn't just about the expert offloading their expertise," says Mbonambi. "It's also about the expert learning from others, using the insights and commentaries provided by the peers they are teaching to reshape their own

CONFLICT 0

Conflict of interest has been topical in the recent history with debacle of 'state capture' involving audit firms and the likes, and not forgetting landmarks events such as Steinhoff, Old Mutual (Moyo debacle) etc. raising questions on the effectiveness of the governance structures existing within Corporate and Public Sector.

Are they even there? Do they have the knowledge/skills or even have the necessary authority to effect the necessary change or are they fit & proper?

In the past year, Board and Sub-committee members have increased their level of awareness and scrutiny to management reports and the levels of assurance that can be drawn from it.

Similarly, professional bodies such as SAICA, IIA etc. have come under scrutiny on whether;

- ▶ they can actually 'bite' when a member has acted in a questionable manner;
- ▶ whether there is a process to be followed in these eventualities and;
- ▶ has the process stood the test of time or;
- ▶ has a proven record of adding value to the organisation over time.

Many organisations have policies in place on conflict interest that will address one of the following issues:

- ▶ that conflicts of interest must be disclosed at the earliest point of detection. Generally, they'll be a register where all the necessary information is recorded, the nature and monetary value.
 - ▶ that the concerned individual should not be involved in the decision-making process concerning the conflict.

The definition of conflict of interest relates to the existence of a conflict (clash) between

INTEREST or relationships?

by Lindiwe Magobholi, IRMSA Risk Intelligence Committee Member

I'm of the opinion that the existence of conflicts of interest is the genesis of the problem. Prevention is always better than cure.

private interests and official responsibilities of person in a position of trust including family members and in external organisations, businesses and practices.

These policies have been placed under serious scrutiny on their adequacy in preventing/managing conflicts of interest. So, the issue in many instances including the fall of entities such as Enron, is that there's existing relationship between the conflicted parties and it 'waters-down' the policies in place.

The culture of stakeholder management exists in business where events like Golf days etc. are held to strengthen business relationship. These often set a different tone to that of conflict of interest as they create a relation of trust amongst stakeholders which underpins many important decisions in the business.

I'm of the opinion that the existence of conflicts of interest is the genesis of the problem. Prevention is always better than cure. Professional bodies likewise, have reviewed their code of conducts and reverted to members to sign on an annual basis. Understandably so, the reputational risk on them is immense because the question remains that "is a professional membership a carrot or stick (or both) relationship?"

Is the benefit of professional membership balanced with the behavioural requirements? the systemic risk cannot be ignored.

These recent events as seen in media reports have raised the questions that we've never had to deal with before simply because there were no delinquents or even if they there were there, they were few- and- far in between or didn't hold any reputational risk whatsoever. It is normal business practice that senior positions are mostly based on networking relationships formed in and outside of

the business environment.

Some can be traced as far back as Primary School and therefore run very deep. They also provide a comfortable level of trust, an important element in business dealings.

At this level of management, the character of an individual outweighs their competencies. Where the conflict concerns a person in a position of power, then the assurance providers come under extreme pressure not forgetting the impact on their careers.

This is where the lines of assurance, be it Audit or Risk are side-lined one way or the other. The COSO framework of 2017 stressed that not only do risk professionals need to review the implementation of strategies but should be involved in its formulation and evaluate its appropriateness in light of the vision & mission of the entity.

It is very easy to get side-tracked by a brilliant strategy, but does it speak to the heart of the entity?

And so the same principle should apply here i.e. the risk of conflicting interests should not only be acknowledged but fully dissected by the risk professionals, the implications and depth thereof. Only then can the appropriate response be formulated. Business relationships exists purely for that i.e. business and not for personal gain.

And so, where a conflict arises, the introspection point for the decision makers is primarily, should that situation exist in the first place? Secondly, is the exclusion of the conflicted member in the decision-making process translate to fact that their referent power, influence, existing relationships becomes absent in the minds of the decision-makers?

And thus, can we really argue that they do not influence the decision? What happens with the outcome of the decision and the impact on the existing relationship? □

It is very easy to get side-tracked by a brilliant strategy, but does it speak to the heart of the entity?



idea



planning



strate



by Dylan Baxter, Head of Sales at Raizcorp

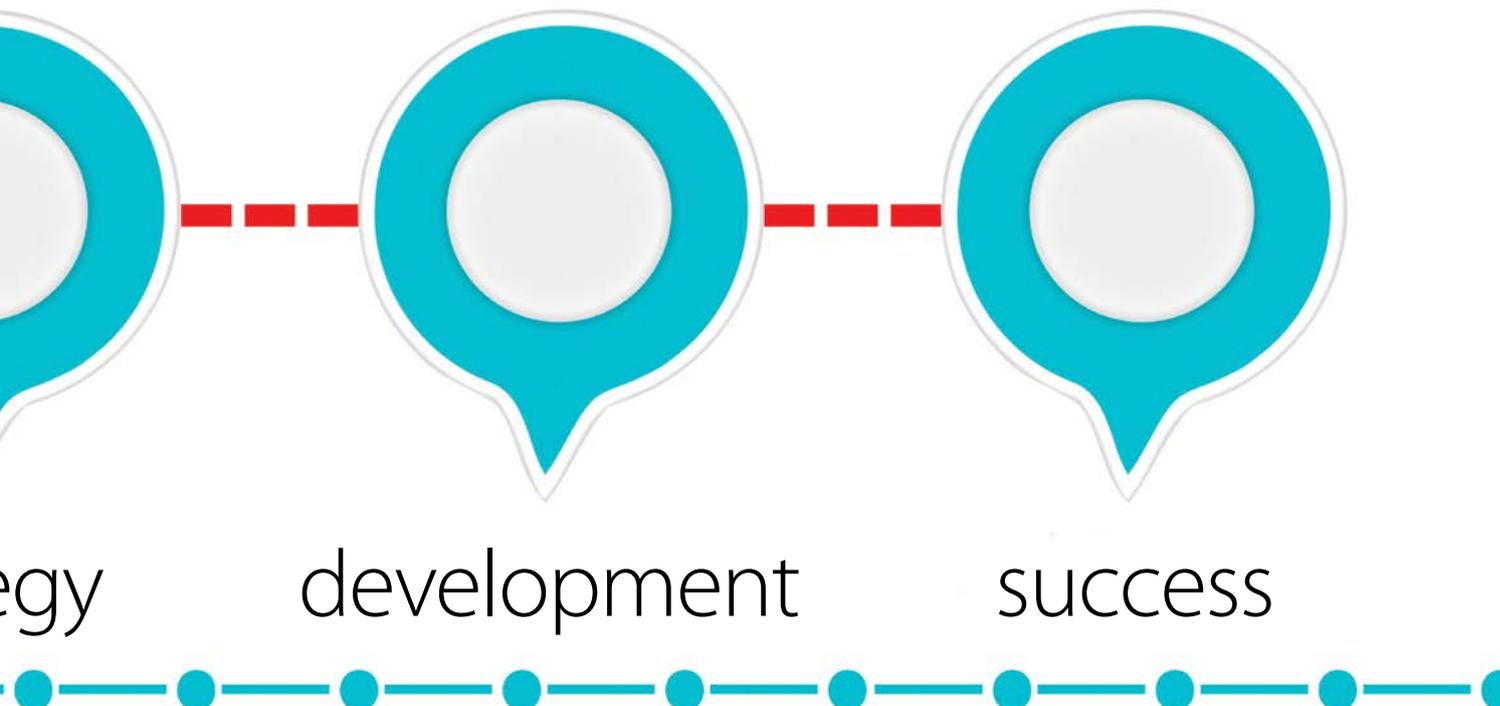
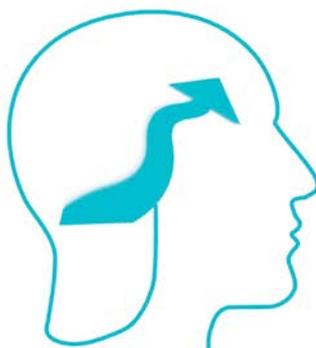
The five big enemies of great ESD

We're often called in to help businesses get their struggling enterprise and supplier development (ESD) programmes back on track. With ESD forming up to 40% of the B-BBEE scorecard, it's a big deal for South African businesses – but in their rush to get their points, they make common mistakes that see them missing opportunities to make a real impact.

Here are the five most common mistakes we're seeing in the ESD space right now.

Taking a short-term view

A lot of our clients focus on their yearly ESD plans, rather than taking a long-term view of these programmes. The secret to great ESD outcomes is to build capacity in suppliers over several years, and generate momentum going into the future. This way, you create meaningful, sustainable businesses over the long term. Our advice: take at least a three-year view. Put small targets in place to start with, and scale up over the period.



strategy

development

success

Trying to go it alone

Another common mistake we see is where the ESD programme is designed in isolation from the rest of the business. There are numerous stakeholders throughout the organisation, including the EXCO team – and without their full buy-in, you simply cannot execute a successful and impactful ESD strategy.

Make sure you don't just get buy-in from all departments, but align directly to their KPIs. Show them how supporting ESD will benefit them and the business, and you're on your way.

Underestimating the change process

Don't underestimate the resistance that you might experience when trying to make changes in a procurement and supply chain environment. There are long-standing supplier relationships and processes at play here. Simply imposing a new supplier on the business is a sure-fire way of making sure they don't get accepted. Bringing additional suppliers into the supply chain should be seen as a change process in itself, and managed accordingly – or it will fall flat.

Keeping an arms-length relationship

We often encounter businesses that see their ESD programme as some external initiative that will be gone in a year. With that kind of approach, the absorption and adoption of the beneficiary businesses will be little to none. If you want to make an impact, and achieve the outcomes you're looking for, you have to bring these businesses into the organisation. Hold introductory meetings. Build relationships. Make them part of the strategy of the business. The results will surprise you.

Relying solely on internal competencies to deliver

Precious few businesses have the skills in-house to deliver optimal ESD programmes. There are so many resources out there for companies to draw on, so don't be afraid to engage. Even if you have the resources, it doesn't mean you have the deep competency. Some services come at a fee, others are free – either way, the important thing is to explore external opportunities to pick up expertise and advice on how to improve your ESD. It's well worth the effort.

And remember, ESD isn't a compliance game. It's a chance to add real value to your supply chain, and make a difference. □



Why
NICHE
agencies are winning over the
BIG BRANDS



South Africa's agency landscape is one of Davids and Goliaths. You have the traditional local and multi-national giants and then the fresh niche outfits. In recent years we've seen global brands increase their collaboration with these new kids on the block and, in some cases, they are opting to move entirely towards working with this nimble generation of agencies, combining it with their in-house effort.

The move towards 'smaller' agencies, could be attributed to brands effectively maximising on their campaign efficiencies while managing a conservative budget and exercising greater control over their campaigns. But what gives these new contenders the edge?

According to the Harvard Business Review, smaller teams are optimised for discovery and invention whereas their counterparts are more prone to hurdles in coordination and communication. Teams with a more niche skill set disrupt rather than develop and they are open to hyper-creativity and not just doing business as usual. In the case of 360-degree marketing, where this type of agility is crucial, more of the big brands are trusting small marketing agencies.

There are several reasons why niche marketing agencies are pitching successfully to global brands:

1. Undivided attention

Working with large teams can be difficult and in a fast-moving digital world, where the customer journey is no longer linear, urgency is a necessity for companies to make the most out of customer touchpoints and micro-moments with less back-and-forth.

Working with multinational agencies could subject brands to slower turnaround times as they serve hundreds of clients at any given time. Niche agencies dedicate their time to a limited number of projects from start to completion, paying closer attention to the scope, reviewing for creep or challenges and in the end giving you a realistic report. This ensures that your work is not completed only for the sake of delivery.

2. Closer access to the team

If you oversee marketing and communications, it is easier to collaborate when you are constantly in contact with the team accountable for and working on your project. This is the case across creative industries.

Award-winning music video director Hannah Lux Davis, a frequent collaborator with Ariana Grande, prefers working in tandem with the artist because it allows for faster changes, added creative advantage and overall success. Her videos, which often feature promoted brands like Guess, Lyft and Kylie Cosmetics often go on to rake billions of views on YouTube.

3. Flexibility

As niche agencies take the time to understand client needs and seek to maintain a healthy working relationship with a client, they are open to putting the clients' ideas first and making recommendations. This makes them easier to work with on campaigns, no matter the magnitude. This lowers the risk of friction between teams from both sides and projects are not delayed unnecessarily.

4. Faster collaboration

Unencumbered by bureaucracy, niche agencies are able to move fast and experiment with concepts while taking calculated risks. As opposed to working with several creative teams spread across the globe, affected by time zones and busy bosses who have priorities other than approving copy or budgets, the work may get done faster with a smaller agency that oversees the project from start to finish. The results are the same and, in many cases, even better as the 2019 SA MMA Smarties Awards showed.

Specialised local 360-degree brand storytellers, Idea Hive, work with some bigger brand clients as their preferred digital partner, where they don't only co-create and execute campaigns, but use various techniques to predict consumer behaviour and social patterns with the view to developing proactive solutions. Their key touchpoints incorporate

Working with multinational agencies could subject brands to slower turnaround times as they serve hundreds of clients at any given time.

influencers, video content, experiential marketing and visual communications.

Chief Executive Officer, Yaw Dwomoh, suggests brands look for niche agencies who know what their core competencies are. "What sets us apart is a niche strategic brand storytelling offering. We've also partnered with pioneering VR/AR and Gamification and digital marketing partners to offer our clients specialised services while we create a cohesive strategy and oversee the process from start to finish. We do this to maintain the integrity of the brand story and the strategy around it."

Every brand's needs are unique, so whichever agency you choose, make sure that you work with someone who understands your reality and your clients and who can back up a cohesive brand strategy, with serious speed and skills. □



CO-WORKING is the innovation that hr can't afford to ignore

The great skill in human resources is having a sixth sense for how people want to work. It takes a certain amount of clairvoyance to know what the talent of today is thinking – how, where and why they want to turn up to the office.

In today's world, the increasingly apparent truth is that employees value flexibility, convenience and vibrancy – all great benefits of moving to a co-working space.

"The war on talent is really in full force," says Joanne Bushell, Managing Director and VP Sales in Africa for IWG plc. "To be competitive, you have to be able to offer more to your employees than just competitive compensation and benefits. People are wanting more of a sense of community and vibe, to be able to find more to connect to than just the job role itself. A ManpowerGroup Talent Shortage survey in 2018 showed that



32% of South African companies are struggling to fill jobs. The lion's share of 54% goes to larger companies who seem to have the most difficulty filling roles due to a variety of reasons."

Employees who are considering a change of employer, then, are looking at a much wider range of considerations than salary alone. And rewarding that desire quickly feeds back into productivity.

"If you've got segregated employees sitting in remote spots, or working from home," adds Bushell, "then that isolation leads to drops in both productivity and engagement. What I love in IWG spaces is that you start to see employees from all different companies eating together or grabbing a coffee. You start to leverage the benefits of other employers to build that community and brand within your own organisation."

Employees increasingly want to be in a flexible, lively, dynamic environment. It's no secret that a trusted, engaged

Employees who are considering a change of employer are looking at a much wider range of considerations than salary alone.

employee is a productive one. In the 2019 IWG Global Workplace Survey, 85% of employers confirmed that productivity had improved as a result of greater flexibility.

"Employees want to go to an environment that's lively and inspiring and drives energy and change and some larger companies are getting better at that," says Bushell. "But people want the ability to collaborate and the ability to get stretched beyond where they are. We're living in a society where people want to continue to learn and grow. If you're not feeding the employees, then that tends to reduce productivity and talent retention."

"If you don't have that kind of space to offer, then you're really missing out on driving the most out of your workforce and gaining that engagement and productivity, which in turn creates innovation, and ultimately ties directly into revenue and profitability for the organisation."

Another crucial factor is geography. Offices with huge, city-centre headquarters that pull employees from kilometres around are forcing many of those workers to endure long, non-productive commutes, which are not only environmentally unfriendly but also ultimately a chunk of personal time they can't get back. "People won't want to commute so far," says Bushell. "You risk losing employees, and you also lose a ton of productivity time because employees are spending that time commuting." Co-working spaces closer to where workers actually live can give them the professional setting of the office, keep their work and productivity up – and extra free time each day.

There's also the consideration that the work/life balance doesn't have to refer to being at work vs being at home – perhaps if work was that bit more vibrant, it wouldn't be such a necessary contrast. As Bushell says: "Through leveraging the benefits of a co-working environment, work doesn't seem like work all the time. If you have a frustrating moment you're able to go and catch a break, to go up to the patio rooftop terrace and play a game of ping-pong – something your traditional employment spaces don't offer."

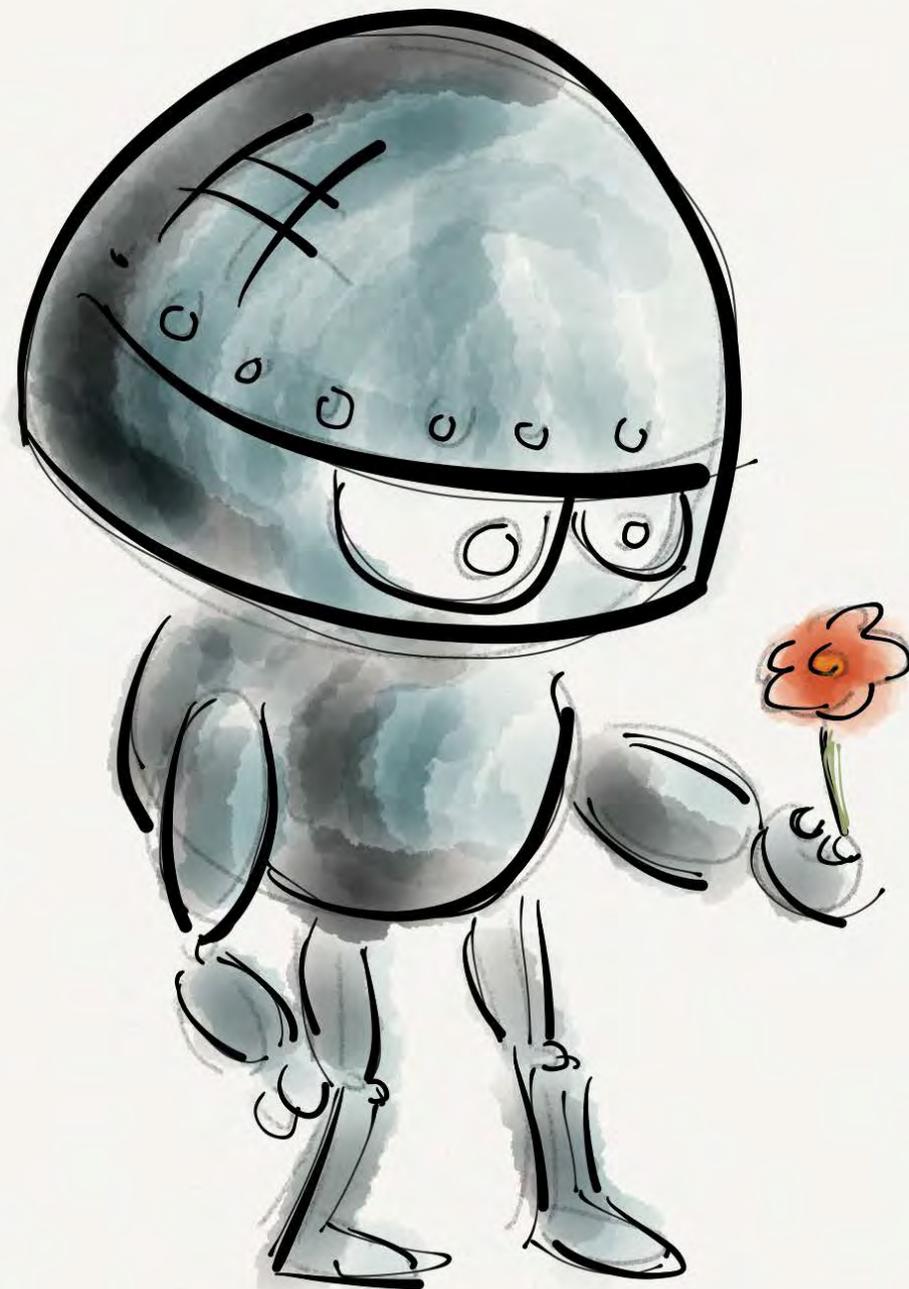
When it comes to the value of flexible working to employees, the results are in. In IWG's survey, over 80% of respondents said that if faced with two similar job prospects they would turn down the one that didn't offer flexible working.

And what if HR doesn't catch up? "The reality is you'll miss out on having the ability to stay competitive in terms of talent. Certainly, from an attrition and engagement perspective, there's no doubt that will start to impact potential employees and the organisation as a whole."

Can you afford to lose out?

We've had
ROBOT WORKERS
for years, it's time to focus on their humanity

by Ryan Falkenberg, co-CEO, CLEVA



If you analyse the work most knowledge workers perform, it is repetitive. The decisions they have to make, and the actions they take are prescribed to them. Someone in the business has already worked out what they need to do and documented it in some product, policy, or process manual. Their job is not to think. It is to do. It is to follow the process, and get it right in a consistent, compliant and context-relevant way.

To prepare people for this work, we put them through an education system that is designed to deliver conforming humans whose brains have been pre-coded by socially approved knowledge. This knowledge is not to be questioned. It is to be learned. Learning is about memorising given facts, and repeating them back in tests. Good students are those who learn our formulas quickest and who can best apply these formulas to different scenarios.

When they then join our organisations, we do the same thing. We code their brains with our specific company formula. We ask them to upload our rules into their brains using training, and then we test the upload using assessments. We know they will forget most of the code we upload, and so we offer them a knowledge base to reference when they do.

Then we set them loose, and spend significant organisational energy double-checking their work. We build in system checks and quality assurance reviews. We schedule regular 'refreshers' and keep sending rule updates via e-mail in the hope they will version control their brains. To motivate them to do this, we invest significant resources on change management.

The truth is that we treat people like robots. We don't really want them to think for themselves. We just want them to apply our formula accurately, every time, just the way we designed it.

The problem is people are not mindless robots. They are individuals with their own unique brain hardware, each performing off a slightly different operating system. This operating system is shaped by biology, past experiences, instilled values and personality lenses. Not everyone sees the world the same way. We don't learn the same way. And we certainly don't behave the same way. Unless of course we are placed into a system specifically designed to

beat the 'individual' out of us. Conformist systems like Nazi Germany; North Korea or even Apartheid South Africa.

Come to think of it, most organisations are conformist systems, whether they acknowledge it or not. Efficiency requires it. The only difference is that regulation requires us to treat our staff fairly. Competition for human resources also encourages greater use of reward rather than punishment systems for behavioural reinforcement. Either way, our organisational systems are designed to reinforce conformity to an approved behavioural and decision-making formula.

The Digital Era offers us a way out. A way to reclaim our lost humanity. It gives us the opportunity to transfer this doer role to a digital worker, 'someone' who specialises in formula replication. This means wherever a decision or action needs to be taken based on a prescribed formula, we can hand this over to a digital worker. This then frees us up to think more, dream more and create more. It shifts our role away from replication and into creation.

Digital workers are already taking over major parts of organisational work. Robotic Process Automation bots are increasing performing system-based work. Other digital workers are taking over the responsibility to ensure customers are asked the right questions, offered the right answers and that the right actions are triggered, based on relevant front-office processes.

For staff, this is transforming their roles. In contact centres, agents are being asked to specialise in multi-cultural customer

Most organisations are conformist systems, whether they acknowledge it or not.

conversations while their digital team mates worry about process compliance and system execution. It allows staff to focus on customer conversations while trusting the navigational guidance of their digital colleagues.

Soon any decision or action that is prescribed by rules will be done by digital workers. These colleagues will free us up to add value, not simply replicate. The challenge we now face is to work out what this value looks like. Our brains are trained to think out of the box, to innovate and create. It's hard to change. But with chance comes the opportunity to reclaim our humanity, and to re-awake. □

Companies in SA spent R10.2 billion on corporate social investment in 2019

Companies spent an estimated R10.2 billion on corporate social investment (CSI) in South Africa in 2019 – a 5% year-on-year increase in nominal terms (2018: R9.7 billion), but flat when taking inflation into account, reflecting a subdued economy. This, according to findings from the 22nd edition of the annual Trialogue Business in Society Handbook.

R6.9 billion invested by top 100 companies

CSI expenditure remained concentrated, with the top 100 companies (by CSI spend) accounting for 68%, or R6.9 billion, of total CSI expenditure. Of the total R6.9 billion spent by the top 100 companies, almost two-thirds was spent by the 19 companies whose CSI expenditure was more than R100 million in 2019.

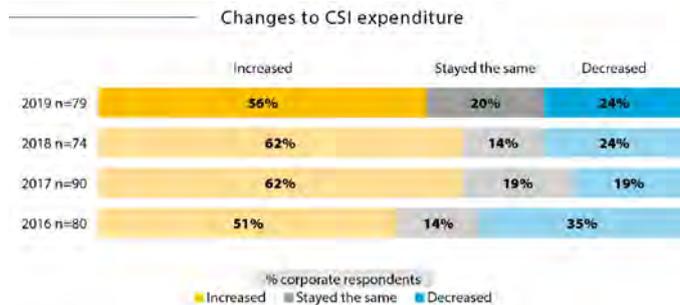
For the first time in 2019, the retail and wholesale sector accounted for the largest portion of CSI expenditure (22%). This could be due to the increasing value of product donations. The mining and quarrying (previously the largest sector) and financial services sectors were the second and third-largest contributors, respectively. Together, these three sectors accounted for 57% of CSI expenditure in 2019, down slightly from previous years.



- 22 Retail and wholesale
 - 19 Mining and quarrying
 - 16 Financial services
 - 11 Oil and petroleum
 - 7 Information technology and communications
 - 6 State-owned and public enterprises
 - 18 Other
- % corporate respondents

Fewer companies reported increased CSI expenditure in 2019.

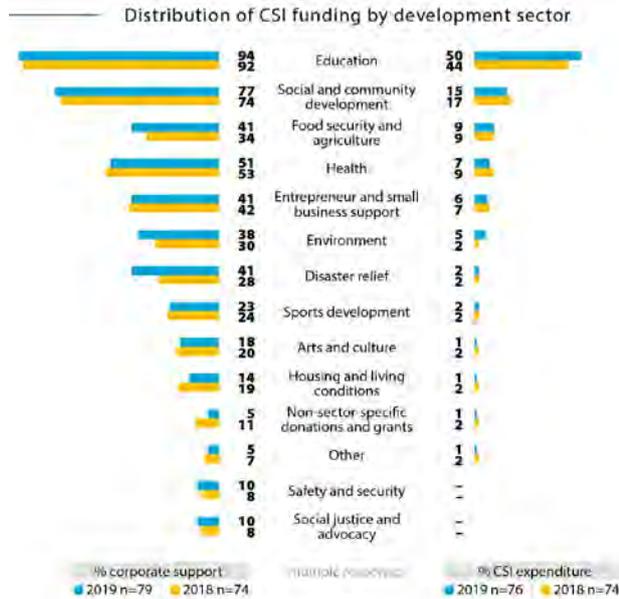
Just over half of all surveyed companies (56%) reported increased CSI expenditure in 2019, down from almost two-thirds in 2017 and 2018. A quarter of companies (24%) reported decreased expenditure, consistent with survey findings in 2018, and down from 2016 when over a third of companies reported decreases.



Education continued to receive the most corporate support.

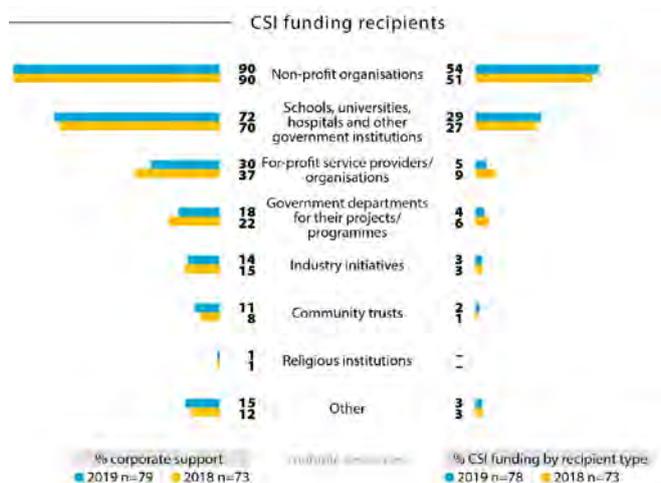
Education was supported by 94% of surveyed companies and accounted for an average of half of companies' CSI spend (50%) in 2019, up from 44% in 2018. Social and community development remained the second most supported sector and health the third, with 77% and 51% of companies funding these sectors respectively. However, food security and agriculture received a greater average percentage of CSI expenditure (9%) than health (7%) for the first time.

The proportion of companies supporting disaster relief increased significantly, from 28% in 2018 to 41% in 2019. However, only 2% of companies' CSI funds were directed to the sector. Environmental causes also saw increased support, from 30% to 38% of companies, and from a very low 2% of companies' CSI spend in 2018 to 5% in 2019.



Non-profits remained the most popular recipient of CSI funding.

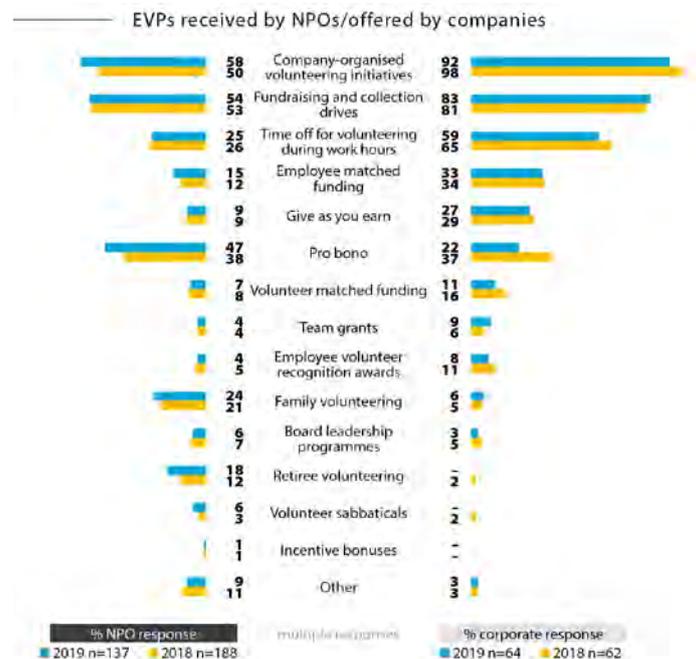
Ninety percent of surveyed companies gave to non-profit organisations (NPOs) in 2019. The average proportion of CSI funding directed to NPOs was 54%. The next most common recipient was government institutions (including schools, universities, hospitals and clinics), which were funded by 72% of companies and received an average of 29% of companies' CSI expenditure in 2019. Funding of, and average expenditure on, government departments decreased slightly to 18% and 4% respectively.



Company-organised volunteering events common among corporates but least popular among NPOs.

Consistent with previous years, the majority of surveyed companies (81%) had formal employee volunteer programmes (EVPs) in 2019. Companies supported an average of four different types of employee involvement. The most common type was company-organised volunteering initiatives, offered by 92% of respondents, despite this type of initiative being the least popular among NPOs.

Companies most commonly (44%) held four or more company-organised volunteering initiatives per year, while 24% limited these initiatives to Mandela Day only. NPOs most liked EVPs that provide funding: fundraising and collection drives, which were offered by 83% of companies, and give as you earn, which was offered by 27% of companies.



In addition to detailed analysis on the state of CSI in South Africa, the 2019 Handbook provides an overview of global trends and insights on the role of business in society; in-depth profiles of corporate approaches to, and lessons in, development; and a range of thought-provoking articles that explore some of the ways that business can respond to the most pervasive needs of our time and contribute to systemic shifts towards greater inclusion and equity. □

by Farhad Rahaman for The Institute of Risk Management South Africa (IRMSA)

Do you know how to identify a phishing email?

In this modern-day, tech-savvy world, we would like to believe that we could never be fooled by a social engineering scam or phishing attempt!

Phishing is the fraudulent attempt to obtain sensitive information such as usernames, passwords and credit card details by disguising oneself as a trustworthy entity via electronic communication. The reality is that it is easy to catch someone in this way.

Here are some tips to look out for so that you do not become just another phishing statistic:

- ▶ Do not trust the display name. A favourite phishing tactic is to spoof (imitate) the display name of an email to give it an air of legitimacy. If you click on the name, you will notice that the address differs from the display.
- ▶ Look but do not click. Hover your mouse over any links embedded in the body of the email. If something seems even remotely strange, do not click on it.
- ▶ Check for spelling mistakes. Brands usually do not make careless mistakes. This is an easy tell. Cybercriminals also

do this purposefully to target less observant users.

- ▶ Analyse the salutation. Watch out. Legitimate businesses usually use a personal salutation with your first and last name rather than a vague salutation.
- ▶ Beware of urgent, threatening language. This is a common strategy to create a sense of panic, or to entice you to use poor judgement.
- ▶ Review the signature. If you cannot find the sender's details, or information on how to contact the company, this is probably a phish. Legitimate businesses always provide contact details.
- ▶ Do not click on attachments or links. Including malicious attachments that contain viruses and malware is a common phishing tactic used to damage files on your computer, steal passwords or to spy on you without your



knowledge. Do not open any email attachments that you were not expecting.

- ▶ Do not ever give out your personal information. Legitimate banks (in fact most companies) will never ask for personal credentials via email.
- ▶ Consider whether you have a relationship with the company that has sent the email. If you receive a message from a company that you do not deal with, assume that this is a phishing scam and ignore it!
- ▶ Do not believe everything you see. Phishers are good at what they do. An email may look convincing and even display the company logo, but this does not mean it is

legitimate. Be sceptical! If a message makes you feel even slightly unsettled, do not open it.

- ▶ Look out for the secured lock icon in the browser indicating a secure site.

Some last thoughts:

- ▶ What are you as a company doing to make your staff 'phishing savvy'?
- ▶ Do you have a method where staff can report potential phishing emails?
- ▶ Does your IT team block these phishing emails?
- ▶ Is your business testing the knowledge of staff around phishing scam, if so, how, what metrics do you have that will provide and substantiate the exposure level?
- ▶ Do you have an appointed data officer and a response plan to reduce the impact of a successful phishing attack? □



Signs you're stuck in a DEAD-END JOB

by The Recruitment Specialists at HR Company Solutions

If you feel that your job has become so much of a routine that you spend your days counting down the time until you get go home, that your talent and skills are not being used at all and you actually have no clear career path from your employer, you're most definitely stuck in a dead-end job.

When having the mindset that 'your job is just your job', the impacts of this will basically imply that you're just waking up every morning and making your way to a job you aren't really giving your all to. It's just for the 'salary' at the end of the month. If you look at your job as just a job, its calling for boredom to kick in, or a feeling of stagnation which then brings about an opportunity for 'job hopping' as one thinks that if you make a move your job will give a different perspective. However, job hopping in the long term hampers your chances of employment as companies are very wary about candidates that don't stay in a company for long.

Having a job can mean so much more than just an income. Each person should have a goal in their job, and this goal will lead you to a career. A career can have a meaning to you every day you spend doing your job. Often, we graduate with qualifications that we are not sure what to do with or how to incorporate into our current jobs. We should be looking at opportunities and drive ourselves to make our job have a purpose, it already does for the company, but does it have a purpose to you?

Once you are in a job it does not mean you cannot continue with further studies. Try and enroll for as many courses, post graduate diplomas or extra certificates that can ultimately improve your knowledge and skillset. You might find yourself moving up the ladder and ideally into a position that means much more than just a job to you. You have the power to put yourself into a position where you turn your job into a career. Aline your qualifications with opportunities and experience and the rest will fall into place, but you have to consciously make the change to steer your career in a totally new direction if you are indeed feeling like you are stuck - no one is going to do it for you.

The signs that you need to make a career change include:

- ▶ Your ideas are constantly 'shot-down' and ignored. When your good ideas on how to improve on things or finding better ways of getting things done are constantly ignored, it might be time to move on. Your opinion is clearly not valued.

- ▶ Your boss doesn't value the role they have given you – it's highly demotivating when the hard work you do is never appreciated. Everyone needs some recognition for a job well done every now and then but receiving none probably means you're not going to be thought of when it comes to a promotion or more senior role either.
- ▶ Your Manager cannot give you a clear career path for your growth in the company. It's never a good sign if your manager can't see a way for you to advance in the company and its even worse if they avoid the topic altogether if you ask about it.
- ▶ The company's growth has slowed down. This can mean there is no further opportunity for you to grow – keep an eye open on how the company is doing.
- ▶ Your own motivation keeps going down – this happens when your days and tasks become repetitive and despite doing your best to turn things around, you're still not motivated or feeling the 'mojo' for your job.
- ▶ Your manager gives you the work they don't want to do. Be aware if your manager only gives you the same repetitive tasks that they don't want to do themselves. It may be an indication that they see you as just an assistant rather than someone who has the potential to grow into a more senior role or they be reluctant to see you move up because you're doing such a good job doing their tasks.

Everyone wants to feel appreciated, valued, challenged and that they're making a difference. All these things add up, not just the salary at the end of the month. Most importantly, people want to grow in their careers and if you see none of these things on the horizon where you are, it might be time to re-evaluate your situation. Be pro-active and start looking elsewhere.

With a career on the other hand, this is when you are sure of what you want in a job and can see yourself grow and progress to the highest level you possibly can. Long-term impacts of a career mean you enjoy what you are doing, you've grown and have further direction of what's still to come and work towards in your company. As the quote from Mark Twain "Find a job you enjoy doing, and you will never have to work a day in your life." □

The TRUTH about the POLYGRAPH

by Jacki Condon, Managing Director of Apache Security Services

The Polygraph Test has become both famous and infamous through the popularity of its presence in crime dramas, dramatised on TV and in movies. The result of this increased attention and exposure is that there seems to be a rise of scepticism about the validity and value of taking or administering a polygraph test.

The Polygraph Test has become both famous and infamous through the popularity of its presence in crime dramas, dramatised on TV and in movies.



It is also apparent that there are many misconceptions about the polygraph or so called 'lie detector' test. Many of these misconceptions can lead to faulty or misinterpreted results. However, if the test is administered by highly trained and qualified professionals it does offer some valuable information.

According to the American Psychological Association: "The Polygraph involves inferring deception through analysis of physiological responses to a structured, but unstandardised, series of questions."

The Association goes on to confirm that the polygraph test does not 'detect lies' as such, but rather monitors physiological behaviours in the body that could indicate that a person has reason to be anxious and/or calm upon answering a certain question. That information thus highlights where problem areas are, or rather, areas that perhaps need further investigation.

The physiological changes that are being monitored are three indicators of autonomic arousal. The first is respiration, measured by monitoring the rate and depth as recorded by pneumographs, which are wrapped around the chest. The second is heart rate and/or activity, measured using a blood pressure cuff. The third is skin conductivity, measured through electrodes attached to the fingertips. This measures the galvanic skin or electrodermal response.

The phases of the polygraph test include the Pre-Test Phase, the Simulation Test Phase, the Testing Phase and the Analysis Phase. In the Pre-Test Phase the technicality of

the test is talked through and each question is reviewed. The person being tested has a chance to make sure that they understand what the questions mean so as to alleviate panic at a question during the Testing Phase. "It is imperative that the technicians conducting the test are highly trained and skilled. This is not merely a computer telling you if someone is lying or not. It is a very intricate process of assessment that requires the utmost professionalism and attention to detail," explains Jacki Condon, Managing Director of Apache Security Services.

During the Simulation Test Phase, subjects are questioned with known truths and lies so as to get their individual physiological readings in a 'truthful' versus 'deceptive' state. In the Testing Phase, target and control questions are asked and physiological responses are

The third is skin conductivity, measured through electrodes attached to the fingertips. This measures the galvanic skin or electrodermal response.

recorded. During the final Analysis Phase, the results are analysed, and indicators of possible deception and/or areas of interest are marked for further investigation.

"The polygraph test is a highly complex system that, when used correctly, can be incredibly valuable when trying to ascertain areas of concern or interest. In the hands of highly skilled technicians it functions as an asset to any investigation," concludes Condon. □

5 reasons why QUALITY ASSURANCE

is essential to your business' success

by Sheena Shaik Head of
Quality Assurance, Talksure



Every business, regardless of the industry, shares the same goal when it comes to customer satisfaction – happy customers with no complaints. But, it's not as simple as it sounds. Try as you may, no one and no 'thing' is perfect and the chance of human error will always pose a risk to your business. Cue Quality Assurance (QA) – the one department that can reduce this risk and help ensure that you deliver on your promises.

QUALITY



After all, the attitude and performance of your employees have a direct impact on your customer.

And, that's not all. According to Sheena Shaik, Head of QA, for Talksure (internationally-acclaimed Financial Services Provider in Umhlanga) QA also plays a role in innovation too, "QA, though traditionally a method of prevention, is also an awesome mechanism that allows your business to identify improvements and enhancements in order to deliver more, better and faster – exceeding customer demands and setting your business up for long-term, sustainable success."

She adds that many businesses still believe that QA is something needed only in the manufacturing and software development industries and fail to recognise the impact on the service industry, "This can be a fatal mistake," says Sheena, "After all, the attitude and performance of your employees have a direct impact on your customer. So much so that it (QA) is as important as product quality control is for a manufacturer."

Sheena offers 5 more reasons why QA is a vital organ in the body of every business:

1. Maintaining high standards: Say goodbye to guessing the standard of service or the quality of product your customers are receiving. QA gives you the ability to rest assured that what you promise your customer, is in fact being delivered upon. And, if it's not, it gives you the ability to stop, look, correct and take action - quickly!
2. Reduce compliance risk: If the correct processes are in place, QA will give you the ability to predict or detect any compliance issues before they arise, putting you in a strong position to not only fix timeously, but also prevent you from incurring any unnecessary penalties or fines.
3. Protect your reputation: A good reputation is achieved by consistently delivering a customer experience that exceeds expectation. One bad customer product experience not only breaks trust, but depending on how bad it is, can cause severe brand reputational damage (think Enterprise Foods).
4. Stay ahead: You cannot improve what you do not measure. QA provides your business with valuable information about your customers; it gives you feedback on how they have received the product or service, whether or not it is meeting their demands and allows you to analyse if it is suited to your target market. This process also helps to identify products/services that are falling short of expectations as well as promote product development, which gives you the opportunity to always stay one step ahead in a very competitive market.
5. Keep staff accountable and properly trained: Listening to calls and receiving feedback from customers helps to identify where staff may need additional training – be it selling techniques, or simply knowing how to better deal with a customer in tough situations. It also keeps your staff accountable to a certain standard that will ultimately result in consistency and responsiveness.

"Finally, in order for a Quality Assurance team to deliver effectively, the entire business (from the top, down) needs to buy into the vital role that they play in not only keeping your business safe, but driving it forward too!" Sheena concludes. □



by Sheena Shaik Head of
Quality Assurance, Talksure

FLEXIBLE WORKSPACES

helping to save the environment

There's a new and unlikely weapon in the fight against climate change – flexible working. As co-working spaces are increasingly located outside of major city centres and business districts, lengthy and environmentally damaging commutes are becoming a thing of the past.



In fact, as the growth of flexi-working explodes in areas outside of major cities, new research reveals that, by 2029, 'outer city' office spaces will reduce carbon emissions by the equivalent of 1,280 transatlantic flights between London and New York each year. That's 2,560,000 metric tonnes of carbon stopped from entering the atmosphere annually, just by working nearer to home.

The Suburban Economic Study, commissioned by Regus and conducted by independent economists, projected the environmental benefits of locating flexible workspaces in smaller towns, cities and suburban areas between now and 2029.

In South Africa, despite recent efforts, emission reductions from the transport sector are limited: The transport sector is the dominant energy-consuming sector in most cities across the country. Despite several important public transport interventions, urban transport is still characterised by inefficient, congested roads and a dependence on private vehicles. While a few urban areas have progressive spatial planning frameworks, the urban form has not changed significantly

The 18 major metropolitan areas and secondary cities in South Africa consume alone account for 46% of national electricity consumption and 52% of the country's petrol and diesel consumption, and 32% of country's energy related GHG emissions.

A 2017 draft Green Transport Strategy up to 2050 in South Africa, warns that the country's transport emissions are set to roughly triple by 2050 and it does not set any reduction targets.

What a difference a centre makes

By allowing people to work closer to home, a local office space will save workers an average of 7,416 hours per year in reduced

commuting times, equating to a reduction of 118 metric tonnes of carbon emissions per centre, per year.

In the USA, where commuting times can be among the longest, this reduction increases to 208 metric tonnes per year. In emerging markets, the carbon saving may be smaller, such as in India, which will see a reduction of 54 metric tonnes of carbon emissions per year. However, its polluted cities, like Delhi where pollution routinely reaches hazardous levels, could still see a significant impact on air quality.

The report also revealed those moving from flexible working at home to a co-working space will be doing their bit for the environment. That's because it's likely to be more energy efficient to heat and light a shared space than a home for one, solitary worker.

Joanne Bushell, Managing Director South Africa and VP Sales Africa, Russia, Ukraine, Georgia, Belarus and Baltic States, says "Commuting can be uncomfortable, unfriendly, and incredibly time-consuming. It is also a huge source of global pollution. In an age where every business and individual have a responsibility for their environmental impact in the world, commuting into major cities looks increasingly old fashioned."

"Over the next decade we expect to open many more locations in smaller towns, cities and suburban areas. Our vision is that, in the near future, there will be a professional workspace available on every corner ending the idea of commuting for good. This will benefit our personal health, as well as that of our planet." Bushell adds.

Business benefits

The rise in local working is largely driven by big companies adopting flexible working policies, moving away from relying on a single, central HQ and instead basing employees outside of the major metropolitan hubs in flex spaces.

The study also revealed the economic benefits of these suburban spaces and found the 'flex economy' could contribute more than \$254 billion to global economies in the next decade. It found that on average 121 new jobs are created in communities that contain a flexible workspace, with an extra \$9.63 million going directly into the local economy. □

In the USA, where commuting times can be among the longest, this reduction increases to 208 metric tonnes per year.





DIGITAL SOLUTIONS

lead to simpler pricing in hospitality

In an ever more competitive industry, hospitality establishments are hard pressed to ensure increased profits, optimised operations and enhanced customer satisfaction. Hoteliers have a lot of challenges in their day-to-day jobs, and these teams face fluctuating variables that often create uncertainty in pricing decisions.

The industry is in desperate need of a solution that will alleviate that uncertainty with data-informed answers to vital questions such as: What price should I sell my hotel rooms at today? Should I follow my competitors' pricing? Is there a price war going on? How do I shift bookings from OTAs to internal? What is the correlation between the change in my bookings and competitor prices?

"Infor HPO is a comprehensive, built-for-the-cloud solution that delivers pricing decisions for hoteliers. The application considers the pricing process from the guest's point of view, including what sources a guest looks at, and compares, to make a booking," confirms Rentia Austin, Hospitality Executive – Infor Services at iOCO, Infor's Master Partner in Africa (operating as a Gold Partner).

The solution uses competitor rates in a smart way to determine whether a hotel is a follower or a leader in the market and, based on that assessment, uses competitor prices in its final price recommendation. As a result, Infor HPO will help hoteliers make better decisions more quickly, confidently price rooms left to sell, and increase bottom-line profits.

"The Infor team identified a gap in the marketplace for a data-driven pricing tool of this caliber, so we leveraged our extensive knowledge in revenue management and hospitality to create Infor HPO," said Jason Floyd, General Manager, Infor Hospitality. "We sought to make pricing optimisation intuitive and accessible for hotels of all sizes, to help them increase profits in such a price-competitive industry."

Offering a strategic price and distribution channel on which to publish this price, factoring into account distribution costs for the channels, the solution helps to boost revenues and profits. It provides simulators to predict the impact that a change of price will have on demand and expected revenues.

Through extensive research by Infor's in-house design agency, Hook & Loop, to ensure a best-in-class user experience, the application was built with the user in mind. Its mobile-first design adapts to the marketplace's current way of working

The solution uses competitor rates in a smart way to determine whether a hotel is a follower or a leader in the market.



*Rentia Austin, Hospitality Executive –
Infor Services at iOCO*

and the imperative to access information from anywhere at any time. Leveraging Infor's Coleman artificial intelligence platform for infused text and voice interaction, and Infor Ming.le social business capabilities, will allow users to customise what information they want to see and when they want to see it.

"The launch of this new product, built on the backbone of Infor OS, further strengthens Infor's global platform of cloud solutions for the hospitality industry. Infor HPO's seamless integration with the flagship

Infor HMS hospitality property management system immediately extends the value of Infor customers' current technology investments," concludes Austin. □

STRATEGIES TO MEET THE REQUIREMENTS OF WHERE BUSINESS

TECHNOLOGY IS HEADING

by Kiara Chinniah, AI and Robotics Specialist, Accenture, South Africa

As we find ourselves in what we at Accenture refer to as the post-digital era in our latest Tech Vision 2020 report, we foresee radical transformation over the next five years, as businesses will have to continuously embed technology to reshape the way people live, work and play.

Whilst we find ourselves in a digital marketplace that is more intimate than ever imaginable, the models for data ownership and experience that define that world has remained the same. As a result, businesses across the globe will experience a “tech-clash” to realign these old systems and services to better reflect people’s needs and values.

South African businesses on the other hand find themselves in a greenfield environment where we are not only ready and hungry to adopt emerging technologies, but it is also quick, easy and cost-effective to do so.

For us, the challenge lies in the fact that pioneering products and services are being produced at a historically unprecedented pace, and customers are increasingly being engaged in completely novel ways, which raises the bar in terms of their expectations at an unparalleled scale. Businesses could literally be here today and gone tomorrow. To unlock sustainable growth, businesses need fit-for-purpose, human-centric technology strategies that yield short-term business results, while enabling them to be scalable enough to be efficient, cost-effective and capable of rapidly adapting to the ever-changing market demands.

Threats of not getting with the times

Quite simply put, frequently emerging evidence proves that businesses who do not get on board with digitalisation, lose both money and clients, and in turn, their employees lose their jobs. Most importantly, they lose the opportunity to tap into a staggering quota of growth potential.

At the start of 2019, Accenture published the results of a completed study titled Unlocking Digital Value for Business and Society in South Africa, which is based on a ground-breaking value-at-stake framework developed in collaboration between Accenture and the World Economic Forum (WEF) as part of WEF’s multi-year Digital Transformation Initiative (DTI).

This study, which covers nine industry sectors and five government services, indicates that by implementing key digital initiatives across government services and key industry sectors, South Africa could create around four million jobs and unlock five trillion in value over the next decade.

The study also reveals that adoption of digital technologies can help businesses in the consumer industry to effectively address these challenges, enter new markets, and make their operations and value chain more efficient and competitive. Ultimately this could unlock R411 billion in value for the sector, consumer and society, by 2026. The six digital initiatives that were identified to deliver the most value, are e-commerce, data as an asset, smart supply chain, physical store transformation, digital fulfilment chain and digitised support functions.

Steps to develop a future-proof technology-driven business strategy

Set your goals, but keep them fluid

Clearly articulate your long-term business goals but schedule milestones along the way so you can continuously reassess whether you are on track and realign your strategy quickly if not. Remember that the business tides are always changing, and you have to be able to adjust your sails to make it through every storm.

Make data your alpha and omega

Everything begins and ends with data. You need to have a complete, true view of every aspect of your business at any time. Adopting Lean Six Sigma methodologies and tools will assist in continuous improvement, identifying milestones and ultimately, end milestones.

By leveraging technologies such as artificial intelligence (AI) in the form of machine learning (ML) and applied intelligence to collect, clean, sort and interpret data exponentially quicker than any human can we can help organisations mature more sustainably and efficiently than ever before.

Metrics and value tracking software will also help you understand how every aspect of your business performs and what the value is of every activity that you embark on. The simple truth is, if you cannot measure it, you cannot improve it or manage it.

Place people and Mother Earth at the heart of what you do

This planet we’re on, the society we move in, the people who make our businesses work, and the people who make use of our products and services are the very reason for our existence. It is essential for us to leverage the advanced technologies to our avail



to harness the full potential of our natural resources, ensure the longevity of our planet and give back as much as we take. Apart from lessening our burden on Mother Earth, we must unleash the power of technology to improve our people's quality of life.

Never go in blind

Modern project approaches make it possible for you to test your new ideas extensively and rapidly, before you take them to market. Move beyond developing a proof-of-concept (POC) to determining proof-of-value (PoV). PoVs will empower you to foresee exactly what the solution in question means for your business and how and if it will add value.

Create innovation DNA

Every organisation is unique and has key factors that make them successful and special in their own way. It is important to make sure that innovation, out of the mould thinking and emerging technologies are an integral part of those key factors.

Emerging technologies such as AI and ML can assist to rapidly eliminate blindspots and reinforce these capabilities to improve the overall resilience of those key factors to ensure that your organisation is continuously evolving and embracing the new and always performing at the optimum level for sustainable and scalable success.

Be ready to develop new products, yesterday

The speed at which new concepts arise on the market lately, also implies that you have to be able to develop new products and services faster than ever before to gain or maintain a competitive advantage. At Accenture Liquid Studio we utilise a progressive group of techniques called rapid prototyping to swiftly fabricate a scale model of a physical component and construct the component through 3D printing or "additive layer manufacturing" technology.

Use your tech to the max

Considering that we now basically have no choice but to adopt an ever state of transformation, it is critical to keep your technology infrastructure lean and mean. Be relentless in your pursuit of new, money-sensible ways to adapt your current technology or adopt the most fit-for-purpose new technology.

Look at your business through a trio of lenses

At Accenture we deploy a simple, yet powerful practise to determine success which is built on three cornerstones: viability, feasibility and desirability. Basically, you will know your business is on track when you can respond "yes" to these three questions:

- ▶ Does my product or service add real value for my business?
- ▶ Is it possible to produce it and to produce it cost-effectively?
- ▶ Will people want and love it?



THE BOLTON

- Rosebank



The development of Emira Property Fund's residential conversion, The Bolton, in Rosebank is complete after a two-year project, and its stylish apartments are already more than 95% let.

At the end of this two-year project, Emira is pleased with the results of its first foray into residential property. Ulana van Biljon, COO of Emira "The Bolton is certainly living up to our expectations for this landmark conversion. The letting, rental levels and overall management are doing well. By partnering on the project with leaders in the field, its ongoing success is ensured."

The chic urban lifestyle offered by The Bolton is the result of Emira's value-enhancing conversion of two Rosebank office property assets, which were consolidated into one and which Sasol occupied for many years. The JSE-listed REIT co-invests with respected hands-on specialists in their fields, and in the case of The Bolton residential conversion, Emira's partner the Feenstra Group added its residential development and property management expertise to the project.

The conversion into residential apartments came with a unique set of challenges, especially as work had to be designed around the constraints of existing structures. The phased construction programme also called for flexibility to minimise any unnecessary disruption to tenants as they started moving in and until the dust settled.

The Bolton stands out from other residential accommodation in Rosebank, offering all the amenities - swimming pool, cinema, meeting rooms, free WiFi and more - but with smaller units that come at more palatable rentals for many.

"The Bolton has resonated well with its target market of young professionals, by actively marketing the apartments on digital and social media, it earned strong interest and demand. It has attracted residents mainly in their early 30s from a range of professions from advocates and accountants to medical and health professionals, bankers and business owners," confirms van Biljon.

There are also a limited number of furnished, serviced units at The Bolton, specifically for corporate tenants in the area, which are proving popular.

Undoubtedly, The Bolton's appeal also comes from its excellent proximity to a wide range of places of work and retail, commuter routes, the Rosebank Gautrain Station and amenities. Its on-site advantages are boosted by Rosebank being an attractive area to live in, with its vibrant shopping and socialising places.

"The Bolton is an ideal residential investment for Emira's criteria, it has the right location, the right size and the right market, and is proving to be a good investment that enhances Emira's residential property investments," notes van Biljon.



Ulana van Biljon, COO of Emira

Emira's latest set of results pin its residential rental property holding at 5.7% of its total assets, including The Bolton and its 34.9% stake in JSE Alt-X listed Transcend Residential Property Fund.

Based on the success of The Bolton, van Biljon confirms that it will consider similar investment opportunities as it is part of a diversified property portfolio strategy. "We continually evaluate our office buildings for value-add opportunities, including alternative uses and conversions, and to the extent that they meet our criteria then we will pursue accordingly," she says.

Emira is a medium-cap diversified JSE-listed SA REIT that is invested in a quality, balanced portfolio of office, retail, industrial and residential properties. At 30 June 2019, its directly held assets comprised 80 properties valued at R10.9bn. It also invests indirectly in 22 lower LSM shopping centres valued at R1.15bn through its exposure to Enyuka Property Fund. It also has a 34.9% holding in JSE AltX-listed Transcend Residential Property Fund. Emira is internationally diversified through its investment in ASX-listed Growthpoint Properties Australia (GOZ) valued at R759.7m, and its equity investments in nine grocery-anchored open-air convenience shopping centres with a combined value of USD75.9m through its USA subsidiary. □



by Carl Wepener

Opel Combo

Cargo Excellence

Why choose the Opel Combo Cargo Van to be your business partner? Good question, because it looks just like another panel van and yet, not only has it won an international award, but it is as functional as can be.

Let's talk about Total Cost of Ownership (TCO). A Fleet Manager's purchase decision is based on the value of a vehicle, beyond just the retail price. Return on Investment (ROI) is key with Total Cost of Ownership (TCO) being the ultimate solution sought. The Award-winning* Opel Combo fully meets both these requirements.

The state-of-the-art 1.6 turbo diesel engine is more efficient and fuel combustion is 15 to 20% less with a combined fuel consumption of 5 L/100 km. Valuable features to consider when running your fleet, are the overall lower running costs

and CO2 emissions produced, plus a higher resale value. Low-speed torque allows for better and more efficient overtaking, towing and gear choice offered by the car-derived running gear. A natural economical and environmentally friendly choice for your business while affording the driver enough pulling power to keep up in the traffic, considering 230 Nm of Torque and 68 kW of Power are readily available. I was amazed at the power range and pulling power even with a substantial load. Road holding is excellent and the steering is always light. The seats are comfortable and sturdy and I have found lesser comfort in many an upmarket vehicle.





SIZE, SAFETY, COMFORT & SECURITY FEATURES

When dealing with panel vans I find that safety, comfort and security are not always what one expects. Surely security must be optimum as you may have valuables that you are transporting. Available in Standard and LWB configurations: Measuring 4403 mm and 4753 mm respectively, with generous width of 1848 mm, this versatile van delivers a superior payload of up to one ton and a towing capacity of up to 1250 kg with a braked trailer, making it the perfect fit for the South African Market. Yes, looking at the figures above the Opel Combo is not small, it is excellent for the payloads that needs to be carried.

Safety, comfort & security is a priority for all: the Combo van not only keeps the driver and passenger road-safe and comfortable with Airbags, 3-Point Seatbelts, Hill-Start Assist, ABS, EBD and ESP + Air-Conditioning, Radio/Bluetooth®/USB/MP3 Input and 4 Speakers, but just as important, offers maximum protection for your valuable cargo and equipment by keeping it out of sight in the alarm-equipped, enclosed shell that is an integral part of the vehicle's body due to blacked-out windows, remote-controlled central locking, rear interior electronic door lock and an anti-theft immobiliser

Need a mobile work space? The fully enclosed square-shaped body and rear cargo area become your mobile, secure and weatherproof working space for drivers or operators on-site ... anywhere!

Business advertising a given: The boxy exterior shape additionally offers substantial potential for branding and advertising on the exterior. With most companies or fleets having vehicles on the road throughout the day, vehicle branding of a single COMBO can be seen by upwards of 70 000 pairs of eyes per day in busier metro areas. Your 'moving billboard' for product awareness!

Convenience, time and effort efficiency: The Opel COMBO offers up to a massive 4.4 maximum cubic metres of load space with a flat floor and no intrusion from the wheel arches. The van's lower load floor height allows for efficient and easier maneuvering of goods and equipment, both in and out of the sliding side and dual-opening back doors, and the squarer body shape means there's ample space inside to load up to 600 kg and 1 000 kg of cargo in both the Standard and LWB option.

The load space can be formed to ensure that it complies to your specific needs. The protected steel box created by the Opel COMBO's body shape allows for endless and simple 'up-fitment' opportunities such as shelving, storage bins, tool boxes, refrigeration, compressor and air line fitment. Secure your goods with the floor tie-down loops to eliminate cargo movement and reduce inner-body damage – no compromise!



WARRANTY AND SERVICE

With 35 Opel Dealerships Nationwide, your fleet will realise minimum downtime.

- ▶ Warranty & Roadside Assistance – 3 Years / 120 000 km
- ▶ Service Plan – 3 Years / 60 000 km
- ▶ Anti-Corrosion Warranty – 12 Years / Unlimited km
- ▶ Service Intervals – 12 Months / 15 000 km

So advanced is the Opel COMBO compared to its nearest rivals, that it has already scooped up the coveted title of International Van of the Year!*

In Dealership pricing:

Standard configuration – R311 700.

LWB configuration – R350 400.

The new Opel COMBO was designed as part of a cross-business programme in which services were systematically tailored as closely as possible to the needs of B2B customers around the globe in terms of convenience, Driving Assistance Systems and safety.

The Opel Combo Cargo Van continues Opel's legacy of superior performance, exceptional fuel economy, with a conquering spirit and style second to none.

I have really enjoyed the Opel Combo and would like to see one or two changes. In South Africa it really don't need electrically warmed mirrors. Rather add a reverse camera or electronic mirror for checking the back especially when reversing and for vehicle safety aspects. I have never seen so many practical parcel shelves.

Opel – The Future is Everyone's. □



by Carl Wepener

Audi Q3

the smart choice for Quality



Customers can upgrade the instrument cluster to the Audi virtual cockpit with additional functions.

Today more and more buyers are looking at the everyday usage of a vehicle, seeking the balance between quality and all-round utility.

What immediately impressed me is:

- ▶ The modern look, yet distinctly Audi;
- ▶ The comfort for all passengers and an interior similar to top-of-the-line Audi models;
- ▶ Local packages now offers convenience and an inclusive value proposition for the buyer that wants to individualise his or her vehicle.

Although there is a long list of optional equipment that we will deal with later, the Q3 is well specced, practical and the optional equipment can be selected to tailor make the Q3 precisely how you want it.

Visually the Q3 excels once you are inside and gone are the days of a very dull interior. The interior is well planned, laid out and colourful with all the systems needed for a great driving experience exactly where you want it. The cockpit is digitally orientated with a large MMI screen with soft touch response with numerous infotainment assistance helping the drivers to keep their focus on the road.

The instrument panel is divided into two levels: the top part includes the air vents; the bottom section incorporates the large octagonal area with its black-panel look. The instrument panel is surrounded by a wide chrome strip. The pushbutton module for the lighting functions, which replaces the rotary control on the predecessor model and all displays, buttons and controls are located ergonomically.

Q3 customers can choose between two variants over and above the standard version – the sports package and the S line sports interior package. Both packages include the sport seats, which are trimmed optionally with a combination of leather/artificial leather and Alcantara. They are available in two colours, including steel grey or a bold orange.

In the dark, the contour ambient LED lighting package – available as an optional extra or standard with the technology package – sets pinpoint lighting accents on the centre console and on the doors. It can be set to 30 colours and also illuminates the storage compartment under the instrument panel as well as the Audi logo above the glove compartment. Other interior features include the standard two-zone air conditioning, the panoramic glass sunroof or the flat-bottomed sports steering wheel. Audi has done away with the analogue instruments. The digital instrument

cluster with a 10.25 inch screen is standard equipment, with a multifunction steering wheel. Customers can upgrade the instrument cluster to the Audi virtual cockpit with additional functions. It incorporates, for instance, the MMI functions and, in addition to road and engine speed, also displays information on music tracks. If the customer has specified navigation, the display also includes the navigation map. The driver can configure the display according to their needs and has all the data in their direct field of view.

In typical SUV fashion, the Audi Q3 is easy to get into, with good all-round visibility, and yet offers a sporty seating position. The steering wheel is steeply angled accordingly. The rear seats can be moved fore/aft by 150 millimetres. Their three-way split backrests in the ratio 40:20:40 can be tilted in seven stages. Rear passengers also have the option of a centre armrest that features two cup holders as standard.

Depending on the position of the rear seats and backrests, the luggage compartment capacity totals 530 or 675 litres. With the backrests folded down the figure rises to 1,525 litres. The loading floor can be adjusted in up to three levels; the low loading sill of 748 millimetres makes it easier to stow heavy luggage. If the parcel shelf is not needed, it can be stowed under the loading floor. For extra comfort on long journeys, Audi offers the storage and luggage compartment package as an option or part of the comfort package. Besides nets on the backs of the front seats and a storage compartment under the front passenger seat, it includes a luggage compartment net as well as LED spotlights in the tailgate to provide illumination whatever the vehicle is carrying. The optional extra electric tailgate provides effortless access to the luggage compartment. In conjunction with the convenience key, it can also be opened and closed with a kicking motion.

As previously said the new Audi Q3 is easily recognised but it looks much sportier than its predecessor. The Singleframe grille in octagon design and large side air inlets





characterise the aggressive front-end. The headlights are narrow and run inwards with their wedge shape. Audi supplies them with LED technology including dynamic turn signals as standard. Customers are also able to upgrade to Matrix LED.

Customers for the new Q3 have many options for customising their car. These include a contrasting paint finish for the lower body section, which accentuates the SUV look even more. With the S line exterior package, the bumpers, sill trims and diffuser look decidedly sporty. Eleven paint colours are available. There are also two exterior trim lines available in addition to the standard model, namely the Advanced and S line trim lines. Each provides a differentiated exterior visual appearance with characteristic bumper elements and larger rims.

Safety has always been an important and the Audi Q3 is also at the top of its class when it comes to assist systems. The lane departure warning system is active from speeds of approximately 60 km/h. As an option, the driver can set the steering wheel to provide an additional vibration.

The Audi Q3 makes maneuvering easier thanks to functions such as the park assist. It steers the SUV automatically into and out of parking spaces. The four 360° cameras provide another useful function. They show on the large infotainment screen the immediate surroundings of the Audi Q3 when moving at speeds up to 10 km/h. Touch operation allows the driver to switch between various views. In addition to the virtual bird's eye view, the reversing camera view and the front and rear 180°





panoramic view, there is a detailed view of the front and rear wheels. This enables the driver to maneuver precisely up to the curb.

Locally, Audi South Africa is offering one engine version – a 1.4 petrol engine with front wheel drive. The power output delivers 110 kW and 250 Nm of torque from a four-cylinder direct injection unit with turbocharging. A six-speed S tronic is used to transmit the power. Off-road, the front wheel drive delivers excellent driving pleasure with optimum traction and supreme stability. Activated at the push of a button, the optional hill descent control maintains the preset speed on a steep downhill gradient.

The new SUV takes bumpy roads with ease – thanks also to the longer wheelbase. As an option, the driver can vary the characteristics of the Audi Q3 depending on the driving situation, road conditions or personal needs using the Audi drive select dynamic handling system. It offers six profiles – from markedly comfortable, highly efficient through to out-and-out sporty. The system influences the throttle response, steering and shift characteristics of the S tronic as well as the optional suspension with damper control where sensors measure the body movement.

Audi South Africa has introduced a new package concept which will be adopted for all new models to be launched. The concept aims to reduce complexity when ordering a new vehicle, considering that a customer is generally faced with a long list of options to choose from. It classifies key options according to a specific customer need and offers a straight-forward value proposition that is easy for a customer to understand. These packages have been defined by a combination of customer preferences as well as strategic options which aim to highlight Audi's uniqueness or technology enhancements.

The packages include:

- ▶ Comfort
- ▶ Technology
- ▶ Sport
- ▶ Parking
- ▶ S line interior
- ▶ Black styling

Standard equipment

An extensive list of standard equipment is available on the Audi Q3 35 TFSI S tronic:

- ▶ 2 zone climate control system
- ▶ LED interior lighting

- ▶ Anti-theft wheel bolts and alarm system
- ▶ Audi smartphone interface
- ▶ Audi sound system
- ▶ Auto-dimming interior rear-view mirror, frameless
- ▶ Black roof rails
- ▶ Bluetooth interface
- ▶ Body-coloured exterior mirror housings
- ▶ 17 inch Cast alloy wheels, 5-double spoke style
- ▶ Centre arm rest in front
- ▶ Cruise control system
- ▶ Dashboard accent surface in black gloss look
- ▶ Decorative insert in micro metallic silver
- ▶ Digital cockpit
- ▶ Electronic stability control (ESC)
- ▶ Exterior mirrors, power-adjustable
- ▶ First aid kit and warning triangle
- ▶ Front seats, manually adjustable
- ▶ Headlight range control
- ▶ Headliner in Moon silver fabric
- ▶ High gloss styling package
- ▶ Hill descent control
- ▶ Hold assist
- ▶ ISOFIX child seat anchors and top tether for outer rear bench seat
- ▶ ISOFIX child seat anchors for the front passenger seat
- ▶ Leather steering wheel, 3-spoke, with multi-function Plus
- ▶ Leather / leatherette combination
- ▶ LED headlamps and rear combination lamps with dynamic turn signals
- ▶ Light / rain sensor
- ▶ Manual luggage compartment lid
- ▶ MMI Radio plus
- ▶ Plastic loading edge protection
- ▶ Rear bench seat Plus with centre armrest and beverage holder
- ▶ Rear parking aid
- ▶ Roof spoiler including centre high-mounted stop lamp
- ▶ Remote control key (with SAFELock)
- ▶ Scuff plates with aluminium inserts in front and rear, illuminated
- ▶ Separate daytime running light
- ▶ Side airbags in front and curtain airbag system
- ▶ Stainless steel loading edge protection
- ▶ Space saving spare wheel
- ▶ Standard bumpers (grained add-on parts)
- ▶ Standard suspension
- ▶ Tyre pressure monitoring system
- ▶ Voice recognition

Pricing

The Audi Q3 range is priced as follows, along with the standard Audi Freeway plan (5 year / 100 000 km) and inclusive of all taxes:

- ▶ Audi Q3 35 TFSI S tronic at R 565,000
- ▶ Audi Q3 35 TFSI S tronic Advanced at R 585,000
- ▶ Audi Q3 35 TFSI S tronic S line at R 599,000

All in all the Q3 is a very practical and quality compact SUV that is a pleasure to drive and an enjoyable all-rounder. □



Chris de Bruyn, Operations Manager at Gabsten Technologies

Last Word

Data management

101 – what's the difference between backup and archiving?

No business today, irrespective of size, can survive for long without access to their data. In the event of a disaster, a malware attack or even accidental loss of data, it is of the utmost importance to be able to recover quickly and get back to business as usual. For small businesses, data management consists of backup and archiving – two practices that are often confused with each other. However, these are two different things, and understanding the difference is key.

So, what is the difference?

Backup is simply a secondary copy of your data, or even a third copy of mission critical data in larger businesses. It is used to restore active data in the event of any data loss event and needs to be easily accessible but kept at a separate location to primary storage. Archiving, on the other hand, is something that only takes place after backup has been completed and involves moving backup data that is no longer active into less expensive storage.

The decision of when to archive data depends on the nature of the business, however, archiving is an important part of data management. When certain information, such as patient records in a medical practice or tax records for any business, needs to be retained for a number of years, archiving is a far more cost-effective solution than keeping everything in the primary storage tier.

Why data management?

Backup and archiving are essential tools for any business, however, a manual process introduces the significant risk of human error. Automated solutions for data management will ensure that backups take place at regular intervals across all devices, and that data is archived according to company policy without the need for human intervention. Data management solutions can help to ensure the optimal mix of storage media is utilised, including cloud offerings for archive information, to help small businesses optimise data storage costs.

Specialised data management solutions offered as a service, manage backups and ensure that they are stored securely at an offsite location and then automatically apply archive policies. This ensures that data is physically protected in the event of a break in – because laptops and hard drives are often the most common targets of theft. It also ensures that data is always backed up without requiring people to do this process manually and removes the need to have an IT person within the organisation responsible for this.

When a disaster happens it's already too late

Many small businesses see backups and archiving as grudge purchases and do not realise the value of data management until a disaster occurs. By that stage it is already too late, and data is lost forever. Data management not only automates this to ensure that data can be recovered, it also adds value by ensuring that data is always available when it is needed.

Automated solutions allow small businesses to focus on their core business, safe in the knowledge that their data is protected from disaster and they can recover with minimal disruption should anything happen. □



**You look after
the Real Business!
We'll do the Rest!**



Accounting & Bookkeeping

- Full Bookkeeping Function
- Monthly Accounting
- Trial Balance Preparation
- Monthly Processing and Reconciling of Bank, Customers, Suppliers and Petty Cash
- Annual Financial Statements

Tax Services

- E-filing
- VAT Returns
- PAYE Returns
- Provisional Tax Returns
- SARS Audit Assistance
- Annual Tax Return

Payroll Services

- Monthly Payroll Preparation
- Salary Payments via EFT
- Process and Issue Payslips
- Compile and Submit PAYE, SDL, UIF Returns
- IRP5 Returns
- Leave Administration



UIF COMPLIANCE CERTIFICATE

WHAT YOU NEED TO KNOW

PROCESS FOR APPLICATION FOR UIF COMPLIANCE CERTIFICATE OR TENDER LETTER



SEND REQUEST

Send your e-mail request to compliance@uif.gov.za
or tenderletter@uif.gov.za



REQUEST RECEIVED

You will receive an automated response
acknowledging receipt of the application and
outlining the process of application with the
application form attached.



COMPLETE FORM

Complete the attached application form and
e-mail it back to one of the above e-mail addresses
together with the required documents.



TURNAROUND TIME

The turnaround time to process the application
is 10 working days.

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fraud hotline on 0800 601 148
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