

# your business

Inspiration | Advice | Opportunities

October/November 2018 DIGITAL EDITION  
Volume 23 No.5 | [www.bizmag.co.za](http://www.bizmag.co.za)  
**FREE COPY**

## Key **GROWTH** **CHALLENGES**

(and how to overcome them)

### Want to launch a successful start-up?

5 common mistakes  
to avoid

## **SMART TECH** **SOLUTIONS**

Leverage the cloud as you grow

Tools to do business from anywhere

10 steps to a secure website

What the  
**BEST BOSSES**  
do to hire  
**superstar**  
**employees**

## **HOLIDAY** **MADNESS:**

Here's how to  
prepare well &  
maximise growth

HIT THE ROAD WITH A  
MOBILE BUSINESS

Man-in-a-van / Trailer-based  
opportunities

WANT TO BE YOUR  
OWN BOSS?

Great franchise  
opportunities inside!

### **BOOK GIVEAWAY**

Win 1 of 3 copies of  
*Imagine It Forward*  
by Beth Comstock

**YOUR FRANCHISE & BUSINESS OPPORTUNITIES FINDER**



# BUSINESS OPPORTUNITY

For just short of a century, professional technicians have reached for Snap-on® Tools



In 1920, with the turn of a socket wrench, the founder of Snap-on Tools Joe Johnson, revolutionized the tool industry. His ingenious "5 do the work of 50" Interchangeable sockets & handles, set a new standard and Snap-on has been innovating ever since. Snap-on founders also pioneered direct sales & delivery of tools to technicians at their place of work in a mobile shop-fitted store.

Today, as a proven business model, with more than 5000 business units worldwide, owning & operating a **Snap-on Mobile Dealership** as your own business is worth investigating.



- No Royalties or Advertising Fees
- Exceptional Training & on-going Support
- Low Start-up Costs
- Various Territories Available

Contact  
The Business Manager  
Tel: 031-569 7637 or  
Email: [biz@snapon.co.za](mailto:biz@snapon.co.za)

[www.snapon.co.za](http://www.snapon.co.za)



View video at  
[snapon.co.za/who-is-snap-on](http://snapon.co.za/who-is-snap-on)  
or scan QR code





# in this issue

October/November 2018

## Regulars

### 8 BizNews

Future Females Business School opens its doors to 50 entrepreneurs.

### 10 BizFranchising

Regus launches new franchise programme in SA.

### 12 BizAdvice

5 Hacks to manage creative projects like a PRO.

### 14 BizAdvice

How to use VIDEO to grow your brand.

## Inspiration

### 16 Craft a winning pitch

Simple tips to make sure your pitch reflects your values.

### 16 SME competitions

There are plenty of SME and entrepreneurship competitions out there. We list some current ones for you.

### 18 Mistakes you can learn from

How to ensure you learn from the past and from the mistakes other entrepreneurs have made.

### 22 Find the right mentor - find your inspiration

Business giants such as Richard Branson, Mark Zuckerberg and Bill Gates all credit a large part of their success to the advice and guidance they received from their mentors. Having the right mentor in place can make a huge difference to the overall success and sustainability of your business.



18

Mistakes you can learn from



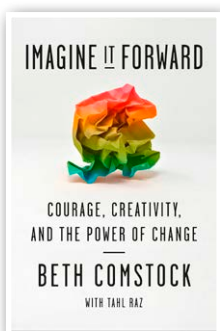
12

Managing projects like a pro



16

Create a winning pitch



## BOOK GIVE-AWAY

**WIN** 1 of 3 copies of *Imagine It Forward* by Beth Comstock

**Turn to p8.**



# in this issue

October/November 2018

## The Franchise and Business opportunity guide

### 44 What it takes to succeed as a franchisee

Read on for tips on how to set yourself up for success as a franchisee...

### 47 Featured Opportunity

SIGNARAMA, the world's largest, full-service signage network, is looking to grow its network in Southern Africa.

### 48 Business Opportunity Showcase

JG ELECTRONICS is the one-stop shop for entrepreneurs looking to get started or expand their current offering in the novelty printing industry.

### 50 Build a BUZZ before your business launches

There are several strategies virtually any company can use to make a huge success of their store launch...

### 51 Featured Opportunity

BRICKTILE MAGIC is winning over customers across South Africa, and is a business opportunity not to be missed...

### 53 Featured Opportunity

To run a successful training business, it's important to pick the right partner. And, with Cyber-Minds® Training Institutes by your side, you are off to a great start!

### 56 Are you made for a mobile business?

Read on to find out if a man-in-a-van business is the right opportunity for you...

### 58 Mobile Opportunity Showcase

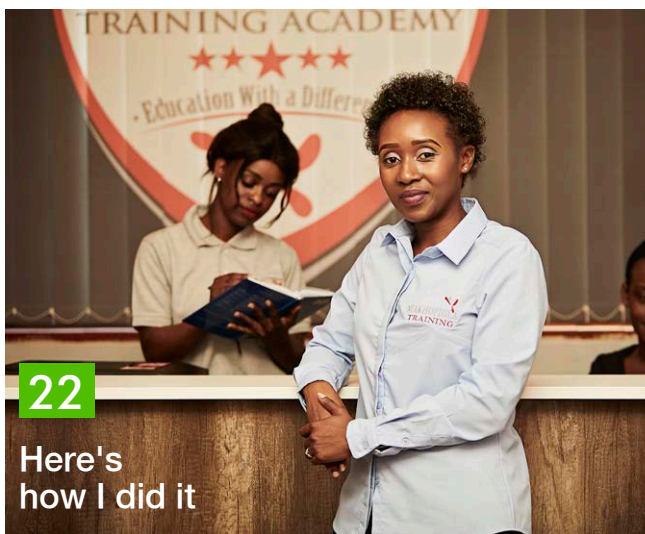
SNAP-ON invites you to invest in a brand that's renowned for delivering personalised, professional service...right at the customer's place of work.

### 60 Get the right wheels

If you're shopping for a van for your mobile business, there are some great options out there!



**50**  
Create a  
BUZZ



**22**

Here's  
how I did it



**56**

Are you made for a  
mobile business?



---

## Management

### 24 The dangers of growing too fast

With growth comes risk, and the survival of your business depends on identifying and managing them.

### 26 Holiday madness is upon us

Read on for some top tips to help you prepare your business for the festive season...

### 29 The risks you face at Christmas time

The festive season brings a number of risks that business owners need to be aware of.

.....

## SPECIAL FOCUS

## Smart technology solutions

### 34 Ways to leverage technology to scale up your business

You have a great company. Now leverage the power of the latest technology to take your business to the next level...

### 37 How to use the cloud in your small business

The key benefit of cloud computing is that it allows small business owners to do more for less.

### 38 Here's how I did it

Adi Kaimowitz spends more time out of the office than in it. Here he shares the tools he uses to do this and run his growing business.

### 40 Fast facts about WordPress website security

One of the best things about WordPress is that anyone can design and build their own website, not just web developers. One of the major concerns of WordPress however is security and ensuring a safe online presence.

### 42 Tips to transform your business for a DIGITAL WORLD

What does Industry 4.0 mean in the world of work, and to you as a business owner?

.....

## Human Resources

### 32 It's not just about the money

A key driver of the success of your business is your ability to attract talent. While the remuneration on offer is an important factor here, it's not the only one.



# from the team

Starting a business can be intimidating, exciting and exhilarating – and that's just on your first day. Plenty of missteps will be made along the way, and Steve Reid makes a case for "committing" these blunders early on in his article on p18. "Use them as a means of exploring as many options as possible and make them when it's not going to cost you too much." Of course, some mistakes should never be made, and Steve has a list of these too.

The entrepreneurial journey can also be a lonely one. That's why it's great to have a support team alongside you that you can rely on during good times and bad. For some it's their family, for others a mentor or coach. Turn to p22 and p24 to read the stories of two entrepreneurs who wouldn't be where they are today if it weren't for the mentors who helped plot their course.

Technology is a great leveler – today's tools have had a tremendous positive impact on the competitive power of SMEs. They now have access to technologies that were once only available to big business. Entrepreneur Louw Barnardt shares some of the tech tools he believes are essential for SMEs that are looking to scale on p34.

We're racing towards the end of the year, and the holiday madness that comes with it. The time to prepare for this period is now – leave it much longer and it will be too late. We polled some local SME experts on what top tip they would offer business owners ahead of the festive season – find their answers on p28.

In the Franchise and Business Opportunity section of the magazine, we turn the spotlight on a broad range of investment options, from mobile opportunities to food and building businesses. As always there is advice on how to investigate these businesses to ensure you make the right choice when signing on the dotted line. Knowledge is power after all.

We hope you're enjoying our new digital format. We'd appreciate your feedback, so send any comments or suggestions to [editorial@bizmag.co.za](mailto:editorial@bizmag.co.za).

Enjoy the read,  
The *Your Business* team

## EDITOR

[editorial@bizmag.co.za](mailto:editorial@bizmag.co.za)

## ADVERTISING SALES

Lynette Roodt, 083 269 5648, [lynette@bizmag.co.za](mailto:lynette@bizmag.co.za)

Heidi Kruger, 083 240 9115, [heidi@bizmag.co.za](mailto:heidi@bizmag.co.za)

DESIGN AND LAYOUT Laurence Friedman

## CONTRIBUTORS

Louw Barnardt, Wallace du Plessis,

Trust Gumise, Emma Donovan

Terine Lott-Cupido, Busi Raphekwane,

Steve Reid, Dylan Kohlstadt, Laurette

Pienaar, Busi Raphekwane, Arthur Venter

[www.bizmag.co.za](http://www.bizmag.co.za)

PUBLISHED BY INFOCUS PUBLISHING

Tel: 021 409 7939, Fax: 086 687 7519, Woodstock Exchange, 66 Albert Road, Woodstock, 7915

PO Box 977, Green Point, 8051,

Directors: Lynette Roodt, Liz Black, Heidi Kruger

INFOCUS  
Publishing cc



ADVICE - Advertorials, featured opportunities and advertisements for companies featured in *Your Business Magazine* represent neither endorsement nor recommendation of such companies by YBM nor its employees. Readers are advised to seek advice before entering into any contract with companies or persons mentioned in YBM advertorial and advertisements.

DISCLAIMER: This publication is provided with the explicit understanding that neither the publisher, its employees, agents, nor respective contributors are rendering any legal, financial, investment or other professional advice or services. Questions relevant to those areas should be addressed to competent members of the respective professions. Readers should not place undue reliance on the content of this publication but should seek professional legal advice where necessary. The information provided in this publication as-is, without any warranty or representations by the publisher and the publisher, its employees, agents or contributors accept no responsibility for any loss or damage caused in whatsoever way by the reader's reliance on any information contained in this publication.

## What's on [www.bizmag.co.za](http://www.bizmag.co.za)?



TIPS AND INSIGHT FOR YOUR BIZ  
Marketing, management, technology, funding or franchising – we've got it covered across a range of articles.



## BUSINESS AND FRANCHISE OPPORTUNITIES

Find your perfect investment through our ever-growing and regularly-revised directory of options for you to become your own boss.



INDUSTRY SUPPORT AND EVENTS  
Keep up to date with workshops and sessions in your sector, as well as businesses offering services you might need.

## LIKE US:

[f yourbusinessmag](https://www.facebook.com/yourbusinessmag)

## TWEET US:

[@YourBusinessMag](https://twitter.com/YourBusinessMag)

## CONNECT WITH US:

[in yourbusinessmag](https://www.linkedin.com/company/yourbusinessmag)

## EMAIL US:

[editorial@bizmag.co.za](mailto:editorial@bizmag.co.za)



# Franchising the **Hi-Q** way.



## The **Hi-Q** Way

- 'The one you can trust', with customers, network and suppliers.
- Repeatedly voted the No.1 Tyre Retailer. (2010 - 2017)
- First-class service and multi-product/multi-brand offering.
- The support of a multi-national premium tyre manufacturer **GOODYEAR**
- Ground-breaking product innovations such as TyreSurance.
- Network of over 130 outlets.

For further information: +27 11 394 3150 or [wynand\\_loubser@goodyear.com](mailto:wynand_loubser@goodyear.com)  
[www.hiq.co.za](http://www.hiq.co.za)

**Hi-Q**  
THE **1** YOU CAN TRUST

# Future Females Business School opens its doors to 50 'treds

10 000 members, 10 locations world-wide, and 400 successful events later, Future Females, a Cape Town-based initiative dedicated to empowering female entrepreneurs and intrapreneurs, has opened applications for its Future Females Business School, powered by The Growth Academy.

The Future Females Business School is a 3-month virtual incubator, made up of 12 content modules that cover all the components of starting and growing your own business. Whether you are looking to learn about acquisition, customer conversion or automation, the Future Females incubator will provide you with a step-by-step guide on how to get started. At the end of the programme, members will walk away with all the essential knowledge they need to create and grow a successful business.

"Success for us is seeing our members come out of the program with a proven and profitable business", says Future Females & The Growth Academy co-founder Lauren Dallas, "and we see the coaching, mentoring and peer-to-peer support structures that make up the program as a key differentiator."

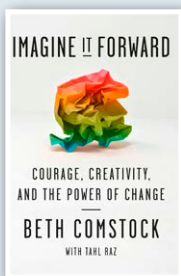
The Future Females Business School is powered by The Growth Academy, a virtual incubator that supports



entrepreneurs to start and grow profitable businesses online. The Growth Academy was listed as one of Fast Company's most Innovative Businesses in 2017, and has had over 500 entrepreneurs successfully graduate from the Start, Grow & Automate Business Programs so far in 2018.

To find out more visit: [www.futurefemales.co/businessschool/](http://www.futurefemales.co/businessschool/).

## ON OUR BOOKSHELF



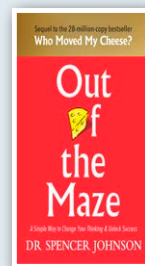
### Imagine It Forward by Beth Comstock

In *Imagine It Forward*, Beth Comstock, the former vice chair of GE, describes her 25-year efforts to be an instigator of change at every level of business. When she first moved from NBC to parent company GE in 1998, she was ignored as a woman in a man's world, treated as an outsider because she didn't have a business background, and ignored as a mere PR person. But CEO Jeff Immelt realised even then that the industrial giant, like so many businesses, had to change fast in order to stay relevant in a world where Google, Facebook, and an explosion of internet companies were transforming how goods and services were marketed, made, and sold. In a deeply personal journey filled with practical takeaways from two plus decades of initiating change at the top levels of one of the largest corporations in the world, Comstock lays out the challenges, opportunities, tools, and practices needed to embrace change, whatever industry you are in, and make it part of every management decision.



### The Four by Scott Galloway

Amazon, Apple, Facebook, and Google are the four most influential companies on the planet. Just about everyone thinks they know how they got there. Just about everyone is wrong. Whether you want to compete with them, do business with them, or simply live in the world they dominate, you need to understand the Four. RRP: R215



### Out of the Maze by Spencer Johnson

*Who Moved My Cheese?* offered millions of readers relief for an evergreen problem: unanticipated and unwelcome change. Now its long-awaited sequel digs deeper, to show how readers can adapt their beliefs and achieve better results in any field. Johnson's theme is that all of our accomplishments are due to our beliefs: whether we're confident or insecure, cynical or positive, open-minded or inflexible. But it's difficult to change your beliefs – and with them, your outcomes. Find out how Hem, Haw, and the other characters from *Who Moved My Cheese?* deal with this challenge. RRP: R215

# WIN

one of three copies of  
*Imagine it Forward*.

To enter, email:

[competitions@bizmag.co.za](mailto:competitions@bizmag.co.za)

with *Imagine It Forward*  
in the subject  
line.



**FRANCHISES  
AVAILABLE  
NATIONWIDE**



# Looking for a great **BUSINESS OPPORTUNITY?**

Look no further, 3@1 is expanding across Southern Africa. We are looking for exceptional people to become successful 3@1 franchisees.

**Initial set-up from R595K plus VAT**  
depending on size of store



**Colour & Mono  
Print to Go**

**World Wide  
Courier**

**Kodak Photo  
Printing**

**Canvas/Banner  
Printing**

**Laminating  
& Binding**

**Graphic Design**

**& much more...**



**Complete turn-key  
managed opening**



**Site location and lease  
negotiation assistance**



**In-store training in all  
facets of operations**

**Another Successful  
Surefire Franchise**



**DHL  
RETAIL OUTLET**



**Kodak Express**  
Digital Solutions

**Visit [www.3at1.co.za](http://www.3at1.co.za) or email [enquiries@3at1.co.za](mailto:enquiries@3at1.co.za) or contact Belinda Dunn on 0861 359 834**

Wholly owned South African company operating for 18 years • Franchise opportunities available throughout South Africa and the rest of Africa Only 3% monthly royalties (minimum monthly royalty payable) • Opportunities in Namibia, Botswana, Zambia, Angola, Uganda, Zimbabwe, Malawi, Nigeria, Mozambique, Kenya, Lesotho, Mauritius, Swaziland, U.K • Landlords / Agents - we require sites • Owner-operators preferred. • \*Prices exclude landlord deposits and working capital.



## Franchising again shows its resilience

*The latest Franchise Association of South Africa (FASA) survey reveals that the local franchising sector continues to grow and show resilience in a tough economy. The sector has an estimated turnover of R721-billion or 15.7 percent of gross domestic product.*

The survey, sponsored by Sanlam, shows that the number of franchise systems has risen from 843 to 865 in the last year, with a total of 45 011 outlets, 80 percent of which are owned by franchisees.

On average, each franchisee employs 18 staff members in the business, including themselves, two on a full-time basis and six part-time.

The average percentage of ownership by non-whites who were economically disadvantaged during apartheid has improved from 17 to 27 percent, while ownership by women has risen from 25 to 39 percent.

Franchisors said that their main challenges include finding the right franchisees and getting finance to start a business. There has been a significant increase in the number of franchisors that expect a new franchisee to take longer than a year to break even within the first year of operations and a corresponding decrease in those who believe they will break even within the first year of operations.

## Regus launches new franchise programme in SA

*Regus, the world's leading flexible workspace provider, has launched a new franchise scheme in South Africa. The new programme allows franchise operators to enter the booming workspace industry for the first time ever, and in turn helps Regus expand its global network.*

Flexible workspace, sometimes known as co-working, has become a high-growth industry in recent years. Regus has been running successful workspaces for almost thirty years, ever since it founded the industry in 1989. It has developed its business model through many economic cycles. Its operating model is proven, demonstrably successful and can provide partners with a highly attractive return on

their investment. Part of IWG, the global operator of leading workspace providers, Regus is present in almost 3500 locations, 120 countries and 1100 towns and cities. It now wants to accelerate its global growth with franchise partners worldwide.

As part of its new programme, Regus offers comprehensive infrastructure to support franchisees throughout the lifecycle of their investment. The global Regus franchise team works closely with its franchisees to ensure they have a framework to find the right location and design; can grow their market footprint backed by world-class operational and marketing support; and have the quality, 24-hour customer service Regus is known for.

## FNB announces the 7th Franchise Leadership Summit

*FNB is hosting the 7th Franchise Leadership Summit at Montecasino on 13 November. The summit is a well-attended industry discussion amongst high calibre franchisors and industry stakeholders.*



This year's summit is themed "Equipping you to future proof your franchise". The discussions will include exploring the impact of technology on the franchising industry.

The speaker line-up includes: Mike Vacy-Lyle, CEO of FNB Business, Marcel Klaassen, Executive Head at FNB Business, Eric Parker – Franchising Consultant at Franchising Plus, Tony da Fonseca – MD at OBC Chicken and Andy Higgins, founder of Bidorbuy and Managing Director of uAfrica.com.



## Are you our next franchisee?

Excell Catering Equipment is the proud supplier of superb quality and competitively priced equipment for **small business start-ups**, restaurants, supermarkets, butcheries, industrial kitchens and more!

**Become the go-to person for top of the range catering equipment in your area!**



**TAKE-AWAY  
FISH & CHIPS  
STARTUP PACKAGE**



**SMALL BAKERY  
STARTUP PACKAGE**



**BUTCHERY  
STARTUP PACKAGE**

### Henry Kriel, Port Elizabeth Franchisee



“My previous background involved owning a photographic business, where business came from customers entering our store. However when it came to a catering business, we needed to go and find the business. I found that knowledge of products was vitally important and necessary, as well as having an established web site. Excell Catering Equipment was able to give me this support.

Their product knowledge and expertise where to find quality and alternatively well priced items allowed me to make more profit on a sale. I found Sean especially knowledgeable and helpful on the above. Barry on the other hand, is not only knowledgeable but also a genius when helping with kitchen layouts. I also received continued support and advice from both Barry and Sean.

Chat to Henry Kriel on 041 364 1816 or 082 903 9395

### Excell Catering Equipment have achieved many awards

**PMR Awards – Sean Kriel with Diamond Arrow Award for service in the Northern Cape Region**

– PMR Africa

“Buying a Excell Catering Equipment Franchise will help our national footprint and service to the public. Our team is dedicated to give you all the help and support you need to be a leader and pioneer in the industry.

You will be able to build your franchise from a strong foundation that was set 18 years ago. We look forward to welcome you to our family of franchises! “



**Entry level franchises from R495 000 excl VAT**

**An unlimited franchise potential - your key to financial success!**

Key Areas Available: Bloemfontein, Pretoria, Johannesburg, Cape Town, George, East London



**Join the family of excellence and open your own successful catering equipment retail franchise.**  
For more information call Sean Kriel on 083 235 0169, 053 861 4301 or email: [excell@isat.co.za](mailto:excell@isat.co.za)

# 5 Hacks to manage creative projects like a PRO



Here are five ways to manage creative projects more effectively and increase the quality of work whilst doing so.

## Start with a plan

Once you understand the brief, you can map out the scope of work, budgets, timelines and allocate tasks to role players. Don't underestimate how time consuming this initial phase can be, or how important it is! Make sure everyone is clear on the deliverables - what is expected of them, and by when.

## Use a task management system

There are dozens of free and cost-effective options to choose from. At Yellow Door Collective we use Asana – each project has its own board with columns including project management, design, strategy and content creation for example. There is an entry for every single task, allocated to the relevant person, with a set due date. There is also space to add a task description and post comments.

## Schedule regular meetings

Have weekly, and then (closer to crunch time), daily check-ins with your team to ensure the project is on track. As an account manager or project manager, move towards your creative team if you feel any part of the work isn't 100% on track or up to standard. The sooner issues are ironed out, the better. Also keep your client in the loop on the progress, so they know you haven't forgotten about them, should anything take longer than expected.

## Create space for creativity

This is just as important as being organised. Give your creative team sufficient opportunity to brainstorm ideas and do research at the beginning of the project. This is a great way to improve the quality of work and to prevent "road blocks" or creative differences down the line, which are likely to cause delays.

Master the art of keeping your team encouraged and challenged at the

same time. Make sure you have a healthy culture of feedback, with no room for egos.

## Expose your team to external experts

Whether it's collaborating with an industry expert, attending an event or watching a TED talk, try to draw inspiration from industry benchmarks. Encourage your team to apply this knowledge or trend to the project at hand.

At the end of the day, agency excellence and the client's happiness are always the main priorities. Each manager will need to develop their own style and figure out what works for them, but hopefully these tips will be a good starting point.

---

With her big picture thinking and ambitious ideas, Emma Donovan of Yellow Door Collective ensures that the business keeps growing without losing sight of their values. She sees to it that every campaign is strategically thought out and executed in the best way possible.



# START YOUR OWN BUSINESS

## TOP 50 SMALL & MEDIUM BUSINESS OPPORTUNITIES

### GLASS CRUSHING MACHINE



### EGG/FRUIT TRAY MACHINES



## •BIG INDUSTRY FOR SMALL START UP BUSINESSES

### BAG LUGGAGE WRAPPING MACHINE



### PROMOTIONAL PRODUCT PRINTING MACHINES



Raw promotional materials available

## •FREE TRAINING & INSTALLATION (T&C's)

## •TECHNICIANS & SPARES WORLDWIDE

### WATER PURIFICATION & BOTTLE BLOWING MACHINES



Supply kids parties, events, supermarkets, tuck-shops, street vendors, etc..

### PEANUT BUTTER MAKING MACHINES



Also shelling, de-skinning, grinding & milling machines

»Over 50 other types of machines from popcorn to roof-sheet machines

Cape Town +27 21 447 3665  
Johannesburg +27 11 453 0485  
Durban +27 31 303 5011

Email: [info@zhauns.com](mailto:info@zhauns.com)  
Website: [www.zhauns.co.za](http://www.zhauns.co.za)



Follow us on



# Using VIDEO to grow your brand

“ When I started building my own brand, we created a product called Kingmake Me, where we turn thought leaders into digital influencers using video and social media. This then went on to expand into Visionmake Me, where we use video and social media to inspire and unite a business. We did this either by filming the senior management live out the vision and values, or filming staff or even customers interacting with the brand in their day-to-day lives.

What I learned during this process, is that social media is designed for people, not brands. If brands want to be active on social media, they have to do it as individuals, not as brands. Sure, you can layer into your content plan the usual content marketing articles and images and videos, a few specials and products and hard sell posts, but you absolutely definitely also have to be using people (real people) in your posts. Real people in the form of your senior management, CEO, staff, customers or other influencers.

And it has to be video. And the video has to be cool and edgy and vibey, showing what it's like to be them, what it's like to walk in their shoes, not dull boring “interview-style”. What's great about this style of video is that the person being filmed gets used to the camera, and even forgets about it. Video communicates tone, body language and personality in a way that no other medium can. I can sense your mettle just by watching you on video. We've won clients just by having the Maggs on Media video on our homepage.



You can't fake it as easily in front of a camera. Video communicates **AUTHENTICITY**. And the great thing about creating authentic video content is that people want it to look “real” and not glossy and over produced. And, once you start making video, you can't stop. You need to create daily snippets for your followers who want to connect with you, and feel a part of your vision, dream and day.

**INFLUENCER MARKETING** resides on this level. If you don't want to be an influencer, then approach influencers. If you don't want to produce this kind of content, then approach the many people who have built up a following, and ask them to collaborate.

Your **COMMUNITY MANAGEMENT** has to go to the next level here too. You can't simply reply to comments. We are talking Social Amplification here. Teams of people who are proactively building relationships, becoming friends with your followers.

**LIVE VIDEO** is being prioritised over normal video by nearly all social platforms. Live video gives your customers and followers a chance to engage with you, face-to-face, virtually. Yes, that is a thing.

---

Dylan Kohlstadt is the founder and CEO of Shift ONE, a creative integrated digital marketing agency with 12 full-time staff members. Shift ONE was incubated by CiTi and Google for Entrepreneurs and she now gives back by offering digital marketing training and workshops and talks to entrepreneurs.



Quality care for the elderly  
and disabled in the comfort  
of their own homes

*Demand is growing and so are we...*

*Area franchises available nationwide*

*Join one of the fastest growing business sectors in the service industry*



**Opportunities  
Nationwide**  
Up to 50%  
funding available

Assisted Home Nursing (formerly Caregivers RSA) offers a 24/7 professional, personal and compassionate home-based caring for the elderly or disabled in the comfort of their own home. Our range of services enable the elderly to retain an optimum degree of independence and dignity, thus reducing unnecessary stress for the individual and their family. Most importantly, our caregivers provide a level of companionship that prevents our customers from feeling isolated and lonely.

## **Area Franchises from R250K ex Vat**

- Work from Home or Office
- Proven business model
- Low entry cost
- Full induction programme: recruiting, training and retaining carers
- Ongoing support and systems

*We take care of routine  
tasks and simplify  
daily living for  
families in need*



If you have management experience, a desire and aptitude for running a high quality homecare business, contact us today. Email: [info@assistedhomenursing.co.za](mailto:info@assistedhomenursing.co.za), or visit our web site, [www.assistedhomenursing.co.za](http://www.assistedhomenursing.co.za) or SMS your email address with the letters AHN to 079 118 0766 | Visit [www.assistedhomenursing.co.za](http://www.assistedhomenursing.co.za)

Another Successful  
Surefire Franchise



# Craft a **WINNING PITCH**

## Simple tips to make sure your pitch reflects your values.

It is highly unlikely that someone will invest in your business if your values do not align with theirs. As a real example, a billionaire once turned down the opportunity to invest in a rave business just as the rave scene was about to explode. Despite the lure of vast profits, the billionaire knew that raves attracted drug dealers and that large amounts of drugs were being peddled. This was completely contrary to his system of values and he declined to invest. The need for aligned values also holds true from the perspective of the investee. If, after pitching to an



## AND THE WINNER IS

There are plenty of SME and entrepreneurship competitions out there.



Clement Mokoene  
from the Vehicle Energy  
Harvesting System

### CHIVAS VENTURE

Chivas Venture is a global competition that gives away a share of \$1-million in funding to the hottest social

start-ups from around the world. Applicants compete in the South African heats. Apart from the media exposure received, the 2019 winner will fly to the United Kingdom to take part in an intensive training programme to hone their business and pitching skills.

**To enter, visit:**

[www.chivas.com/the-venture](http://www.chivas.com/the-venture).



2017 winner, Bruce Diala

### ENGEN PITCH & POLISH

ENGEN Pitch & Polish is a free workshop and

competition where delegates spend the day being expertly guided on how to polish their business pitch. Now in its 9th year, the programme, sponsored by Engen Petroleum Ltd, Nedbank and powered by Raizcorp has helped approximately 11 000 entrepreneurs improve the way they present their business to potential funders. Having a polished pitch is the key to business growth.

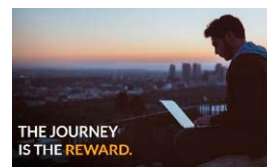
**To enter, visit:**

[www.pitchandpolish.com](http://www.pitchandpolish.com).

### JOURNEY OF BUSINESS

All businesses follow a similar journey – an idea, a vision, a business plan and many hours of hard work. There are ups and downs, highs and lows, and it's all worth it to bring your vision to life. You could win an experience of a lifetime from Retail Capital by sharing your personal business journey. The prize, valued at around R300 000, is the opportunity to attend a five-day Business Course at the London School of Economics, including flights, accommodation and visa costs. **To enter, visit:**

[www.retailcapital.co.za](http://www.retailcapital.co.za) or Whatsapp  
**071 304 0253 before Dec 31, 2018.**





investor, you discover that she has shares in a textile factory in the East that makes use of child labour, would you still take her money?

So, how should you go about ensuring that your pitch reflects your values? Raizcorp founder Allon Raiz unpacks three helpful guidelines to assist you:

### ■ Awareness

Have you ever sat down and really thought about the values which guide your choices in life? Have you ever considered whether they are good or bad values? A good value is something that you can control internally. For example, always taking responsibility for what happens in your life and your business, or always being honest (even if playing fast and loose with the truth would sometimes be easier). A bad value, on the other hand, is something that is controlled by external factors and

not by yourself. An example would be wealth for the sake of wealth, or loyalty to the point of blindness. Think carefully about your values and make sure you have settled on ones that you can control, such as a commitment to always learning, humility and self-respect.

### ■ Clarity

Having settled on your values, you must examine them from every angle. After any pitch, a potential investor will ask questions about numerous aspects of your business or business model. Any answers you give must be congruent with the values encompassed in the pitch you have just made. For example, if your pitch has touched on your willingness to learn and the fact that you never assume you know everything, it will not impress your potential investor if you come across as arrogant or a know-it-all when answering any follow-up questions.

### ■ Alignment

It is also essential that your chosen values align with those of your would-be investor. If you are prepared to sacrifice your values for the sake of getting funding, it reflects poorly on you as a person and on your business. For example, if you value honesty and the potential investor offers you R100 000 more than what you're asking for to hire her nephew as your marketing director, the offer will clearly be in conflict with your values. Also remember that any deal you finally strike with your investor should be congruent with your values.

While it may sometimes seem difficult to uphold your values in the face of a tempting deal, in the long term it will serve you well. As an individual and as a business, you will grow a reputation for being steadfast and true... and that is worth a great deal more than a quick buck!

Visit [www.bizmag.co.za](http://www.bizmag.co.za) for more.

## THOLOANA ENTERPRISE PROGRAMME

The SAB Foundation Tholoana Enterprise Programme, implemented by Fetola, works with exceptional entrepreneurs who show commitment to growing their businesses and creating jobs. The programme has a specific focus on women, youth, people in rural areas, and entrepreneurs with disabilities.

**To enter, visit:**

[www.sabfoundation.co.za/tholoana-enterprise-programme/](http://www.sabfoundation.co.za/tholoana-enterprise-programme/).



Mamoktiba Makuwa  
of TKY trading

## SCOOOLER R110K CLASH



The competition is open to all Grade 8-12s who can enter for free and battle it out to win R100 000 for the best existing business or money-making initiative currently run by a student at school. The winner will receive a R50 000 cash prize and R50 000 worth of mentoring, coaching, advertising and social media exposure for their business.

**To enter, visit: [www.scooler.co.za](http://www.scooler.co.za).**

**Entries close October 2018.**

## CREATIVE BUSINESS CUP

Each year the Creative Enterprises Hub holds a competition to find South Africa's best creative start-up with finalists pitch their businesses to a panel of judges in this Dragon's Den style competition. The local winner will go on to compete against other national winners from across the world at the Global Award event in Copenhagen, Denmark.

**To enter, visit:**

[www.creativebusinesscup.co.za](http://www.creativebusinesscup.co.za).



# MISTAKES

you can  
**LEARN**  
from



**So how do you make sure you learn from the past and the mistakes other entrepreneurs have made? Here's how...**

South Africans don't like making mistakes; we tend to associate mistakes with failure. But valuable mistakes are well-intentioned errors or failures, and are not born of carelessness. If you are going to make mistakes, you should aim to make them as early in the development process as possible. Use them as a means of exploring as many options as possible and make them when it's not going to cost you too much. Short-term failure can yield long-term success.

Mistakes, failure and imperfection have created life-changing explorations and "happy accidents". Did you know that mistakes, led to the discovery of DNA, penicillin, aspirin, X-rays, Teflon, velcro, nylon, cornflakes, Coca-Cola and

chocolate-chip cookies? A business that makes mistakes is not only trying jolly hard, but is also likely to end up with far more innovation at the end of the year.

George Bernard Shaw said it well:

**"A life spent making mistakes is not only more honourable, but more useful than a life spent doing nothing."**

That said, we don't have to make all the mistakes ourselves, we can learn from those who have gone before us. Here are five mistakes to avoid on your business journey:



# 1 MARKETS

Starting a business without a market in mind, “hoping” that the market will approve and buy your produce. This is a common start-up mistake. A colleague of mine likens this to a person hearing about a party to be held over the weekend and excitedly spending time and money getting ready for the party (new wardrobe; hair, nails, etc.). Imagine their disappointment when they discover they don’t have the address for the party. Information and research are the key ingredients to getting to know your market.



## ► Target your market and find that pot of gold

Identifying your target market can be challenging. But there are some general rules and questions to ask of yourself and your business to help narrow things down.

Start by asking: “Who is my ideal customer?” Try to be as specific as possible. Exclude all people who might not make use of your product or might not have the money to do so. If you still find your market difficult to define, ask these questions:

- Do your customers speak a specific language?
- How old are they?
- What do they do in their leisure time?
- Do they have children?
- Where do they live?
- What type of dwelling do they live in?
- How many people in their household?

The answers to these questions will help you draw up a demographic profile of your clientele. Demographics are descriptors used to describe sub-markets. Other categories include gender, income and race. Try and answer the following questions too:

- How much must your customers be able to spend on your product or service?
- What are their common needs and requirements?
- What are they looking for when searching for your product or service?
- Who else might they buy from?

## ► Look to existing customers

Your existing customers are a fantastic source of information to help you pin down your target market. Straight off the bat you can assume that people with similar lifestyles, interests etc. as your current customers may also want to make use of your product or service.

But remember identifying markets is not always as easy as grouping people based on the sport they play or their age, going through a profiling exercise using the questions listed above will assist you in defining your target market closely. The insight you have into the characteristics of your existing customers will help you better understand your potential target market.

## ► Ask existing customers the following questions:

- Where did they hear about your product or service?
- Did they visit your website?
- What are their demographic profiles?
- Do they fit the common descriptor of the market?
- What is it about your product or service that attracts them?

## ► Find your focus

Identifying your target market will provide a focus for your business and guide your marketing decisions. It will also:

- Allow you to reach a highly targeted audience;
- Minimise business risk;
- Facilitate the recognition of market opportunities;
- Makes customer acquisition and retention easier;
- Saves time and money;
- Makes it easier for potential customers to recognise and make use of your product or service.

## 2 MONEY

It is said that every management decision has a financial consequence. Saying “that’s not my thing” is no excuse for not doing what is necessary to beef up your financial quotient. If you know you fall short in this area, you should consider doing a short, focused course on finances for non-financial managers.



### ► KNOW WHERE YOU ARE

It is important to remember that businesses go through various lifecycle stages. While the majority of start-ups have to endure a period of negative cash-flow in the early stages, as a business becomes better established, the financial management process needs to evolve.

### ► BE FLEXIBLE

With this in mind, you must set reasonable goals and be flexible to adjust these as the business matures. While your initial goal might have been to relocate to a bigger office in three years, for example, profits may be better invested elsewhere when the time comes.

### ► KEEP YOUR EYES OPEN

Keeping a close eye on cash-flow patterns and forecasts play a major role in effectively reviewing organisational objectives and budget requirements or shortfalls.

## Plan, review and adapt

The financial management decisions you make have a direct impact on the efficiency, processes and resource management of your business. According to Gary Epstein, Managing Director at EasyBiz QuickBooks, you can optimise future growth opportunities by ensuring that you have your books in order all year round and have an accurate idea of their company’s expenses, budgets and projections at any given time.

## 3 MINUTES

All of us have the gift of 24 hours at our disposal, yet we don’t necessarily use our time effectively. Brian Tracey, bestselling author of *Eat the Big Frogs First*, gives streetwise wisdom on how to keep focus on the big challenges and avoid distraction. Look up a four-minute video called *Do the big rocks first* for some great tips.

### Get the most out of your day

Morné Stoltz, MiWay Head of Business Insurance, offers the following tips to help you keep your day on track:

**Set a basic time schedule, and prioritise tasks.** The first thing is to understand exactly what needs to be done – sometimes this is harder than it sounds – and then work out when you will do each thing. Part of the exercise will involve prioritising tasks, and many commentators

advise doing the most important ones first. This approach also gives one a sense of accomplishment that can provide the motivation to get through less vital, but still essential tasks. In this way, you will use the time you have wisely and establish a sense of control. It is also wise to set time limits for tasks – only spend as much time as the task warrants.

### Create optimal work conditions.

Having established what needs to be done when, make sure you get through the work. Focus is essential, and you can help create it by reducing distractions. Basic techniques would be to put your cell phone on silent, close down unnecessary tabs on the PC, close the office door. It’s not possible to eliminate interruptions entirely, but unnecessary ones are very destructive. Similarly, keep your workspace clutter free: the appearance of order is soothing and conducive to orderly thinking.

**Work smarter, not harder.** As part of prioritising tasks, spend some time regularly looking at what you do and eliminate processes that are unnecessary, or streamline others. A related technique





is to learn how to say no – entrepreneurs are by their nature people who see opportunities, and these can be distracting. Remember what is important and keep focused on that. Another technique for working smarter is to group similar tasks together. Get all the work related to figures done at once, and then make the shift to another mode of thinking, rather than trying to switch between unrelated types of tasks.

**Make the most of time.** Focus is critical, but take a leaf out of many top achievers' books and start your day early, when your mind is fresh and there are fewer distractions. And why not use some precious weekend time sensibly. While weekends are important for recharging, it's surprising how just an hour or two of work on a weekend can reduce the pressure for the following week.

**Turn good behaviours into habits.** Habits can be great tools, or great hindrances. Consciously identify things you need to do regularly, and turn them into habits. There are techniques for doing this. Once something has become a habit, it seems easy and quick to do. More difficult, identify bad habits that waste time, and set out to change them.

**Look after yourself.** If you are not physically and mentally at the top of your game, all the time management in the world will be in vain. Get enough sleep (seven to eight hours is needed), exercise regularly and eat healthily. It is also important to find activities that recharge your mental and spiritual batteries through periods of quietness. For many, this can be combined with exercise in a pleasant, natural setting – but finding time to be still within oneself is very important.

**Have fun.** We can become too focused on getting things done, but life is to be enjoyed. Think of how to do the things you need to do in a way that is fun.

## 4 MEDIOCRITY

Starting a business that you are not passionate about is a big mistake. The journey of an entrepreneur requires a strong dose of passion to counter the many challenges you will consistently face. Webster's dictionary defines passion as "an intense, driving or overmastering feeling of conviction" or "a strong desire for or devotion to some activity or concept". Passion needs to ooze from your every pore. This passion translates into infectious enthusiasm, which ultimately feeds the energy and drive of every employee. Most importantly, this passion is the glue that holds the company together and gets it through its most difficult times. Steve Jobs asked the question: "What makes your heart sing?" What is the passion that will make your heart sing, and enable you to weather challenges?

## 5 MATE

Ask a group of successful entrepreneurs why they have achieved so much and they will come up with a range of answers. Some of these answers are to be expected; seeing opportunities and acting on them, perseverance and persistence; passion and commitment and so on. But one factor that comes up time and time again is a strong supportive environment. Whether this comes from your spouse, family, friend, a coach or mentor, don't underestimate the amazing value of support. But, what if you struggle to find the support you need? Intentionally seek for organisations whose core business is exactly that supporting entrepreneurs.

Becoming an entrepreneur is risky no matter how you look at it. However, by seeking mentorship from seasoned entrepreneurs you will empower yourself to unleash your full potential. The more you know, the less you have to fear.



Steve Reid who heads up the Centre for Entrepreneurship for False Bay College and launched its Rapid Incubator Hub in 2016. Contact him at [steve.reid@falsebaycollege.co.za](mailto:steve.reid@falsebaycollege.co.za) or visit: [www.falsebaycollege.co.za](http://www.falsebaycollege.co.za) to find out more.



## HERE'S HOW I DID IT

Business giants such as Richard Branson, Mark Zuckerberg and Bill Gates all credit a large part of their success to the advice and guidance they received from their mentors. Having the right mentor in place can make a huge difference to the overall success and sustainability of your business.

For entrepreneur MAKHOSAZANA MEGAN NGIBA, her decision to apply for the SA Home Loans Sekela Development Programme – an initiative that supports, mentors and grows small enterprises – provided a turning point for her business. After launching Makhophila Training in 2009, she found that her time was spent focusing on drawing in students for her initial intake – with future planning taking a backseat. As a result, the two years that followed were extremely tough.

"I actually thought of quitting. I was so focused on one project and one accreditation that I had failed to market Makhophila Training or look at expanding the training to other sectors outside of IT," she says.

Realising that she had much to learn about running and managing a growing business, Megan enrolled for an entrepreneurial course – passing with distinction. She realised however, that there was a lot of potential in her business and wanted to keep up the growth momentum – by seizing opportunities when she saw them. "It's all about what you do with the opportunity that counts" she says.

Around this time, she applied for the SA Home Loans Sekela Development Programme and was accepted. The impact of the workshop sessions were immediate. Says Megan: "This invaluable input and the dedicated mentorship were exactly what I needed to take my business to the next level."



Makhosazana Megan Ngiba

She adds "It was almost like starting over with a totally new mindset. My approach has taken a 180 degree turn – and the positive results are very evident".

**"I actually thought of quitting. I was so focused on one project and one accreditation that I had failed to market Makhophila Training or look at expanding the training to other sectors outside of IT."**

Megan has started actively marketing Makhophila Training – using social media to increase awareness amongst learners needing career guidance and future training. HR managers are also targeted – making them aware of training opportunities for the employees.

Makhophila Training had since transformed from a one-woman operation to a staff of 12 with an office and four classrooms in Durban's CBD. Her decision to draw on the mentorship and invaluable support available from the Sekela Programme has definitely paid off!



# LEARNING TO LISTEN IS SMART BUSINESS

**DAVID SEINKER** got into the workspace game four years ago, when he saw a surge in demand that existing business centres couldn't meet. The result was The Business Exchange, his Johannesburg-based start-up. By knowing when to ask for help - and being prepared to listen - this serial entrepreneur has gone from one business centre to five and counting, and from one employee to 30. Seinker explains how his company has thrived.



David Seinker

When Seinker created The Business Exchange, he had just left the corporate world to launch his own venture and was operating from a business centre. The centre was extremely full and had a waiting list, and Seinker was quick to spot the opportunity. But, he was keen to launch something different and include a networking element. Early on he joined Raizcorp's Partner Elite programme to tap into its unique mentoring and support offering.

While Seinker managed to fill his first centre straightaway, when a key tenant left, it put the fledgling business under a lot of pressure.

"We suddenly had to come up with a whole new strategy and experienced a number of infrastructure challenges at the same time. The team at Partner Elite were very influential from a strategic point of view and really helped us to deal with this challenge."

Together they came up with a vision that sees the business as part of the services space. "In fact, the way we run our business today is like operations in the hospitality sector. And we're also looking at using a star rating for our

workspaces, like that in hotel industry," Seinker says.

For Seinker, the mentoring process has helped him develop a clear understanding of his own weaknesses, how to deal with them, and turn them into strengths.

"When I started on the programme, a key thing that came out of the panel interview was that I wasn't as good a listener as I could be. I believe there are many entrepreneurs who don't listen enough and think they're always right. I remember being asked: 'Would you rather be right, or would you rather be rich?' We've done a lot of work on listening and on leadership skills which is an ongoing process."

Seinker's advice for entrepreneurs is to listen. "Another thing I've learned is that focus is key. You need to have patience and perseverance. Being alone in business is very hard. Many entrepreneurs want to own all their equity, but there is nothing glamorous about owning 100% of nothing. I have enjoyed having to help me grow and strategise. The guiding and mentoring I have received has been of great value."

# The dangers of growing too fast

**With growth comes risk, and the survival of your business depends on identifying and managing them.**

Most entrepreneurs would be thrilled at the prospect of gaining new clients and upping their exposure in the marketplace. We all want to meet and exceed our sales targets. It's why you went into business in the first place – to sell your products or services to as many clients as possible and dominate the market. All your focus is on getting your product or service to the market, and ensuring that your offering is known and is recognised in the market. What could go wrong?

## Pace yourself

While sales growth may be top of mind, the pace at which you grow is equally important. Sales growth doesn't happen in isolation; as you sell more all other areas of the business feel the impact, from human resources to infrastructure, product and service quality, client experience, and branding. The impact can be negative or positive. If carefully considered and adequately planned for, your growing sales will have a positive impact.

## Watch out for these signs

So, when do you know if your sales growth is negatively impacting the business? Here are some telling signs:

- You are unable to fulfil your orders timeously.

- Your clients complain that your service or product is inconsistent.
- You are unable to fulfil orders from clients because you do not have the cash flow to pay your suppliers.
- You have a high staff turnover; staff members resign due to being overworked and unable to meet their targets.

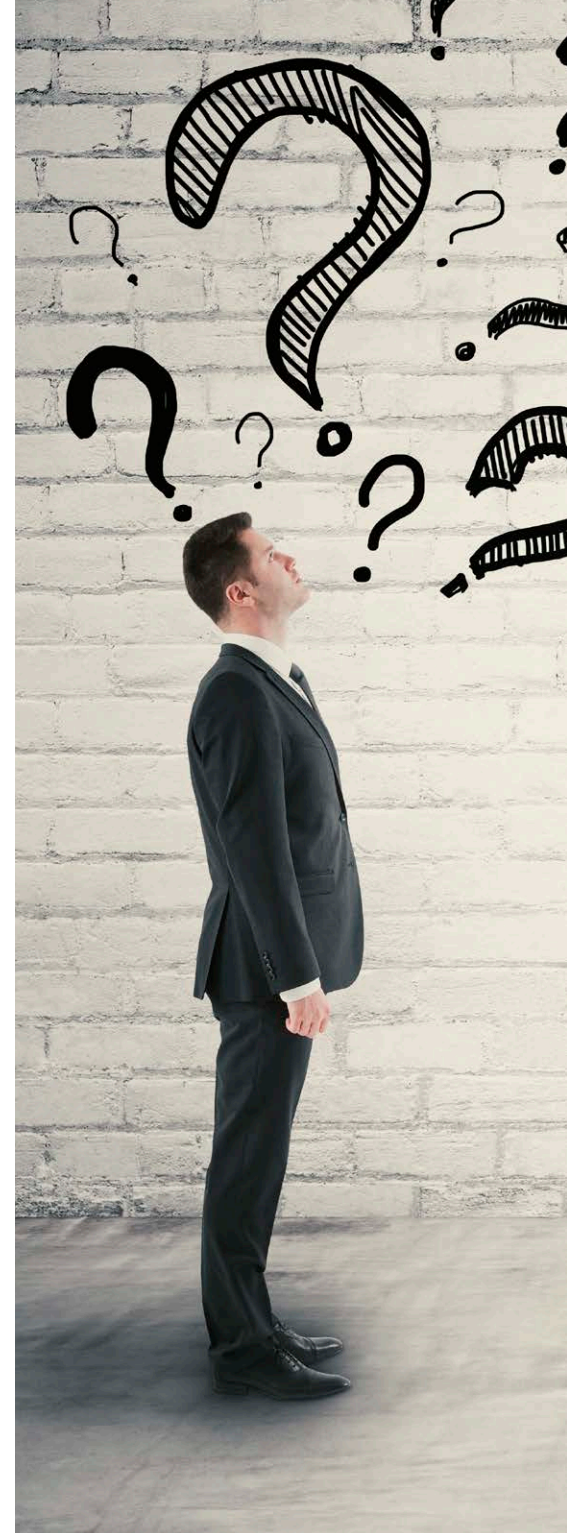
Some of these signs sound like the typical challenges that entrepreneurs face when they are starting out. Although that is the case; overtrading is experienced when a business grows too quickly and due to this fast growth, it is unable to cope with the demands that stem from this growth. This happens when the business receives incredible demands for its product or service, but is ill-prepared to meet these demands. To stay on the top of the situation, you need to set sales targets and, more importantly, plan for potential growth when setting these targets.

## HOW TO PLAN FOR SALES GROWTH

- Does your business have the capital to fund anticipated sales growth?

**When setting sales targets, calculate how much of your product you will need to fulfil anticipated orders.**

With this in mind, assess whether



your business is in a position to fund this growth, or whether you need additional funding. Not having the funds needed to fulfil orders is a key challenge during growth periods. And, it leads to many other challenges, such as late deliveries, compromised quality, unfulfilled orders etc. The result? Potential reputational damage and a decline in brand credibility.





► **Do you have the resources required to achieve your sales targets?**

**Assess the resources you will need to meet your sales targets.** These could include human resources, infrastructure, extra equipment etc. For example, if you own a coffee shop and are about to launch a super promotion; will your coffee machines

be able to keep up with demand, do you have enough trained waitrons to look after these customers?

► **How will you ensure that quality and service are consistent?**

**Your customers demand quality services or products that meet their expectations, consistently.**

To achieve this, you need quality control processes. All touchpoints are important here; from the moment the phone is first answered right up until when the product or service is delivered. The process needs to be mapped out, documented and shared with your team – and your team must be able to follow the process through without your involvement. This becomes increasingly important as the business expands and more people, processes and activities are involved to ensure the product or service is delivered according to the client's expectations. During a time of growth, you may need to consider additional processes to achieve positive sales growth.

Most businesses have growth as a goal. But, to grow sustainability you need to understand how this growth will impact all areas of your business. Will it take the business to new heights, or will it damage its very foundations? The answer lies in the depth of your planning. So when set your sales target, be sure to put the necessary structures in place to help you achieve your planned-for growth.

**Good luck!**

Busi Raphekwane is an entrepreneur development expert and founder of The Transformation Legacy. Contact her at: [busi@transformationlegacy.com](mailto:busi@transformationlegacy.com), 010 005 5753 or visit: [www.transformationlegacy.com](http://www.transformationlegacy.com).





# HOLIDAY MADNESS

**TOP TIPS** to help you prepare and grow your business this festive season...

## ■ Take a moment to take stock

With year-end approaching, it's time to take stock of what needs to be done to make the most of the festive season and the year ahead. Anton Ressel, senior consultant and head mentor at Fetola, suggests that you start your preparations by putting pen to paper and doing a simple Stop, Start, and Continue exercise to help plan for downtime or a surge during the festive season:



Anton Ressel

1. Write down five behaviours/actions you believe you need to stop
2. Write down five behaviours/actions you feel you need to start doing
3. Write down five behaviours/actions you need to continue doing well

"There is no limit to what you can add to your lists, but I suggest you take four or five elements and start

working on them immediately. If goals aren't crystalised it's easy to be lazy and implementation will be done inefficiently. Once things are written down in black and white, you can't hide from them. You will know where your blindspots and weaknesses are - you will know what should take priority," says Ressel.

## ■ Plan to plan

For businesses that expect to be quiet, the end of the year provides a great opportunity to look closely at your operation, where you are going and how you're going to get there, suggests Maliza Booysen, founder of digital agency Carter & Prince and FENSA (Female Entrepreneurs Network South Africa). "Set aside time to look at things like re-working your product and service line, analysing your budgets and advertising strategy for the year to come, and updating your website."



Maliza Booysen

Even if you are looking to wind down over the festive season, you can still take advantage of the spending frenzy with promotional drives ahead of the Christmas period, suggests Erin Louw, Retail Capital's Chief Brand Officer. "Holding a sale at this time, which can be promoted through social media channels to minimise on advertising spend, is a great way to clear stock overruns, shed slow moving merchandise and secure orders to set



you up for the new year.”

For businesses that expect to be busy, it's essential to plan and finalise your year-end marketing ahead of time. “With consumer spending under pressure, you want to make sure your business

stands out and that customers think of you first. This would be a good time to have a strong offer or call to action to bring customers to your business, allowing you the opportunity to up and cross sell to them,” says Darryn Le Grange of ActionCOACH Ignite.

Booyesen suggests engaging with businesses and other SMEs who are also planning ahead – use this to your advantage, and set up your marketing and advertising communications accordingly (from print to online).

### ■ Meeting demand

Maintaining the correct stock levels is an art at the best of times, and Le Grange recommends focusing



Darryn  
Le Grange

on ensuring that you have sufficient high-demand items ahead of the busy period. “If you are sitting with a lot of slow moving stock items consider a clearance sale to move these items,” he says. This will make space and improve your cash flow. End-of-year season is a

## SME OUTLOOK

The last year has seen the South African economy take some heavy hits, from a hike in the VAT rate to petrol increases, a drought, and news that we had slipped into a recession. The SME sector is up against it and business owners will need to work harder than ever before just to keep their heads above water.

There has been some good news along the way with the Mother City, for example, being named the most affordable destination for travellers from the United Kingdom by the Long-Haul Holiday Report, conducted by the UK's Post Office Travel Money. And with the significantly weakened Rand, the same could easily be said for tourists from many other countries with stronger currencies. Cape Town, with its status as a desirable and affordable holiday destination outlined in a large number of global travel publications, is on the map.

break from normal day-to-day business flow and can be highly unpredictable. And, while you need adequate stock to capitalise on busy periods, there is fine line between being stocked up vs overstocked. Louw suggests only purchasing essential stock and focusing on strategic marketing to attract trade.

“Restaurants, for example, can stock up on necessary non-perishables ahead of the busy season and not purchase excess fresh food, to avoid wasting stock that is not used in the event of a quieter period. Restaurateurs should also consider hiring part-time waiting staff on a casual basis to prepare for busier shifts. And to increase trade, family-friendly establishments should pre-empt seating capacity during busier shifts by adding tables and chairs where possible, and look at offering a dedicated children's menu and activities.”

## ■ Staffing levels

Sibusiso Khoza, SME Service Delivery Manager for Riversands Incubation Hub, says staffing levels should be a key part of your festive season planning. "Based on your industry, location and target market, you may use this period to give staff members a well-deserved break period i.e. if there is lower demand for your product or service offering. Alternatively, you may have to hire temporary staff members to meet the expected demand."



Sibusiso Khoza

If you need to hire additional staff over the festive season, follow sound recruitment processes and train your casual staff properly, says Le Grange. "Remember, they will be representing your business and you don't want to miss any opportunities due to poorly trained staff."

## ■ Crunch those numbers

Extra stock, additional staff and increased marketing can have a big impact on your cash flow so ensure you have an up-to-date forecast to base your management decisions on over this period.

While non-seasonal businesses should ensure debts have been paid before the season begins and manage their budgets to cover a period of potentially slower business over December and January.

Both over-trading and under-trading can put a business under pressure, says Byron Jeacocks, Regional General Manager at Business Partners Limit. "For example, offering discounts can be beneficial to businesses in terms of generating interest, increasing foot traffic and moving products but business owners

need to be aware that it can result in stock shortages for late December or January. With this in mind, businesses should plan accordingly and also take into consideration that their suppliers may close over the festive season, so they may need to place their orders earlier than usual."

Seasonal businesses can use extra profits made during the "high" season to pay back debts and reinvest in the business going into the new year, says Jeacocks. "On the other hand, non-seasonal business owners should use the downtime over the festive season to review their business plan, implement new strategies, catch up with admin, and manage any repairs or renovations which may need to take place."

The festive season can either make or break a business when entering into the new year. "However, if business owners plan in advance and are aware of the potentially challenges they could face, they can be creative and use the season to their advantage," Jeacocks concludes.



Byron Jeacocks



# The risks you face at Christmas time

The festive season brings a number of risks that business owners need to be aware of. Wynand van Vuuren, CEO of insurer King Price, has a few top tips to help reduce your risk:

**“ Defend your castle, and everything in it:** While most of South Africa is dreaming of end-of-year parties and vacations, criminals are getting ready to go to work. The festive season often sees a spike in crime, as many companies have higher stock levels and more cash than usual on their premises. On the other hand, you could be closing your business for the holidays, or working with skeleton staff. Either way, review your security to make doubly sure you're protected.

**Look after your people:** If you're a retailer or a food business, you'll be hiring temporary staff for the holiday rush. Workplace injury or illness is far more common than many small businesses may think especially if there are new and unfamiliar faces around. Make safety a priority, and minimise risks through safety best practices. Also, make sure your employee compensation coverage is at the right levels to ensure you're covered.

**Lock up your data:** Small businesses lose millions of rands every year through cyber-attacks, which can cause major disruption to business – and the attacks don't stop just because it's holiday time. Keep the crown jewels safe through a combination of the best cyber security you can afford, and robust cyber insurance which covers your computer systems, software and data, and protects you against liability arising from cyber-attacks.

**Keep the wheels turning:** If your business owns and uses vehicles in its operations, the festive season is the one time you can't afford any downtime or losses through collisions, theft and damage. It's also important for SMEs to be covered against eventualities like unlawful borrowing of vehicles and third-party damages in case of accidents.



Wynand van Vuuren

While most of South Africa is dreaming of end-of-year parties and vacations, criminals are getting ready to go to work.

# Nedbank's TOP FIVE TIPS to deal with the silly season

According to the **SME Survey 2018**, holidays weigh heavily on decision-makers at small and medium enterprises in the rush to meet deadlines before the working world closes its offices for the festive season. In this issue, Laurette Pienaar, Nedbank National Franchise Manager, offers tips and tactics to help franchisees prepare for the December silly season.

For some businesses, Christmas can be the busiest time of the year, while others may find that things quieten down in the run up to the new year. Whichever it is for your business, you need to plan accordingly – especially when it comes to finances.

Bearing in mind that the franchise sector has not been immune to the challenges of the current economic climate, franchising in South Africa has shown resilience, continuing to play a key role in contributing to the economy and creating jobs. The franchising sector's contribution to gross domestic product has increased from 13,3% in 2017 to 15,7% in 2018 according to the latest Franchising Association of Southern Africa (FASA) survey statistics.

As a bank, Nedbank is committed to using its financial expertise to do good. Our brand proposition encourages clients to 'see money differently' and we have a broad spectrum of finance products available to clients who wish to become involved in franchising. This includes access to working capital facilities, asset-based finance loans, debtor finance and term loans to enable entrepreneurs to fulfil their dreams.

But as 2018 winds down, planning is essential to ensure the year ends on a smooth note. These are some of the ways in which one could navigate December:

## ■ Plan well in advance.

If you know money is going to be tight over the coming months, make sure you put off any non-essential spending until things start picking up again. Remember to keep money aside for any tax or VAT returns that may be due in January.

On the other hand, if you're expecting Christmas to be one of your busiest periods, you'll need to make sure you have the resources to meet demand – whether it is for time, staff members or products.

## ■ Gear up for extra expenses if Christmas is your busiest time.

Apply for seasonal working capital facilities to accommodate higher stock purchases during the festive season, and take into consideration that trading hours may be extended over the festive season, which will impact your monthly salary bill. Proactively open an investment account to use for additional income, and take advantage of earning interest on additional income earned. Remember that debit order dates may change due to public holidays, so make sure you make provision in your cashflow for this.

## ■ Develop a skeleton crew if the end of the year is your quietest time.

This is useful for lowering staff expenses. Make sure you communicate your operating hours with your customers well in advance.

## ■ Be vigilant against fraud.

We generally see an increase in fraud over the festive season. Make sure you understand all regulations for avoiding any fraudulent transactions, and be especially vigilant about credit card fraud. One way that your business can help prevent credit card fraud is by ensuring that staff are aware of suspicious behaviour that may indicate someone is trying to pay with a counterfeit or stolen credit card.



Laurette Pienaar

## ■ Check your insurance cover.

By selling more or taking on more clients, your insurance may need updating to reflect your new circumstances. Therefore, make sure you take a careful look at your policy wording. With theft on the rise over the festive season, you need to ensure that you have adequate contents and equipment cover and that everything you want protected is on your policy.

If you need financial assistance over the festive season, Nedbank's dedicated franchising unit offers franchise-specific support and flexible and cost-effective packages. We provide a range of lending solutions, transactional banking solutions, and a variety of value-adds, including business and personal financial planning and short-term insurance.

Our tailored solutions take franchisees' current and future goals into consideration and aim to assist franchises in attaining the competitive edge needed to succeed. A dedicated business banker gives franchise owners the opportunity to have an experienced financial expert as a partner in their business.

For more information on franchising  
email us at [franchising@nedbank.co.za](mailto:franchising@nedbank.co.za)



# Join the **fresh**est laundry franchise in town!



“We are building a business with longevity and our franchise partners will grow alongside us.”

– Tracey Fawell, Franchisor



- ✿ **Attractive, professional, bright and open stores**
- ✿ **Service the domestic, commercial and industrial markets**
- ✿ **Offer a comprehensive laundry service, dry cleaning, garment dyeing, tailoring, shoe repairs and key cutting**
- ✿ **Full turnkey operation includes all equipment, fittings, etc**
- ✿ **Comprehensive training and ongoing support**
- ✿ **Start generating income from DAY 1!**

## Be the leader in laundry!

An entry level Laundry Dynamics franchise starts from R399,000 excl. Vat

**Laundry Dynamics**  
The Laundry Franchise

**MASTER  
FRANCHISES  
AVAILABLE**

→ [www.laundrydynamics.co.za](http://www.laundrydynamics.co.za)  
[info@laundrydynamics.co.za](mailto:info@laundrydynamics.co.za)



LIKE US ON  
**facebook**

# It's not just about the money

A key driver of the success of your business is your ability to attract talent. And, while the remuneration on offer is an important factor here, it's not the only one. A salary range provides a useful starting point, particularly when advertising a post or interviewing a candidate. It also allows you to budget effectively for the new hire and ensures no-one's time is wasted. Be sure to abide by related labour laws and other regulations throughout the hiring process.

Factors such as industry trends, the city where your business is located, what a particular person earns at their current employer, and the unique skill set that they bring to the table, will all impact the salary range. You will probably need to do some research before settling on the final figures, and a good job spec is crucial at this point. Be prepared to pay a salary at the top end of your range if you want to attract the very best talent you can afford; people who will enhance the effectiveness of your organisation and who can be trusted with the operational aspects of the job.

## Take a holistic view

There's far more to a remuneration package than just the money. It should be viewed holistically within the context of the employee's quality of life. While salary may initially attract a person to your firm; how long they stay will depend on how happy and fulfilled they are in the job. And a person's priorities vary according to their life stage. While a 25-year-old might be motivated by rands and cents; a 40-year-old with a family would look for medical aid, retirement benefits, perhaps the opportunity to work flexi-time, as well as a competitive salary. Use the interview process to negotiate working conditions, as well as salary. Profit-sharing or equity are draw cards, as is the leave on offer.

Cultural fit is important too. As you have their CV, the candidate's qualifications should not be at issue. But,



cultural fit is a more intangible concept and can really only be judged face-to-face. Once it is clear that the person is a good fit, the remuneration may be just a formality.

Salaries should also be based on a person's actual worth to the company. You can work this out by estimating their value or through direct mechanisms such as a commission for sales staff, or other incentives. Why are incentives necessary? Sales staff bring revenue into the business and compensating them for how much they bring in, not only makes them feel valued, but also makes them hungry for more - and this benefits the entire business. When it comes to administrative staff, salaries can be based on how much time they save you (if you were doing it all yourself) and any other values they bring to the table. After all, your time is better spent on running the business and making deals than on admin.

KPIs (key performance indicators) are crucial and go hand in hand with an accurate job spec. They assist in finding the right person for the job, and make it clear what is expected



There's far more to a remuneration package than just the money. It should be viewed holistically within the context of the employee's quality of life.

of the employee. They can also be used to evaluate performance.

There are creative ways to link performance to remuneration in the KPIs for other roles. This is an underused form of remuneration. If a staff member sees an opportunity to earn a significant dividend like a 13th cheque for excelling, this can really inspire them.

### The real clincher

A fun, rewarding work environment is also a good selling point. People spend a large portion of their life at the office, and no one wants to work in a negative environment. Your reputation in this regard can have a material effect on your ability to attract the best talent.

The real clincher when it comes to attracting talent is a holistic package that considers factors like medical aid, pension, leave, paternity and maternity benefits, as well as job fulfilment. It's not all about the money. Career development and personal growth are fundamental here. Ambitious prospects will look to join firms that offer opportunities to grow their skills and rise through the ranks. These candidates will add to the company as time goes by. And, employees who are looking for growth opportunities are far more likely to stay on and build their careers, while job hoppers can be lured by higher salaries.

Besides money to take care of their physical needs, your employees are looking for quality of life, and personal fulfilment. If you consider all these needs, you will be well-positioned to attract the best people and build long, mutually beneficial relationships with them.

---

Arthur Venter is Audit Supervisor at BDO Pretoria

## Fun and games = growth and innovation



*Adding a healthy dose of play to the business environment can make for an incredibly innovative workplace...*

Global organisations such as Google have thrived because they provide their employees with the space to play, experiment and learn in their day-to-day work environment. And, if you want to position your business as an employer of choice for the future should embed creativity, innovation and playfulness into their DNA. It's the key to developing breakthrough products that capture the imagination of today's customers, according to Andrew Wood, Managing Director of The Unlimited, a company that with more than 1400 employees.

Play is about more than just having fun, and author, MD and psychiatrist Stuart Brown even compares play to oxygen in his book, *Play*: "it's all around us, yet goes mostly unnoticed or unappreciated until it is missing...when employees have the opportunity to play; they actually increase their productivity, engagement and morale."

Brown encourages everyone not simply to set aside time for play, but to actually infuse play into every moment of our daily lives. "Playing is fun, even joyful. It refreshes and energizes us. Playing is a central element of life, throughout life, not only for children but for working and retired adults. In playing our burdens feel lighter and we are opened to new possibilities. But play goes even deeper it shapes our brains to make us smarter and more able to adapt to situations. Our success as an innovative culture rests first, on our recognising the importance of play, then on our allowing play into daily living."

At Google there are a range of play options for employees, from bowling to wall climbing, volleyball and more. These fun activities are not just for lunch, employees can get up and go play when they get tired of working on a project or answering emails. And according to Brown "when employees have the opportunity to play, they actually increase their productivity, engagement and morale." He adds: "Not only does having a playful atmosphere attract young talent, but experts say play at work can boost creativity and productivity in people of all ages. There is good evidence that if you allow employees to engage in something they want to do, (which) is playful, there are better outcomes in terms of productivity and motivation."

So, surely it's time to introduce some element of play in your business? Lego, anyone?

# 7 Ways to leverage technology to **scale up** your business



**You have a great company.**  
**Now leverage the power of the latest technology**  
**to take your business to the next level...**

Business can be done today in ways that the founders who have gone before us could only dream of. Streamlined dashboards, live access to financial information, direct access to your target market through digital channels. Business management in 2018 is a new ball game.

In a tough economy, leveraging the latest technology suite can give you the edge over other players in the market. It can also free up founder time and head space to focus on what really matters in the company's growth phase.

Top tech and innovation entrepreneurs take advantage of the time we are living in when scaling up their businesses. Let's unpack seven of the most important ways in which

technology can be used to build a great company:

## 1. Automate your finance function

Finance is at the heart of every business. If the numbers don't add up, the company fails. Exciting cloud accounting tools have taken this core function out of the hands of an old school accountant on desktop software and has put it in the hands of the founder. Bank integration means live access to financial information. Digital invoicing means live access to income for the month and debtor figures. Managing profitability and company finance has never been this easy. Get into the cloud with tools like Xero to have access to the right financial information at the right time for decision-making.





# CLOUDBRIC

Next-level security for your website

## Keep the good traffic, block the bad.

Cloudbric acts as a firewall to shield your website and website applications (like WordPress and Joomla) against hackers. It guards against suspicious and malicious website traffic, which specifically looks for opportunities to exploit weaknesses in your website's code.

only **R149** per month per domain

For more information, visit: [www.hetzner.co.za/cloudbric](https://www.hetzner.co.za/cloudbric)

 **HETZNER™**  
Trusted in Hosting

## 2. Manage cash flow live

The value of being on top of your company's cash flow cannot be overstated. Gone is the day of a wonky Excel sheet that tries to forecast what money will be in the bank three months from now. Tools like MyCashFlowApp give founders a calendar-like daily forecast of their cash flow each day of the month for the upcoming months. This helps you to see cash in and out flows in a very practical manner which is great for spotting a cash crunch, months in advance – something that could make the difference between success and failure.

## 3. Track and improve on KPI's

The concept of measure and improve still rings as true as five decades ago. The technology that can support this has however drastically improved. Cloud dashboards that integrate with live sales, payroll and financial systems enable the construction of clever dashboards. These can be set up to track and improve the core financial and non-financial KPI's that influence the company's success with surgical precision.

In a tough economy, leveraging the latest technology suite can give you the edge over other players in the market. It can also free up founder time and head space to focus on what really matters in the company's growth phase.

## 4. Build awareness by getting social

Social media is not new. It is also not always the most effective marketing tool. But it can be a powerful aggregator of awareness of the stories you and your company are telling. Maximise your efforts with tech tools like Hootsuite that can plan and schedule posts across multiple platforms to build various engaged audiences. Make sure that you continuously improve on your efforts by tracking analytics for each platform. Also, don't underestimate the power of video in getting your story across.

## 5. Streamline lead generation and sales

Growth is driven by new business. New business is a factor of the amount of quality leads that you engage with and the number of these leads that you can convert into sales. Throughout history, potential business has been lost because lead details and the conversations with those leads have not been properly tracked. With tools like Salesforce or Hubspot, the sales process can be automated to make sure that nothing slips through the cracks, maximising sales and marketing efforts and converting them to revenue.

## 6. Build company culture with cloud tools

One might rightfully say that technology can't replace the human element in a business. This is true, but exciting new tools like Office Vibe can be incorporated to make sure that you continuously get and act on feedback from staff to maximise the office environment. Staff recognition tools like Hi5 can be put to work to ensure peer recognition and gratitude for good work delivered. Simple people tools like this can make a big contribution to all important company culture.

## 7. Collaborate and conquer

What was the latest version of the proposal document? What was the final version of the presentation slide show? When is the next gap in Gary's diary? No more! Tools like Google Suite can help your team collaborate live on everything from documents to diaries. Everyone always has access to the latest version and a whole team can work on one document at the same time, bolstering productivity and eliminating frustration.

Get on top of the latest tech trends for entrepreneurs to help you rethink, automate and scale your business. There has never been a more exciting time to build a company!

Louw Barnardt CA(SA) is the 2018 Sanlam/Business Partners Emerging Entrepreneur of the Year® and a Top 35 under 35 Chartered Accountant. As co-founder and managing director of CFO services company Outsourced CFO, Louw and his team of professionals help founders to scale their companies using the latest financial technology and tools. Learn more at [www.outsourcedcfo.co.za](http://www.outsourcedcfo.co.za).





# How to use the cloud in your small business

Small businesses have traditionally faced high IT costs when setting up systems for their day-to-day operations and particularly when scaling. Complicated tech and the high costs associated with these tools have limited what SMEs could achieve in terms of growth and productivity. The arrival of cloud computing has, however, levelled the playing field allowing SMEs to access similar, if not the same, tech as their bigger counterparts.

The key benefit of cloud computing is that it allows small business owners to do more for less. It means small businesses can now access stable and powerful IT infrastructure at a fraction of the cost it would take to build their own. They can also deploy and run critical business software without the need for costly physical servers. And, the cloud means that SMEs can be truly mobile, and work from anywhere with an internet connection. Cloud computing may like rocket science if you aren't tech savvy, but it is in fact simple to implement and extremely useful, particularly when scaling.

## WHAT IS THE CLOUD?

The cloud refers to software and services that run on the internet instead of locally on your computer. Most cloud services can be accessed through a web browser and some companies also offer dedicated mobile apps. Almost all IT resources can live in the cloud, from software programs and applications to services, or entire infrastructures. Traditionally SMEs would have installed servers, software and networking resources at their offices, but most of these

services and resources are now accessible via third-party providers in the cloud.

## HOW TO MAKE IT WORK FOR YOU

The cloud allows small businesses to be more effective and productive and scale their systems easily; while reducing their IT bills. Here are some of the ways that small businesses are using the cloud to their benefit.

### ■ Data backup

For the small business owner, backups are critical. Imagine working for hours on an important business document, only for your laptop to crash just as you're about to email it on. Working in the cloud reduces this risk as most cloud backup services save and update your documents to the cloud in real-time (as you work on it). So even if you spill coffee on your laptop, your document can still be retrieved.

### ■ Mobile working

One of the big benefits of cloud technology is that it allows small business owners to create fully functional mobile offices. With the cloud you can access all your documents and services from anywhere, you just need an internet connection.

### ■ Information sharing

Small businesses need the ability to easily share files between team members and across departments. The cloud makes this simple to do; it's as easy as sharing a link.

### ■ File storage

Many small businesses use images,



audio and video in their marketing, and these files can take up significant hard-drive space, which can be costly. The cloud allows you to shift the storage of large files off your local system; local storage can then be used only for the files you access every day.

### ■ Growth planning

The cloud is scalable, allowing small businesses to plan for growth without the need for a significant up-front investment. You can start small and gradually increase your usage over time, paying only for the services and access you need. The services are all maintained by their providers, so there is no need for an in-house team to manage your technology.

The cloud is the answer for SMEs who want to harness the true power of technology without breaking the bank. From backup to file storage, all these services can be accessed anywhere, anytime. Imagine what this could mean for your business...

Trust Gumise is the CEO and founder of infinIT Technology Solutions, an IT company that helps small business achieve more using IT-based tools and products. Email Trust on [trust@infinitech.co.za](mailto:trust@infinitech.co.za), call 010 534 6469 or visit: [www.infinitech.co.za](http://www.infinitech.co.za) for more info.



# HERE'S HOW I DID IT

**ADI KAIMOWITZ, co-founder of Virtual Actuary, spends more time out of the office than in it. Here he shares the tools that allow him to do this and still run a growing business.**



## Which key tech tools allow you to operate as a digital nomad?

“Zoom has been our breakthrough program. For interacting with clients remotely, it is spot on. Importantly, it is very reliable, unlike many of its competitors. Using Zoom means our actuaries and clients can all dial in to a digital meeting room from wherever they are. It is an affordable off-the-shelf solution, and is ideal for a lean start-up. We also use it to conduct team meetings via the video function. We can share screens, which makes learning instant and seamless. We've had meetings where people from five different countries have plugged in.

Slack is another great tool. It's like a Whatsapp group chat. We have various “rooms”, which are client- and job-specific, or more topical like modeling strategies. We also have a fun and no rules room. Hopefully no one is taking screenshots there. The central announcement “news feed” gives us that office vibe with everyone able to throw in their two cents' worth.

Google Sheets allows some of the senior executive team to collaborate on documents in real time. This allows us to have project management sheets running, which can be updated with no conflict happening between the version on my computer and one of the other senior team members. It is actually more useful than it



sounds. Because Google Sheets is cross platform enabled, it means it can be accessed from any device quickly and easily. Depending on the document, we can also allow anyone who needs to contribute access.

### **Why did you opt for these specific tools?**

“ As a services consulting business, we constantly ask ourselves how we can be more efficient than the current service providers. We believe that if we can achieve a greater level of efficiency, then our clients will get more of the good stuff and less of the time-wasting stuff. This should translate into lower fees for them but the same quality of service that they are used to. We've tried to strike a balance between going in and working in the client's office when needed and working in the virtual space. We are never going to get important executive level clients to learn a new software. Instead, our goal is to make communicating with us easy to do. So, we felt communication backwards and forwards with clients was our entry into using more efficient software.

Looking beyond communication software, we have partnered with three software providers to develop actuarial software, which we believe is more efficient than anything currently on the market. This will allow our actuaries to do more in less time. We believe that the speed of our new software and the need for lower computing power, will see us capture a large share of the market in the coming years. I also strongly believe the strength of our top management will play a big factor in how successful we can be.

### **What is great about these programs?**

“ The software is plug and play and the user experience is simple. No training is

required, and in most cases a link is sent, which anyone can click on to plug in. Communicating to our clients as to why they should use these solutions is crucial.

Our new actuarial software features impressive Artificial Intelligence and Machine Learning capabilities.

### **What kind of limitations have you experienced?**

“ Despite all this impressive software, our actuaries still spend at least half the day, and in some cases longer, at the client's office. Some of our clients are happy with us working completely remotely if the sensitivity of the data allows it. Our vision is to morph into a fully virtual business in time. We've learnt you can't enter an established market without conforming in some way to market norms.

### **If there were any major costs involved in procuring the software, how did you get around these?**

“ The communication software, which is affordable, allows us to communicate efficiently with clients. For the more intense actuarial software, we partnered with experts with experience at an executive insurance, reinsurance and banking level. They were looking for an actuarial partner to help their clients to adopt the new software. So, we formed a number of strategic alliances where we get to use the custom software ourselves and for our clients. Once clients start using the software, we form the actuarial support team to help them migrate across from their old systems. Our partners benefit from the licensing fee and we benefit from the actuarial services fee. In reality it's slightly more complicated than this, but it's still a workable arrangement.

# 10 FAST FACTS about WORDPRESS website security

One of the best things about WordPress is that anyone can design and build their own website, not just web developers.

The downside of this is that full control for your website is in your hands. One of the major concerns of WordPress users is security and ensuring a safe online presence, and for good reason. The risk of hackers taking advantage of weak code in your website is a real one.

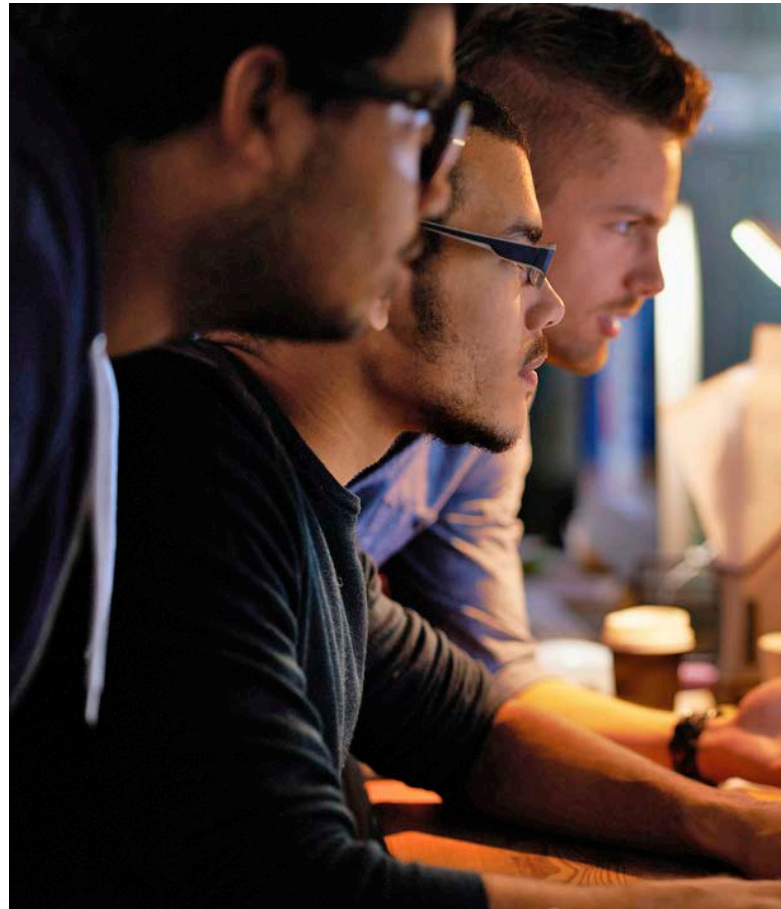
Luckily, with the right information you can take the necessary precautions to safeguard your website.

## 1 Understand website security

Your website hosting provider is responsible for network- and platform-level security in the environment where your website is hosted, while you are responsible for website-level security. Choose a hosting provider that is detailed and transparent about the security they provide, and if you don't understand the details, ask them for clarification.

## 2 Choose the right solution

You may not think it's necessary to install an additional security solution on your website, but take a moment to think about how valuable your website is, and what it would cost you if it was down for a few days. Prevention is better than cure, and an affordable web application firewall (WAF) like **Cloudbric** could prevent your website being exploited by hackers. Weak and vulnerable code is often in a plugin or theme. Choose WordPress plugins and themes that are highly rated and keep them updated.



## 3 Make sure you're HTTPS

An SSL certificate enables you to switch your website to HyperText Transfer Protocol Secure (HTTPS), a more secure version of HTTP. The main purpose of SSL is to encrypt sensitive information sent across the internet, so that only your users can understand it.

Since July 2018, Google Chrome, currently the most popular browser, marks all http sites as "Not Secure". If your website opens automatically in the HTTP version, you may need to force HTTPS.

## 4 Strengthen your password

A weak password is an invitation to hackers. Strong passwords contain 14 characters or more, at least one numeric character and at least one special character. The trend is to use a passphrase, rather than just one word e.g.





Iloveleathershoes. It is also recommended to make use of a password storage site like [LastPass](#).

## **5 Choose your username carefully**

Don't use an obvious username. Specifically, don't use "admin" as your username as it is so widely used, and don't use your own name. A [two-factor authentication \(TFA\) plugin](#) is recommended to ensure safer usernames. In the absence of a plugin, choose a username that cannot be guessed easily. TFA requires a username and password, but also a piece of information that only the user could possibly know (e.g. the name of the first street you ever lived on).

## **6 Limit the number of users who have access**

You may need help to manage your website, but it's

important to limit the number of users who have access to your admin panel. Ensure that those who do are given strong passwords, and don't email the passwords to them. Rather send them via WhatsApp.

## **7 Understand the value of your site**

It might be hard to believe, but hackers really are interested in your website. It's not personal - data is like currency; a means to a criminal end. Sometimes, it's not even about access to your data. Your website could help to advance the goals of malicious traffic. The good news is that if hackers can't get in, they can't do harm.

## **8 Keep tabs on your website**

It might not be obvious that your website has been hacked. At first glance, it might look normal, but unusual pop-ups and links that you didn't create are tell-tale signs.

Another quick check: type your business name (not your URL) in your Google browser. If your website has been hacked, a Google notification appears on your site warning users that your site may have been hacked. This may also appear in the Google search result.

## **9 Accept that hacking attempts are unavoidable**

A hacking attempt is not a once-off occurrence - your website is constantly under threat. To illustrate this, Hetzner, a trusted web hosting provider, observed about 300 websites that use [Cloudbric](#), which monitors the number of hacking attempts on those websites. During a 30-day period, [Cloudbric](#) blocked over two million attempted attacks. 400 000 of these attempts were on websites created using WordPress. With the right security, you won't need to worry about hacking attempts because they won't lead anywhere.

## **10 Keep informed**

Website security is not something you can ignore, as it won't just go away. But with the right knowledge about WordPress security, you can keep your site updated, using the right plugins, and making smart security decisions.

# Tips to **TRANSFORM YOUR BUSINESS** for a **DIGITAL WORLD**

## What does **INDUSTRY 4.0** mean in the world of work, and to you as a business owner?

How will technology impact the world of work and people in the future? The fourth industrial revolution, termed Industry 4.0, is upon us. It signals a time when traditional manufacturing is being taken to a new level with the introduction of flexible and customisable new mass production technologies.

The term Industry 4.0 encompasses many things. One of which, is the independence of machines, where machines interact independently with other machines and with people via the internet. You may have seen the buzzwords; the Internet of Things (IoT) and the Internet of

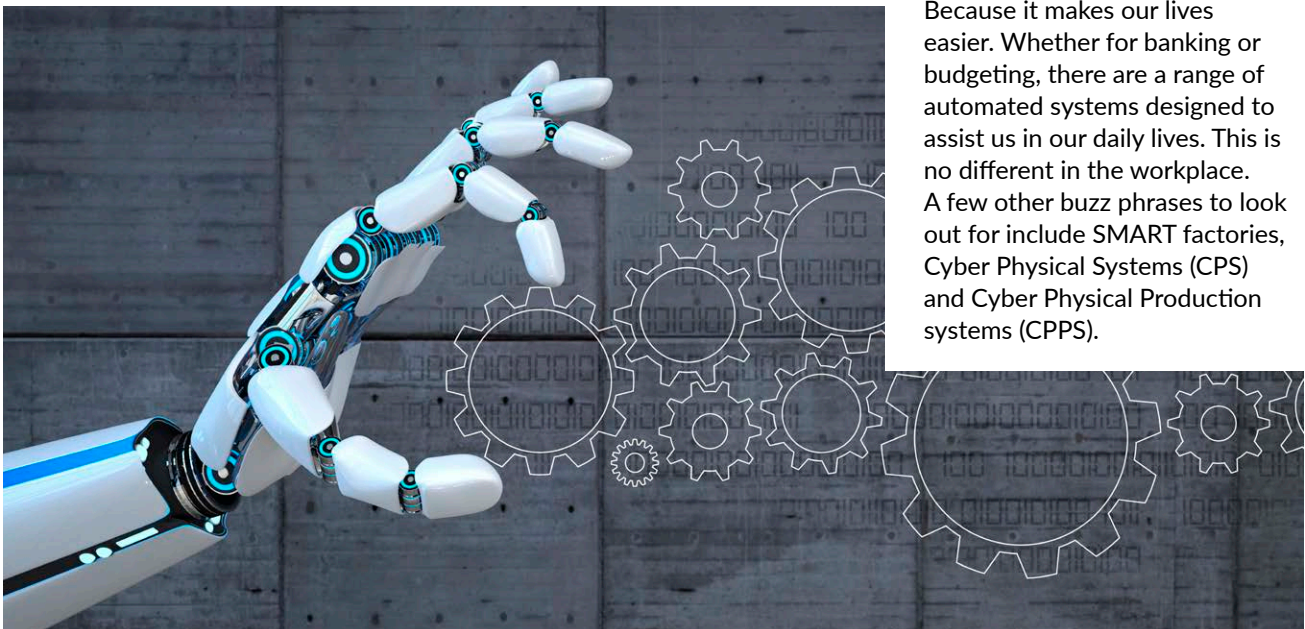
People (IoP). Here, machines are designed to operate, collect data, analyse and advise on it. Social networks are being created for machines to communicate with other machines independently and with people.

“Big Data” is another key area of Industry 4.0. Internet-connected devices are being used to share, collect and process large volumes of data, or Big Data. Big Data sets are processed to improve business processes and the value chain, to better meet customer needs. All of which will impact profits.

It all sounds a bit like a sci-fi movie,

but this may very well be the future. The sceptics, of course, tell us otherwise. In time, advances in technology could spill over into other business sectors. So understanding industry 4.0 and formulating your own view and strategy for the future of your business, is important.

Start by taking a few minutes to think about how you are already engaging with technology in the workplace. Smartphones, automated processes using artificial intelligence, robotics, sensors and other smart devices are but a few familiar examples. Why do we need all this tech? Because it makes our lives easier. Whether for banking or budgeting, there are a range of automated systems designed to assist us in our daily lives. This is no different in the workplace. A few other buzz phrases to look out for include SMART factories, Cyber Physical Systems (CPS) and Cyber Physical Production systems (CPPS).





## So what does this mean in the world of work, and to you as a business owner?

Technology is evolving at a rapid pace, more so than ever before. If you do not step up to the plate, with a faster, quality driven, cost effective, and customer-centric solutions, you may very well find your customers slipping away.

The digital world demands that you are resilient, yet still open to change. Here are a few tips to help you acclimatise to this new world:

### DIGITAL COMPETENCE TRAINING:

As a business owner you will be required to lead the digital transformation in your enterprise. Leaders and employees should understand the meaning of Industry 4.0 and how this will impact and benefit them. Training could provide context to the changes required in a digital world.

### DIGITAL BUSINESS STRATEGY:

Digitalisation should be included into your overall business strategy. This may involve reviewing existing business functions, and even migrating to technology that will optimise the effectiveness and efficiency of each function.

**RISK ASSESSMENT:** Equip your team with the necessary knowledge and skills to understand what potential risks exist with your digital systems. Conduct a risk assessment on your digital systems to identify the potential risks related to the use of certain technology; to create an action plan to migrate from older or redundant systems; and implement remedial action where needed.

### CHANGE MANAGEMENT:

More than ever before change practices need to be understood. The faster you adapt to meet customer needs, the more competitive you are likely to become. What is relevant today may be redundant in a few months. It is important to understand your customers' needs. Data analytics can help you here.

Leaders and employees responsible for implementing change in the workplace, are viewed as change agents, and will be required to fulfil an instrumental function during the transitioning phase from old to new systems. An understanding of change management techniques would play an integral role into the adoption of these new methodologies. .

**DATA MANAGEMENT:** Industry 4.0 is associated with the sharing of large amounts of data. Data security is thus an important process. Securing your IT infrastructure to manage data security and cyber threats is crucial.

By analysing your data you gain a deeper understanding of the user's experience of your product and service and their exact needs, at a given time. The ease with which data can be analysed and accurate data interpretation will be under the spotlight.

Employees need to become data and tech savvy. Skills in data security, IT infrastructure management and data



analytics are gaining importance.

### A NEW JOB LANDSCAPE:

As the use of technology is embraced, jobs will be transformed, requiring new skill sets. In a few years' time you may find yourself hiring for a job that does not exist today. Evaluate the skills required to support your operations, regularly. Check that they are still relevant or if targeted training is needed to meet your changing business needs.

As we move further and further into the digital world, empower your team with the knowledge and expertise needed to transform and remain abreast with technology trends. This should help you stay ahead of the curve.

Terine Lott-Cupido is the Managing Director at EmpowerLink Services, a Human Resources consulting company, focused on providing HR solutions to small business. For more information visit [www.empowerlinkservices.co.za](http://www.empowerlinkservices.co.za).



# What it takes to **succeed** as a **franchisee**

## **TIPS** on how to set yourself up for success as a franchisee...



Joining a franchised network is a business decision. The required investment should generate appropriate returns but there is an important proviso. A franchise is not a passive investment; the onus is on the franchisee to maximise the ROI. Read on to find out how this can be achieved.

Before you invest in a franchise, you need to do your homework. Investigate the following key points:

- 1. Your suitability for the role of franchisee.** Find out all you can about franchising before you move into this field because not everyone likes to work within a relatively rigid system.
- 2. Your personal interests and your ability to fund the business.** The franchisor will train you but unless you have passion for the sector, your success chances will be mediocre at best. And a shortage of capital can derail any new business.
- 3. The business sector's status and outlook.** It is generally not a good idea to enter a sector that is in decline, or where price cutting is rife.

**4. The stability of the franchisor and the standing of the brand in the marketplace.**

**5. The prevailing vibe within the network – lack of enthusiasm for the brand and what it stands for can erode its success chances.**

Obtaining honest answers to these questions is far too important to rely on the network's disclosure document or a franchisor representative's statements alone. Undertake your own investigation. Once satisfied that everything is as it should be, you should ask recognised professionals to double-check your findings.

### **Be prepared to immerse yourself**

Upon joining the network of your choice, you need to adopt its culture as your own. You also need to pay attention during initial training and accept the support team's advice in all facets of setting up the business and getting it ready to trade.

### **Be a hands-on operator**

Once the business is up and running, you need to focus on making it the best of its kind in the territory.

Continued on page 46

# Catering Equipment

Wholesale & Retail

We have a fully equipped workshop with qualified technicians to assist with any technical query you might have.



- \* Soft Serve Machines
- \* Slush Machines
- \* Popcorn Machines
- \* Candy Floss Machines
- \* Juice Dispensers
- \* Stick Waffle Maker

- \* Churro Machines
- \* Chip Fryers
- \* Grillers
- \* Hotdog Rollers
- \* Gas Spaza Fryers
- \* Chip / Veg Cutters

- \* Meat Mincers
- \* Sausage Fillers
- \* Patty Press
- \* Meat / Bone Saws
- \* Vacuum Packers
- \* And More....

## Showroom :

21 Escallonia Street, Montana  
Pretoria, Gauteng  
South Africa  
0151

## Contact :

(012) 548 2745  
(071) 564 4285  
sales@cateringequipment.co.za  
www.cateringequipment.co.za

## Quality Brands :

**BEIQI**<sup>®</sup>  
Soft Serve Machine

**ChromeCater**<sup>®</sup>



Continued from page 44

The first few years in every new business's life are the most critical and a franchise is no exception. Leaving its management to a salaried manager would be unwise because no matter what incentive scheme you put in place, an employee's commitment is unlikely to match yours. Should the going get tough, an employee can move on. You don't have this option because you have "skin in the game".

This is probably the main reason why your franchisor has decided to expand through franchising in the first place. If the success record of salaried managers were the same as that of owner operators, then there would be no incentive for franchisors to assign the business's profits to franchisees in exchange for relatively modest fees.

### Participate in the network's activities!

- Trust your franchisor. You are in it together; no franchised network can hope to succeed unless most of its franchisees are successful. So, don't waste your time bemoaning the fact that you must pay franchise fees. Rather, make sure that you get your money's worth in return. Some tips follow.
- Your Field Service Consultant is an expert in all aspects of the business and can really assist you. For example, they have access to performance figures achieved by other franchisees and can help you pinpoint problem areas. It makes sense to treat them as an ally.
- Participate enthusiastically in national marketing drives and don't be shy to ask for assistance with your local marketing.
- Insist on receiving ongoing training for yourself and your staff.
- Attend all regional and national events arranged by the franchisor. Use them to share experiences, make suggestions and build relationships with fellow franchisees. You will soon realise that together, you really can achieve more.

### What's in it for me?

If you follow these pointers, what can you reasonably expect to receive in terms of ROI? Fair question. The short answer is: "A return that will outperform any ordinary investment by a considerable margin!" Let us explain: Because you work in the business, and subject only to cash flow constraints (which, up to a point, you control), you are entitled to pay yourself a market related salary. And because you have invested your own money into the business, the profits it generates are yours to keep. Lastly, your business is an asset which you can sell at some point in the future. Not too shabby, is it now?

Source: [www.whichfranchise.co.za](http://www.whichfranchise.co.za).



### Seek expert advice

Make sure that the franchisor issues you with a copy of both the franchise agreement and disclosure document and that you have 14 days to consider this information before signing an agreement. As you get closer to signing on the dotted line, be sure to speak to as many people as you can, from industry insiders to professionals like attorneys, accountants, and the bank. At this stage it's important to not let your decision making get clouded by emotion; so try to listen to their objective opinions. Of course, you will also want to consult with family and close friends, who will be able to weigh in on whether they think this is the right path for you. Be aware that according to the Consumer Protection Act, there is a ten-day cooling off period after signing, within which you may cancel the agreement.



## SIGN UP to join a world leader

Signarama, the world's largest, full-service signage network, is looking to grow its network in Southern Africa. Read on to find out more about this exciting franchise opportunity!

It may be a global brand, but Signarama's success has been built on local industry knowledge and support, says Kurt Tyack, the franchisor for Signarama Southern Africa. "Our team is committed to helping franchisees to achieve the best results they can."

This commitment can be seen in the extensive training on offer to franchisees, which Tyack says is the most comprehensive available in the local industry. While training specific to signage is a major part of the programme, more importantly, every franchisee leaves with the knowledge of what it takes to own and operate a successful business

The company's annual conference is another way in which it supports franchisees. Apart from the training and updates provided by the franchise office support team at the conference, it also gives franchisees the opportunity to learn from their peers. "Who better to learn from than someone else who has been there, done it, got the T-shirt?" asks Tyack.

### Signs for the times

The Signarama team understands the importance of brand awareness and the affect it has on their clients' bottom line. "Signage plays an integral part in the recognition of a brand and, therefore, a quality advisory service and final product is imperative," says Tyack. "During tough economic times, it is even more important that our clients focus on standing out and getting noticed. This is where Signarama comes in."

### Sign here

There are currently four franchise formats to choose from – varying from a full store to a smaller express store and a conversion model for independent businesses who can add Signarama's extensive range of services onto their own offerings.

Among other areas, Signarama has identified Namibia, Mozambique, Bloemfontein, Upington, Kimberley and Vryburg as key areas for expansion in the year ahead, and five new franchisees will be on-boarded in the next six months. There are currently 34 Signarama franchises up and running across southern Africa.

## Take the first step to building your legacy

### THE NEED FOR SIGNS

A Growing Industry

Full service sign  
& graphics  
**FRANCHISE  
OPPORTUNITY**

- Over 30 years' of growth in the sign industry
- The only established brand in the industry
- Proven track record of success
- Comprehensive training program – no prior experience required
- Strong customer base in any economy



### Digital Signs

Signarama offers a range of digital sign options including digital displays, positioning our franchisees as valuable providers of these popular and trendy products.

### Specialized Design Services

Signarama franchisees are able to use their specialized design skills to create a unique range of signs for businesses to promote themselves in their community.



### A"B2B" Model

The Business-to-Business model we employ is valuable to our franchisees. Customers count on us for a variety of materials such as banners, tradeshow displays, storefront signs, digital displays, vehicle graphics, full colour wraps and more.

As businesses are increasingly competing for their customers' attention and brand recognition, local advertising has become vitally important - Signarama lets you serve an important need in your community.



Interested in becoming our next franchisee?

Contact Kurt: 083 278 9000 | Email: [franchisehelp@signarama.co.za](mailto:franchisehelp@signarama.co.za)

Website: [www.signfranchise.co.za](http://www.signfranchise.co.za)



# PRINT on just about anything!

JG Electronics is the one-stop shop for entrepreneurs looking to get started or expand their current offering in the novelty printing industry.

With a wide array of state-of-the-art printing systems on offer (everything from inkjet to colour laser, sublimation and the new White Toner systems) that enable printing on pretty much any fabric, wood, metal vinyl, poster, plastic, crystal or glass surface, the creative business owner is limited only by his or her imagination.

## ► Sublimation systems



In 1993 when JG Electronics started with sublimation, there were at most 20 items which could be sublimated. Today there are thousands of different products, so you can take a photo or image and in minutes produce unique personalised gifts, corporate and promotional items.

JG Electronics is the sole agent for the class-leading Sawgrass desktop sublimation printers and inks in Southern Africa, as well as for the Textprint sublimation papers and specially-coated printable items. The Sawgrass printer is the only desktop

printer in the world manufactured specifically for sublimation use.

## ► Vinyl Cutters

JG Electronics is an authorized distributor of Silhouette America, and thus supplies and markets their wide range of craft cutters and consumables. JG Electronics is now selling the new Silhouette Cameo 3 machine. The vinyl cutters and consumables can cut a wide variety of materials including paper, vinyl, cardstock, fabric, heat transfer material, and so much more. This is an essential part of your novelty printing business.

## ► Photoblasting

Almost any image created on your computer or photo – no matter how complex – can be blasted using the JG Electronics Photoblasting system. This process is ideal for memorial images on headstones.

## ► Forever Transfer papers

In 2016, JG Electronics became the leading distributor for Forever transfer papers in South Africa. Forever in Germany manufactures transfer papers for Laser printers including the White Toner and Neon Laser machines. With these revolutionary papers, it's possible to print a wide variety of corporate gifts (including pens, usb sticks, mirrors, shirts, plastic items, wood and so on).



## ► Laser print systems

Print onto almost any surface in full colour, neon, white, silver and gold with their range of OKI laser printers, Muggit heat presses and Forever transfer papers.

## ► Training and support

All equipment comes with training at the company offices, as well as a full instruction manual and training video. As there are so many options on offer, JG Electronics is committed to offering professional advice pertaining to your specific needs, prior to purchase. You will, therefore, only walk away with the equipment that will enable your business to achieve best results.

There are too many options to mention, but systems start from under R13, 000. You don't have to buy the complete system; you can buy as many or as few items as required.

JG Electronics was founded by John Georgiou in 1990 and has grown from strength to strength. The company has clients throughout Africa, the Seychells and Mauritius.

What the company does not manufacture itself it imports from key manufacturers based overseas.



# Tired of working for a boss?

## Start your own profitable business

From under  
**R13,000**

Printing on T-Shirts, Mugs, Tiles,  
Clocks, Keyrings, Coasters and  
hundreds of other products

Check out

### Ghost

Print white ink  
on all kinds of  
things!



T-Shirts • Mugs • Tiles  
Keyrings and much more!

Sublimation  
Printing



Decorate  
&  
Print on  
Clothing

Vinyl  
Cutting



We also sell Raw Materials and  
Consumables for all these systems

FOREVER  
DIGITAL TRANSFER APPLICATIONS TECHNOLOGY  
*nothing's impossible*

OKI

silhouette

SAVGRASS  
THE ART OF WHAT'S NEXT



ELECTRONICS

Head Office (JHB) - T: (011) 789 6033 | Fax: (011) 781-3065 | [yob@jge.co.za](mailto:yob@jge.co.za)  
SMS YOB and your email to 40840 or email us for a free catalogue (sms charged at R2.50)  
Branches in Johannesburg, Cape Town and Bloemfontein | [www.jgelectronics.com](http://www.jgelectronics.com)

We have been providing profitable business opportunities for more than 28 years

# Build **BUZZ** before your business launches

**There are several strategies virtually any company can use to make a huge success of their store launch...**

The launch – or re launch – of your store should be planned with military precision. Ideally, your planning should begin three months before the event, with staff interviews, and analysis of your neighbourhood.



Next, you should start planning your launch promotions. Whatever these are, you should be clear what the goals of a launch promotion should be:

- To create a neighbourhood buzz in the build-up to the event.
- To encourage potential new customers in your neighbourhood – your 10-minute market –
- to come around to your store and try you out.
- To encourage new customers to become regular, frequent customers.
- Build your store's brand in the neighbourhood.
- To encourage word-of-mouth marketing of your store by customers and launch guests.
- To make it clear that your store is going to be part of your community and is here to stay.
- To start building relationships with your new neighbours and future customers.

## START A BUZZ

To get the buzz going, erect prominent banners around your store that shouts, "Opening Soon". Think up some tantalising opening specials and advertise these for the Grand Opening day. Besides the Grand Opening, you should also hold a launch cocktail party shortly before the official public opening. This is a media event to which you invite journalists and reporters, as well as local celebrities, sports stars and prominent community members.

Prepare a social-media strategy for the event. Create a Facebook page and a Twitter account well in advance. Decide on a hashtag for your launch event. Supply drinks and catering and make sure everyone has a good time at the media launch. When the journalists file their stories with pics of local stars supporting your store, and the Twittersphere starts buzzing, the public will be curious. They'll want to jump on the bandwagon of this

Continued on page 52





# IT'S A KIND OF MAGIC

**BRICKTILE MAGIC is winning over customers across South Africa, and is a business opportunity not to be missed...**

The Bricktile Magic franchise has been up and running for the past 12 years, with franchisees offering clients a unique solution that will save them money and lasts a lifetime. Bricktile Magic cuts real face-brick into 9mm tiles to create an attractive cladding that is both weather-proof and maintenance-free.

The Bricktile Magic product solves the problem of rising damp instantly by allowing walls to breathe. Bricktiles offer a face-brick finish with no rebuilding necessary. Bricktiles need only be applied once - compare this to painting, which has to be done every two to five years - and they come with a lifetime guarantee. The bricks can be applied to most structural surfaces and used for both interior and exterior applications.



## Growing a national footprint

the Bricktile leadership team have more than 20 years' combined experience and welcomes new franchisees into the family by providing all the support and assistance needed to build a successful business. With ten franchises sold since 2017; the team plans to add five franchises per year as part of their goal to grow a national footprint.

The ideal franchisee has the funds and cash flow to establish their business; a retiree who has taken a package, for example. While industry skills are not required, they serve as an advantage in growing the licensed area. The concept can also be operated by someone looking to create an additional income stream.

The franchise investment cost is currently R295 000, with no royalties charged. There is only a fixed monthly advertising fee of R3500 to assist with Google Ads and Facebook marketing, which comes into effect after six months.

In-house financing is on offer for qualified new buyers, and the model allows the franchise owner to run and operate the business without any staff, through the use of contractors. Initial training covers every aspect of the business, with on-site training for owners, and contractors with certification. Ongoing training is available when needed with 24/7 access to head office for assistance.

The franchisor is also always on hand to offer assistance.

## The Most Exclusive Revamp Franchise Opportunity!

### AREAS SOLD!

Bloemfontein  
Cape Town x 2  
Durban x 2  
Garden Route  
Kimberley  
Polokwane  
Lesotho  
Alberion



**BEFORE**

**AFTER**



One of our franchise owners with another happy client!



Offer property owners face brick finishes with a 25 year guarantee!

On Retirement? Or looking for a business to start from home?  
Want to make R75 000+ profit pm?  
Join our BTM family and we will show you how to make a good living with our exclusive products & concept!

For more info visit [www.bricktiles.co.za](http://www.bricktiles.co.za)

**Key areas available:** Paarl, Worcester, Upington, East London, Port Elizabeth, Van Druten District, Gauteng (11 areas), KZN (12 areas), Pietermaritzburg, Swaziland, and more... call today! Secure your area NOW!



**BRICKTILE MAGIC**  
INTERIOR & EXTERIOR

**Before:** Client had many rising damp and paint problems!

**After:** Bricktile Magic solves all maintenance problems!



Waldo Human  
Franchise Owner  
Durbanville Cape Town

*"It's a Kind of Magic"*

[www.bricktilemagic.com](http://www.bricktilemagic.com)



Continued from page 50

fashionable new store in their neighbourhood.

As opposed to the media launch, your grand opening is more of a public event. Here you try to create a festive, community atmosphere with banners, balloons, kids' face-painting, puppets, staff buttons, flowers and opening specials. Invite a bona fide community leader to cut the ribbon at your grand opening and donate to a local charity. Supply dozens of bounce-back coupons for great deals on future visits that will get curious visitors coming back.

At your launch, mingle with your new neighbours. Ask about your new suburb and get their opinions about what they want from a store like yours. This should be the beginning of a long and fruitful relationship for you and your new customers.

## INVITE THEM BACK

Don't forget to invite your first customers back. A bounce-back promotion – offering vouchers or discount coupons for a special deal on their next visit – is one way to do this. The promotion is ideally only valid for a short period of time – a fortnight or a month. The thinking behind bounce-back deals is to boost trade during traditionally quiet periods, whether it be a certain time of year, or a slow time of the day or week like Monday or Tuesday.

Make these offers on popular products that you know will be a strong draw card. A bounce-back deal on a pasta starter is no great shakes. But, offer me a half-price deal on a pizza and I'm interested.

Let your campaign evolve. A bounce-back promotion campaign can be tweaked, so that it changes over a certain period. That gives you a better idea of what works best. Let's take the example of a health and beauty spa that does a roaring weekend trade, but is trying to boost weekday trade with bounce-back offers. Try a variety of offers to gauge the needs of their market. Do they want good deals for themselves? Do they want a two-for-one deal they can share with a partner? Do they prefer beauty treatments or massages? By the time this promotion is over, you'll have an idea of what your market wants.

To order Basil O'Hagan's book *415 Action-Packed Neighbourhood Marketing Tips* or to have him speak at your next event contact 011 467 2358/083 412 4459, email: [basil@bohmarketing.co.za](mailto:basil@bohmarketing.co.za) or visit: [www.bohmarketing.co.za](http://www.bohmarketing.co.za).



## Park your customers here

Every major mall in the country issues you with a parking ticket when you drive in through the boom. Most of us carry this ticket around with us while doing our shopping, so it presents a great opportunity for vouchers and discounting. At Melrose Arch in Johannesburg the restaurant Pizza e Vino have had the clever idea of printing a 15% savings voucher on the back of the parking ticket. So, while you are shopping at Melrose Arch, if you feel like a coffee or a pizza, all you must do is show the parking ticket to staff and the discount is redeemed.

The nice thing about this promotion is that it has an immediate response because it is only valid for the time that the shopper is at the mall. There is scope for any tenant store to offer similar savings.

- Boutiques could offer 50% off on certain garments for that day only.
- The local food store could offer savings on selected items.
- Hairdressers could offer a deal where you pay for a cut and blow and receive a treatment for free.
- Bookstores could offer 50% off on a book. This is a great way to move excess stock.
- A jewellery store could run a competition where anyone making a purchase on the day and showing their ticket, stands a chance of winning a ring worth R5 000.
- A shoe store could slash its prices.

On all promotions you need to add a disclaimer that specials are valid while stocks last. Another version of this would be for a retailer to take an ad on the back of a Computicket stub. At shows or events, you could arrange for an offer to be redeemed from a retailer on the section of the stub kept by the customer.

# Teach South Africa

To run a successful training business, it's important to pick the right partner. And, with Cyber-Minds® Training Institutes by your side, you are off to a great start!

Previously Creative Minds® centres, the recently re-branded CYBER-MINDS TRAINING INSTITUTE has a wealth of experience in the training industry and has successfully set up more than 30 IT training centres across the country. The new license opportunities have all been designed to assist owners in their goal of growing successful operations and profits.

## Are you a good fit?

Teaching is not for everybody. No matter how much knowledge or expertise you have with computers, you must have the people skills and patience necessary to transfer that knowledge to others who might not grasp the concepts as well as you do. If this sounds like you, read on. There are currently four licensing options available, and your choice will

depend on the size of the area in which your centre will be situated. The models are all fully customisable to suit your situation. There are options for rural villages, small rural town, towns and suburban areas, and large towns and suburban areas.

## Training with a difference

CYBER-MINDS® licensees specialise in training computer novices, and also offer more advanced courses for office workers, managers, businessmen, etc. All training is offered on a step-by-step basis using world-class training materials. Importantly, all training is offered using no-fear, stress-free methods, allowing students of all ages and all walks of life to become confident users of computers.



"Computer training can be intimidating," explains CYBER-MINDS® founder Marius Lubbe. "A very important aspect that we have built into the process is constant confidence-boosting to make people believe in themselves."

Once students have mastered the most basic skills, they can move on to intermediate and eventually to our more advanced courses.

## Start your own **COMPUTER SKILLS TRAINING CENTRE**

### World class tutorials produced in-house to the standards of SAQA and MICT (ISETT) SETA

- Beginner to advanced courses
- Microsoft (Word, PowerPoint, Excel)
- Pastel software and IT training
- Step-by-step training in a friendly stress-free environment

### 4 licensing options available, depending on size of the town or area

- Full training at Head Office
- Complete operational manual
- Initial marketing package
- Exceptional ongoing support



» 20 Centres Nationwide

Associated or partnered with:  
 SAQA, MICT, SETA, Pastel, Microsoft TM



# BRAAI HUT

*A South African Tradition*

**Full setup  
R345 000**

**Be part of this fast growing franchise family - available countrywide.**

The Braai Hut is looking to serve up delicious, traditional braaivleis fare - steak, chops, sausage and more - in malls and other sites across the country. The stores offer a full range of freshly prepared, take-away braai meals along with salads, pap and other side orders.

**Braai/Barbeque ★ Take Away ★ SA's favourite food**



**Full service car wash  
franchises. Easy to operate.  
Good return on investment.**

**WASH. DRY. POLISH. VALET**

**Full setup  
R185 000**



For more info on our range of franchises please contact us on Tel: 072 203 7872

Email: [info@sabizopps.co.za](mailto:info@sabizopps.co.za) | [www.sabizopps.co.za](http://www.sabizopps.co.za) | Facebook: [www.facebook.com/sabizopps](https://www.facebook.com/sabizopps)





**Full setup  
R185 000**

**Easy-to-run franchise  
with low investment and  
good returns. Expandable  
as your business grows.**

**Laundry** Delivery service  
Drop off service **Tailoring**



**Pr!ntzz**

**Full setup  
R195 000**

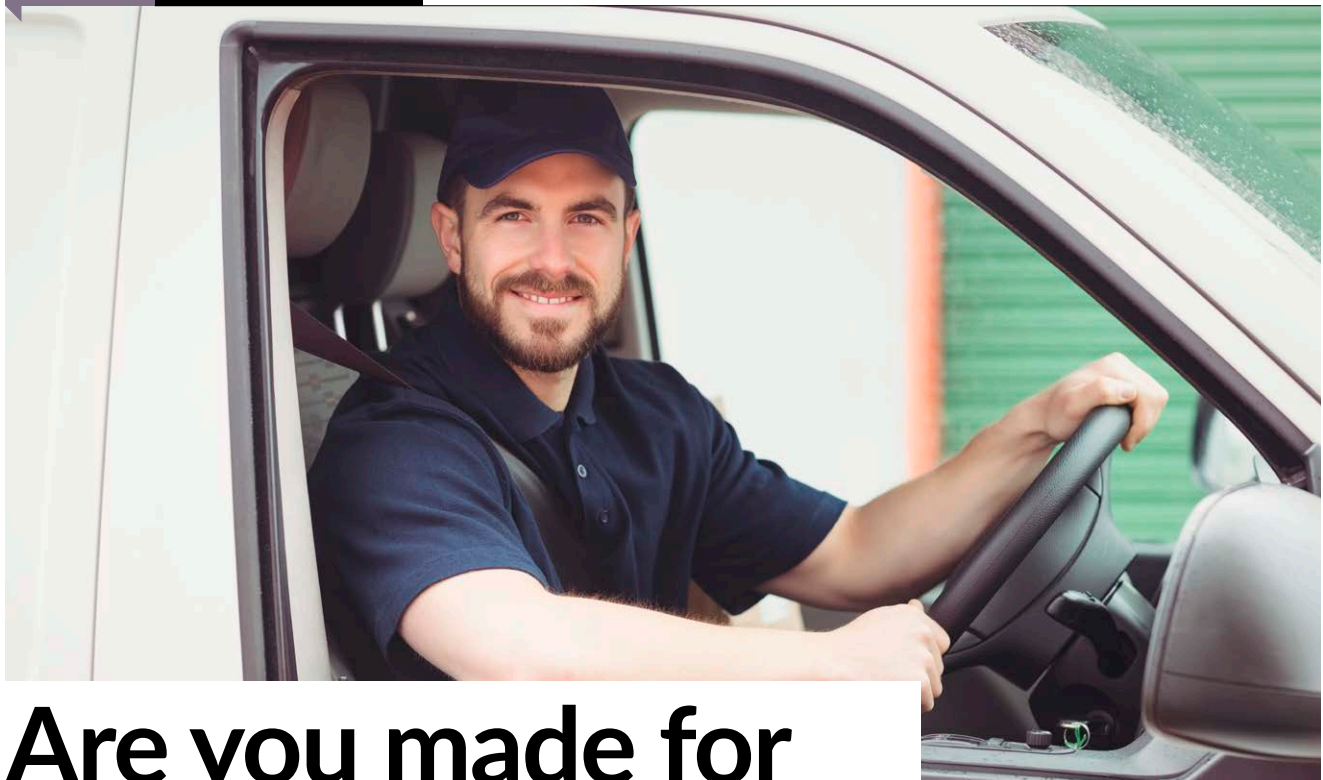
**A one stop printing franchise  
that is affordable and highly  
profitable. Our services are  
needed by every business,  
organization, household, etc.**

**Copying Photo print Internet  
Printing T-shirt print Binding  
Gifts and more...**

**SA BIZ OPPS**







# Are you made for mobile?

Read on to  
find out if a  
**MAN-IN-A-VAN  
BUSINESS**  
is the right  
opportunity  
for you...

In our frenetic, tech-enabled lives, where the lines between work and home life are blurred and countless balls are juggled daily, it's the businesses that make life simpler and more convenient that are becoming the customer's best friend. And, with a set of wheels, a bundle of goods or skills to offer and a card machine (or simply a mobile payments App) on-the-go vendors are well placed to meet this need – and exceed expectations tenfold.

Manageable start-up costs are a key drawcard for starting up a mobile business. You can test demand for a product or service without a hefty investment, and, if the market takes to it you can grow organically and expand your fleet as finances allow. There are many areas where savings can be made by working on the move as opposed to a fully-fledged brick 'n mortar outlet – rental costs and outfitting are the big ones, but there are other hidden ones that make a mobile concept a less risky venture. Think of marketing, for example. Your moving vehicle is an excellent branding medium,

a mobile billboard that'll attract attention wherever you go.

Building a business is tough, and a mobile one is not without its fair share of challenges either. Long hours on your feet typically come with the territory and depending on the offering business may fluctuate with the weather – customers will be less likely to wait for burgers in the pouring rain, for example. Security can be an issue too; you'll need to make sure that your vehicle is well-secured when you leave it alone and will have to consider precautions like a drop safe. Avoiding high-crime areas and common hijacking hotspots will be something to factor into your daily planning. When it comes to location, selecting the right spots for business will make or break the success of your venture. You need to position yourself where there is substantial foot traffic; places like universities, schools, hospital parks and trade shows are typically good places to target.

Of course, for certain locations you'll need to have a permit

or at least permission to sell within the area. Some municipalities (for example Johannesburg CBD) issue hawker or trading permits to monitor activity in the area. When you've identified some potential locations, conduct a SWOT (strengths, weaknesses, opportunities, threats) analysis to evaluate their feasibility. Also consider the days of the week and times of day that will be best for your business – pizza may suit some for breakfast, but chances are it'll be more popular later in the day. You'll want to keep an eye on the competition too – frequenting a spot where the market is already saturated makes business that much harder.

A mobile business selling food will still need to comply with standard regulations – you'll need to implement a Hazard Analysis and Critical Control Point (HACCP) system and be issued with a certificate to prove that all food being handled and served is without risk to customers. If you're selling from a trailer unit, it will need a special license, so be sure to check that your mobile business is legal before hitting the road.

Bear in mind that "man-in-a-van" opportunities appeal to a certain type of entrepreneur – while you may plan on hiring employees down the line to lighten the load, initially you'll be on the road constantly, meeting with customers. So, operators need to be outgoing and have a sales and marketing mindset to succeed – marketing is the key differentiator between an average and a high-profit vendor. If you are investing in a franchised mobile concept, be sure to establish what marketing support you will receive from your franchisor or licensor; and if necessary take steps to gain additional training in this area.

Time management is also a crucial skill for mobile operators. You will need to factor in things like the distances between job sites, potential traffic delays, and use any periods that you aren't busy productively. Mobile operators are more flexible than your typical nine to five office workers and many operators start up on a part-time basis before deciding to take the plunge and go full-time. Most service franchises do not require their franchisees to possess specific industry experience or knowledge, but you will still need high levels of determination, dedication and commitment to make your business a success.

Lastly, you need to make sure you do a good job. There really is nothing better than word of mouth and reputation when it comes to marketing your business. Be on time, reliable, professional and friendly, and you'll find the jobs come rolling in.

If you've got the appetite, aptitude and attitude to operate a mobile business, there's never been a better time to be on the road.

## Mobile Business Opportunity



**Coffee-on-the-move™** are a group of like-minded coffee lovers who want to work for themselves, providing gourmet coffee. They are passionate about providing great service and are true ambassadors, educating the public about the wonders of coffee, every chance they get.

### Why Coffee-on-the-move?

- \* Proven business systems (in operation since 2006)
- \* Attractive mobile units - they draw attention and people love getting coffee from us
- \* Unique design
- \* Strong and durable but lightweight fibreglass unit
- \* Security: you can work from inside a locked unit if needed
- \* Low start-up and monthly fees

**R200K for a complete turnkey business operation**  
valid until end of December 2018



**Contact us on 082 897 7367**  
**enquiries@coffeeonthemove.co.za**  
**www.coffeeonthemove.co.za**

MASTER FRANCHISE opportunities are also available for selected regions.



# Snap-on to this great opportunity

Invest in a brand that's renowned for delivering personalised, professional service...right at the customer's place of work.



Snap-on Incorporated is a leading global innovator, manufacturer and marketer of tools, diagnostic and equipment solutions for professional tool users. Since 1920, when Snap-on first developed the interchangeable socket wrench, the name "Snap-on" has been recognised as the leader in providing the finest quality tools and equipment for the professional technician. Snap-on first entered the international arena in 1931 and today has a presence in over 130 countries around the globe.

During this time, Snap-on pioneered and perfected the idea of direct sales to technicians, right at their place of business, while providing credit programmes so they could purchase the tools that would build their business. The company still does that today, and as a leading marketer of tool and equipment solutions, Snap-on provides aspiring business owners with an opportunity to partner with a financially strong company with an outstanding reputation for quality, service and innovation. If you are

seriously considering an investment in a business, give yourself the benefit of starting with an established industry leader, and join the over 4500 dealers worldwide that represent the Snap-on brand of high-quality merchandise.

## What's on offer

Snap-on dealers are offered the opportunity to purchase high-quality tools manufactured and distributed by Snap-on at a discount from suggested retail prices, and to re-sell those products at recommended prices. Dealers call on their customers each week within an allocated territory, which include a wide variety of businesses such as auto dealerships, independent repair shops, auto-electricians, body shops and others. Dealers need to have a suitable van (approved by Snap-on Africa) with the Snap-on designed tool display area to encourage impulse buying. This "Showroom on wheels" also allows you to take products right to your customer's place of business and deliver that personalised, professional service associated with the Snap-on

brand. A successful Snap-on dealership requires hard work, planning and the development of personal relationships with customers. As a Snap-on dealer, you will enjoy a professional and respected position in the tool industry with good income potential.

## Support to succeed

One of the most important steps in getting a new business off to a good start is training. After a rigorous week in the classroom learning the basics of the business, new dealers will be assigned a Sales Development Manager (SDM) and a Diagnostic Sales Developer (DSD). The SDM or DSD accompanies dealers on their route for an initial period of two to three weeks, to assist with training in the day-to-day aspects of the business. During this in-territory training period the SDM or DSD covers sales training, product knowledge, van display, credit programme management, policies and procedures and record keeping.

The good news is that the training doesn't stop there; the SDM &/or DSD continue with on-going support, holding regular Field Group Meetings to discuss all aspects of the business; including new initiatives, promotional



programmes, and developing product knowledge.

### Getting the word out

Snap-on spends thousands of Rands each year to promote Snap-on products and the Snap-on brand through sales and marketing campaigns. However, unlike many companies that charge their dealers an additional fee for advertising, Snap-on provides advertising and promotions as part of its service. Some of the promotional arenas that the Snap-on marketing department is involved in includes media and trade publications, sales contests and promotions, promotional products, weekly promotions backed up by electronic marketing material & printed summaries of items on promotion once a month. These are all designed to help dealers grow their business; with Head Office realising that their own success as a company depends on the success of its dealers.

A strategically planned DEMO VAN programme exists currently, and is available to participating Dealers to show case other Snap-on product to their customers that they wouldn't ordinarily have available in their own stock holding. Take a virtual tour of the current demo van by visiting [www.snapon.co.za/Content/Virtual\\_Tour/](http://www.snapon.co.za/Content/Virtual_Tour/). Dealers have the opportunity to invite their customers to regular

seminars to learn from experts in the field of Diagnostics & to expose their customers to the latest range of Snap-on Diagnostic & similar equipment. The investment cost of a Snap-on dealership depends on one's circumstances and there are a few options available. However, the minimum amount of cash available to invest must be no less than R150 000. Applicants must also have their own panel vans. A Sales Development Manager (SDM) will explain costs, panel van preferences, and options available at an initial meeting.

Buying a business is a serious undertaking and a decision that must not be rushed. That is why Snap-on makes no excuses for having a lengthy application programme that not only includes a number of meetings, but also a minimum of three days spent with existing dealers in their territories. With many unique features that sets it apart from other opportunities on the market (including being an established company with a comprehensive product line, on-going training and assistance, financing and credit assistance programmes), a Snap-on mobile dealership is well worth investigating.

### What type of person does this business suit?

Like all owner-operated businesses, it requires a highly motivated individual to

make a success of this opportunity, and although a person who is technically savvy, with sales experience could be better suited to this business, this is by no means a pre-requisite. Support in the form of a family member to assist with the everyday running of the business, and perhaps the book-keeping & reporting side would also be an advantage.

### What expansion opportunities are available?

The owner of a successfully run Snap-on dealership can apply for a second territory. This is quite common in other countries where the dealership is well established. It is not uncommon for the original business owner to have invested in a second territory for a family member or sibling. This option would need to be considered very carefully and in collaboration & with final approval by Snap-on management.

Contact The Business Manager on 031 569 7637, email: [biz@snapon.co.za](mailto:biz@snapon.co.za), visit: [www.snapon.co.za](http://www.snapon.co.za) for more information.





# Looking for the right van?

If you're shopping for a van for your mobile business, there are some great options out there!



From the Iveco Daily to the Mercedes Benz Sprinter, the diminutive Fiat Fiorino, the mid-sized Doblo, the big Ducato and VW's Crafter series - you have a lot of driving to do if you're investigating vehicles in this class. We've done some of the work for you by taking the VW Crafter 35 2.0-litre TDI for a spin...

Volkswagen have a full range of vans, from the Golf-sized Caddy to the 5-ton, 17.5m<sup>3</sup> Long Wheel Base Crafter 50. The Crafter range has just been upgraded and now starts with the 35, which is 5.9m long and has a cargo bay length of 3.2m. The 50 LWB with overhang which is a massive 7.3m long is the

big daddy of the range.

Driving the new Crafter van is easy. The systems and engineering built into this van make this commercial vehicle almost car-like, except of course for the length, which is something that you must get used to. And, it's high if you specify a raised roof.

The cabin is comfortable and has a host of storage bins and features to make the life of the crew as easy as possible. This as standard electric windows, central locking with wireless remote control and practical and ergonomically designed storage features for a mobile phone, laptop and tablet, folding rule and working gloves. The seats are comfortable, the steering two-way adjustable, and the visibility good. The steering wheel and instruments reminded me of the earlier generation Golf. There is a rear camera available as an extra.

Acceleration is surprisingly nippy for a big van, but the top speed is governed at around 10 km/h. The roofline is quite high, so you must learn to watch the height of where you want to go.

The length means you must plan your parking and bear in mind how you "cut" your corners.

As a panel van and Kombi, the new Crafter is available in various lengths and heights. You have a choice between front and rear wheel drive. The Crafter has 103kW of power, and the 4-cylinder 2-litre TDI engine has a torque of 340Nm and fuel consumption of between 7.3 to 7.6 litres/100km, according to VW.



Safety features include a side-wind compensation system, Hill Hold Assist and Automatic Post-Collision Braking System and a steering wheel with height and telescoping adjustment. Thanks to an electro-mechanical steering system that's being used for the first time in this vehicle class, the new Crafter comes with an extraordinarily large number of optional active driver assistance systems, such as Park Assist and Trailer Assist. Other optional assistance systems include the "ACC Follow to Stop" adaptive cruise control system and the Front Assist emergency braking system. Standard features include the Automatic Post-Collision Braking System, the side wind assistant and driver alert system.

Available as an option are a second compressor for refrigeration or fresh produce applications, four variants of a second battery and a second air conditioner.

Costs for the range start with the Crafter 35 (MCV) Panel Van at R509 700. The long wheel base 50 LWB Panel Van costs R625 800. The top of the range 50 LWB with overhang Panel Van is R635 800. The new Crafter comes standard with a 2-year unlimited kilometre Manufacturer Warranty, 5-year or 120 000km Genuine Automotion Service Plan and a 12-year anti-corrosion warranty. The service interval is 20 000km.

Wallace du Plessis is the epitome of a petrol head. He also has a passion for small business and helping them turn their dreams into a reality. He has managed SME publications, worked in TV and now writes for the web and Your Business magazine.



# KICKSTART YOUR OWN BUSINESS

from only R4 000! Easy-to-operate mobile kits

## Windscreen Repair kit

**only R5 500!**

High quality repairs of cracks and chips (or get the starter kit for only R3 500!)

## Glass Scratch Removal kit

**only R7 500!**

Glass polishing for windscreens, table tops, building glass, shopfronts, patio doors, showrooms, etc (or R3,500 for STARTER KIT to remove single stripes AND small dots on glass)

  
**WOMEN CAN  
EXCEL AT THIS!!**

  
**NO BETR**  
AUTOGLASS REPAIR SYSTEMS

## Headlight Restoration Kit

**only R4 000!**

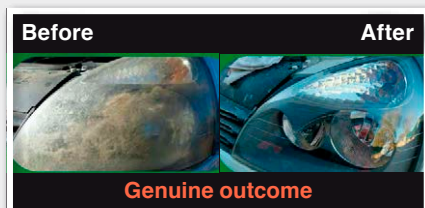
Ultra Violet protection spray included

Restore any headlight to look like new within minutes. Training DVD included (or get the handkit for only R950!)



## WORK ANYWHERE. EARN MONEY EVERYWHERE

Excellent for part time / full time or add to existing business



## START YOUR OWN BUSINESS TODAY

Our easy to operate windscreen repair system can be turned into a highly profitable business for any candidate! Operate from anywhere and make money everywhere!

**EACH KIT IS A BUSINESS ON ITS OWN AND OFFERS A COMPLETE BUSINESS IN A TOOLBOX. EACH KIT IS BOUGHT SEPARATELY.**

## THE PROOF IS IN THE PUDDING

See how our headlight polishing system cleans a faded headlight. This miracle system makes 99% of headlights to look brand new again!

Turn This  Into This



**Successful training sessions with new entrepreneurs on their way to self sustaining**



## Advantages of NO BETR windscreen repair kits:

- Easy to operate and learn.
- Unsurpassable in work quality - Professional kits.
- Cheap to purchase - can generate more than R15,000+ per month.
- Light weight and mobile (only 5kgs), battery operated (included).
- Parts locally available with minimum down time wherever you are. We do have everything in stock - parts and products - resin etc. Offer permanent guarantee on your work.
- FREE intensive practical training or instruction DVD.
- Guaranteed work: every car on the road is a potential customer.

**The price you see is what you pay. No hidden costs. Every kit is complete. No extra costs.**

**Get started today!** Contact Frik Liebenberg on Cell: +27 82 364 9669 email [frik@nbwindscreenrepairs.co.za](mailto:frik@nbwindscreenrepairs.co.za) or visit [www.nbwindscreenrepairs.co.za](http://www.nbwindscreenrepairs.co.za)



# WARNING:

## Will you profit from the difficult times in South Africa, or will you lose?

**Find out how you can profit tremendously in these tough times. While others are struggling, you and your family can create a future filled with wealth, financial security and the best possible lifestyle!**



**T**his may well be the most important few minutes of your life.

In our 30 year history as financial strategists, times have never been more dangerous than now. This poses a direct threat to you and your family.

Life is getting more expensive by the day. Job security is decreasing. New job opportunities for children are becoming scarcer. State services are deteriorating at an alarming rate. And, to top it all off, financial dangers, such as runaway inflation, unexpected interest rate shocks and more taxes, are looming.

Most people simply bury their heads in the sand and ignore these threats. But later, these people and their families may pay dearly.

You can decide – right now – whether you are going to be one of those people, or whether you are going to do something to have a great life and protect your and your family's future. It's up to you. No one else can make that decision for you.

### **DECIDE, THEN ACT!**

If you want to survive and prosper in South Africa, you need to boost your income and wealth now. Does it sound difficult to do? Relax, we guarantee that you can do it more easily than you ever imagined possible.

First, you must understand that boosting your income and wealth is the only way to a prosperous and secure future.

No financial threat or shock can harm you IF you own more than one source of income you can fall back on... IF you have no debt... IF you own great investments that are safely tucked away...and IF your family's wealth is protected with powerful, legal structures.

Urgently focus on your income and wealth! By increasing your income and wealth now, you will be shielding yourself against the coming rise in prices, a possi-

ble rand collapse, lower job security, interest rate shocks – even a possible severe, economic depression! And, of course, with substantial wealth on your side, you will always have access to the best private medical services, the best private education for your children or grandchildren and the best lifestyle.

### **YOU NEED JUST TWO THINGS ...**

Whatever your circumstances, you can increase your income and build wealth quickly and with little effort. It doesn't require special skills, a lot of time or a great amount of money. It requires only two things: (1) the will to act, and (2) expert information that tells you exactly what to do.

We are the only source in South Africa that provides this expert information. It is not available anywhere else, at any price. Our information will help you to increase your income, build wealth and allow you to enjoy financial security – easier and faster than you ever imagined possible.

### **HOW OUR SERVICE WORKS**

Let us make something very clear. We are qualified and highly trained financial and legal advisors with many years of practical experience.

We are not involved in get-rich-quick schemes, door-to-door sales, or any other scheme which promises instant riches. Please, they don't work!

To become wealthier, you need expert wealth creation advice that really works, such as... How to easily create several sources of income for yourself and your family... How to get out of debt cleverly and quickly... How to cut your tax and put more money in your pocket forever... How to get into top-performing investments, even with very little money... How to protect your assets against possible political upheavals... and so on.

"PRESTIGE BULLETIN" is the private document we send to our clients every month. We guarantee that you have never seen anything like it before. It reveals opportunities that very few people will ever know about... special tricks that cannot be found anywhere else, no matter where you search... life-changing advice that's easy and quick to implement. Best of all, it is super-easy to read. Even if you know nothing about finance, you will understand everything effortlessly!

This is some of the remarkable information you will find in *Prestige Bulletin*:

### **"PASSIVE INCOME"**

This is one of the best secrets to financial security. "Passive income" means income that requires no work from you.

This type of income is generated automatically, for as long as you live.

For example, one opportunity requires a lump sum of R10 000 in order to own a secure, income-producing asset worth R300 000 in 8 years' time. That asset will generate a cash income of R3 000 per month, for as long as you live, that no one can take away from you — ever! In time, you can build up to owning several of these assets, each providing you with R3 000 per month. Just think of the tremendous, long-term, financial security you will be creating for yourself!

### **REDUCE YOUR DEBT!**

Do you have a bond, overdraft, credit card or car loan? Then we have good news! We can show you how to reduce your debts with our tested methods.

For example... How to reduce your car instalment in a matter of minutes... How to pay off your home loan in half the time without increasing your instalment... How to get your credit card balance to zero super-fast... How to pay no interest on a big portion of your bank overdraft.

### **CUT YOUR TAX!**

Cutting your tax is one of the easiest ways to put more money in your pocket. Why pay thousands in unnecessary tax if you can legally reduce it with our methods? Perhaps, you can even get a big tax refund from now on!

You can implement our tips yourself — or give your bookkeeper a copy of our tips and ask them to implement it for you and then watch your tax bill shrink, effortlessly!

Can you see? There are many ways to boost your wealth...and you will find them all in the *Prestige Bulletin*!

### **GROW RICH WHILE YOU SLEEP**

If you think you have to sweat for every cent you make, you are mistaken. There is a way to grow richer effortlessly — even while you sleep! Imagine waking up tomorrow morning and being richer, and the next morning, and the next.

That's exactly what happens once you invest in the right investments. Investments work around the clock to make your money grow and grow.

Many people tell us they don't have money to invest. "We barely make it through the month!" they say. But, once they start receiving *Prestige Bulletin*, everything changes. They get very motivated when they see our fantastic savings plans and are surprised by the incredibly small amounts that are required to participate.

They make TRULY GREAT invest-

ments. They start small... sit back... and watch their money grow at a spectacular rate. Now, those very people, who once believed they didn't have money to invest, own some of the best investments in the world.

**KNOW THIS:** The best investments in the world are not reserved for multi-millionaires only — YOU can make them too, with the help of *Prestige Bulletin*.

### **ONE LAST THING!**

*Prestige Bulletin* provides totally independent, financial advice. We don't sell investments, handle people's money or receive commissions for our recommendations. That's why our readers view our advice as the most objective and reliable in South Africa.

## **YOURS FREE!**

Receive this exclusive business gift, to the value of R1 275, completely FREE when you become a subscriber to *Prestige Bulletin*!

**Get any business of your choice  
for FREE with our "secret formula"**

A successful business is the only way to be financially independent and to enjoy a top-quality life, with plenty of free time.

In our exclusive report, *Prestige Bulletin* reveals a revolutionary method that tells you how to buy an existing business worth millions of rands, without paying a single cent from your pocket. Own a super profitable business!

This advice is priceless. It is comprehensive and easy to read.

**Our free gift is your key to financial security!**

## **Monday Morning Outlook**

As a subscriber to *Prestige Bulletin*, you will automatically receive our *Monday Morning Outlook* every Monday morning, **free of charge**, in your inbox.

*Prestige Bulletin*'s forecasting experts have achieved an unparalleled industry record with accuracy of more than 80%, over the past 30 years.

Every week, our experts tell you what will happen during the coming week on the JSE, the global stock markets, the gold and oil markets, the commodity markets and the currency markets.

You can make money by trading in or betting against the US dollar, euro, pound, local and international stock markets, gold, oil, commodities, etcetera, in both *RISING AND FALLING MARKETS*.

And, it all starts with your subscription to *Prestige Bulletin*, which gives you automatic access to our *Monday Morning Outlook*.

### **Subscribe risk-free!**

#### **100% Money-Back Guarantee**

**Here is our risk-free offer to you:**

Subscribe to the amazing *Prestige Bulletin* for just R222 per month. We will instantly send you your FREE gift and your first issue of *Prestige Bulletin*. Examine the material at your leisure. If you are not 100% satisfied, simply notify us, within 30 days, for a prompt refund of your full subscription fee — no questions asked. Plus, all the material you've received, will be yours to keep, with our compliments!

**IT'S RISK FREE. SUBSCRIBE TODAY.**

**Send no money! Visit [www.prestigebulletin.co.za](http://www.prestigebulletin.co.za) and gain instant access by subscribing with your credit card. For debit orders or alternative payment simply call or e-mail us the details below!**

**PRESTIGE BULLETIN (Pty) Ltd, PRIVATE BAG X117, CENTURION, 0046**  
**Tel: (012) 660-2282 Fax: 086 719-8888 E-mail: [sainfo@saconsult.co.za](mailto:sainfo@saconsult.co.za)**  
**Website: [www.prestigebulletin.co.za](http://www.prestigebulletin.co.za)**

**YES!** I want a prosperous and secure future. Please enrol me as a subscriber to *Prestige Bulletin* on a monthly basis. I may cancel at any time. Debit my bank account with the subscription fee of only R222 per month (VAT included). Also rush me my gift worth R1 275 completely FREE. I take no risk. If I am not 100% satisfied, and decide to cancel within 30 days, I will receive a full refund of my first month's subscription fee. I am also free to cancel my subscription at any time thereafter and keep everything I have received to date, including my free gift. My details are as follows:

**NAME AND SURNAME:** .....

**POSTAL ADDRESS:** .....

.....

**TEL:** .....

**E-MAIL ADDRESS:** .....

### **EASY PAYMENT FORM**

Please debit the following bank account with the monthly subscription fee until written cancellation.

Tick (✓) the type of account:

Cheque ☐ Transmission ☐ or Savings ☐

Name of bank .....

Name of branch .....

Branch code .....

Account number .....

Today's date ..... Signature .....

YB

**More about us:** *Prestige Bulletin* is published by *Prestige Bulletin (Pty) Ltd*. Our company's directors are M.R. Labuschagne, C. Cooper, A. Whyte and C. Yazbek. Our publication's panel of advisors include chartered accountants, investment analysts, small business advisors and tax planners. The convenor of our panel is chartered accountant, Mrs M. Stroh, BCom(Acc), BComptHons, CA(SA). *Prestige Bulletin* has been helping South Africans to create wealth for the past 30 years. *Prestige Bulletin*'s advice is aimed at educating the general public. Our goal is to help you understand a large number of wealth creation methods. **Legal:** *Prestige Bulletin*'s advice should never be interpreted as express or implied recommendations, guidance or proposals that any particular transaction is appropriate to the particular investment objectives, financial situation or needs of a reader or group of readers. For personal advice that takes your individual circumstances into account, you must consult a financial service provider licenced by the Financial Sector Conduct Authority, lawyers and/or chartered accountants. We grant readers permission to share the contents of *Prestige Bulletin* with their personal advisors.



# Laughter could be your secret weapon

Laughter, whether real or simulated, releases endorphins and serotonin into the bloodstream and encourages "real laughter", which is hard to stop once released. These happy hormones trick the body into bypassing the intellectual system, which normally acts as a barrier to genuine laughter.

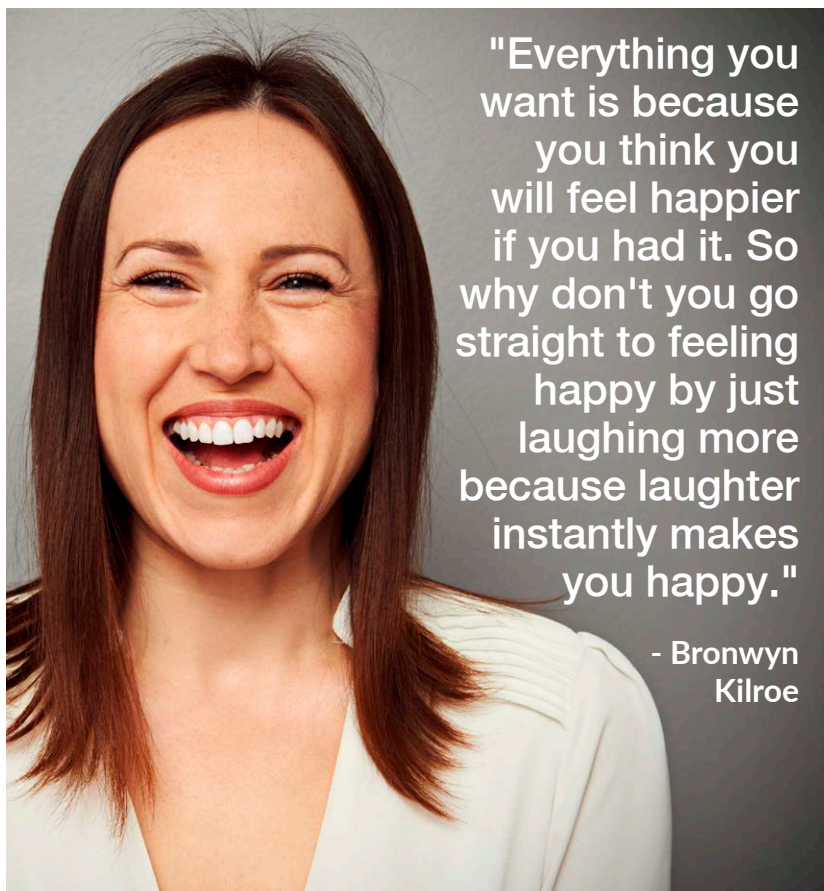
But what does this mean for your business? According to Cape Town's Laughter Coach, Bronwyn Kilroe it helps with stress management, health promotion and happiness development, which all helps "teams to perform at high levels, maintain their composure in a crisis and take better care of their organisation, leading to long-term business success."

At Kilroe's Laughter Workshops teaches, participants are taught how to achieve sustained hearty laughter without involving cognitive thought. "Seeing the transformation in the business and corporate teams I work with, before and after a Laughter Workshop is pure bliss for me," says Kilroe. "They arrive stressed, anxious, depressed and then to see their frowns turn into smiles of joy and happiness, and to hear the roars, shrieks and chuckles whilst doing some good belly laughs together is a pure delight."

A Social Market Foundation study found that that for business success, laughter is an asset with happy employees reportedly being up to 50% more productive.

## What this means for your reputation

Regine le Roux, Managing Director at Reputation Matters says: "an organisation's productivity and employee engagement are dimensions that we take into consideration when measuring an organisation's



"Everything you want is because you think you will feel happier if you had it. So why don't you go straight to feeling happy by just laughing more because laughter instantly makes you happy."

- Bronwyn Kilroe

reputation. Both play an important role in the overall reputation of an organisation.

"A workplace that feels fun and friendly increases team morale and engagement levels and reduces absenteeism caused by illness. Finding humour in everyday situations is an excellent antidote to stress and encourages teams to work together to ultimately contribute to the bottom line and improve the company's overall reputation," says le Roux.

Employees are the greatest contributors to a company's reputation and Kilroe wants to help build happy and productive teams. "I want to help people find their smiles again," adds Kilroe. The science-based methodology of the Laughter Workshop empowers teams with practical stress management techniques, which can be employed at work and home.



# your business

Inspiration | Advice | Opportunities

## www.bizmag.co.za

Inspiration | Advice | Opportunities

### NEED YOUR DAILY FIX OF SMALL BUSINESS NEWS?

Visit [www.bizmag.co.za](http://www.bizmag.co.za) for a regular dose of:

**1. Latest events and hot-off-the-press industry news**

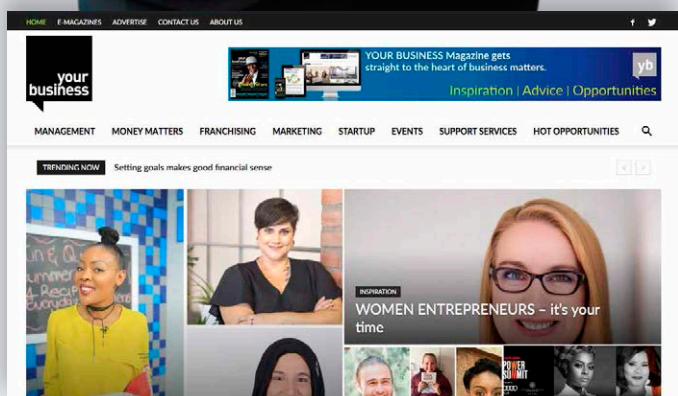
Diarise conferences and workshops happening across the SME space, and keep up to date on winners from recent competitions and awards.

**2. Hottest business and franchise opportunities**

We have an ever-growing and regularly-revised directory of investment options – scroll through them to find the perfect investment that'll make you your own boss.

**3. Extra insight and tips for your biz**

Marketing, management, finance, human resources – it's hard to keep up with everything you need to know as a business owner. Dip into our frequently updated articles for fresh food for thought.



### WRITE IN, TWEET, OR EMAIL US

Got some great advice for your fellow 'treps?  
Want to share your start-up story?  
Get in touch...

Email: [editorial@bizmag.co.za](mailto:editorial@bizmag.co.za)

### FIND US ON:



yourbusinessmag



@YourBusinessMag



yourbusinessmag



Your Business Magazine



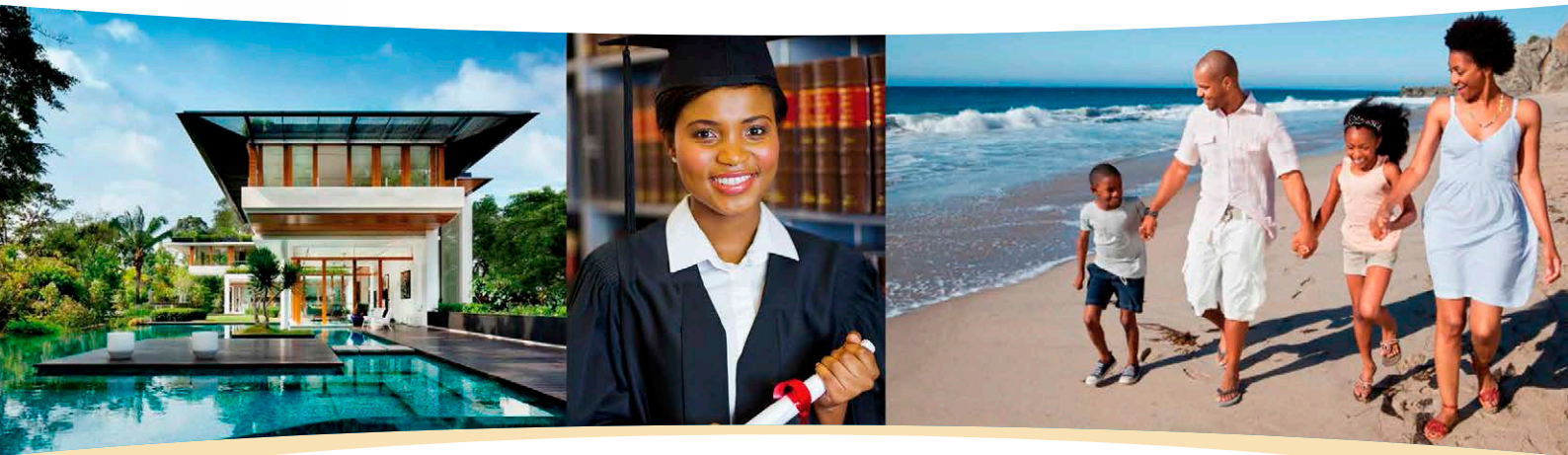
# Join one of the most profitable lifestyle businesses.



Find out how this one machine can help pay for all these...



... and bring your vision into reality.



Tap into our *21 years* of experience

**VENDING**  
**SOLUTIONS**  
EST. 1996

National: 0861 656 055 | Tel: 011 656 0550  
Email [info@vendingsolutions.co.za](mailto:info@vendingsolutions.co.za)  
[www.vendingsolutions.co.za](http://www.vendingsolutions.co.za)