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LEARN TO LISTEN

- and go from zero to
customer hero

How to:

- Negotiate like a pro
- Up your cybersecurity
- Lead a remote workforce

Boost your
online sales

Key strategies to
avoid cart
abandonment

6 Steps to
going digital
future-proof
your SME

**From idea
to action**

6 Strategies to
get out of the
starting blocks

Shaun Toweel

Luxury real estate
extraordinaire with
the midas touch

Can your
startup **disrupt**
an industry?

3 QUESTIONS TO
EVALUATE WHETHER
YOUR BUSINESS CAN
LIVE UP TO THE HYPE



UP FOR GRABS
WIN AN EPSON
ECOTANK

TRANSFORM
YOUR BUSINESS
BY CONTINUOUS
IMPROVEMENT

REVAMP AND REFRESH
YOUR WEBSITE
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GET YOUR BRAND
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YOU NEED THE
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APRIL/MAY 2020

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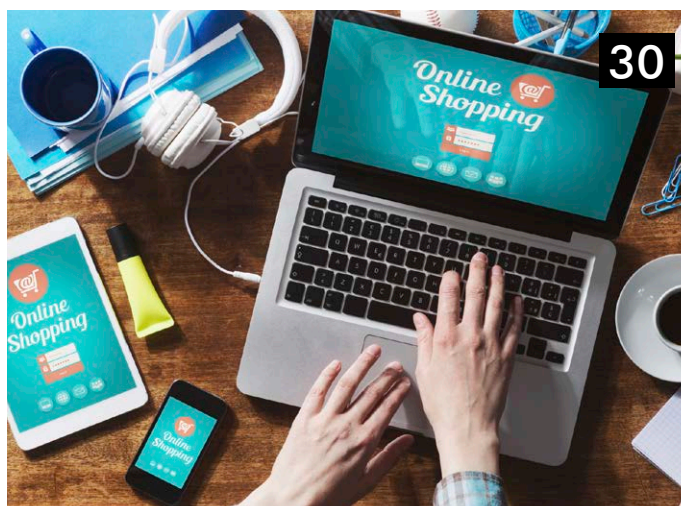
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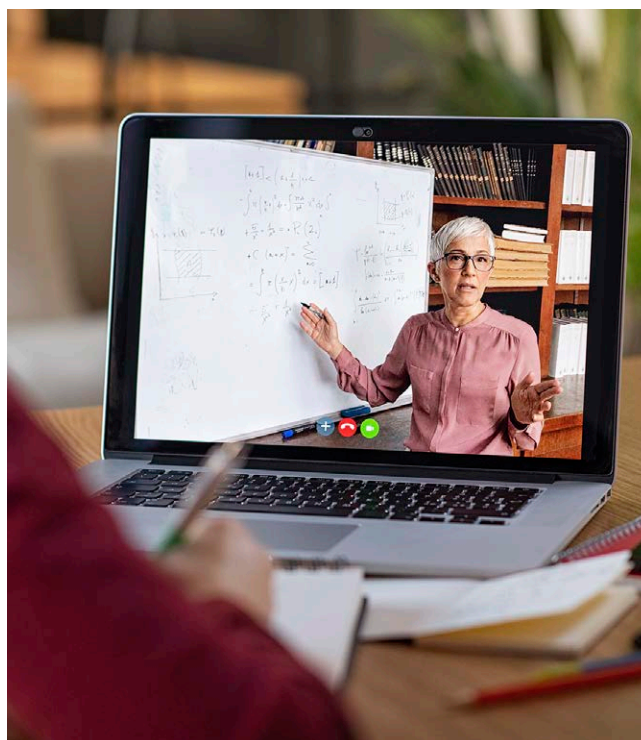


TIPS: Managing your team from home

Concern about the spread of the Coronavirus has triggered the largest 'work-from-home' mobilisation in history.

Lauren du Plooy, Director at Rae & Associates, shares some advice to ensure a seamless transition to a remote workforce:

- **Create a handbook:** This is a go-to tool for all the pressing questions that your staff may have. It should also clearly feature the expectations and common questions around new apps and technology as well as how to access the systems and other instructions to streamline this new process
- **Select a responsible leader:** It is crucial to have a central contact who will drive this change. They will also be the motivation behind leading your team down this new road and will be in charge of keeping the handbook up-to-date with challenges and new solutions.
- **Set up a communication plan:** "In our business, we have briefing meetings every morning at 9am to discuss our plans for the day. I also set aside free time from 3 pm - 5 pm where I am available for any employee that needs to touch base. We use Zoom for these team meetings and collaboration spaces so that we can manage expectations and communicate clearly with each other."
- **Provide training:** When implementing any new technology it is vital to ensure that your staff is comfortable and trained extensively. It's important that they can use the tools they are given to be efficient.
- **Outline clear expectations and learn to trust your staff:** This change in culture can be challenging, but as staff follow their leadership, make sure you have the buy-in from the leaders in your company. "I believe



this could become the new normal even after this tough time subsides, so now is the perfect time to make sure you are not left behind in this constantly evolving economy."

"For companies that aren't able to work remotely, now is the time for business owners to plan and strategise for the future," says du Plooy.

Some questions business owners should be asking themselves now include:

1. What opportunities do you have that you can take advantage of during this interruption?
2. What have you learned about your business during this time that you didn't know before?
3. If you could have done something before the interruption what would it have been?
4. In the future, what opportunities are there for you to better serve your customers?

"With all of this in mind, this is a very stressful time for most local small business owners. We advise SMEs to be upfront with suppliers and financial institutions and to let them know what is happening in their businesses," concludes Du Plooy.

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IT experts warn of cyber risks



Unfortunately, with the nationwide lockdown and many companies having implemented work-from-home policies, businesses are being warned that cybersecurity risks may be at an all-time high, with a significant spike in ransomware attacks and phishing scams predicted in the coming weeks.

This is especially concerning for smaller businesses with employees working from home for the first time, notes Terence Govender, Director of the newly-established IT Advisory division of Mazars South Africa. "SME's tend to be most vulnerable as they typically have fewer measures in place to protect their systems and data. And with staff working remotely, IT personnel may not be monitoring systems on a real-time basis – assuming they have not invested in real-time monitoring software.

Govender provides the following checklist to minimise the risk of becoming a target while staff are working remotely:

- Ensure that all employee laptops have up-to-date anti-virus software and that all systems, including emails and USB ports, are enabled in order to be scanned;
- Ensure that the relevant Virtual Private Network (VPN) software is enabled and/or two factor authentication (2FA) is implemented;
- Where possible, ensure that hard disk encryption with maximum password requirements are applicable;
- Ensure that the remote work security policies are the same as

working on the network in the office;

- Deploy collaboration software on laptops ahead of time and advise staff against downloading and/or configuring software independently or via instructions; and
- Remind staff to change their passwords as per the password policy and do not allow for an extension of the period for password changes, e.g. from 30 days to 90 days.
- Remind staff not to open any suspicious emails or emails from unknown sources at this time.

Since most people will be spending a lot of time online as a result of the national lockdown, everybody needs to be especially weary of the websites they visit. "During this time, people should stay clear of transacting on sites that do not have the https: in the URL. The 's' at the end of HTTP, means that the site offers some security."

Lastly, Govender says to resist the urge to download any COVID-19-related applications. "Rather use certified news platforms to receive updates, as there have already been reported cases of Malware that has been written into so-called COVID-19 applications," he concludes.

Digital signatures are legal and valid in South Africa

The many companies gearing themselves up to work remotely should remember to set up the technology to sign documents digitally, using electronic or advanced electronic signatures. Neglecting to do so, could lead to business disruptions and even the loss of major contracts.



"The Electronic Communications and Transactions Act creates the concept of electronic and advanced electronic signatures. This enables South African businesses and individuals to sign over 99% of documents including contracts from the comfort of their computers and mobile phones and still have them be fully legal and binding," says Adv. Rian Schoeman, Head of Legal at LAWtrust. These documents are completely enforceable in court. Some examples of documents that can be signed electronically are:

- Sales and service contracts.
- Employment contracts.
- VAT invoices.
- Insurance documents.
- Internal company documents, letters and lease agreements.

Schoeman adds that Advanced Electronic Signatures can be used by commissioners of oath and notaries.

The rise of ink tank technology

When ink tank technology was first introduced by Epson in 2014, the claim that it would one day become the preferred printing technology of the future was met with raised eyebrows.

Critics within and outside of the global printing industry were concerned that consumer interest in this new technology would be crippling slow, considering its higher initial retail price compared to traditional cartridge printers.

"At the time, consumers were cautious about printing too much due to the high costs associated with replacing ink cartridges, as well as printer maintenance and repair, and those habits weren't going to change overnight. Meanwhile, the rest of the world's biggest names in printing continued to drive their cartridge and laser printing solutions", says Timothy Thomas, national sales manager at Epson South Africa.

Fast-forward to 2020, and ink tank sales are booming. According to a GFK study, the Continuous Ink Supply System (CISS)/Ink Tank Solutions (ITS) segment grew by 78% in volume for the 2018-2019 financial period. In South Africa, customers continue to adopt the technology at a rapid rate, with over 8,000 consumers converting to ink tank technology each month. Today ink tank represents almost a quarter of the total market volume in South Africa according to recent IDC data.

Why the sudden explosion in the market?

While ink tank printers were initially more expensive than their conventional cartridge-based counterparts, the fact that they are environmentally friendly, far more cost-effective over

time and can be refilled with low-cost bottles of ink is appealing for consumers.

For example, Epson's latest range of EcoTank printers include three years worth of ink*, saving consumers up to 90% on what they would have previously paid for ink refills.

The future's bright

The growth of ink tank technology has changed the industry for the better, and means that printers are no longer the grudge purchases they once were. Ink tank printers cost less to maintain and repair as they eliminate the need to constantly replace ink cartridges, a process that can cause wear and tear.

Epson's high-capacity ink tank printers achieving cumulative global sales of 40 million units is a clear indication of the rapid growth of this technology. The industry continues to exceed expectations as the shackles of high-cost printing are increasingly lifted and more users start to realise the benefits of switching over to a greener and more cost-efficient way to print.

Find out more about Epson – rated the world's number one brand in ink tank solutions – and its third generation EcoTank printer range at www.epson.co.za.

* Three years' worth of ink based on average monthly print volumes of 290 pages for EcoTank ITS home and office printers. Calculations are based on the lowest bundled black ink yield for the following printers; L4150, L4160, L6160, L6170, L6190.



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Competition closes 30 April 2020. T&Cs apply. www.bizmag.co.za/competition-terms-conditions/

Business unusual

**...but franchising
will bounce back.**

According to FASA's 2019 Franchise Survey, the franchise sector contributed an estimated turnover of R734 billion, equivalent to 13,9% to the country's GDP through its over 800 franchise systems, close to 48 000 franchised outlets and a workforce of close to half a million.

"Whilst the picture for 2020 will be vastly different, one of franchising's biggest attributes is its ability to adapt and innovate," says Vera Valasis, Executive Director of FASA. "At the start of the corona virus threat, franchises from all sectors stepped up their efforts to adapt their businesses to comply with stricter hygiene and safety measures. Those in the QSR sector in particular, began expanding and innovating to focus on takeaways and deliveries.

With their plans scuppered by the total shutdown for 21 days, all small business and franchise owners and their workforce are now experiencing the devastating economic impact of the crisis. "Having a franchisor that franchisees can rely on becomes even more critical during these times," says Valasis. "Thankfully most franchisors have taken strong leadership steps and have kept their franchisees informed about regulations, financial aid and other funds that can be accessed for financial assistance. More importantly, many Franchisors have suspended royalty payments until the situation improves – amongst them those in the fast food



Vera Valasis, Executive Director of FASA.
Visit www.fasa.co.za for updates as
and when they are available.

sector, the automotive, DIY and business-to-business sectors. The list grows daily and we are delighted that so many franchisors are so responsive and stepping up so quickly to help their franchisees."

"Now may be the best time for franchisors and franchisees to take stock of their businesses," she adds. "Many business owners instinctively know which areas of their business they need to focus on. This is the time to re-set the button, address these concerns, formulate new strategies and look at opportunities for the future.

"While there are so many uncertainties, there is no doubt that the franchise industry will survive and also would have learnt from it as well - but trading conditions as we know them will change perhaps unrecognisably in the future."

"Never underestimate a tough and resilient franchise industry - full of talented and highly motivated people who excel during times of extreme stress and undue pressure and who, over the years, showed that their innovative thinking and unrelenting desire for success will help kick-start the economy and get the wheels of job creation and consumerism steaming ahead," she concludes.

GOT TIME? Upskill yourself!

Katie Chodosh, Comms Consultant at TopLine Comms, unpacks some useful courses that are on special discount in light of COVID-19, while others are always freely available:

■ Search Engine Optimisation courses from Moz

Understanding Search Engine Optimisation (SEO) is useful no matter what business you're in. SEO software company Moz has decided to make (nearly all) its [SEO courses free until May 31st](#). You can learn about SEO fundamentals, keyword research, page optimisation and backlink basics, as well as advice on finding SEO clients, SEO reporting and client onboarding. We use Moz daily at TopLine Comms, and can highly recommend their courses.

■ Take a programming course and learn Python

Programming is a great skill to have – if you can write programs, you can create websites, apps, tools to help you with your day-to-day, or even build a game. Python is an excellent language to start with – it's a high-level language (meaning you can do a lot with it- and is increasingly popular amongst developer, data scientists and software engineers. Class Central has two programming courses available for free that are highly reviewed [Programming for Everybody \(Getting Started with Python\)](#) and [An Introduction to Interactive Programming in Python](#).

■ Learn accounting and financial management skills

If you run your own business, now might be a quiet time. So why not use it to learn some necessary financial management skills that will help you predict cash flow and manage your money? Udemy has a range of free online accounting courses, including [Financial Accounting in Excel](#), [Introduction to Financial Accounting](#) and [Basic Accounting Skills for Business Owners](#).

Find your franchise fit

The Franchise Co is a well-established company operating in various franchise sectors such as fast-food, hospitality, health and much more.



The Franchise Co presents an excellent opportunity where you can open your own franchise in our beautiful country and become a Franchisee for one or more of our brands. These opportunities include owning your own Zebro's, ChesaNyama, Yummy Fish & Chips or Yami Pizza. You can also open a combination of these four brands in one store: offering more variety and convenience to the market and increased profit potential.

These four brands each offer unique and tasty meals and together offer a value-added opportunity for yourself and the market. Zebro's is known for its lekker braai chicken meals and famous sauce that is braaied to perfection every time. Currently, there are more than 40 stores over South Africa. ChesaNyama is under the new ownership of The Franchise Co and is returning to the market stronger than before, offering flame-grilled meals made the traditional way. Yummy Fish & Chips is a newly established fast-food brand that offers a variety of meals to the consumer at exceptional prices made from the highest quality. Yami Pizza is another proudly South African brand, new in the market, offering deliciously different pizza that will for sure satisfy those pizza cravings.

These brands offer a profit maximization opportunity, further, in a combination, these brands offer extra added value with a variety from the different menus that offer something for everyone. Follow your passion and become a business owner in 2020! Open your franchise store as a single brand or as a combination store with two or more of these brands.

For more information on these franchise opportunities, visit www.foodbrands.co.za or email marketing@tfcop.co.za. Alternatively, contact 012 548 6028.



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Acclaimed property developer with the **MIDAS TOUCH**

Real Estate mogul,
SHAUN TOWEEL,
literally has the
Midas touch.

This seven times
international property
award winner and
philanthropist-
capitalist sees
opportunities and
creates viable
markets where none
existed before.

To date, Shaun Toweel has completed over a billion dollars' worth of real estate, and is currently involved in large mix-use developments including residential, retail and commercial components in South Africa as well as abroad. In 2002 he grew his company into a multi-million dollar property portfolio, and he is the current founder and CEO of a number of real estate companies including Extra Dimensions Property Group based in South Africa, One Luxury Ltd on the Island of Mauritius and Toweel Property Developments and Investments LLC based in the USA.

Shaun has been developing and building ultra-luxury homes and residential communities for over 20 years, with his work being internationally recognised as the creative force behind some of the world's most magnificent mansions ever built. This resident from Kwa-Zulu Natal does not believe in a 'one-design-fits-all' approach, and the homes and estates he develops are individually crafted and infused with imagination and pristine execution.

Shaun lives according to a three-word motto which he believes custom homeowners are looking for; workmanship, value and satisfaction.

Where it all started

Shaun says his passion for real estate development found its roots in the work that his father did.

"I can recall how amazed I was observing my dad, who had his own electrical company, involved in these huge developments where the developer would build on average 25 homes in one month. I was intrigued by the hundreds of components coming together and



"What started out as a pay cheque rapidly grew into a drive for extreme success. I suddenly found myself wanting to be a market leader and the best in the industry."

then ultimately the final product. I've always had a creative and inventive mind, coupled with a deep-set entrepreneurial spirit and goal to one day be a creator and developer of my very own masterpiece homes," says Shaun.

When he first entered the industry it was not all moonshine and roses. The property market was very depressed and interest rates were at an all-time record high. It was the highest the country had ever seen, 24% during 1998. Shaun had to use his creativity and innovation to find ways to develop niche products in an extremely volatile market.

"Although challenging, I formed alliances with the banks which had distressed properties, and in particular, ones that were half built and incomplete. The banks put their trust in me and allowed me to showcase my abilities. I would apply my vision and innovative designs, and then execute it in a way that was not seen before in the marketplace. This was the beginning of my 20-year journey, which started from a half built repossessed

home, into the world's most luxurious mansions. This journey has taught me how to be a market maker and 'bubble proof' my business in any real estate market conditions," he explains.

One of the most challenging tasks was to establish himself as a credible real estate developer - not only within the industry, but also with strategic partners such as the banks. At the time his competitors had the advantage of having been in the industry for a long time, and as the new kid on the block, he had to up his game.

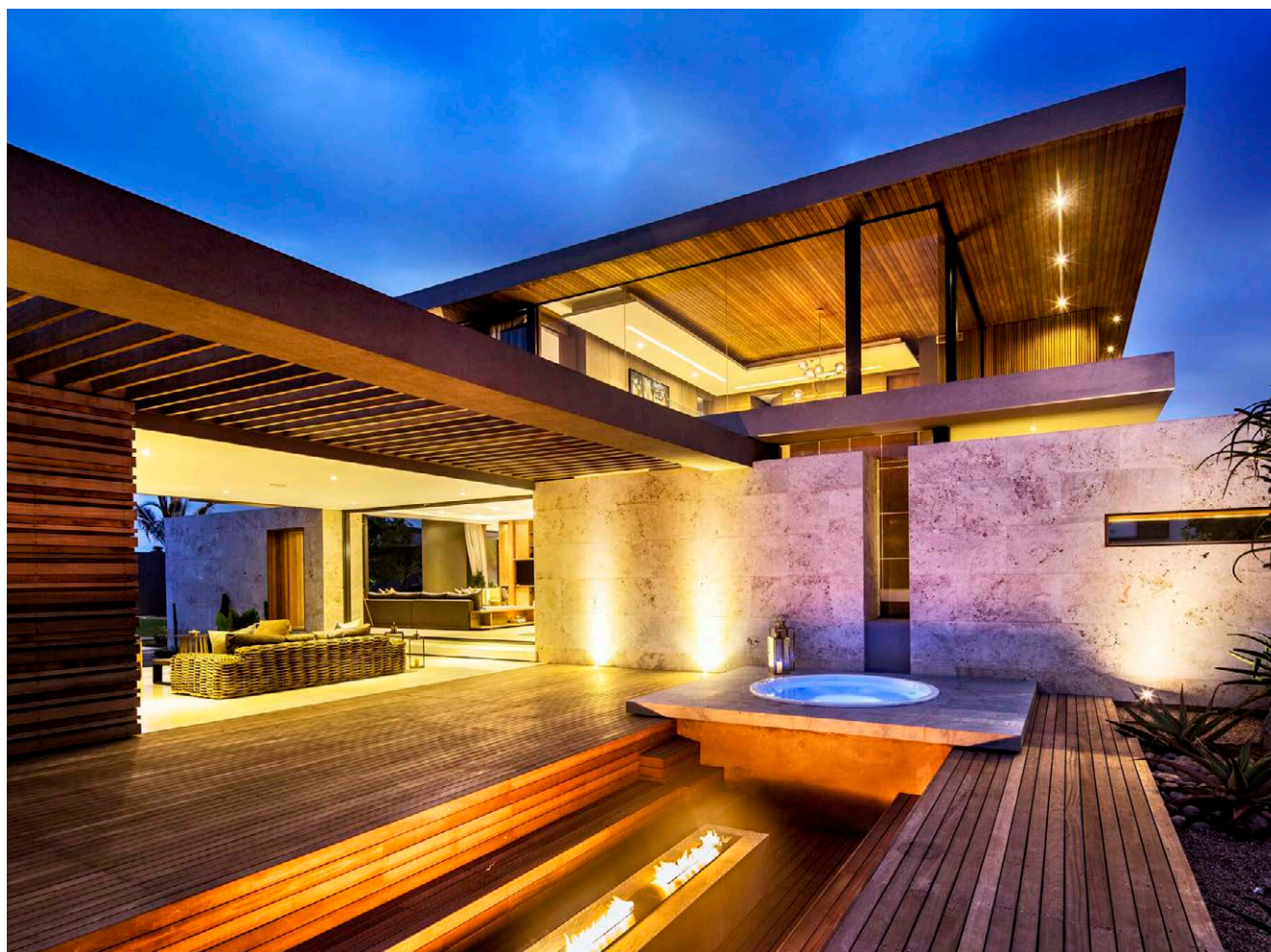
"At the time my competitors were more reputable and established and I had to face the challenge of bringing a different product to the market to place me at the forefront of the industry. It wasn't something I necessarily considered from the outset, as I didn't think too far ahead and naturally took it one step at a time. What started out as a pay cheque, rapidly grew into a drive for extreme success. I suddenly found myself wanting to be a market leader and the best in the industry."

The challenge to stay relevant and updated with the ever-changing industry remains a constant focus of Shaun's. "There were numerous occasions where I had to re-invent myself, my product or my strategy and provide a niche offering to the market. But in the end it is worth the effort. And as with any industry there will be economic challenges, and it's the way in which you

deal and adapt in these challenges which will set you apart from the rest."

The realtor environment has also had a facelift over the last 20 years, especially from a design perspective. When Shaun built his first homes, the trend was mostly around Mediterranean/Tuscan designs, but has since moved to the more modern and contemporary style. His clientele demographic has also changed over the last few years.

"In the beginning my clientele was middle class, but as my vision and designs evolved, I found that I was attracting a very high-end buyer. I then became not as much dependant on the economic conditions, as the high-end buyers weren't conditional to market change. With the economic downturn over the last few years in South Africa, I grabbed the opportunity to create an



offshore development company, where I was able to cater and develop for my high net worth clients, offering them a hedge against the Rand."

Shaun is excited about the way he expects the real estate industry to develop over the next few years.

"I see the industry developing into a more mixed-use communities which I like to refer as: Live, Work, Play. I'd like to expand even further on that and incorporate a level of self-sustainability. More than ever, people are starting to see the value of living organically and creating convenient living spaces."

For the foreseeable future Shaun would like to focus on creating luxurious self-sustainable communities in countries like Mauritius and the USA, where there is a huge demand for mixed-use development based around contemporary farming life. The design will be based on farming life being the centre, which would feed, provide and teach the purest natural form of life derived from nature.

"My future development, namely YOUNFARM, in the USA, will include a contemporary farm hotel, Spa, residences, farm shop or bakery, fine dining and wine establishments that are led by the everchanging tapestry of the gardens. The entire development is self-sustainable and designed to be totally independent from the needs of the real world," he explains.

YOUNFARM is designed to create a landmark destination, whereby people can live, work and play in a unique environment that is one of a kind. It will allow residents to enjoy the fullness of nature, tranquillity, serenity and wellbeing.



Shaun shares **5 BUSINESS LESSONS** with young, emerging real estate developers.

■ Think Big, Start Small

Dream big, don't be afraid to shoot for the stars, but at the same time, know that Rome wasn't built in a day. It took me years to finally look back and realise that my accomplishments were dreams that I had once envisioned years before.

■ Be creative and innovative

Don't fall into the trap of what everyone else around you are doing. Think outside the box and become a leader.

■ Create your Dream Team

Don't compromise on your resources and suppliers, make sure that you all have the same vision from the bottom up. Form a mastermind alliance.

■ Build lasting relationships

Be consistent, humble and always maintain your good reputation. Failing to do so will come back to haunt you. Strong relationships will give you the freedom to build your real estate career the way you want, rather than the way everyone else does. Good relationships are better than money in the bank, because they will earn you more financial stability, along with greater success.

■ Location

I believe location is very important, however, I also believe that if you can create a niche and marketable product in an average location, you can still achieve extreme success.

Can your business disrupt an industry?

3 Questions to evaluate whether a startup can live up to the HYPE.

Over the past few years, digital native companies like Uber, Amazon, and Airbnb have redefined the rules of competition in their industries. Less often spoken about are the more conservative markets where digital disruptors have not yet managed to dislodge the incumbents or even win significant market share.

So, with startups emerging at a rapid rate, how does one predict whether the incumbents will transform themselves and ensure that they remain relevant in the future, or whether they will lose out to new market entrants?

Ernest North, one of the co-founders of Naked Insurance, believes there are three simple questions one can use to determine whether existing companies or startups in any industry are on track to dominate or not. These questions have guided Naked's journey over the last three years as they have built their company from scratch, and North believes these guidelines can be applied to any business:

Q What do customers say after experiencing this business?

What are the things people love most about this business? What are the headline benefits? The flipside of this question is: What do people dislike about dealing with the current industry providers?

For example, relevant to us was finding out what people hated about the traditional insurance experience, which is the time-consuming paperwork and phone calls, the quibbling when they claim, and the need to regularly renegotiate premiums to get a fair deal. Plus, insurance is a grudge purchase. People resent spending money on it and want to get covered for the best possible price.

So, at Naked we set out to remove the phone calls and paper from the process, enabling people to get quotes,



buy, manage, claim from and cancel their insurance policies through a completely automated, digital process. Automation also means we can reduce premiums significantly and give customers more convenience and control, taking the pain out of the experience.

Q Did customers find a deeper connection beyond the transaction?

Today's customer doesn't just want to buy the product or the service – they are seeking a deeper connection. This isn't just about the clichés in corporate vision and value statements, but about whether customers feel that this brand is for people like them. Are they part of the tribe? Do they believe in what the business is all about? For our industry, we saw an opportunity to challenge the complexity and lack of customer control that alienates people from traditional insurers. We decided to make transparency a core part of the business in an industry that can often be opaque. For example, with most car insurers, you will be offered a discount to stay whenever you threaten to cancel your policy.

So why did they not just charge you the fair premium all along? This industry practice has never been fair to the customer. And it is unsustainable in today's world

when consumers can access a wealth of info from social media, price comparison engines and other online sources to help them make informed purchasing decisions.

This self-service system guarantees that our premiums don't include the fat that conventional insurers have built into their premiums. You buy your policy without ever interacting with a human and you don't need to speak to an agent in a call centre to cancel if you are not happy with your premium increase.

We don't have a second bite of the cherry if clients threaten to cancel; we have to always charge them the fair premium. We believe that this transparent approach will win out in the future because today's customers demand transparency and fairness. This is about changing the kind of relationship that you have with your insurance provider and demonstrating a system where the client does not have to fight in order to get the best deal. It's about taking away the grudge from insurance.

Is it working? Well, as easy as we've made the process of cancelling your Naked Insurance cover, our cancellation rate is significantly lower than what it is for traditional insurance companies in South Africa.

Q What will make this company's customers fans for life?

This question evaluates what a business is doing to be successful in five years' time. What are the ambitious things this company is doing in the background that will make them untouchable in future?

For us, the answer lies in building advanced artificial intelligence (AI) platforms and datasets at our core. Our systems remove as much friction from the customer experience as possible, while enabling us to detect fraud and price risk with unprecedented accuracy. When customers sign up or claim, we ask fewer questions than conventional providers because we leverage a range of alternative data sources to make decisions on claims and premium pricing. As an example, when you answer the question of "Where do you live?", our system captures your answer (the actual address), plus a range of other data points contained in every micro interaction, for example: Which areas did you browse before dropping the pin? How long did it take you to answer the question? Where were you

"Most big businesses are not willing to cannibalise their existing, profitable businesses or throw out their old, legacy systems and ways of thinking.

That offers the opportunity for a business built from scratch to win significant market share and to reset customer expectations in an industry."

when you answered the question? Applying AI and machine learning to these thousands of data points allows us to filter which data points are useful in risk classification. And the more we feed machine learning with data from actual outcomes, the better it predicts. This enables us to assess and price risk more precisely as well as identify fraudulent claims more accurately, enabling quotes and claims within seconds and offering significant premium savings. We see this as our competitive edge – it will take most insurers years to retool legacy systems and processes to allow for the same level of automation, if it is even possible for them to do so.

Can the old-school companies win?

If the established players in an industry recognise the importance of change and they are willing to invest, they will win in a changing market. Apple is an example of a company that pulled off such a pivot – growing from an old-fashioned PC company into a leader in mobile devices and digital services. But most big businesses are not willing to cannibalise their existing, profitable businesses or throw out their old, legacy systems and ways of thinking.

That offers the opportunity for a business built from scratch to win significant market share and to reset customer expectations in the industry. The only constant is change, but the organisations that anticipate what that change will be and seek to catalyse it will be the winners in every industry.

Ernest North is a co-founder of Naked, the South African artificial intelligence-powered car insurance provider.



Going from zero to **customer hero** means **learning to listen**

Research shows the majority of businesses are only 'okay' in the eyes of their customers. So, how do they bridge this expectations gap?

Think you're a customer experience superhero? Think again. Not only are most companies not nearly as beloved by customers as they think they are, there may not even be a company worthy of the superhero mantle.

Forrester's recent customer experience index shows the vast majority of businesses are only 'okay' in the eyes of their customers. Furthermore, while 17% can be called good, companies rated as excellent couldn't even crack the 1% mark.

Why does the expectations gap exist? It can't be due to lack of awareness or effort, because over the years, customer-centricity has become a driving force in just about every boardroom. You can't put it down to a lack of resources either, not when even the most financially successful companies struggle to nurture brand love.

There's something else going on, and it's more subtle than a failure to execute.

Anyone who's worked in software sales might be familiar with 'happy ears' – that moment where the customer says something that convinces you they're going to pull the trigger, and you stop listening properly. You're already thinking of the commission, so you hear only what you want to hear.

Just as importantly, as leaders, we changed our behaviour to encourage open, honest and non-judgmental discussion with the people around us.

But happy ears don't translate to happy customers. Not when you're too focused on your own gains over their needs. Not when you're staring at the end goal that you miss the context around you.

It's human nature to engage in this kind of thinking, and this is an issue that pervades all sizes of businesses at every level. Confirmation bias can cause you to

misinterpret even the most thorough data because you want it to fit your preconceived conclusions.

What's more, it's not something that you can get rid of by throwing enough money at or investing in better business intelligence software. The only way to prevent it is to build up your organisational EQ, so that you can learn to recognise it when it happens and shut it down.

If your own employees don't believe you're listening to them, there's no way your customers will feel differently.

Breaking down the tower

Want to know how high your organisation rates on the emotional intelligence scale? Ask your employees first. How strongly do they feel you're working to meet their needs? If your own employees don't believe you're listening to them, there's no way your customers will feel differently.

I remember when early on after I'd started at TransUnion, we ran an intensive employee engagement survey. The results were a wake-up call – we were bad at listening to our employees and understanding their needs.

Some of the feedback that stuck with me most was about how our leadership was isolated from the day-to-day workings of the business: "You guys are stuck in your ivory towers. Do you really understand what's going on?"

It wasn't an easy thing to hear at the time, but in retrospect, it was the best thing that could have



happened. We changed our approach and set off on a journey to become better listeners.

As an organisation, we put in place mechanisms to encourage employee and customer feedback. We set up different channels to monitor people's needs and wants, from Net Promoter Score surveys and chatbots, to town halls and physical listening workshops.

We were also very careful to avoid treating any of these mechanisms as simple checkbox exercises. We made sure the feedback we got was actionable, and implemented positive changes where we could. Based on what we learned, we changed our product to what customers wanted.

It's the little things

Just as importantly, as leaders, we changed our behaviour to encourage open, honest and non-judgmental discussion with the people around us. We acknowledged that we hadn't always been the best listeners and focused on building an organisational culture that takes responsibility and works to heal relationships

Every day, I walk around the building and chat to people. I try to get a feel for what's going on in their lives, how their current projects are going, and so on. It's not a formal thing, but it's one way I can make myself more approachable and get a feel for what the general mood in the office is.

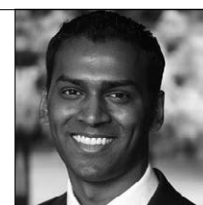
Without those missing ingredients – self-awareness, honesty and empathy, practised every day – change wouldn't have been possible. Even if those kinds of behaviours don't come naturally, treat them like a morning meditation – building up a routine every day of getting to know the people around you and challenging your own assumptions.

I'm proud to say we've come a long way since that initial 'ivory tower' perception, but we've got a lot more work ahead of us before we can honestly call ourselves customer heroes.

So, what blind spots have you noticed in your organisation when it comes to decision-making? If your customers had an open mic, what would they say about your listening skills?

It's going to take time, but as long as we've replaced our happy ears with honest ones, we'll be on the right path.

Lee Naik is the CEO of TransUnion Africa.
Reach out to him on Twitter: @naikl



THE ART OF NEGOTIATION

HOW TO negotiate your way to business success in four simple steps.



As a manager or business owner, inevitably a large portion of your time will be taken up by negotiations with business partners, suppliers, customers, team members and other stakeholders. Maximising the success of these negotiations – big or small – is key to accelerating the success of your business.

If you're a good negotiator, you will be able to bring great clients on board on profitable terms, and then build successful ongoing relationships with them. You will also be able to forge constructive, win-win partnerships with your suppliers and service providers. Negotiating skills are also key to securing the best talent and building a successful team.

Though it comes more naturally to some people than others, negotiating is a skill that can be learned and developed. Here are a few of the principles that I have found to work well in practice:

1

Be prepared

The starting point is to do your research about the organisation or person you are negotiating with; the strengths, weakness and competitors for the product or service you are buying or selling; and the impact the deal or transaction will have on your business.

The more information you have at your fingertips before you start negotiating a deal, the more successful the results will be for your company. Use your research to crystallise some realistic objectives for the negotiation and to develop your strategy for the discussion. Before you enter the meeting, try to form a clear idea of:

- What you want and at what price.
- What the other party wants and what price.
- What the market and the competitive landscape looks like.

- Any objections the other party may raise to your proposals.
- The benefits the deal should deliver for your business.
- The benefits for the other party in dealing with you

It can be helpful to take notes or set up a spreadsheet to keep track of the data you collect during your research.

2 Listen more than you speak

Most people like to talk, and listening to what they are saying can help you to become a more successful negotiator. If you are an empathetic listener, you can pick up what elements of your proposal will resonate most strongly with the other party, as well as what their potential concerns may be.

Even in a formal pitch scenario – where you are given the floor to do a presentation – you should make plenty of time to listen. Leave some time to ask them questions to understand where they are coming from, what they need, and what they are willing to offer. To reiterate, the better informed you are, the more successfully you can negotiate.

3 Aim for the mutual win

Wise negotiators leave their egos outside the door and look for ways that both parties can get what they want from the talks. A negotiation should not be a game or a war that you ‘win’ by extracting as many concessions out of the other side as possible. Instead, it should be about finding mutual advantages.

You want to sell your product or service, and start a long-term relationship with a client, for example. And the client wants to get good value for money and a high-quality offering. There is almost always a way to ensure that you can both get what you want.

People like dealing with others who they feel also have their interests at heart, who take the time to develop rapport, and who seek a positive rather than an adversarial relationship. Flexibility, creativity and empathy are strengths when negotiating – so seek to understand not just what the other party wants, but why they want it.

“Flexibility, creativity and empathy are strengths when negotiating, so seek to understand not just what the other party wants, but why they want it.”

4 Have a plan B

In the words of the old country song, “you’ve got to know when to hold ‘em, when to fold ‘em, and when to walk away”. So, make sure that you can exit any negotiation if your reason and instincts tell you that you are not going to be able to secure an agreement on fair and favourable terms. Don’t bet your company’s future on acquisition talks with just one other company, for example, but keep your options open.

Do not invest all your sales resources in just one large client, just in case they are not willing to close a deal on terms that are financially sustainable for your business. Also be wary of becoming locked in to one supplier – keep your eyes open for alternatives, even if you are happy with your current provider’s product and price.

Scratching the surface

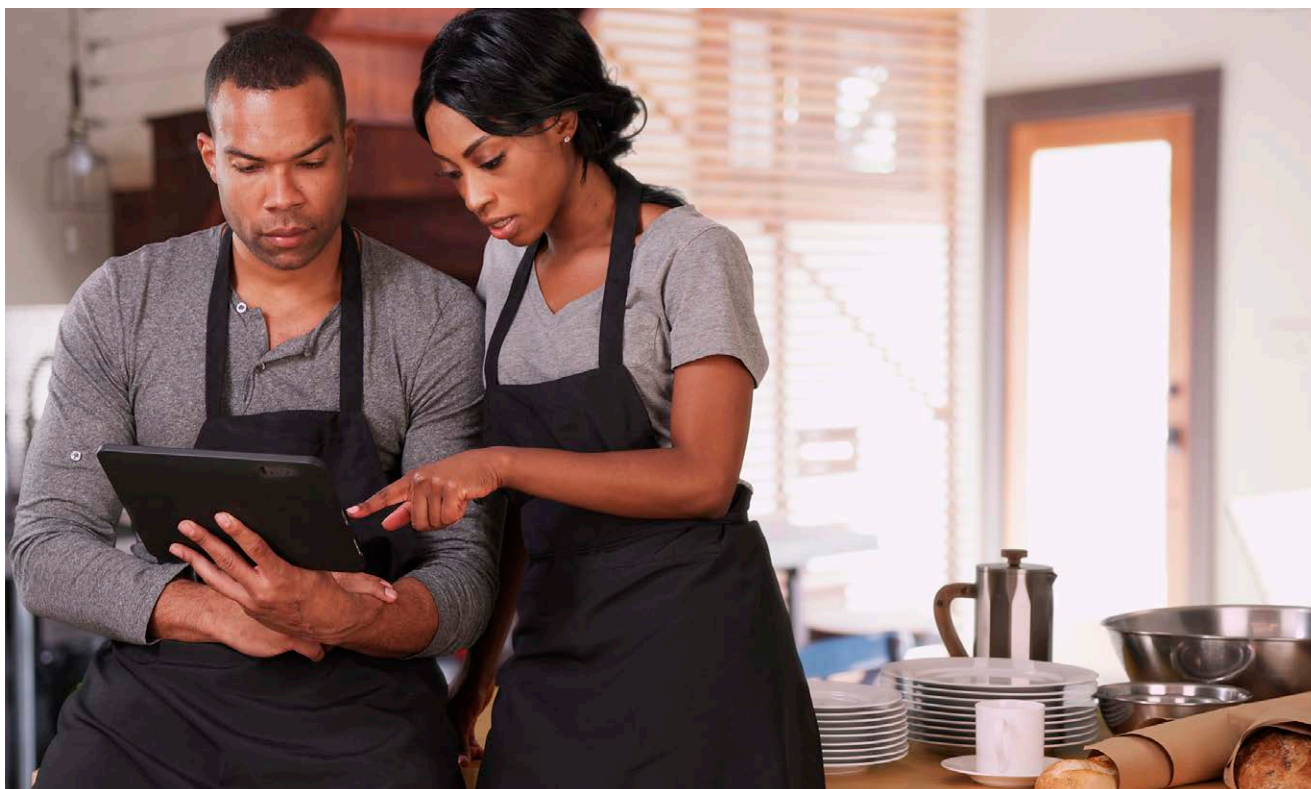
I’ve simply scratched the surface of a complex field in this article. As mentioned earlier in this piece, negotiation is a skill that you can sharpen and develop through practice and training. In addition to the many great books on the subject, many business leaders find it beneficial to take a negotiation workshop or advanced sales course from one of the business schools to hone their abilities.



Gerhard Hartman, Vice President, Medium Business, Sage Africa & Middle East.

Future-proof your business

6 ways GOING ONLINE can safeguard you during COVID-19.



The Covid-19 virus has been declared a national disaster, resulting in strict quarantines and safety precautions being implemented locally and around the world. This has put a strain on many businesses, of all sizes, and many believe that the worst is yet to come.

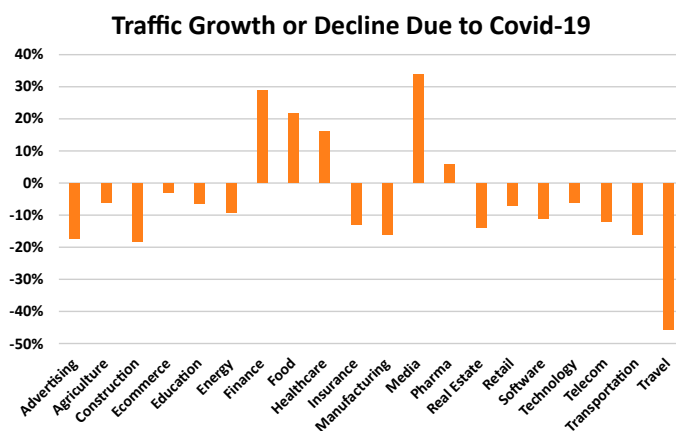
SMEs worried about the impact on their customer base are desperately looking for ways to stay afloat in these uncertain times. The founder and CEO of Shift ONE digital, Dylan Kohlstadt, explores how to future-proof your business by taking it online and why the lockdown is the time to do it.

Neil Patel, in his recent article on the topic, shares the following:

- In China, the virus caused retail sales to drop by 20.5% and the unemployment rate jumped to 6.2 in February.
- The virus is expected to lose the travel industry 820 billion dollars. Virgin Atlantic just asked their staff to take an 8-week unpaid leave.

- It's estimated that in total COVID-19 will cost the global economy \$2.7 trillion.

And not only are people losing money, but they are losing traffic and conversions.



Source: Neil Patel

What should you as a business owner or Marketing Manager do during such tough times?

OPPORTUNITY TO CUT MARKETING SPEND?

When economic times are tough, the first step businesses usually take is to cut their marketing budgets in an attempt to reduce costs and minimise business losses. Marketing is usually seen as a luxury, and as not having a direct benefit to the bottom line.

Cutting your marketing spend might appear to be a good way of saving money during tough times; however, it is not the answer. By panicking and switching off your marketing, you will negatively impact your business in the long run by drying up the sales funnel...leading to a knock-on in reduced sales down the line.

OR, OPPORTUNITY TO GROW?

“Be fearful when others are greedy, and greedy when others are fearful.”

- Warren Buffett.

Instead of killing your marketing spend, you should view this as an unprecedented opportunity to reach your customers while most of them are at home under lockdown, and many are turning to social media, videos and the internet more regularly for support, information and entertainment. They don't have meetings or interruptions as when they are office-based, and you have an opportunity to stand out, for your content to connect and resonate with your audience, like never before.

‘Fortunately’ for us, this disaster has hit us during the digital age, which is all about connectivity - allowing businesses to interact with customers online; maintain customer relationships and future-proof their businesses.

This strategy will allow your business to be top of mind, during the storm and once it has passed.

Below we explore a few practical ways you can take advantage of this unexpected opportunity and come out ahead of an otherwise unfortunate situation.

1 Set up a Productive Office Space

If you haven't worked from home before, this is the first thing you'll need to get working for you as we all know how distracting TV and social media can be, especially for those not used to managing their own time, in their own homes.

What I learnt early on as an entrepreneur is to set up a workspace for yourself where you aren't distracted by TV and social media. The space that you should create should be neat and organised with minimal distractions. Switch the TV off! Create a to-do list starting with the most intense work, and ending with the lighter tasks. Book time out in your calendar for each task to make sure you are doing the right work at the right time. After you've completed the day's list of tasks as a reward you can go on Instagram, watch the news or binge on a few episodes on Netflix (not all at the same time!). Get up early, shower and get dressed as if you are going to work. If you're going to work from home, you need to make sure you are actually able to work from home!

2 Move to Digital

Digitally transform your business; hold your meetings and events online using programs such as Skype, Zoom and Google Hangouts. Run webinars to equip your customers with the skills that they still need and want. With many events, restaurants and bars have closed down for the unforeseeable future; people will have more time on their hands than ever.

If you don't have social media, set it up now. If you are a creative or a business that doesn't have an online shop, create one now. By using social media and digital marketing, you are virtually face-to-face with your customers (and potential customers) without putting them, your staff or business at risk. Not only will you be able to build relationships and support them digitally, but more importantly, you'll be able to continue to sell your business's products and services online, which is beneficial to your bottom line.

3 Move to the cloud

If you haven't already moved all your company files to the cloud, now is the time to do so. Google Drive, Microsoft Box, Dropbox are easy to use and within minutes, you have your business fully backed up and

accessible anywhere in the world. Share folders with clients and work on documents at the same time, plus never lose documents again due to crashed hard drives, or stolen laptops.

4 Set up click-funnels

Now more than ever is the time to build those click funnels you haven't had time to get around to building - they create a top-performing lead-generation journey for your customers so that when we emerge from this dark night, you can switch them on, and the leads can come pouring in.

Click funnels are designed to not only make sales more seamless, but also lead your client step-by-step through the online purchasing process.

5 Content creation

Most companies are very focused on sales, take this time to build your brand and stand out from your competitors. Create informative content, write blogs and articles, create videos and podcasts that are relevant to your audience.

Your audience will want to be productive during this forced time off or at home so now is the time to educate your customers on your services and products - why not hold free webinars with live Q and A sessions? Live Facebook or Instagram streaming is also a fantastic way to build rapport with your audience during this downtime.

Pull together your helpful articles and blog posts and create an eBook for your audience or publish a printed book for sale via your click funnels.

6 Technology is your friend

Remember that technology was built for a time like this; technology is your friend and can make your life easier and will make you more productive and efficient.

- **WHATSAPP** is a great way to stay in touch with clients - reach out, let them know that you care and that you are still available. Many of our clients run their businesses via Whatsapp. It's a brilliant way to communicate with your branches, suppliers, staff and customers.
- **WEBINARS** are a fantastic alternative for conferences and events - if you need to cancel or postpone an event,

or even have an idea for a new event or conference, hold it online.

- Use **SOCIAL MEDIA PLATFORMS** to share your content and reach your audience. Remember that these online platforms will be replacing the social contact that people usually experience offline. Apps like Hootsuite help you schedule content, and Canva enables you to create artwork without paying a designer.
- **LIVE VIDEO STREAMING** (Facebook or Instagram, YouTube or Twitter) is a brilliant way to connect with your audience - share a bit about your business, do a live unboxing of new products, or hold a live Q and A session.
- **FACEBOOK GROUPS** are also a great way of staying in touch with clients and others in your field. Sign up to our Facebook group, Digital Marketers Unite here and see what we are doing in this fun space.
- Managing projects and employees remotely doesn't need to be daunting or difficult. Download **ASANA** for group project management to stay on top of deadlines and share tasks.
- **SLACK**, another incredible application, is perfect to use for remote collaborations and is a better solution than email in many cases.
- **GOOGLE DRIVE, MS BOX OR DROPBOX** are also all great and easy options for saving both private and shared documents onto the cloud.
- Build your websites quickly and easily on **SHOPIFY OR WIX**. Businesses can now also set up a Facebook store that connects with Instagram for a quicker way to build your online shop.

While we are all feeling the anxiety brought about by COVID-19 and the economic difficulties and challenges resulting from the virus and its impact on around the globe, it is essential not to become disheartened. Take proactive steps to protect yourself, loved ones and business. Create and implement your business' social media and digital marketing strategies today to safeguard your business's future.

Dylan Kohlstadt is Founder and CEO of Shift ONE digital. Visit: www.shiftoone.co.za



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From idea to execution:

How **continuous improvement (CI)** can transform your business

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

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

Ideas are the remedy for stagnation. They could be small yet highly consequential. How well a company can support and implement those ideas to innovate is a good predictor of future success.

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

What can businesses do to create a CI culture and to deliver on their ideas? Let's start by better understanding what CI is and why it is so important.

So, what does it mean?

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

The methodology is based on customer and employee feedback, as well as enabling employees to enact changes. This doesn't mean every employee has to become technically skilled. But if an employee has an idea, is there a pipeline they can follow? Will their ideas be taken seriously? Do decision-makers have access to resources and levers to support such an idea?

CI culture is a gamechanger. It challenges the notion that change only happens through big projects and enables anyone in the organisation to participate.



In CI, an idea can be pursued to its logical conclusion, spearheaded by the people who best understand those systems and processes. Someone loading a truck, for example, has a view of the processes and logistics involved. They are more likely to spot opportunities for improvement. A CI culture offers them that capability.

This isn't achieved overnight. It is an ongoing effort that requires the support of the entire company, notably the leadership team. CI goals should be established and staff need to be trained to help deliver this change. If you create a culture of change and improvement, CI becomes embedded as a way of working.

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

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

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

Anna Chetty is Strategic Project Manager at RS Components South Africa, a market leader in the high service level distribution of electrical, electronic, mechanical, tools and industrial products. Visit: za.rs-online.com



TOP TIPS from some of SA's small business success stories

Absa WorkInProgress asked four of the country's entrepreneurial stars for some advice on how they got their ventures off the ground and what drives their success.

Move past your failures

"Not only do you need to learn from your failures in the startup space, you also need to move past the failure and rejection as quickly as possible, as it happens a lot in the early days. Surround yourself with people that are willing to provide advice, business support or contacts that enable you to learn quickly, save unnecessary costs, and grow your own network, whilst still keeping your main team lean and agile. And don't forget to celebrate the little wins along the way!"

- Elspeth Boynton, Co-Founder of learning organisation, diiVe.



Be single-minded, but not inflexible

"Develop less and listen more to your customers. You may have the world's greatest idea, but without being open to input and diverse perspectives, you're creating a product that will only have one perfect customer – yourself. The advice from fellow entrepreneurs has been invaluable in my business journey.

- Jacques Sibomana, Kuba, a platform that aims to simplify trading between the formal and informal markets.



6 STEPS to turn your idea into a start-up

The key difference between an entrepreneur and someone who's destined to have a boss for the rest of their career is the ability to take an idea and action it.

Sitting around the table and brainstorming the next big thing is possibly the most exhilarating part of starting a business, and it's the first step towards securing seed funding for your business and seeing your new logo on the door.

"Taking an idea and bringing it to life can be a challenging, often frustrating process. The start-up stage is a process that can yield incredible personal and professional results - but with the jubilation comes the struggle. As the custodians of a physical space that supports start-ups and original thinkers, we see the ups and downs daily, but the reassuring thing is that none of our members would have it any other way!" says Charmaine Lambert from Absa innovation lab, WorkInProgress.

She shares her six key insights on getting an idea out of the starting blocks:

1 Research

Take the time to conduct research - whether anecdotal, web-based or survey-based is critical to getting started. Additionally, understanding the market, your competitors and the challenges and opportunities that your fledgling company will face, will stand you in good stead. During the research process, look out specifically for information on ventures similar to yours that failed - and use the lessons from those failures to inform your process.

2 Secure your Intellectual Property (IP)

If the idea is technology-based, it's often advisable to protect the value you've created around an idea, brand or product. The Companies and Intellectual Property Commission (CIPC) administer the following IP domains in South Africa: trademarks, patents, designs and copyright (films only). Protecting your IP prevents others from possibly gaining financially from your idea, brand or product - or taking it away from you altogether.

3 Define your identity

Identity refers not only to your logo, but also to the way you describe your company, the copy you include on your website, your vision, your mission and your company culture. Defining these elements will set the tone for the way you operate, from the outset.



4 Write a business plan

Taking your idea and articulating it in a document is sometimes hard. A business plan sets out your company objectives and then, most importantly, defines the strategies for achieving them. A business plan is also requested by banks and investors when you apply for funding or support, so allocate sufficient time to articulating your idea well.

5 Choose a workspace

The environment you choose to operate in will have a direct impact on your success. Operating in a vacuum is not advisable in the early days of a business, as it's often the ideas and support of others that helps you to nurture your own idea. A co-working space that promotes business development in your category or sector is an encouraging environment for a start-up. Surround yourself with people in similar stages of development and leverage off their creativity and experience to assist you on your journey.

6 Secure capital

In many cases, even great ideas can fail due to the lack of financial backing. In the search for financial investment, you could join an accelerator, which is a programme that assists with a network, a mentor and sometimes a small initial investment. Alternatively, look for an angel investor network or venture capital investors that offer financial investment to facilitate growth. Ideally you'd want to secure an investor that has experience in your particular category or sector, so that you can draw on their advice and experience.

"Starting a business takes a high level of resilience and grit, but if you can get an idea of the ground and add 'founder' to your list of credentials, you'll be amongst a very special group of South Africans assisting in providing employment and economic growth in South Africa," says Lambert.

Charmaine Lambert is from Absa innovation lab, WorkInProgress, a workspace for start-ups and entrepreneurs. Follow Absa WorkInProgress on Facebook or get in touch for a tour: cpt@workinprogress.co.za



TOP TIPS from some of SA's small business success stories

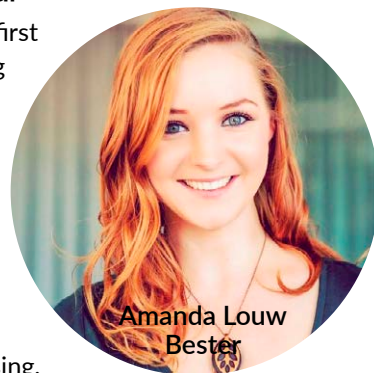
Be a 'DO'-preneur

"My mantra for the first two years of starting my business was 'patience and persistence leads to perseverance, which leads to meaningful growth and eventual success'. Doing is better than strategising.

An entrepreneur 'does', a 'want-apreneur' plans and plans and plans...

It's key not to hesitate at that big opportunity for your business. Don't overthink things in the early stages of entrepreneurship when you have to seize opportunities fast. The more you hesitate, the more you overthink and procrastinate, which could lead to talking yourself out of taking action and thus making progress.

- Amanda Louw Bester, founder of digital-first consulting firm Pragmatica.



Surround yourself with like-minded people

"Working in a shared space like the Absa WorkInProgress incubator has delivered results through collaborative potential. We have found that an open collaborative environment has been stimulating, motivating and opened up business opportunities we would not have found otherwise," he says.

- Gour Lentell, CEO, biNu, which aims to remove the data cost barrier to connect with mobile audiences, via their #datafree platform.



10 Key strategies to **avoid cart abandonment**

Cart abandonment is the number one pain point for every ecommerce site of any kind, with the average documented cart abandonment rate at 69.57%.

"It's every online store owner's mission to get below that average baseline and increase sales," says Derek Cikes, Commercial Director at Payflex.

Cikes identifies the following top ten reasons for online shopper cart abandonment so that you as a merchant can address the issues head on and get those carts through checkout:

REASON #1:

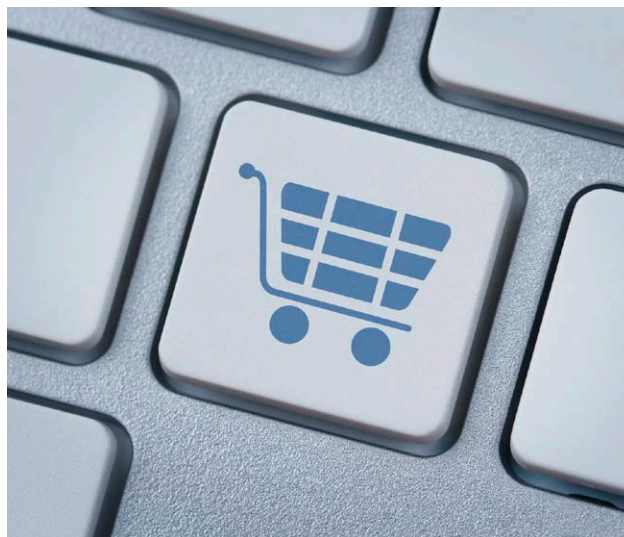
Extra costs too high (shipping, tax, fees)

53% of online shoppers say they abandon their cart because they're faced with extra costs at checkout that they did not budget for. International shipping fees can be exorbitant, and some payment gateways have fees attached to them.

What can you do about it?

Try to lock down the best shipping rates available. There are many shipping forwarders who can secure the best rates from global courier companies and do the negotiating for you. Securing lower shipping costs and easy customs clearance will save your customer money and alleviate your own custom logistics woes. Check out Stream Logistics as an example of a shipping forwarder who tackle shipping rates for South African ecommerce businesses.

On the topic of payment gateway fees, the simple solution is to have payment solutions that don't have any fees. These do exist and it's a no brainer to include them at checkout. It's a must have if you want to create a frictionless checkout experience.



REASON #2:

The site wanted me to create an account

31% of online shoppers said they abandoned their carts because the site wanted them to create an account. You can understand this – having so many accounts can be daunting for any online shopper and convincing them to make your store one of them is difficult.

What can you do about it?

The only way to tackle this problem is to make the experience of creating an account as frictionless as possible. Perhaps make a promise in your call to action that an account can be created in less than 45 seconds – and mean it.

REASON #3:

Too long complicated checkout process

23% of online shoppers said they abandon their carts because the checkout process was too cumbersome. This is a travesty and no online store should lose customers on account of a complicated checkout process.



What can you do about it?

Keep. It. Simple. Stupid. The kiss approach covers a lot of areas and for a frictionless checkout experience, it's the best advice we can give.

Keep your checkout process to 5 simple steps: Checkout, Delivery details, Payment Details and Confirmation. Studies confirm that the top 100 ecommerce sites use online 5 steps so if your site has more, you need to adjust it. Adding a visual progress indicator to the checkout experience is also known to enhance the user's journey through checkout.

REASON #4: **I couldn't see/calculate total order cost upfront**

20% of online shoppers said they abandon their cart because they couldn't properly calculate their order costs upfront. This is clearly a UX problem that needs fixing.

What can you do about it?

You'll have to go back to the UX drawing board and work out why your customers are having difficulty with this.

There is clearly a transparency issue that needs to be addressed. Simplicity and transparency are the most vital elements at checkout.

REASON #5: **I didn't trust the site with my credit card details**

17% of online shoppers said they abandon their carts because they didn't trust the site with their credit card details. Creating a trustworthy brand upfront is crucial to your business's success.

What can you do about it?

You can easily address this in your FAQs section or by adding your security provider logos to your checkout page or homepage to pre-address your customers concern.

REASON #6: **Delivery was too slow**

16% of online shoppers said they abandon their carts or cancel their orders on account of delivery being too slow. Although it seems like a shipping pain point, the real problem here is probably stock-related. '

What can you do about it?

We understand that the model for a profitable online business often means only ordering stock upon request for that item. It keeps your overheads low and you're your risk in check but if it starts becoming a major contributor to your cart abandonment, you'll need to change your strategy, at least for your most popular items.

REASON #7: **Website had errors/crashed**

15% of online shoppers abandon their carts because the website crashes or has errors along the checkout process. Truly nothing could be more frustrating for a customer.

What can you do about it?

A robust infrastructure, reliable servers and a strong team of software devs can ensure this never happens to your site. It becomes especially important during busy seasons such as back Friday and Christmas shopping. You need to be consistently ready for high volumes of traffic.

REASON #8: **Return policy wasn't satisfactory**

10% of online shoppers abandoned their carts because of a returns policy that didn't meet their needs. This can be tricky to address and find the balance between mitigating your risks and keeping your customers happy.

What can you do about it?

This can be a hard problem to solve, especially if you're a new online store trying to attract new shoppers and build your name and your brands. It should be addressed to a degree but sometimes you need to apply the 80/20 principle and if only 10% of shoppers abandon their carts on account of you mitigating your returns risks, then perhaps it is commercially sounder to dig in your heels.

REASON #9: **There weren't enough payment methods**

6% of online shoppers said they abandon their carts because there were not enough payment options.

What can you do about it?

Your online store should be exploring innovative ways to offer payment solutions that don't drive your customers into debt.

The credit card model is archaic and perpetuates a destructive buying cycle that is often short-lived. Interest-free payment solutions are a global phenomenon known as the Buy Now, Pay Later movement and they're revolutionising the way online shoppers pay. Payflex is one such Buy now, Pay Later solution offering customers a chance to purchase their goods today and pay for them in 4 interest-free, zero free instalments. It's a win-win strategy for everyone helping you increase sales by 20 - 30%.

REASON #10: **The credit card was declined**

4% of online shoppers abandon their carts because their credit cards get declined. There is not much you can actively do about this pain point, but it is still worth a mention as it's important to know.

What can you do about it?

Give them the option of a payment solution that does not rely on the balance of their credit card. What we will advise is that it would be short sighted to simply address the problem with yet another credit-based payment solution. The only outcome will be a debt-ridden customer who can't return to your store because of a growing credit crisis.

"We hope that the above top ten reasons for cart abandonment and the relevant solutions will help you to increase your sales and ultimately become a leader in your ecommerce marketplace," concludes Cikes.



Derek Cikes is Commercial Director at Payflex, an online Payment Gateway letting South African shoppers shop now and pay later. Visit www.payflex.co.za.





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5 REASONS to refresh your website

Your website is one of the most powerful marketing tools available to your side hustle or small business, but it needs to be regularly refreshed and updated if it is to live up to its full potential.

Not only is your business growing and changing all the time, web design trends are dynamic and customer tastes and interests are just as fluid.

Here's why it may be time to revamp your business's digital home, especially if you have not renovated and updated it in a few years.

1 It's not mobile friendly

If you've used the same website template or theme for a while, there is a good chance that your website is not as well optimised for mobile devices such as smartphones as it could be. A modern website should feature a 'responsive' design that adjusts to the device your website visitor is using. For example, someone who visits from a mobile phone should get a version of the page that loads faster and is designed for easier navigation on a small touchscreen.

Most modern website builders offer themes that look equally good on any screen or device, and there are plenty of great WordPress themes that are optimised both for mobile devices and traditional web browsers. Many, if not most, of your visitors these days will come to your site via a mobile browser. South Africa's smartphone penetration today is over 80% - a market that no business can afford to neglect.

2 Your website does not have an SSL Certificate

A website revamp is a great opportunity to add an SSL Certificate to your website. An SSL certificate creates a protected path for data transmission to and from your website. Having this added protection helps to

make it more difficult for hackers from seeing usernames, passwords, credit cards numbers and other valuable data. Putting SSL in place helps to give your customers increased confidence in using your websites and your business because it shows that you take security protections seriously.

Also, your customers won't encounter the 'not secure' warning on their browser address bar when they go visit your website. Getting such a message can concern customers and prospects away. What's more, search engines like Google heavily favour https-encrypted websites and will push them higher in search results.

3 Outdated content or look and feel

How your website looks, the functionality it offers and the content it contains all tell a story about your business. If your website was last revamped a few years ago, the theme may look out of step with today's visual design and usability trends. Plus, the content might not be an accurate reflection of where your business is today.

To show your business in a more positive light, you need a modern website design or theme that reflects your brand, is easy to navigate, and positions your company as a progressive business aligned with the latest trends. You also need up-to-date content with no broken links, outdated language, or old content, so that customers can be confident in the information you provide.



4 You need to speed up loading times

Once you've attracted a visitor to your website, you want to serve your content to them as quickly as possible. People can be impatient, especially when browsing from a mobile phone. A slow loading website could cause a visitor to surf off to another webpage instead.

You can speed up your website by moving to a new host, optimising image sizes, improving your file system, getting rid of certain plugins and more. If you have a legacy site, moving over to a modern content management system (such as WordPress) or a modern website builder like GoDaddy Website Builder can be a good start.

5 Improvements for SEO

Freshening up a website is a great opportunity to tweak content for search engine optimisation (SEO). In addition to the obvious tactic of making sure you are using powerful keywords in your copy, you can also fix broken links, improve your URL structure, revamp page titles, optimise your Google My Business profile, enhance your metadata and look at your tags. You can also consider starting a blog – because regularly generating fresh content is a great way to stay on the search engines' radar and give you the opportunity to engage more with your customers.

Selina Bieber is the Senior Director for EMEA at GoDaddy. Visit: www.za.godaddy.com.



Quick SEO TIPS

■ Set up a Google My Business account

If you've ever Googled to find a local plumber or vet, you may have noticed how a list of neighbourhood businesses show up on a map with their contact details in the search results. The key to getting your business to show up in these local search results is to create your Google My Business Page (GMB). Here, you can connect with customers

via search and maps – a strong presence here is a must for any local business.

You can post photos and offers to your profile to show what makes your business unique, and customers can post reviews and click the relevant icons to visit your website, get directions or call you. For the best results, regularly update your GMB profile.

■ Do a basic audit

A well-structured site with clean metadata and working links will rank better on the search engines. You can use simple tools such as Screaming Frog to run some basic checks on your website – for example, finding broken links, duplicated content, URLs that search engine spiders cannot read, and meta descriptions that are missing, too long or too short. Many of these issues can be quickly fixed, with near-immediate benefits for your site's SEO.

■ Optimise your images

Ensure that your images are as search-friendly as your text. Use keywords in your image file name, alt tag, title, description and a caption to help improve searchability.

■ Focus on the reader, not the keywords

When people spend time reading and engaging with your website after discovering it, that sends a strong signal to the search engines that you are producing quality content. Write and format your webpages for people rather than search engine algorithms. Some considerations to bear in mind:

- Use font types, size and colours that are easy to read.
- Make use of bold and italics to draw attention to important snippets of information.

- Use headings and sub-headings to make it easy for people to scan the webpage.
- Write short paragraphs and consider using bullets and lists to break up your content.
- If you have a longer page, ensure the most important content is above the fold and let people navigate the document through links.
- Write clear copy that the reader will understand – this is far more effective than keyword stuffing.

Is email marketing still effective?

If you're debating whether to keep email marketing as part of your strategy this year, or to put the budget and energy towards social media, read on..



The average open rate for newsletters across all industries is 22.86%, and the average click through rate is 3.71%. Compare that to the average engagement rate across Facebook, Instagram and Twitter of only 0.58% and you see why we believe emails are one of the most effective channels!

Still need convincing? According to MarketingSherpa, 60% of consumers subscribe to a brand's newsletter to get promotional messages and deals compared to only 20% that follow brands on social media.

The bottom line is that newsletters are often more cost effective and have better return-on-investment than social media campaigns. People think that you can reach millions of people for free on social media – and sure, you can, but only if they come looking for your brand or they are already following you. Even then, social networks don't show all of your content to all of your fans all of the time. Their algorithms restrict your content and most often you will need to spend some money on advertising before you start to see results.

5 Tips for email success

■ **Send your mailers based on when your audience will open them.** According to Wordstream, Thursday mornings between 8 and 9am is the most effective time to send an email and get the best open rate but test different days and times to see what works for your audience.

■ **Keep subject lines short and punchy, and personalise them.** Subject lines with 6 -10 words

consistently have the best open rates and personalisation increases this open rate exponentially.

■ **Make sure your newsletter design is mobile friendly, on brand and eye-catching.** In 2019, almost one third of people surveyed used the default mail app on their phone to check their email (iOS Apple Mail, Android or Samsung Mail), another third used Gmail, either the app or the online version. In total, about 67% of consumers check their email on their phone. This should tell you that if you want your email to be well received – make sure it is mobile friendly!

■ **Find out the ROI of your specific email marketing campaigns.** Make sure that the money you are spending on newsletters is working for you.

■ **Keep an eye on the numbers.** If your database is shrinking, figure out why and address the issue. The top 3 reasons people unsubscribe are:

- They receive too many emails from a brand.
- They no longer find the information relevant (now that they are married, had their baby, stopped eating that type of food, etc.).
- They don't recognise the brand and don't remember signing up to receive the mailers.

To summarise, email marketing campaigns are easy to set up, there are many free or inexpensive tools to use to design and send them (including Mailchimp, MailBlaze and CreateSend), and the results are proven to be highly effective. So, what are you waiting for?

Co-founder of Cape Town-based digital agency Yellow Door Collective, Dominique Sandwith, manages key clients, and has a passion for innovation and the eye of a perfectionist. Visit: www.yellowdoorcollective.com.



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A Franchise opportunity with A+ Students enables entrepreneurs to turn a profit, and make a difference...



A+Students is a proudly South African, Multi-award winning franchise offering Abacus and Mental Arithmetic training, with its application in Mathematics.

A+Students is the only institution which integrates the ancient art of Abacus and Mental Arithmetic with School Mathematics, combined with our A+ Play Maths range of products and games, making our offering Unique in the Educational Sector.

A+Students is a Japanese method of education that teaches children as young

as two and a half years how to solve complex arithmetic problems by playing with the soroban (abacus) and our A+Play range of toys.

Since its inception the franchise has grown to over 130 franchises, with 640 teaching venues across the country. We are currently on an aggressive expansion plan, looking to introduce the brand throughout South Africa's major cities and small towns. To date over 40 000 students have enrolled for our courses.

As the market leaders in our field, joining the A+ Students Network is an ideal opportunity for those who are passionate about education and are looking to pursue an entrepreneurial venture. The opportunity is perfect for those looking to exit the corporate world or formal teaching environment or alternatively, stay at home moms

looking for a new, exciting business opportunity.

Our programmes are aligned with the STEM educational approach which places an emphasis on fostering skills in the areas of science, technology, engineering and mathematics.

When purchasing an A+Students franchise you secure the rights to offer the A+Students programme in a specific geographical area. Coupled with a highly profitable business module (100% gross margin) this is a must have business opportunity offered on a first come first serve basis.

A+Students also recently received the MEA Business Excellence Award for the Best Maths Education Company in Africa 2019 and the award for Innovation in Mental Arithmetic Training 2019.



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Have your **marketing basics** in place

With the plethora of factors that a founder has to consider, building a company from an idea or concept is no easy feat.

Yet smart business owners know the best marketing strategy is often the one that is most likely to produce quick results.

So, what is the proverbial 'low hanging fruit' when it comes to building a business? Marketing expert and business owner, Andrew Watson, offers the following 3 basics that can be readily done to help you make progress towards reaching your objectives.

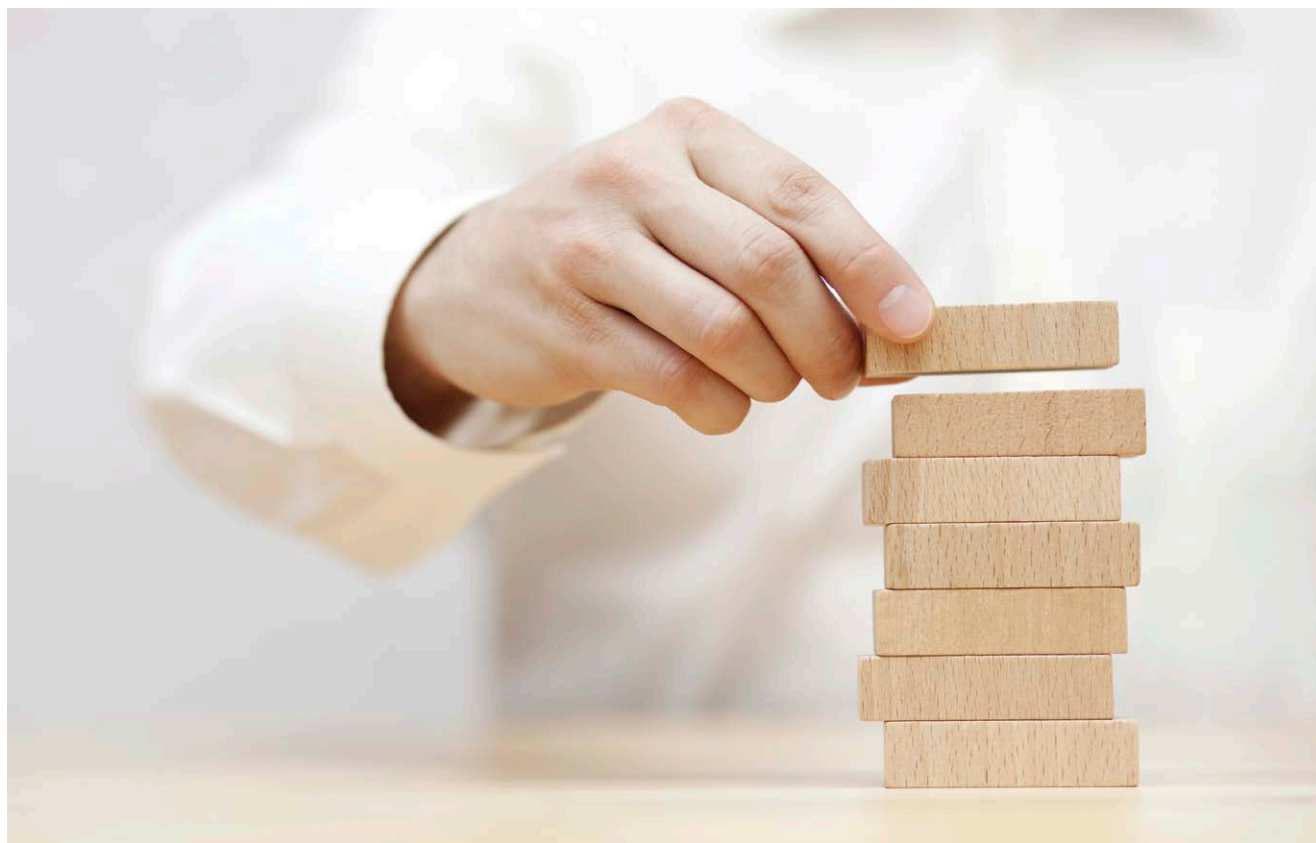
FOCUS ON BUILDING A BRAND

"Building a product, service or offering in isolation is a mistake", says Watson. "The first job in building a business is the construction of a customer-facing

brand reflecting key marketing fundamentals. This includes identifying and developing your target market, competitor set, customer benefits, what makes you different and special, your purpose, what you stand for, how you look and your values and personality." Most importantly, Watson says that spending any marketing Rands before these foundations are solid will result in a complete waste of time and budget, both of which are in short supply in the initial phase of a start-up launch.

HAVE A CLEAR MARKETING PLAN

A marketing plan is a critical document that helps businesses connect their newly developed brand to their primary target audience. Have a strategic shopping list



that details where best to spend your marketing budget to achieve your business objectives. The marketing plan should be one of the first documents you compile for a new business, and it can be critical in the process of securing investment in your business or placating your investors in terms of your focus and growth area'. This is something lacking in many small businesses, who falsely believe that a marketing plan requires large budget allocation, which they don't necessarily have.

YOUR WEBSITE AND ONLINE PRESENCE

A company website is the epicentre of all online activity for your customer base. Potential clients are almost always seeking additional information from a company website, as well as contact details, services offered, details on the team and more. A website offers far more credibility to your business and allows customers to get familiar with the company before they actually interface with the owner or team.

It's a critical resource for growth, and if there's ever a time to embrace digital, it's now. Housebound customers are looking to Facebook, Google and Youtube for information and entertainment. "Updating your website, initiating an SEO programme, running a Google Search, Display or Paid Social campaign or finally taking the plunge into Social Media can only strengthen your marketing efforts. Even transitioning your website into an e-commerce site is much easier, quicker and more cost effective than you might think. Your (literal) captive audience and your bottom line will thank you for it.

"I'm inspired by the number of SME businesses who see business unusual as an opportunity for getting their brand fundamentals in place, says Watson. "From crafting their brand positioning and reason for being, to giving their customer-facing assets a polish and preparing for a purposeful rebrand. When your day-to-day trading is interrupted, it gives you some breathing room to take a more strategic view about how your business will emerge."

Andrew Watson is a marketing expert and owner at Brandright, offering marketing solutions for SMEs and startups. For more visit www.brandright.co.za.



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How to indentify and deal with **priority conversations**

A recent study* revealed that a large portion of priority customer conversations go unanswered by brands. The biggest challenge companies said, was in knowing how to identify which conversations were high priority.

"A priority conversation refers to an urgent query about a brands service or product. Pre-social media, you didn't have customers actively waiting online and refreshing their feeds for notifications, but today there is no excuse for a delayed response or worse, nothing at all. Customers see this as being blatantly ignored. Although it can be difficult to sieve through all the noise, there are very specific flags to look for that can help you decide what to action first," says Brendon Bairstow-Klopper, from customer experience company, nlighten.

In this guide, Bairstow-Klopper offers up 5 ways to help a brand perform 'social media triage' and identify priority conversations:

- 1 Provide a RESPONSE, not an answer**
Before you assess the level of priority, all requests can still be acknowledged. Even if you don't have the answer, a simple response to say you are aware of the request can put the customers mind at ease. Ignoring the request until you have all the information you need can make things go from bad to worse.
- 2 Read the EMOTION in the customer's request**
Learn to detect the level of emotion in a customer's request. An easy way to do this is to look at each word separately and gauge whether the word is positive or negative. Mostly negative words used in a sentence or paragraph indicates a higher level of priority, e.g. words like trouble, waiting, broken, issue etc.
- 3 Pay attention to the TIMING**
If the customer has just received a product they ordered and it's not to their satisfaction, prioritise this immediately. Put yourself in the customers shoes and think of how it feels to have purchased an item, perhaps



something you have been looking forward to and waiting for, only to realise that the product is faulty on the day you receive it. This level of disappointment can generate a lot of emotional frustration, so it should be treated as high priority.

- 4 Notice the FREQUENCY of the request**
If a customer has commented more than once on your social page in a very short space of time, it is clear that they are demanding urgent attention. This could be a repeat of their initial request on your page, or ongoing activity in the comments section.
- 5 Use PEOPLE - not machines - to pick up nuance and tone**
As impressive as AI programs and automated systems are, research shows that currently AI is only getting it right 50 to 60% of the time. We don't get the results we want by handing over to the machine, we get them from being in charge of it. Use a community manager to filter through requests and where possible craft customised, personal responses.

*Study done by social media intelligence company, BrandsEye.

Brendon Bairstow-Klopper is Director of Customer Experience Company, nlighten.





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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/. 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, or visit: www.snapon.co.za for more information.





Team up with South Africa's largest sandwich franchise

...and enjoy the taste of success.

The story behind this unique brand

Sandwich Baron was started in Alberton in 1996 by CEO and Franchisor, Sally J'Arlette-Joy. After researching the UK fast food market and recognising the popularity of sandwich shops, her initial intention was for a small sandwich shop. However, demand for the product and concept was so high that it led to a national franchise. J'Arlette-Joy's hands-on involvement eliminated the drawbacks normally associated with starting a new business, and the franchise system grew to become the biggest player in the sandwich industry in South Africa. Their success is attributed to having very strong owner-run franchisee stores who care about service.



Sally J'Arlette-Joy,
CEO and Franchisor

This year, this much loved and well-known South African brand is celebrating 24 years in business. Sandwich Baron has 39 stores in Gauteng, Mpumalanga, North West and in the Western Cape. The Franchisor owns 8 stores, therefore is always in touch and up-to-date with what is happening on the ground. There are over 200 menu items made up of Sandwiches, French and Footlongs and Wraps. These meal offerings are especially popular for breakfasts, lunches and in-between snacks amongst working people and students. The emphasis is on very fresh, quality and healthy food made on order.

The concept

Its secret recipes are presented as sandwiches, salads, baked potatoes as well as Banting menus. The catering side of the business is very popular and platters are made fresh on order at short notice. Sandwich Baron recently launched the very popular French Taco which consists of a grilled tortilla filled



French Taco

with meat, their magic cheese sauce and chips. Fillings are all South African and based on customers' favorites. Apart from retail, the stores cater to corporate events and party services.

Sandwich Baron dominates the lunchtime trade with their free delivery concept. Competition in the sandwich business is minimal. Motorbikes are included with the franchise and all deliveries are controlled in-house.

Sandwich Baron was the first food franchise to implement online ordering and over the last 14 years a massive customer database has been built up, which is accessible to their franchisees. Sandwich Baron recognises the advantages of digital avenues, therefore easy online ordering allows for the running of a slick operation. Professional and reliable stock control systems ensure maximum profits.

Despite ups and downs in the South African economy, Sandwich Baron can boast consistent turnovers that continue to grow.



As a result of Sandwich Baron's free delivery service, potential franchisees are not restricted to opening in high rental shopping centres. Stores can be found in office and business parks where rentals are low. For a food franchise they have the best hours and trade during office hours, closing on Sundays and public holidays.

The franchise cost

The cost of the franchise is R620 000 plus VAT for a full turnkey operation. Minimum operating capital required is R350 000.. Management Service Fees (MSF) are 6% and the Advertising Fee is 2%. Preference is given to owner run stores, and full and on-going training on new products is provided free to franchisees and their staff. Training is one month in our Head Office store in Johannesburg.

Sandwich Baron offers new opportunities available nationwide as well as existing stores for sale. Contact Sally J'Arlette-Joy on 083 287 4745, sally@sandwichbaron.com or visit www.sandwichbaron.co.za.



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An uplifting business

Maid4U is a premier domestic worker, nanny, au-pair, cleaner and home-based care workers training, recruitment and placement agency.

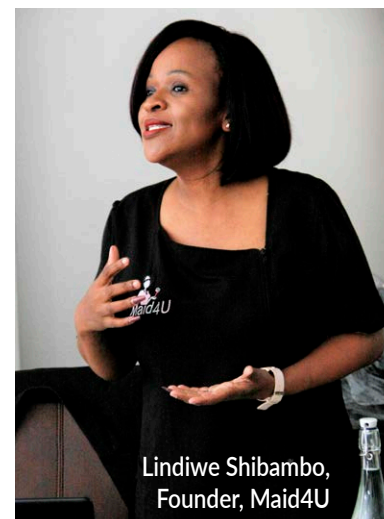
The focus is on the creation of a safe and secured platform for households, SMMEs and retirement homes to sources reliable, screened and trained employees.

With over 7 awards for Good Service, Job Creation, National Business Champion and the Premier Award, the agency is expanding its offering throughout SA.

The recently-launched franchise opportunity offers affordable startup costs and high returns. Maid4U has secured funders that have undertaken to assist franchisees in need of

funds. Franchisees will benefit from training provided to them and their internal staff members, the full set up of their offices and ongoing support from head office. Franchisees focus on servicing their clients in their assigned location and recruitment aspects of their branch, while head office takes care of the rest, including managing all accounts, licence renewals, client queries, compilation and registration of all placed employees and their payslips, dealing with all legal issues, attending to applicants' training needs, national advertising, all IT-related aspects and assistance with the launch and opening of the branch.

If you are interested in finding out more, email: franchise@maid4u.co.za, call 073 011 5462 or visit www.maid4u.co.za.



Run your own successful business whilst uplifting the lives of others.

Due to high demand Maid4U is now offering Micro Franchise Business Operations across South Africa. Franchisees will be allocated their territory, attend training, set up with all related systems, and Head Office does all the rest!

Key Agent benefits:

- Credibility of the Maid4U brand and successful formula.
- Low start-up cost and high income potential.
- Exclusive area rights.
- Full training in all aspects of running the business with ongoing support.
- Complete start-up package (marketing and promotional material, stationery and contacts, employment forms, software, manuals, branded uniforms, etc)
- Proven lead generation formula to acquire clients.
- All accounting, legal and compliance duties performed by Head Office.
- Multiple revenue streams

Maid4U is a premier award winning agency that provides fully trained, reliable and professional:

- Domestic workers
- Nannies
- Au pairs
- Home Nurses and Home care givers (baby care, child minding, care for the elderly and special needs)
- Office cleaners / General Workers

Additional Services

Training of Domestic Workers, Nannies, Child Minders. Training in work related skills such as Cooking, Baking, Laundry and Garment care, Swimming, Driving, First Aid and CPR, Cleaning and House Keeping, Time and personal Finances Management.

The Investment required for a Micro Franchise Branch is a Total Capital of R65 000 (excl. Vat). This is a small branch of about 40SQM, home-based or Small Holding Branch (Funders, Funding Application and Assistance and Support Available).



Maid4U has won more than 14 Awards in recognition of job creation, service excellence and a winning business formula. If you are interested in joining the family, email franchise@maid4u.co.za or info@maid4u.co.za, contact Lindiwe 073 011 5462 or visit our website Click on → **Franchise** for more details and a Prospectus www.maid4u.co.za. We are the Help.

"When our clients find us, they stay with us"



Tapping into the 'full potential' market with **EDUBLOX**

Regardless of the state of an economy or social and educational challenges in a country, there is one universal trait that all parents covet: to see their children thrive and blossom into upstanding citizens with personal and professional purpose.



Edublox is a research-based provider of specialised reading, maths and learning services. Edublox focuses on educational interventions comprising of cognitive training, reading, spelling, comprehension and maths – and has an important role to play in helping children achieve their full potential. For some, this may mean overcoming reading and learning difficulties; for average students, it might lie in that extra push to help them become top achievers.

A second generation family business, Edublox has more than 35 years' experience in the educational field. Since its inception in 1979, over 150,000 people in approximately forty countries have benefitted from Edublox, and the website hosts more than 760 success stories from thankful parents.

There are currently more than 45 outlets across Southern Africa, and the footprint is constantly expanding to accommodate as many children as possible and to connect them with reading and learning help and support.

Edublox is looking for A+ applicants who love and communicate well with children to join our dynamic team of franchisees. Ideal candidates preferably hold a qualification in education and preferably have some working/teaching experience with primary school learners. Prospective franchisees are disciplined self-starters with a high level of personal integrity, good organisational skills and scheduling abilities. Our franchisees feel passionate about helping children to achieve their full potential, and believe they have an important role to play in facilitating this to the benefit of the learners, their families, and the nation as a whole.

Make reading, maths and learning easy! Franchise opportunities available

35+ Years in business | Research-based | 96% Referral confidence

Cognitive training programmes improving learners' school performance and self-image, and creating a basis for lifelong learning and future career success.

Centre Option:

- Smaller areas and towns
- 20 learners enough for a viable business
- Part-time (afternoons) or full time

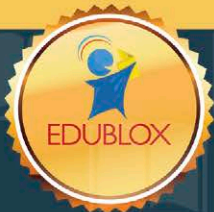
Clinic Option:

- Larger Areas



Successful kids. Proud families!

Contact Naas Pieters: National Sales
081-774-0170 | naasp@edublox.com
www.edublox.co.za



Medicinal Cannabis Agency Opportunities

The legalisation of Medicinal Cannabis in South Africa is going to change the way people see this amazing plant and what it can do, and at the same time create some fantastic financial opportunities.

Cannabis Oil Research is currently looking to appoint agents in every area. Agents will be fully trained in advising patients on what oils to use for what illness. Currently there are already over 170 products and treatments available for over 600 illnesses, ranging from acne to cancer and from dieting to body conditioning.

A quick overview on how cannabis oil can get your body back to healing itself naturally

We are born with perfect bodies, with our cells all communicating with one another. Each cell has a memory and can “learn” from other cells. A damaged area will communicate with your body to get help with healing it – this is NATURAL healing. When a medicine is introduced it stops the damaged area getting natural healing from the body, and at the same time tells the brain that medicine now has the problem covered. What the medicine has done is hijacked the damaged area.

Each blockage can create side effects of aches, pains, insomnia, tiredness, hair loss and a host of “under the weather” feelings. Your body becomes slower and inefficient as the NATURAL HEALING fights to escape from chemical medicine.

Cannabis oil seeks out these medical instructions and rebuilds each cell back to as near as possible where it was BEFORE your illness. That’s why the oil helps so many different diseases – it doesn’t cure the disease, it “reconditions” the cell where the disease resides and allows the body to heal itself – NATURALLY.



Opportunity to become a full or part-time agent in South Africa

Applicants must be a minimum of 25 years old and have a passion for healing. Any medical experience is an advantage but not a requirement. This is also ideal for those who are looking towards or enjoying retirement.

Sole Agent: R149 500

With this top position you will be opening and managing a large area such as Sandton, Benoni or Bloemfontein, supplying retail outlets and looking after a direct sales team. There is NO CHARGE for the Agency – you just put up your over-heads, advertising and training costs upfront to cover the first year as your commitment, and we get you going. Full training and start up assistance will be provided. To receive more information about getting into the Medicinal Cannabis market, please email editor@cannabisoilresearch.com.

Direct Sales Agent - R1 495

This opportunity is ideal for those looking for a second or retirement income. We are looking to appoint 300 agents per province, to start. Agents will be fully trained as the first Medicinal Cannabis consultants in South Africa. Application forms are available from socialmedia@cannabisoilresearch.com.

Visit our comprehensive website for more information:
www.cannabisoilresearch.com

Become a Medicinal Cannabis Advisor with



We are currently appointing Agents in every area that will be fully trained in advising patients what oils to use for what illness.



Agency options:

Direct Sales Agent
R1 495

Full Agency
R149 500

www.CannabisOilResearch.com

Preparing **HR** for the digital workplace

The world of work continues to evolve, altering our assumptions about the jobs and tasks we do, the tools we use to perform them, and the ways in which we collaborate with our colleagues.



Consider a few statistics that suggest how quickly technology is upending the job market and the workplace:

- 85% of jobs that will exist in 2030 don't exist today;
- Currently available technologies could replace 45% of human work today; and
- Nearly half of decision-makers don't know what their industries will look like in three years' time.

This uncertain future is placing human resources (HR) departments under enormous strain, demanding that they become more agile at:

- Forecasting skills businesses will need;
- Sourcing the human resources needed to perform the work;
- Enhancing employee engagement to retain the best talent;
- Upskilling people to keep up with the rate of technology change; and
- Helping colleagues map out their careers in an unstable world.

This raises the question of how HR can partner with the IT team to help people make the most of technology resources, as well as how HR can make better use of technology to achieve its own goals.

LIFELONG, BITE-SIZED LEARNERS

We are already seeing major disruptions in how people learn, thanks to technology. For example, most large businesses are using online and mobile learning to complement classroom-based training. In addition to formal training programmes, we are seeing a growing emphasis on on-demand interventions that give employees access to training and information at the moment it is needed.

Deloitte predicts that the pace of change will be so rapid that people will learn 'in the moment' using tools like virtual and augmented reality. Deloitte also says the ability to gain new knowledge will be more valuable than the knowledge itself.

It is not only training that is changing as a result of technology, but also recruitment, hiring, employee engagement and career development practices.

Organisations are figuring out how to hire and develop the workforce of today, tomorrow and five years from now. Rather than hiring for specific skills, business need to look for well-rounded individuals with skills in several disciplines that bridge the gaps between departments and functions.

The very structure of the organisation is also changing as a result of digital disruption. Whereas organisations may have hired people to fill specific jobs with clear hierarchies and rigid job descriptions in the past, it is becoming increasingly common to structure the organisation around projects rather than departments.

THE GLOBAL TALENT POOL

A team working on a project or programme could be comprised not just of internal employees, but also freelancers, contractors, and skills sourced from on-demand talent marketplaces like Upwork or Freelancer.com. Businesses can dip into globally diverse talent pools, hand-pick the skills they need from anywhere in the world, and gather a highly experienced, specialised team to work on specific projects.

This backdrop is challenging for HR departments, which realise they will need to automate processes and make better use of their data if they are to become world-class talent hubs within the business. One key step in the right direction is to modernise payroll and HR business systems to improve management of the employee lifecycle.

Automation, however, is just the departure point for creating a data-driven HR function ready for the challenges of the digital age. Once HR processes are digitised, the HR team will benefit from access to reams of information that it can use to make better decisions and serve the needs of job candidates, employees, managers and other stakeholders.

DATA-DRIVEN HR

Access to data will empower HR to evolve into a data-driven function, in much the same way as marketing already has. For example, the HR team will be able to examine data for historical trends and predictive insights into the business and the workforce, including:

- Skills the business will need to support its future growth;

- Where its most successful hires come from;
- Why employees leave;
- Levers that are most successful in driving talent performance; and
- Employee satisfaction and engagement.

The disruption digital technology will bring to the workforce is just beginning. HR departments and the wider organisation are only starting to come to grips with the impact of social media, cloud computing, and collaborative tools like Slack, Skype for Business or Microsoft Teams.

Even so, a new wave of change is already on its way. Artificial intelligence (AI), advanced robotics, the Internet of Things, blockchain, quantum computing and many other emerging technologies are starting to work their way into the mainstream. HR departments are going to be facing some interesting questions in the years to come:

- Just how much responsibility should they take for skilling up employees who may be displaced by automation?
- How will people and machines work together, possibly with AI 'supervisors' taking the lead?
- How do they strike a balance between privacy and control when they can monitor employees 24/7?
- How does the HR department use AI to offer better employee experiences and higher levels of efficiency?

Every HR department needs to seize the opportunities today's digital technologies offer to better serve the workforce and the business. Those that put an efficient digital backbone in place in the form of a modern HR management system will be well positioned to succeed, whatever the future brings.

Debbie Tim is Regional Director: People Business Partners, Sage Africa & Middle East.



The Digital Enabler

Unpacking the value of DATA INSIGHTS for SMEs.

Data is the great digital enabler. It's the topic of conversation in every boardroom and the meat in every survey and analysis done by research giants such as Gartner, IDC, and Forrester. It's been described as the black oil of the business world, the key to unlocking the secrets of a sustainable future, and the answers to potentially tricky business questions. And yet, for the small to medium enterprise (SME), data often feels a distant and unavailable dream. The technology that creates it, the tools that analyse it and the individuals that interpret it are expensive or difficult to find. For the SME, finding the insights in the data can seem as attainable as a short visit to the moon.

But this is changing

Data and the insights it offers are not just for the enterprise with a weighty wallet, not anymore. Yes, the technology and data scientists that are lured into the enterprise are far more likely to be the cream of the proverbial crop, but equally the tools that are now available to the smaller business are more cost-effective and accessible than ever before. Any organisation, regardless of its size, can leverage this

technology to glean digital insights that will help them to better understand their customers.

Why bother?

Digital insights, in a nutshell, are digital output insights that can lead to better decision making. The value that these insights bring into the organisation is exponential, and the insights themselves are critical.

They allow for business leaders to make informed decisions that can benefit the business over the long and short term because these insights are relevant to the business. They are the insights pulled from the organisation's own data and they allow for richer visibility into the organisation's strengths, weaknesses and opportunities. From strategic changes made based on these insights to improved marketing practices to operational efficiencies, data is crucial to your company. They allow you to pivot – be it a large pivot or a small – and they help shore up defences in difficult times. SMEs are fragile entities and if decisions can be made that will guarantee better business, then why not?

But, how?

The first step is to develop a clearly defined plan that identifies where the technology is being used and how the data can be extracted. For example, if you use a cloud-based customer relationship management (CRM) platform, then you can leverage the data it generates to better understand your sales pipeline and your growth. You can potentially use this for business projections and to assess what your business needs in order to achieve its budgets. This may sound simple, but imagine being able to predict budget achievements months before you get there? With the insights that this data gets you, you can increase your pipeline through other activities to ensure you get there. Or perhaps even over achieve your goals.

There are, however, challenges. No technology is plug and play, no matter what it says on the box. And no digital insights extraction journey is going to be without its hiccups and learning curves. One of the biggest problems in most companies – SME and enterprise alike – is the lack of buy-in from the executive.

A culture of data is only effective from the top down as executive and leadership lives the data and showcases the benefits. People are resistant to change and this has to be addressed throughout any data insights journey. Another issue is the fact that a lot of people don't know where to start so they simply leave it. This is relatively easily addressed – define what you want to achieve, focus on the end results, then execute on them through investment and collaboration with experts that understand the technology and the risks. It won't be perfect, but you need to start before you can iterate and fine-tune.

For example, if you're in the customer service business and want to improve customer engagement, then you can easily add in a 'Rate our Service' function so that customers can feed back to you. This is direct insight into how they perceive your company and products. It not only creates a NPS value around how the market interprets your value but also opens the door to understanding which customers aren't satisfied so you can build strategies that improve

"The tools that are now available to the smaller business are more cost-effective and accessible than ever before. Any organisation, regardless of its size, can leverage this technology to glean digital insights that will help them to better understand their customers."

your service or service delivering. It can take almost no time to implement but these digital insights can give you the tools you need to action a solid and strategic customer engagement plan.

Digital insights offer your business multiple advantages. You can use them to shore up the sustainability of your company, building in new revenue streams and improving on those that you already have in place. They also provide you with a view over the market and customer that can ensure your relevance in an ever-changing market. As brands come and go the one lesson that needs to be learned is this – agility.

Be willing to use the insights and the data to pivot and adapt so your business can always remain relevant.

Chris Ogden is MD of RubiBlue and author of *'Build a business. Plug the gaps. Know when to fail.'* Visit: www.rubiblue.co.za.



The case for loyalty programmes

Is your business ready?

The popularity of loyalty programmes among global consumers has grown steadily over the last decade, with 2020 statistics showing that 72% of economically active South Africans are making use of loyalty programmes. While this presents an opportunity for businesses to increase their customer engagement and create new revenue streams, loyalty programmes are however also being exploited by fraud, bringing into question the business case for these programmes in 2020.

According to research carried out by Forter in the USA, loyalty programme fraud rose 89% year on year in 2019, and businesses are struggling to limit the damage from these attacks as they shift from the point of transaction to different elements of the consumer's journey – including new account sign up, log in, and promotion and coupon use. When loyalty programmes are not integrated into larger operational systems, for example, this could create loopholes in the system for fraudsters to exploit. A simple example is a book purchased online with loyalty points, which, due to lack of integration, could then be returned and exchanged for cash at a physical store.

In my experience, loyalty programs are often implemented as a reactive strategy in order for businesses to keep up with their competitors, with little due diligence being exercised, not only in terms of generating new revenue and an enhanced customer experience, but also in ensuring secure systems. Where businesses are investing in cybersecurity, it is typically focussed on their main ecommerce platforms or factors like the protection of personal information for their customers; and doesn't always incorporate the loyalty programme as part of the scope.



Fraudsters are now seeing loyalty programmes as the new opportunity where they can take advantage by stealing personal information or money. Businesses need to rather stop investing in basic mitigation efforts, which is why security for loyalty programmes is neglected, and rather focus on maximum mitigation efforts. Businesses can then better protect themselves, and their customers, from reputational damage, lost revenue and legislative fines for contravening personal protection law such as POPIA and GDPR.

When implemented correctly, these programmes can certainly fulfil their role of driving increased loyalty from customers. Not only will loyal customers be less likely to switch between providers, but they will act as advocates for the business by recommending it to others, and ultimately spend more.

According to our data and insights, customers making use of loyalty programmes are likely to spend three times more per annum than those customers who don't. Loyalty programmes are therefore critical and relatively cost-effective tools for driving revenue, gaining important customer insights across all touchpoints of the customer journey, driving the adoption of new products and services, and creating a significant competitive advantage for businesses.

So, how does a business implement a loyalty programme effectively in 2020?

- Invest effectively

Businesses should be investing in their loyalty programmes, not only from a security point of view but in terms of the design, implementation and maintenance, too. These programmes should form part of the operational systems processes and technologies to ensure they run optimally for best results for the business and its clients. Additionally, these programs should form part of the business' internal audit, compliance and regulation procedures and run as a line item in the strategy from inception, rather than being introduced as a reactive measure.

- Encourage customer education

Loyalty programmes should be used to encourage customer education around the business, its value proposition, and its products and services.

When it comes to avoiding loyalty programme fraud, the active customer base should be encouraged to take steps such as resetting their passwords regularly and keeping track of their earning and spending through the programme on a regular basis. For non-active members, accounts should be closed or suspended.

- Implement updates regularly

Businesses should look to refresh their loyalty programmes annually when it comes to earning and redemption. Not only will this encourage increased participation from active members in terms of their earning and spending, but could also assist with alleviating fraudulent activity.

- Make use of gamification

Gamification is defined as the application of typical elements of game playing (such as point scoring, rules of play and competition to other areas of activity; typically to encourage engagement with a product or service. In terms of customer loyalty programmes, well-crafted elements of gamification will work to increase participation, thus increasing the member base and spend.

“Not only will loyal customers be less likely to switch between providers, but they will act as advocates for the business by recommending it to others, and ultimately spend more.”

A potential gamified solution could offer rewards for account maintenance, such as changing your password regularly, for example. A local example of successful gamification in a loyalty programme is that of Discovery Health, which integrates the loyalty programme into the primary company website or app, giving a higher level of authentication and security while offering a positive experience for customers.

- Consider a customer experience partner

Partnering with a customer experience partner can offer businesses a cost-effective, inclusive solution to ensuring their loyalty programme is implemented and run effectively.

The failure of most loyalty programmes, either due to fraud or poor participation, lies primarily in the initial design of the programme. A customer experience partner can identify what the customer experience will look like, across all touchpoints, and advise on how and where to improve this to ensure maximum customer satisfaction, as well as assist in identifying risk areas in terms of fraud.

Deven Govender is Principle Commercial Optimisation Specialist for Merchants South Africa – a BPO provider specialising in customer experience.
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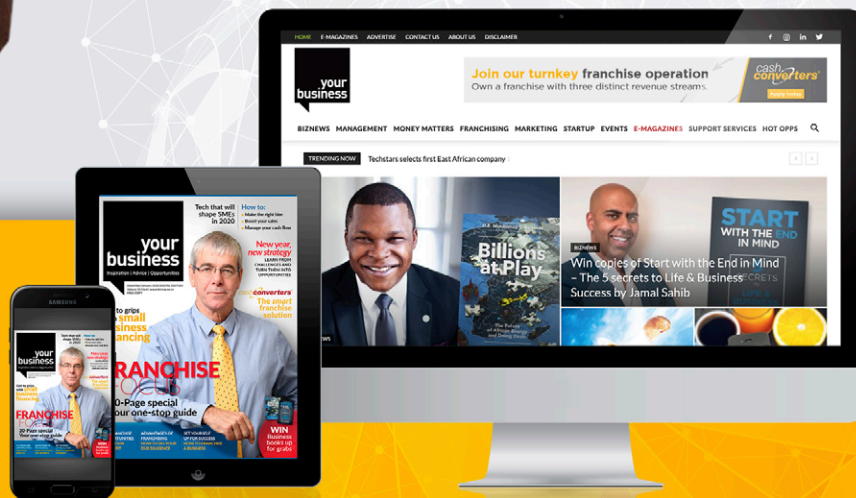
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