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Inspiration | Advice | Opportunities

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Adjust and
adapt **your**
marketing
strategy

EFFECTIVE LEADERSHIP

Leading
your team
through change
and uncertainty

SHIFT OUT OF
'SURVIVAL' MINDSET
- and focus on long
term recovery instead

How to:

- Target your audience
- Recruit for the future
- Connect with our youth

Manage your
cash flow
- get lean and
stay agile



BELINDA DUNN,
Franchise Director of
3@1 Business Centres
on women's economic
empowerment

Digital
evolution
fast-tracked
TRENDS SHAPING
THE FUTURE

6 STEPS TO
ALIGN YOUR
TECH AND
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GOALS

WHY MINDFULNESS
MATTERS
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TIPS FOR
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HOW TO SELECT
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THE CONCEPT OF
FORCE MAJEURE
HOW DOES IT RELATE
TO THE PANDEMIC?

YOUR BUSINESS
SUPPORT GUIDE
HELP AT HAND
FOR SME'S



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- Rachel & Rick de Kock,
Parkhurst/Parktown North



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JUNE/JULY 2020

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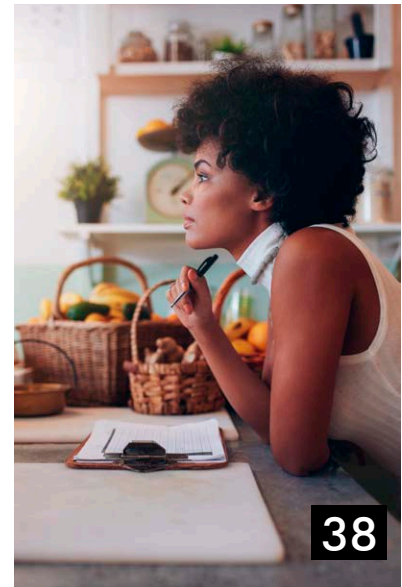
You can bet your target audience is online - you just need to meet them there.

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Belinda Dunn,
Franchise Director,
3@1 Business Centres

Women's economic empowerment

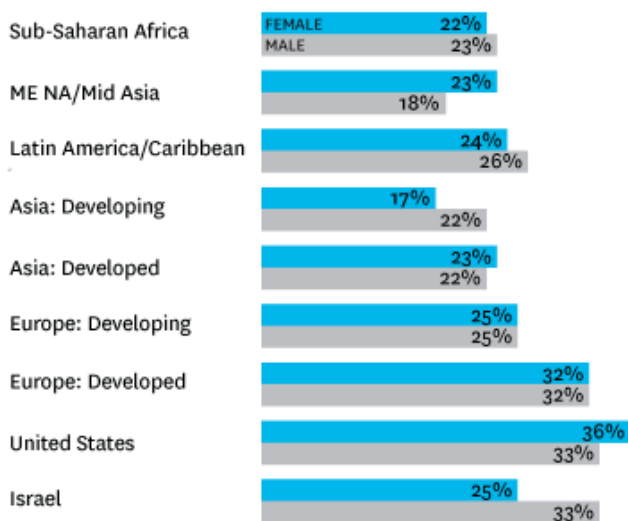
Modern women want more. It's as simple as that!

Collectively, women entrepreneurs operate differently to their male counterparts. Their lower employment numbers and growth aspirations have historically led to questions of how to “fix” them. But different doesn’t mean deficient – or underperforming.

The economic revolution of European women’s economic empowerment stretches as far back as the 19th century when men went off to fight the war and women, whether they were equipped or not, wanted to or not, were forced to develop new and different skills, know-how and aptitude to take on tasks that didn’t fit their traditional roles and stereotypes.

The battle of the sexes ensued particularly after World War II, when men came home expecting to resume their power and positions, roles and responsibilities in families and business, but many of which now formed part of the identity of post-war women, everywhere. With the advent of commercial contraception and fertility control, women gained vast freedom and power to pursue goals they only dreamt of previously. Over the last decade or so, the break-away has been all the more volatile.

PERCENTAGE OF FEMALE AND MALE TOTAL ENTREPRENEURIAL ACTIVITY WITH INNOVATIVE PRODUCT OR SERVICE BY REGION
In some regions – like the U.S. and developed Europe – women entrepreneurs have higher levels of innovation than their male counterparts.



SOURCE GLOBAL ENTREPRENEURSHIP MONITOR (GEM) 2012

HBR.ORG

Gender inequality comes at a significant cost

Gender inequality remains an issue in the Sub-Saharan Africa region and progress is much slower than internationally. Much of the gender inequality in developing countries is caused by the prevalence of cultural norms that favour men. Gender inequality, however, comes at a significant economic cost as it hinders productivity and economic growth globally. In depressed economies and third-world countries, women are often restricted in where and how they can work.

Easing the transition into business

Today, women have the capability to match men in many ways, and some business models make it easier for them to do so than others. The world of franchising, for example, offers most of the skills required to open and grow a business, which are the same for men and women. Female franchisees have access to the same educational tools, environments, community support, government funding and big business backing, as well as opportunities to become successful entrepreneurs. An established and trusted franchised set-up can make the transition into business much more manageable, enjoyable and safer for women.

In some spheres of business, like communications and nurturing roles, women are considered better suited. The 3@1 Business Centres franchise opportunity harnesses these attributes to provide a fulfilling environment to thrive in. The small complement of staff makes for an intimate workplace. For over 20 years 3@1 Franchising has welcomed females with wide ranges of talents, skills and interests to our group, from homemakers, teachers, secretaries to attorneys, bookkeepers, engineers, and even farmers.

Women operators use their collaborative skills

We find women operators tend to be more collaborative, for one. Compared to men, they are willing to share resources, pool their power and assist one another. About 45% of our more than 80 franchise operators in South Africa, Zambia, Uganda, Namibia, and soon in Mauritius are female operators, and a further 30% operate with their partners.

The dynamic 3@1 business model

3@1 Business Centre Franchising offers women entrepreneurial flexibility, an easy-to-operate business model, helps franchisees to use technology to deliver simple, easy and fast retail print, courier, photographic and secretarial services, corporate gift and branding solutions to consumers, other retail tenants, centre managements and surrounding businesses.

The entrepreneurial approach of South African born and bred 3@1 franchising, allows women to creatively market and mould their 3@1 business their way. The coronavirus pandemic is shaping up to be the biggest global driver of change seen in most people's lifetime, and it is already forging new consumer attitudes. Entire industries have to adapt to a new reality that demands flexibility, resilience and, above all, creativity. 3@1 represents the future in virtual stores, offering multi-tiered retail and online service approach. Due to great connectivity; productivity in business will only increase, particularly as we welcome 5G which will revolutionise the communications industry over the next two years. Access to and ease-of-use of technology has made it possible for females to manage or at least oversee her business virtually

when operating in other roles ensuring efficiency and productivity.

Capitalise on existing tactics and know-how

Since 1999, we at 3@1 continually adapt our broad retail print, courier and photographic range of services to ensure our outlets are the most attractive looking stores in the industry. As franchisor we provide excellent tools and know how to develop our franchisees' businesses to deliver the highest profit possible. We equip our franchisees so that they can harness electronic media to the fullest extent, draw the right customer into their 3@1 shop, and capitalise on this knowledge to build a strong database.

Entrepreneurial activity creates growth, prosperity and solutions for social problems. And today's trends show that women are set to become even more of a driving force of entrepreneurial growth globally. Franchising is simply the right tool to provide women everywhere with the opportunity to fulfil all their business aspirations alongside their roles as wives and mothers.

Take control of your future!

Visit www.3at1.co.za for more information.





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“In 4 years our business had grown so much that we had to expand. After our 15 year anniversary, the business model has proven to be a success...”

Tania & Peter Edwards, 3@1 Fourways

“This business has given me a platform to be creative and fulfilling on many levels. I am so grateful every morning when I am able to open my 3@1 Business Centre store's doors, and realise that I am privileged to work for myself...”

Carina Raats, 3@1 Cosmo

“After extensive research and investigation into businesses on the market, I decided to take the plunge! A proud moment was 27% turnover growth in the first year...”

3@1 Stellenbosch
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BEING A LEADER in tough times

Entrepreneurs on the business journey quickly learn that it entails fulfilling multiple roles to ensure that their business becomes a success. But especially in these times, the need to wear your 'leadership' hat, is key.

Starting and running your own business can be exciting and highly rewarding. It is however filled with ups and downs, as the process of building a successful business is not linear. Every entrepreneur quickly learns that they have to wear many hats; you are the salesperson, the accountant, human resources officer, operations manager, product specialist, among many others. This is particularly in the start-up phase. As the business grows, some of these roles can be delegated to staff members.

But the key role that you must fulfil as an entrepreneur is the "leadership" role. This involves setting the vision and direction for the business, determining the actions that are necessary to achieve these goals, ensuring that your team understands and buys into this vision, and that their activities aligns with it; basically ensuring that the business wins.

The entrepreneur will lead the business through varied circumstances; periods of growth, stability, decline or distress. One of the hardest periods that any leader would need to navigate their business through, is a period of 'crisis brought on by external circumstances that the business has no control over, that affects not only the business, but the market at large.

The COVID-19 pandemic is that period of "crisis" which is having a major impact on economies around the world. Every business right now is anxious about



whether they will survive beyond this global disaster. And small businesses have been impacted the hardest. The only difference any business can make now is choosing how they will navigate their way through the adversity.

There is a need for effective leadership now more than ever in any organisation, particularly small businesses. We unpack some key aspects that are needed to lead your team through this period of change and uncertainty.



COMMUNICATION

Your team members are probably unsettled about the future of the company and their roles, so communicate with your team frequently. Be clear and honest about where the business stands, and if you are still trying to figure things out, let them know. Create platforms where you can hear from your team. The purpose of the sessions could vary from sharing ideas on cost savings, new product offering or simply sharing how people are feeling and the impact on their lives.

It is important to know what your team's needs are, and also what solutions they may come up with.

Some practical ways of creating communication platforms are having weekly virtual meetings and daily check-ins to ensure that your staff still feel like they are a part of the team and to keep track of individuals who may need additional support. This gives you an indication of what they need to remain productive. Throughout a period of crisis, make sure you constantly reaffirm the direction of the business to give people a sense of stability and something to look forward to beyond the crisis.

COURAGE

Going into uncharted territories can generate a sense of fear, however, to overcome this, it requires one to be courageous. You may not know exactly what you need to do; in fact, no one can claim that they know what the future holds. However, it is important to lead your team with courage. So how does this look like? It is about moving forward into the unknown even when you don't have things all figured out. Talk to your team about "courage" and confronting your fears as a business by staying the course even when you don't know what the outcome will be.

"I learned that courage was not the absence of fear, but the triumph over it. The brave man is not he who does not feel afraid, but he who conquers that fear." - Nelson Mandela.

Courage is recognising that the fear exists, but taking the steps to pursue what needs to be done in the interest of a bigger goal.

RESILIENCE

The ability to withstand tough situations is what strengthens and grows many businesses. It is key to keep this in mind when you are leading through a time of crisis. Build the resilience of the team by firstly helping everyone to accept the reality of the situation, and then start charting a way forward, taking into consideration your current circumstances. Everyone needs a mindshift, so that they do not view themselves as unfortunate, but rather embrace the opportunity to evolve into something different and better. I like to go back to this analogy; gold is refined through

high temperature. Therefore, going through periods of difficulty can assist in strengthening the operations and affirming your business model.

AGILITY

The business needs to respond rapidly to the changes in the market as a result of the crisis. This may involve reviewing the overall business strategy and amending it in line with what the market currently requires, and what is projected for the future. As a team, it's important to continuously ask how the business can keep generating an income, and how you need to adapt your core products or service to the current circumstance. Once you've outlined what you are going to do, act quickly by piloting your solution. Thereafter, assess whether it actually works.

COLLABORATION

Collaborate with your team to find strategies to ride the wave. You don't have to figure everything out on your own. Every employee may have a unique solution or important contribution to make. Create regular platforms to discuss new strategies and to review what works and what doesn't. Ensure every team member knows they have a valuable contribution to make.

HONESTY AND TRANSPARENCY

You need to be honest and transparent about important matters that affects the business. For example, if you've lost contracts, this is the information that your staff need to know so that they understand where the business stands. Although your team may not know how the future looks, they certainly need to know that they can trust you as their leader.

POSITIVITY AND SETTING THE DIRECTION

There is always something to gain out of adversity, depending on how you choose to look at it. Your perspective of the crisis will influence how your team looks at it. Always choose positivity. Look at the opportunities that you and your team can create. It is important to be the beacon of hope for your team. Always remind them of the vision and how to achieve it.

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



Significant Leadership in 2020 and beyond

"As I put pen to paper, I am reminded of the many different journeys we had taken to lead our businesses and our teams. The pain, the glory, and the pleasure of building something to be proud of.

But to where now? There is no option other than to grow as significant leaders in 2020 and beyond, as we adapt to a new business culture.

We must first identify the way, plan the way, and then make it happen.

I call it the 3 R's: Reality Check – Regroup – Reset.

Leading a work-from-home team and inspiring staff during tough times requires outlining a clear vision of the road forward, collaborating with your team and setting realistic benchmarks and weekly objectives. Be firm but fair, whilst nurturing the right work habits.

Good leaders give recognition to their staff before themselves, and thereby grow their staff to become significant leaders themselves. This culture will be the key driver of your success."

– Guy Daines, Scothro Business Coaching and Sales Wisdom Academy.

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Digital transformation fast-tracked

DX trends that are likely to shape the future.

If there is one thing we've learnt, it's that the world can be shaken without notice, and the benefits to having the right digital tools in place are obvious. To remain relevant, technological flexibility and adaptability is probably the most important trait any business can have at the moment.

Here are the four important digital transformations we are likely to see in the coming months and years:

Mass adoption of online shopping

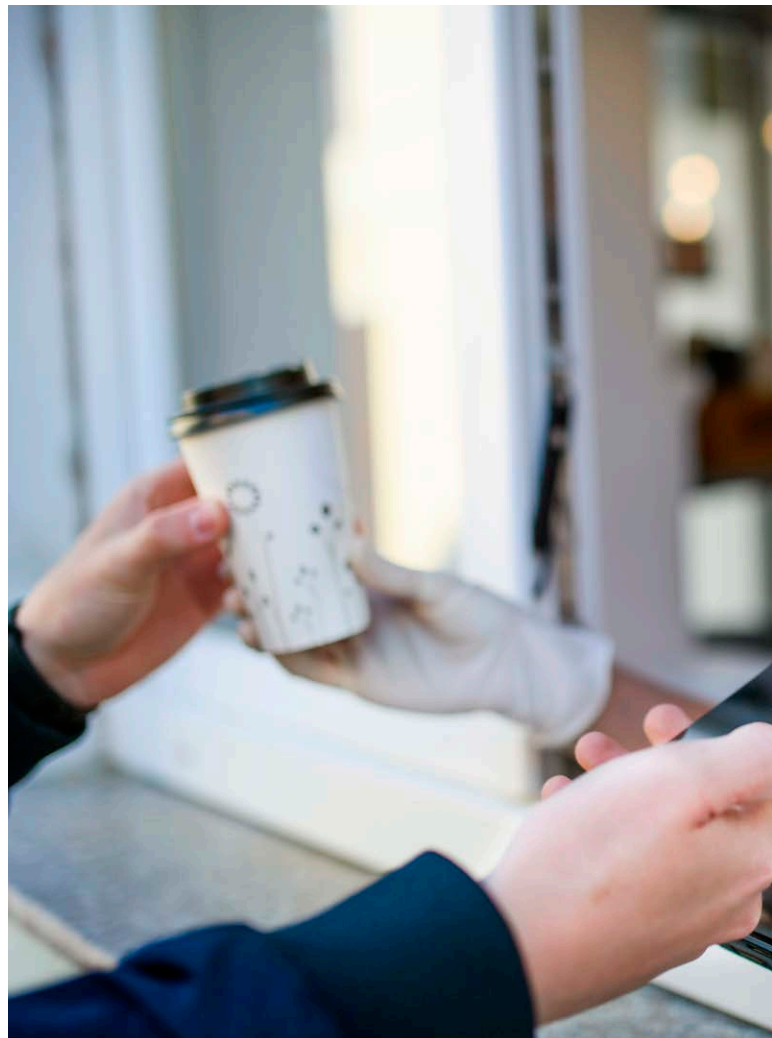
The Coronavirus has pushed South African ecommerce forward many years in less than two months. According to a recent article on MyBroadband, South African food retailers have seen a 700% increase in web traffic volumes.

For many South Africans, online shopping has become the new norm during the pandemic. As behavioral patterns we repeat most often become etched into our neural pathways, new habits are formed. Even individuals who might not usually interact online on a daily basis, such as the elderly, have had no choice but to tech up to get their weekly supplies of essential goods.

Looking back to previous far-reaching Black Swan events, it's safe to say they have been both havoc-wreaking and accelerating. The 2003 SARS epidemic for instance threatened Alibaba's survival, but was recognised later as the watershed moment for the Internet in China. At the time of the the company was a startup with 400 employees. During the health crisis Alibaba's development team worked from Jack Ma's apartment to finish a consumer-facing ecommerce platform, which could cater for the increased online demand for those quarantined at home.

"Overnight, everyone from your grandmother to your three-year-old niece seems to have become a banana bread baking expert, TikTok star or living-room workout

fitfluencer. According to Matthew Leighton, spokesperson from OneDayOnly.co.za. the oldest shopper on record at the site is 90 years old, proving that you're never too old to start, and there's no bad time to make your first online purchase. The data supports the trend of increased online shopping. Leighton says that the e-tailer has seen a 40% increase in page views per user, and a 15% increase in size of baskets since the start of the lockdown period." Source.



Product choices are changing

Every economic shock leaves a legacy. The habit-changing impact of the current public health crisis has been profound: Increased demand for e-learning, more consciousness around health, hygiene and nutrition, changes in working and commuting patterns. These are just some of the areas which have seen transformation.

It's safe to assume that in the long-term and as life resumes to some degree of normality we will witness more permanent changes in consumer behaviour, especially with regards to the sustainability of food sources. While the pandemic has certainly been humbling and thought-provoking in our role and responsibility as humans, there has been an increased awareness and demand for environmentally sound

products pre-covid. With Millennials, "Generation Gritta" and the "Coronials" holding future-buying power, businesses have no choice but to align their products accordingly.

"In economic downturns, consumer demand for "nice-to-have" products goes down as buyers focus on their more basic needs. Health, wellness and safety – products that fit into the lower parts of Maslow's Hierarchy of Needs – become the top priority." Source.

“It's safe to assume that in the long-term, and as life resumes to some degree of normality, we will witness more permanent changes in consumer behaviour.”

Companies will embrace omnichannel delivery

The recent spike of online shopping volumes has fast tracked adoption of delivery methods other than traditional home delivery and accelerated several new business partnerships. After country-wide complaints about grocery deliveries taking days or even weeks following the unprecedented demand, South Africa's supermarket chains improvised progressive delivery alternatives.

Woolworths recently launched a drive-through Click and Collect option, allowing customers to order online then drive to a designated parking spot where Woolworths staff conveniently place the shopping straight into the boot.

Pick n Pay currtly partnered with tech startup "Bottles" and re-engineered the Bottles app to facilitate grocery delivery while transforming physical stores into mini distribution centres.

Uber launched Uber Direct, an on-demand and scheduled last-mile delivery solution. Businesses and organisations can use Uber Direct to move goods within



their supply chains as well as between locations to better balance supply and demand.

Rain, South Africa's unlimited data network, has teamed up with leading Click and Collect solution Pargo to make rain SIM cards available at over 100 pick-up points in select Clicks stores. This new channel offers customers a convenient, instant way to pick up a rain SIM card when they're out shopping for essentials during South Africa's Covid-19 lockdown period.

Reduced store time, quick turnaround times, cashless payments and convenience are just some of the benefits these frontline stars have achieved.

Covid has shown us that omnichannel is not only retail-best-practice but a crucial requirement to distribute capacity and risk. With consumer behaviour facing a permanent change, companies will do well with an agile omnichannel approach which seamlessly integrates online and offline channels.

"People will still look for more comfortable desks and chairs to work from home. They want faster laptops for better efficiency now they are working remotely. These are some of the things people will be searching for as time goes on, and businesses must optimise their online presence to cope with the traffic they need for future success. Physical stores may contract in size in the near future as people opt for omni-channel engagement, where for instance the customer shops for a shirt online and just goes to the shop to try it on or to pick it up. Shopping is not going away, it will just be digital." Source.

The future of payments

There is new awareness around the hygiene of payments due to the potentially harmful microorganisms that live on cash and ATMs. Shoppers are switching over to cashless payments and digital currency wherever possible.

According to The Financial Brand, Smartphone adoption has long exceeded critical mass. 1.8 billion people worldwide own a smartphone but do not use a credit or debit card. Experts agree AC19, we will see a breakthrough of e-payments. One

of the fastest growing wallet and communication platforms in China is Wechat, which already makes up 40% of mobile payments.

Meanwhile, Snapscan has been around for approximately seven years and many South Africans have grown fond of the convenient cashless QR code enabled mobile payment app. It took a health crisis and the need for contactless payment solutions to see Snapscan make its way into traditional brick and mortar stores on a large scale. The latest adopter of Snapscan is popular grocery chain Pick n Pay which was also the first major retailer in South Africa to introduce contactless "Tap & Go" card payments.

"Physical money currently acts as a vector for the virus' spread whereas technology makes payments possible and safe. Governments and startups across Africa are implementing measures to shift payment transactions toward mobile money and away from cash, as recommended by the World Health Organisation." Source.



Companies will spend bigger budgets on automation and artificial intelligence:

Once retailers have recovered from the cash flow stifling effects of the crisis we are expected to see more automation in retail which will ensure seamless selling and delivering during times of crisis with the goal of keeping humans safe while machines do the work. An increase in artificial intelligence (AI) can mean an increase in drone deliveries and automation of warehouse processes as well as the monitoring of emerging trends that human analysis would miss.

While the idea of robots in retail spaces might not have appealed to consumer sentiments in the past, it's likely that people will feel more amicably towards them post-Covid, especially if they could work in jobs that are risky or unhealthy for humans.

"The robotic rise can be seen in two key areas: fulfillment and in-store. As an example, Ocado, Britain's leading online grocer, has had to stress-test an experimental program to automate its warehouses. After seeing an initial crash due to unprecedented demand when the COVID-19 crisis hit, the retailer is now using robots to pick and pack customer orders. Meanwhile, according to reports, retailers including Walmart and Amazon have already implemented mobile robots in their retail stores and warehouses to handle such essential functions as materials handling, inventory tracking and cleaning." Source.

Michaela Gabriel is Head of Marketing at Pargo, a last mile logistics company providing the software technology for seamless omnichannel solutions.



Market research provider, Euromonitor International, published a new report extract, "The Retail Ecosystem During COVID-19," analysing the implications of COVID-19 on the retailing industry.

Looking at the United States, the latest Euromonitor estimates show a 6% decline in retail sales this year, down \$221.6 billion from previous forecasts. During the global financial crisis, U.S. retail sales declined only 2.2% in 2019 in comparison.

Euromonitor's new report helps retailers prepare for what is ahead.

Which retailers will be affected?

- Grocery, e-commerce, delivery platforms and big food brands will fare better, as homebound consumers stockpiled their pantries and rely on delivery during lockdowns.
- Apparel specialists, department stores, luxury retailers and direct-to-consumer brands will be hit the hardest. Consumers turn to online channels for essential goods and discretionary spending will drop with the looming global economic recession.

How will COVID-19 disrupt retail?

Medium-term (Q3/Q4 2020):

- Increased emphasis on local sourcing.
- Continued expansion of e-commerce infrastructure.
- A surge in bankruptcies among non-essential retailers.
- Discretionary spend falls, retailers turn to discounting.
- Uptake in digital engagement and virtual assistance.

Long term (2021)

- Greater emphasis on automation in supply chain.
- The in-store experience becomes paramount.
- Boost to discounters and private label as consumers deal with the economic fallout.
- Concerns about large gatherings dampen traffic.

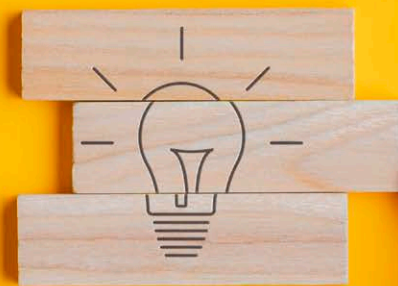
How will the pandemic reshape retailing?

- Prolonged lockdowns will lead to more reliance and use of e-commerce as well as decreased in-store traffic as consumers continue to exercise caution and avoid large gatherings.
- Robotics and contactless payments will receive an initial surge to help reduce human-to-human contact.
- Technology will become linked with commerce moving forward, accelerating the trajectory of solutions like cloud computing to make businesses more flexible.

Source: Euromonitor International. Download the report extract for further insights.

Note: Data was seasonally adjusted based on estimates from the US Census.

Agile business behaviour is key



The behaviours entrenched now could benefit businesses for years to come. Small businesses in particular are well-positioned and nimble enough to adapt to this unprecedented chapter in our history. After all, some of the world's most successful ventures have come about from a crisis.

So says Anthony Ginsberg, Chairman of YPO, a global leadership community, Founder of GinsGlobal Index Funds and author of *South Africa's Future*. At this point, he, like many economists, anticipates a U-shaped recovery – a gradual rise back to recovery over 12 to 24 months. He offers some suggestions for our business sector:

1 Embrace new technologies: Young businesses with thin margins are particularly vulnerable right now. But there is an opportunity for those that can embrace technologies and move online to diversify their earnings in the longer term. COVID-19 could fundamentally change the way we work, and radically transform some industries. Remember, Uber, Lyft and Airbnb were all businesses born from economic crises. In healthcare, the use of telemedicine, AI as a diagnostic tool, chatbots, wearables (to monitor patient wellbeing from afar) and other innovations have already been taken to the next level out of necessity.

2 Get lean: Focus on the essentials and trim fixed expenses. Variable costs are more flexible – you can scale these up or down depending on your business' level of output. A US example is Marriot Hotels. Sadly, with 90% unoccupancy, the group has had to make the decision to put some staff members on furlough, which means they will temporarily not work, but may receive a portion of their salaries.

3 Reduce your offering: Having broad-based product lines may not be the best idea right now. Consider your 80/20 – does 80% of your profit come from just 20% of your offering? Can you strip down to just these services? For example, if you have a menu of 50 items, but the bulk of your profit comes from ten dishes, pare down to these. While diversification is often positive, be very careful. You probably don't have the luxury of launching new lines or branches that don't take right now.

4 Keep your business top-of-mind: Reach out to your customers and consider ways to up your online presence and marketing efforts. When the lockdown is lifted, connect with your most loyal customers. Facebook's traffic has doubled recently. That shows the opportunity social media holds as people seek information and escapism.

5 Consider how to keep your people: The message across the board is that everyone might need to 'take a bit of pain' right now – and that should start from the top. Sacrifice should be equal across the board. Businesses may have to consider measures like reducing people's hours and pay, and implementing forced leave. These are some of the alternatives to layoffs, which come with significant costs. The loss of staff slows everything down – including business recovery. Training new hires to replace lost team members is extremely expensive, once companies are in the position to recruit again. Honesty and openness are key. A team must be kept in the loop every step of the way.

6 Get your financial house in order: Ginsberg's advice is to sit tight and not 'panic sell' shares. He says to start selling is to realise losses right now. He believes the external shock is different to 2008 as banks are not under the same level of threat. His general advice is to be more diversified and to consider offshore investment due to the size and fragility of South Africa versus the global economy.

7 Have a rainy-day fund: This might seem like a tall order at present, but Ginsberg's advice is to have a cash reserve if possible. A rainy-day fund should ideally have sufficient reserves to cover the next three to four months. Be tough and tactical with budgeting. For example, if necessary, consider using money meant for bonuses to bolster the rainy-day reserve.

Your finance partner - when it matters most

THE CAPITAL PARTNER offers simple solutions for small business owners who need a cash flow boost to take advantage of a growth opportunity, upgrade or repair equipment, or require working capital to get through a tough or seasonal trading period. SMEs face many challenges just to maintain their business, let alone grow it. In these times, it is the business owner who can adapt to changing trends who achieves growth and survives. The Capital Partner can provide a capital injection when it's needed most.

How we can help

The Capital Partner assists by offering a Business Cash Advance (BCA), basically purchasing a portion of your future turnover and supplying a lump sum in return, without taking equity from the business owner. 80% of SMEs that approach us get approval and a cash advance within 5-7 days. Applying for a BCA is straightforward

and easy to apply for. It requires minimal paperwork and offers a friendly and flexible repayment structure, typically over 6-12 months, depending on the nature of the business and the profile of the client. No security is required other than personal surety.

Support for small business

Our funding solutions are aimed at small businesses across South Africa that have been trading for longer than 12 months. More than 70% of our customers have renewed their existing finance and built a long-standing relationship with us. Business sectors that we fund include Restaurants, Beauty Salons, Clothing Stores, Dental Offices, Grocery Stores, Bars/Pubs, Auto Repair Shops, Furniture Stores, Liquor Stores, and more.

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Take action, and shift out of 'survival' mindset

Lay the foundations for long-term recovery instead.

The Coronavirus pandemic has had a tremendous impact on business, and has created significant uncertainty about what lies ahead. This 'unknown' can have the effect of crippling business leaders from making decisions or taking strategic action. Yet taking action and planning now is vital for survival.

"Businesses need to shift out of their 'survival mode' mindsets and start to lay the foundations for longer-term recovery. While businesses have seen their revenues drop dramatically almost overnight, the worst thing leaders can do is panic and make 'knee-jerk' decisions," says Sandra Beswick, Director at Fluence Capital.

"This crisis has highlighted the need for more future-focused thinking, and while the unprecedented circumstances make it difficult to prepare, having a plan for various potential scenarios helps businesses to create strong future-proof strategies, and ensure longevity."

Beswick says scenario planning can help businesses alleviate some of the uncertainty by enabling them to evaluate the potential impacts of certain outcomes, as well as envision possibilities on the other side of the crisis. She defines three possible scenarios that enable business leaders to explore a broad range of potential futures. These include:

SCENARIO 1: Worst-case

The crisis continues for much longer than anticipated, leading to unprecedented economic collapse and difficulties for hundreds of businesses across all industries.





This scenario is referred to by experts as an L-shaped recovery i.e.: when an economy experiences a deep recession and does not recover to its previous rate of growth for several years, if ever.

SCENARIO 2: Middle-of-the-road : the most likely scenario

The COVID-19 pandemic persists past initial projections, placing a growing burden on business. While the economy remains subdued and restrictions on social distancing and certain business activities remain until at least the third quarter of this year, businesses have enough cash (thanks to government relief measures) to survive in the short-term. This scenario is referred to by experts as a U-shaped recovery, which is similar to a V-shaped recession, but lasts longer. In this scenario, GDP typically shrinks for several quarters in a row, and only slowly returns to the level of growth seen before the downturn.

SCENARIO 3: Best of a bad situation

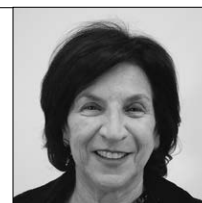
There's no way to avoid the havoc wrought by the crisis, but in the best-case scenario, South Africa is able to manage the epidemic as a result of government intervention, and the economy starts showing signs of recovery. Outbreaks are limited to small clusters, and with a strong government response, a widespread outbreak is averted. This scenario is

referred to by experts as a V-shaped recovery, and is considered to be the best-case scenario as this sort of downturn begins with a sharp fall, but then bottoms out and economic recovery quickly follows.

While the recovery of individual businesses will largely depend on a variety of micro and macro factors, including the pre-coronavirus health of the business and the condition of their specific industry, it is vital for businesses to try predict which way their business could go in this crisis under the different scenarios. From conducting a health check of the business, to cutting overhead expenses, and careful analysis of working cash flow, there are a range of tasks that can be carried out to help plan for recovery.

Businesses must prioritise liquidity and cash flow as well as communicate clearly with all stakeholders if they are to see some light at the end of the tunnel.

Sandra Beswick is Director at Fluence Capital, a Financial and Strategic Advisory Firm.



Stay on top of your **cash flow**

Even under regular circumstances, small disruptions in cash flow can spiral into additional fees, late payments, and have other damaging consequences.

Although the gradual easing of the lockdown may have provided some light at the end of the tunnel, keeping on top of your cash flow is more important than ever - especially for companies looking to apply for funding, or the grants and schemes being offered. Colin Timmis, country manager for Xero, offers these tips:

Develop a comprehensive strategy

Cash flow isn't just about being 'in the red' or 'in the black'; it's a complex interplay between several factors - many of which are outside of an SMEs direct control. That's why a comprehensive cash flow strategy is important; it allows the company to anticipate the highs and lows of money coming into the business and prepare for them. That might mean making sure you have enough staff or stock for certain periods and enough money in the bank to get you through more challenging times or unforeseen issues. If you haven't already done this, now is a critical time for you to understand your cash flow position.

Prepare a cash flow forecast

A cash flow forecast will help you to predict how your business is going to perform for a selected period. With so many questions surrounding the pandemic, it might be best to forecast up until the end of 2020.

Revenue is the first factor to consider. For many small businesses, the reality is that you're taking in fewer sales than you would under normal circumstances. Making realistic revenue projections based on customer buying habits in the last few weeks will be the first step in creating a cash flow forecast. Then it's important to consider how much of this will go into your business' pocket.

Next to consider is expenses. Go through a typical month or year in your business and list all the predicted



expenses that are going to come out of the bank account. Also, ask yourself some questions which you may find hard to answer, like: if my sales dip by X amount, can I still pay my staff?

Review and renew

As new developments are announced and circumstances change, you will need to review your cash flow forecast. For example, if a new lockdown procedure affects how a supplier will get stock to you, this must be reflected in your forecast and profit and loss reports. To ensure that these steps become part of your routine, set aside a few hours every week in your diary to complete the updates.

Lean on smart tech for support

Using the right technology can provide you with a clear, real-time overview of your company's numbers, making it easier to get funding. SMEs are increasingly turning to alternative lenders because of their faster turnaround and fully automated online application process. This is made possible by close integration with accounting software - for example, Xero has partnered with alternative lenders to enable faster access to funding. Whether your business is looking for a government or private loan, you will need clear financial data.

Focus on the things that you can control. Work with an accountant if you have to, and create a strategy to put yourself in the best possible position.

The working spaces of the future

With fewer employees going to offices, and the world at large embracing a different way of working, it is safe to say that traditional office demand has changed for the foreseeable future, and perhaps for good. And, with businesses under financial pressure, many will be moving away from fixed-costs, long terms leases and big offices, and opt instead for flexible or co-working spaces to accommodate their needs. Already there are enterprises and corporate clients leasing whole sections and floors from co-working companies, and this is likely to increase.

The best of both worlds

Although there are benefits to working from home, it is not a permanent solution for many businesses who experience difficulties in managing larger teams. Likewise, remote employees might struggle to achieve the optimal work/life balance without an office structure, which could lead to reduced productivity and creativity, lack of focus and a sense of isolation. Sales staff, for example,

fare much better in an engaging environment that fosters mutual purpose and a sense of community.

Flexible and serviced solutions

As a solution for a changing working culture, VENTURE WORKSPACE, with two branches conveniently located in Claremont and Constantia in Cape town, offers flexible serviced office and co-working solutions. They offer a variety of options to suit every need; from virtual office services, conferencing options, meeting rooms, and hot-desking, to dedicated access-controlled offices, with no capital outlays or long-term leases required. And to adhere to lockdown regulations, Venture Workspace has all their cleaning, screening and social distancing protocols in place.

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Payroll & HR cloud-based solutions bring **cost savings, accessibility, and scalability**

The COVID-19 pandemic is testing the ability of organisations to adapt quickly to evolving market conditions and new ways of working. Businesses who have already embraced the correct cloud solutions have been less severely affected, as their workforces are able to work remotely and remain productive.

Always ON HR department

Smaller business owners are in an excellent position to benefit from the cloud, as they need to be able to focus on their core business without getting bogged down in admin and paperwork. At the same time, they don't have massive budgets, or large HR departments, so accessibility from any location at any time is vital. This makes cloud-based payroll and HR solutions, particularly ones that features all the latest legislative tools to ensure they remain compliant, the ideal solution.

Increased employee self-service

For any company, paying employees on time is a function that cannot be compromised on, and using a cloud-based payroll system enables human resources to manage all payroll and HR processes, remotely. Similarly, when payroll and HR systems are accessible via the cloud, employees with an internet connection can apply for leave, view leave balances, look at their payslips, and have appropriate access to company policies from anywhere. A cloud-based payroll offers a consumption-based billing model which means you only pay for the actual number of employees in a specific month.

Undisputed legislative compliance

A major benefit of native cloud solutions is the fact that customers will have instant access to new features and legislation through automated releases. Take the recent Covid-19 relief measures for instance: HR and payroll providers get instant clarity on how the proposed UIF relief works, to advise their customers on how to apply correctly, and which processes need to be followed. Cloud-based payroll providers are able to deliver these changes instantaneously as soon as their software is updated, giving their customers the assurance that they are able to help their employees who were eligible for UIF relief at once.



Latest tech without the costly infrastructure

Another reason to adopt cloud-based solutions, is when it comes to future-proofing your payroll office, you will be on the latest technology platform. There will be no need to change software again and you will never be burdened with overhead cost like server fees and network maintenance.

30-Second Cloud Readiness Assessment

Take this 30-second cloud readiness assessment to help you decide whether or not you're ready for the move. These five questions will help you prepare your company for a simple, stress-free cloud migration.

Do you need to:

- Process payroll from anywhere on any device?
- Cut costs on infrastructure e.g. server fees?
- Only pay for actual payslips processed per month?
- Give employees access to online leave applications, claims and recent COVID-19 policies?
- Have software that is ready to use without loading updates and enhancement?

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Have the right **support** by your side

Bookkeepers and accountants are an integral part of any business - they can either make or break your business.

In my field, it is disconcerting how many business owners I meet on a daily basis that don't have the right bookkeeper or accountant in place, and are now paying the price. And I mean "paying" in every sense of the word; trying to negotiate payment plans with SARS, or hiding from the Sheriff of the court who has arrived to attach their possessions, or SMEs having to liquidate. Far too often their stories are all the same - they didn't understand or have a grasp of the finances of their business.

Sure, a good bookkeeper or accountant will cost you money. Sure, there will be daily, weekly, monthly and annual administration, but in order to keep your fingers on your financial pulse, it is simply a no-brainer to have a good professional by your side.

It's not just about the numbers though. An effective

bookkeeper and accountant should also be delivering a good service to you, and make it their business to understand your business, and advise you accordingly.

Here are some of the things that a good bookkeeper/accountant should be doing for you:

■ Advise of all necessary registrations and fees

Your bookkeeper/accountant should ensure that you are properly registered, not only as a company, but also with all the different legislative bodies specific to your industry. For example, having your liquor license if you run a bar or restaurant. If you have staff (and that includes yourself), you need to be registered as an employer both with SARS and the Department of Labour, and so on. They also need to ensure that all annual fees (where applicable) are paid and up-to-date.



■ Accurate and sound accounting principles

The bookkeeper/accountant should also ensure that your books are maintained on a monthly basis, that they are accurate and calculated, recorded and documented in compliance with the Generally Accepted Accounting Principles (GAAP) requirements.

It is the responsibility of the bookkeeper/accountant to ensure that the monthly/bi-monthly and annual statutory requirements are met on or before the deadlines.

■ Keep you up-to-date with legislation

Legislation changes all the time. Your bookkeeper/accountant needs to keep up-to-date with current changes, and also proposed changes in the future. Especially changes in terms of SARS (VAT and Tax) could have a financial implication on your company if they are not correctly and timeously implemented.

It is imperative that your bookkeeper/accountant advise you in advance of any changes that will affect you. Imagine the waste of money and resources if the business owner only found he has to pay VAT monthly when he reaches the R35 million turnover per annum mark, 6 months after he has met that particular milestone? The penalties and interest would be absolutely staggering!

■ Monthly financial statements and management reporting

Here's the thing though, if you are given reports or statements that you have no idea how to read, these reports/statements are actually not worth the paper that they are printed on! So, it is therefore incumbent upon both you and the bookkeeper/accountant to make sure that you understand what it is that they are giving you. There is no way that you can make an informed decision around the financial aspects of your business if you do not understand the reports.

■ Annual Financial Statements

In terms of the law, your Company is obliged to produce Annual Financial Statements. This is evidence to SARS (should they ask) what your financial status was during the course of the year and so that the Company taxes can be correctly calculated. This must also be done timeously by your bookkeeper/accountant and they must be signed off correctly in terms of the law.

"An effective bookkeeper or accountant should make it their business to understand your business, have your best interests at heart, and advise you accordingly."

In terms of the law, should your books be audited, it is the responsibility of the bookkeeper/accountant to assist the auditors with the auditing process and they must communicate and liaise with the auditors.

All of these issues should be done automatically and timeously by your bookkeeper/accountant, but that said, you – the business owner – remain accountable and responsible.

■ Building a relationship

As with most things in life, there are good accountants, and bad accountants. Make sure that whomever you choose is at the very least registered and properly qualified. As the business owner, you are ultimately responsible, so ensure that you pick bookkeepers and accountants that are not just a voice at the other end of the telephone, or just another invoice that you receive. You need people that you can build a relationship with, and that will have you and your company's best interests at heart.

■ Ignorance of the law is not an excuse.

Finally – understand that SARS will not accept "ignorance of the law" as a reason for non-compliance or non-payment. It is your responsibility to ensure that things are done and you will be held accountable. It is *your business* at the end of the day!

Nikki is an Internal Auditor and Business Administration Specialist. Contact her on 083 702 8849, email: nikki@viljoenconsulting.co.za or viljoenconsulting.co.za for any policies and procedures that you may require.



Working smarter

There is much to be gained from outsourcing to the experts.

In the starting phases of your business, it is important to focus on developing your roadmap and building a solid foundation for your new venture. You had that great idea, you've done the research, and you know that it's working, because the clients are rolling in. Now is the time to focus on increasing your sales, and keeping your expenses at bay. This strategy will ensure stable growth over the long run.

Yet often, when launching and growing a new business, entrepreneurs try to do everything themselves and juggle multiple roles, whilst placing too much emphasis on the bottom line. Unfortunately there are only so many hours in a day to be productive. You need to sleep. You need to exercise. You need to keep your life balanced. But you simply don't have the time.

Help when you need it most

At this stage, there is much value to be added to your business by outsourcing some tasks to professionals. Time spent figuring out how to implement a new system, how to allocate your transactions or even how to set up a website, is time spent not generating an income. All too often, business owners waste time figuring out how to do it themselves, and then end up having to pay a web developer or accountant to redo it anyway.

At Digital CFO, we advise our clients to rather pass these challenges on to the experts, and therefore open up their schedule to focus on the core tasks and aspects of their business. For example, when we started with our very first client, they had 12 employees and were growing fast. The business owner did not have the knowledge on accounting or tax and decided to make us a part of their business. Over the next couple of years, we were able to help the company hire key experts to grow and scale their business in a sustainable manner.

Today they employ over 50 people, their business is booming, and they keep growing every month – with the knowledge and security that they have a solid foundation and the support of professionals in the right areas. Their model is scalable and they can run operations in the UK and Australia from their digital home base right here in South Africa.



Finding the right fit

Hiring an expert can sometimes be tricky. You need to find the right fit to suit your company, not only in a professional manner, but also in a personal capacity. After all, the financial health of your business is key, and you need a 'partner' that has your company's best interest at heart. We suggest that you start by identifying all the shortfalls and challenges in your business, which can be due to lack of knowledge or time. Then take that list and start building up your dream resume. It would be ideal to find one candidate to outsource these tasks to, but sometimes more people are required to manage the load. You need people that fits into the culture of your business, and also believe in your product or service.

Digital financial solutions

At Digital CFO, we specialise in migrating business accounting processes to the cloud, and can assist you to custom build processes to streamline and digitise your whole financial department. We utilise software like Xero and SageOne that can give you an overview of what is going on in your business finance, in real time. We teach you how to understand your balance sheet, income and expenses. How to plan for that provisional tax payment or VAT that was due, but not in your budget. Using integrated digital tools like these will still enable you to be in control of your operations, no matter where your outsourced service providers are.

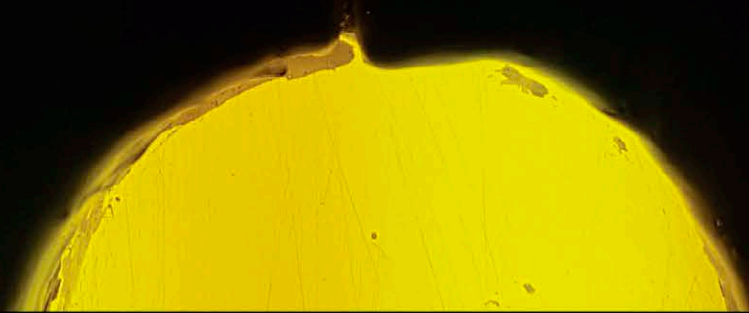
We are more than an accounting firm, we are your outsourced Digital CFO. We offer expert knowledge and advice at the click of a button, but at a fraction of the cost of hiring an in house accountant or Chief Financial Officer. We do your finance, so that you can do your business. Email us at hello@digitalcfo.co.za, or visit www.digitalcfo.co.za.



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Innovation for Africa, by Africans

David Phume was born with an entrepreneurial spirit. This charismatic creative has never been afraid to dream big, and is passionate about doing his part to ensure that Africa becomes a technology powerhouse.



David Phume and Shellie "Gino" Shellie, Blackchain.ai

Phume's love for creating and technology started when he was fortunate enough to be exposed to high-end animation software when he was 12 years old. He went on to study 3-D animation at Boston Media House in Johannesburg, before graduating from a San Francisco-based animation school where his teachers included professionals from international studios such as Pixar, Reel FX and Sony Pictures Imageworks. He founded Joburg's Penthouse Motion Pictures in 2005, a broadcast design and animation studio which has since gone on to win numerous creative accolades.

But Phume has always been one to look for new challenges, and so he began studying robotics and AI online with leading EdTech platform Udacity. He's determined to become a leader in this field on the African continent. And, if his track record is anything to go by, it won't be long before he has achieved his goal.

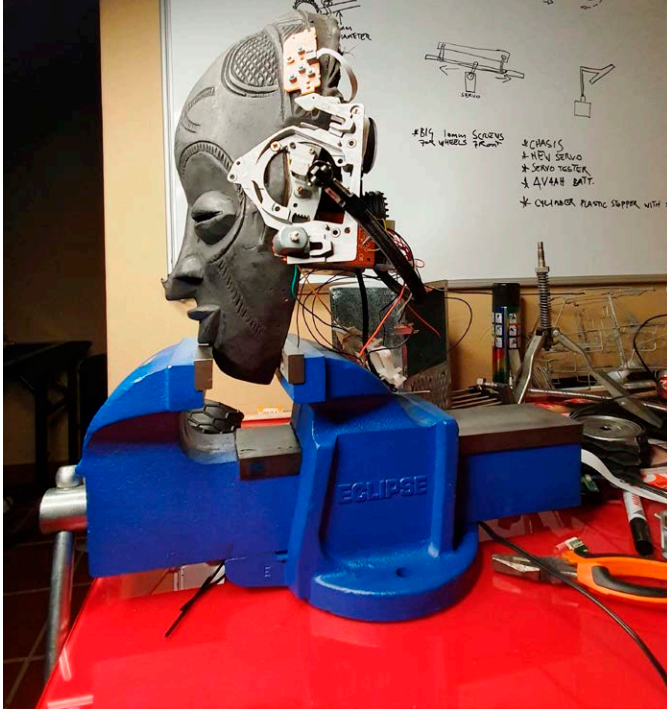
"Four years ago, I started a new journey in tech because I realised that most of Africa's problems are due to lack of technology," he says.

"I went on to launch Blackchain.ai, a technology company that identifies problems in Africa and finds solutions through technology. It is founded on four pillars - to inspire, identify talent, nurture skills and innovate. And now we are working on a robotics challenge TV show for high school students and currently in negotiations with broadcasters; a School of Robotics and AI and an Innovation Lab."

"We have already started the process of identifying five students for the School of Robotics and AI who we are enrolling in our programme at no cost to them. The main courses are robotics engineering and AI programming. For those with no prior knowledge in computer programming, there are prerequisite courses on C++ and Python programming," he explains.

"I want to do my part in ensuring that Africa becomes a technology powerhouse. Within the next five years, I hope to have enrolled more than 5 000 students across the continent in our robotics and AI programme.

With AI clearly becoming a powerful tool, it is important for all Africans to progress in technology with the goal of solving their biggest problems.



Phume believes that Africa has a lot to contribute in this field: “The world is missing science through an African microscope and perspective. Africa should build a technological force that will advance technology through its own eyes and culture and not by copying others. This will ensure that technology has more dimension.”

He also believes that science and creativity go hand-in-hand and for this, he’s also launched a tech-art studio as part of Blackchain.ai.

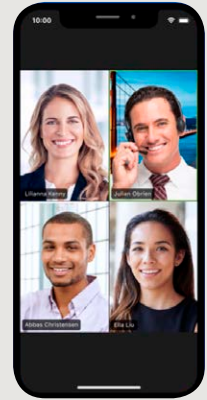
“Technology can be difficult, and whenever we are faced with adversity, we want a sanctuary we can turn to which will remind us why we exist. Through our tech-art studio we create, collect, sell, and donate art pieces that strongly embody Afrofuturism which is a cultural aesthetic, philosophy of science and philosophy of history that explores the developing intersection of African diaspora culture with technology. We are devotees of this philosophy as we want to exist in a technology powered Africa designed by ourselves.”

Phume’s partner in the business is Shelile “Gino” Shelile, who has a post-graduate Diploma in Economics Journalism and a Bachelor’s degree in Journalism and Media Studies from Rhodes University.

His goals echo Phume’s: “I want to position Africans as industry leaders in the tech and digital space. It is no longer enough to tell stories of greatness; we need to get to a point where we groom the greatness. We want to identify, nurture and develop African roboticists, scientists, tech entrepreneurs, Bitcoin babies, e-commerce evangelists and the coding cool cats. We do not want a seat at the table. We want to build the table!”

Zooming in on ZOOM

Based on their tagline “In this together. Keeping you securely connected wherever you are,” Zoom seems to tick all the boxes.



“One of the reasons for Zoom’s success is the fact that it paid attention to simplicity, ease-of-use and installation,” says John Lombela, of African Investment and Technology Company, Cryptovecs Capital. “Yes, there have been a few security loopholes, however, this hasn’t deterred users.”

Lombela believes that there are valuable lessons entrepreneurs can learn from Zoom.

“Zoom was once a start-up that needed a financial boost to reach its true potential, and the company only registered its first profits 7 years into the business. The company capitalised on and made significant strides thanks to COVID-19, with an estimated 40x increase in uptake recorded. But their growth journey is one for the record books, because it proves the importance of investment, especially in the early stages of any start-up.”

Zoom’s 9 year journey to get to where they are today can be attributed to passion, courage, resilience, and their belief that they can become a serious contender against well-established players. This shows there is always place for a new market player, and with the ‘new normal’ becoming reality, it is safe to say that the future of business belongs to those who believe.

“What Eric Yuan, the sole founder of Zoom did right, is to believe in his ideas and abilities to make it work. Likewise, African entrepreneurs need to back their own vision and turn their dreams into reality through securing investment,” concludes Lombela.

John Lombela is a tech entrepreneur, and Founder and Managing Director of African Investment and Technology Company, Cryptovecs Capital.



6 STEPS to align your technology and business strategy



Even businesses that have been slow on the uptake of digital technology have now, by necessity, accelerated their digital transformation programmes. As they adjust to this time of physical distancing, organisations are looking at how they can get the new remote working technology into lockstep with the business.

When IT and business are not aligned, inefficiencies, and unnecessary cost and risk creep into the organisation. And while you're trying to put out these fires, your business is falling behind and losing its competitive edge. This is something that no business can afford in a time of uncertainty. That's because IT no longer just supports the business, like it did in the past. It now enables business at a time when processes need to be digital if the business is to keep operating throughout a national shutdown.

When IT understands the business needs and goals, it can help you to respond to constant change, while boosting productivity, creativity, revenue, and customer satisfaction.

Deciphering the disconnect

Before we look at how you can start to align your

business and IT strategies, it helps to understand what causes misalignment in the first place.

A disconnect between business and technology usually happens if:

- Management doesn't understand the value that IT brings to the business,
- IT doesn't understand what matters to the business,
- IT and business decisions are made separately, or
- There's resistance to technology change within the organisation.

Organisations have developed high expectations of their technology. They want it to reduce costs, improve efficiencies and productivity, and enhance workflows, processes, and communication. But this is only possible if all aspects of the business are working towards the same goals.

Strengthen the IT-business connection

Your internal and external ecosystems are always in flux. Customers and employee expectations will shift, and you'll face increasing pressure to adapt to changing competitive and economic landscapes.

This can cause misalignment between the business and IT strategies. Therefore, your technology environment should be flexible, to evolve with the business; agile, to support changes in circumstances; and scalable, to cope with increased demand, more staff, or new markets.

Getting to this point is a process. Business-IT alignment happens in stages that play out in a continuous loop.

STEP 1: Identify your goals

This is the most important stage, so take your time. Even if the COVID-19 outbreak has forced you to fast-track digitisation of your processes to support remote customers and team members, look at ways to drive sustainable and strategic change into the future.

Be clear on what your business goals are. Do you want more revenue? More customers? Are you launching a new product or expanding into a new market?

Your technology should make it easier to achieve these goals. If it doesn't, look for the gaps. Identify the business needs that require IT enablement and translate those into measurable IT services, for example, marketing automation services to go after new leads.

Open the communication channels between business and technology executives, to ensure that every IT decision supports your goals and closes the gaps.

If you want to shift colleagues towards remote working, for example, you should look at the tasks you want them to do and how you will manage processes and people in this new paradigm.

From there, you can look at the tools your employees will need, from mobile data SIMs to mobile devices to collaborative solutions like Microsoft Teams or Slack.

STEP 2: Allocate your resources

Next, decide what resources you need. Map your assets, processes, and infrastructure to the IT services you identified in Step 1, and reallocate or procure critical resources, if necessary.

In this stage, you're figuring out how to build your IT capability so that it can support your business goals.

Ask your people – from juniors to managers – for their input on where they believe technology can help them boost efficiencies and move the business forward, faster.

STEP 3: Create an IT roadmap

Now that you know what resources you have and what you need, arrange them in order of priority. If your goal is to increase revenue, a cloud accounting solution can help you to stay on top of your finances and identify opportunities to grow revenue.

In this stage, set budgets and create roadmaps for successful IT implementation and integration. Note the steps, deliverables, timelines, and accountability, to keep everyone on track.

STEP 4: Monitor your progress

Monitor your IT services to ensure they're still supporting business goals. Identify opportunities to optimise your infrastructure and processes, like automating HR and payroll to focus on team engagement and motivation.

Figure out how best to prioritise and respond to requests, issues, and risks, while maximising resources.

STEP 5: Measure and respond

Business goals change all the time. This quarter, you might want to simply keep the lights on throughout the national shutdown. Next quarter, you may want to increase sales to existing customers. This is why quarterly reviews of your IT-business alignment is crucial.

If your business objectives are still being met and you're making good progress on your goals, great. Report on the benefits and keep going. If misalignment has crept in, or your goals have changed, make the necessary adjustments, go back to Stage 2, and continue the process.

Align for better ROI

For now, an IT strategy that enables you to work productively and relatively smoothly throughout a time of turmoil could be the key to your business' survival. But once the worst of the pandemic is behind us, IT is a lever to drive your business's growth. The faster you can map your technology to your goals, and the faster you identify and fix problems, the better return you'll get on your technology investment, now and in future.

Think about what alignment can mean for your business and start making the necessary changes. And, if you're not sure where to start, speak to a business analyst to help you to focus on the things you care most about.

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



The employee experience

Engaging and empowering your employees through the digital transformation process is key to delivering improved customer experiences.

In the modern world, fuelled by digital transformation, customers are no longer passengers but drivers of their own experience when it comes to engaging with businesses, brands, and organisations. To create powerful connections between the business, its employees and customers, and succeed in the digitally-driven business environment, organisations need to optimise three things: the organisation, people and technology.

As digital transformation drives rapid business change, the 2020 NTT CX Benchmarking report finds that 49.7% of organisations see the need to evolve and be agile, with one in five saying they are proactive and growth-orientated. In addition, 48% acknowledge

a need to optimise the workplace environment to meet the demands of an evolving workforce. This is imperative, as an engaged and empowered workforce is the key to driving and delivering improved customer experiences that offer customers the access to information, entertainment, and physical products on demand that they desire through highly consumable, immediate and personalised usage mechanisms.

Essentially, you cannot expect to deliver a positive customer experience without delivering on an engaging employee experience.

When developing employee engagement strategies, it is important to consider the following factors:

The impact of digital transformation on skills needs

As technology continues to have an impact on all areas of the organisation, the lifespan of skills continues to lessen. This does not mean that automation is set to take over all human jobs, but rather that employees are having to constantly reskill and upskill in order to remain relevant and able to work alongside the latest technologies.



While automation and digital transformation have taken over many simple processes with defined beginning and end points, the organisation will continue to require the human workforce to deal with more complex interactions – which means adopting new skills, technologies and working practices to optimise operational capability. Organisations who are looking to remain ahead of the curb need to ensure they are implementing upskilling strategies and programmes for their staff.

The importance of delivering the 'why' and not only the 'how'

Employees not only need to understand how they are expected to work alongside and interact with the latest technology, they also need to understand the role of automation, recognising it as a valuable support rather than a threat.

Organisations need to ensure they are providing training and insights on the “why” of digital transformation, and not focusing solely on the “how”. Employees who feel energized and empowered in this regard will be more likely to engage with the organisation and its goals, ultimately delivering improved customer experience.

The generational factor

The last few years have been unprecedented for businesses globally, as, for the first time in history, there are five generations present in the workplace. Each generation has its own set of needs when it comes to communication, technology and business processes – and organisations need to take this into account when implementing a digital transformation strategy in order to ensure all employees are working together successfully towards the same organisational goals.

In our own organisation, which has an average employee age of 29.8, we found that while 62% of those aged 18 – 35 have asked for technology to help them work more effectively, only 33% of those aged 51 – 70 have done the same. Further, 64% of those aged 18 – 35 say they would like the organisation to use more technology, such as AI, in its practices and processes, while only 37% of those aged 51 – 70 felt the same. This means that organisations need to be flexible and purposeful in implementing digital transformation strategies, to ensure

“ Each generation has its own set of needs when it comes to communication, technology and business processes - and organisations need to take this into account when implementing a digital transformation strategy. ”

the needs of each generation are being met in terms of training and implementation.

The COVID-19 pandemic is a good example of where this can be experienced by a business, as more local businesses move into offering a work from home solution for their employees. While Millennials and Gen Z's will likely revel in this and be able to quickly get on board with using new platforms for communication and productivity, Baby Boomers and Traditionalists might be more resistant to the change. The organisation needs to have a flexible strategy in place that can assist in shifting attitudes toward technology.

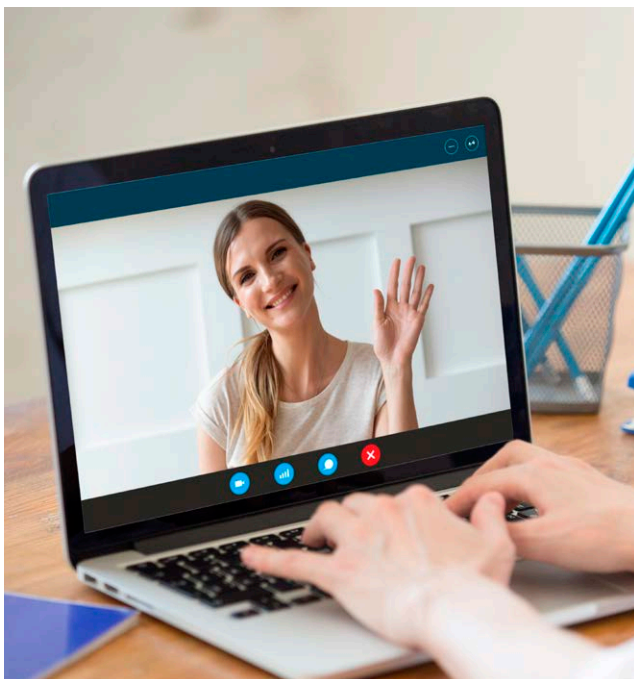
Technology should be seen and utilised as a key enabler to align customer experience with business outcomes. A considered customer experience and employee experience culture and environment will set the scene for an optimised workforce where employee and customer satisfaction are the ultimate output – ensuring the organisation remains relevant in the digitally driven environment of tomorrow.

Diane Meyers is Head of HR Digital Platforms at Merchants SA, and a contributing author to the 2020 NTT Customer Experience Benchmark Report.



Recruiting for the future

Changing times means adopting new recruitment strategies to attract and retain top talent.



When businesses suffer, what often happens is that their employees are the ones who suffer the most. People get retrenched, jobs are made redundant, clients and supplier relationships are negatively affected, and it is a ripple effect that causes massive amounts of panic, stress, anxiety, and a flood of candidates into the job market.

There is the positive from all this – a flood of top talent into the job market that companies can now choose from. Companies need to use this crisis to now adjust their Recruitment Strategies that meet the needs of the new normal as we know it. So how is this going to be done? It might sound daunting, but it is entirely possible. Chantelle Smith from HR Company Solutions offers the following advice:

Companies must ensure their brands are visible in the market. Make sure your social media and content sharing is ongoing, current, and relevant. Spread the right message about the company's mission, it's goals and practices and its alignment with future

developments, how it has successfully navigated an unprecedented pandemic while maintaining their employee well-being. Be a magnet to top talent. Make sure your brand value stands out from the competition by giving it a voice that will reach potential new hires as well.

Hire for Remote Working on a larger scale. This pandemic has provided tangible evidence that staff can still remain productive, if not even more so, when working from remote locations. It meets the needs of those looking for a better work-life balance, while also reducing the costs of large-scale offices that need to be 'home' to a large workforce.

Remote on-boarding is possible and it's shown results. Many companies have taken on new hires during this pandemic, in the middle of lockdown, or immediately at the start and successfully had new starters ease into work via remote onboarding, virtual inductions and training and meeting their new colleagues through the use of technology such as Zoom, Microsoft® Teams and others. It is entirely possible and remarkably successful. "Successful placements of top talent have been made during this lockdown and crisis-driven period and it's all been done remotely."

Training and development are now more important than ever, and this includes training staff on how to be productive working remotely. Not everyone is wired the same and have the same working abilities when it comes to office versus remote working. Those traits and ideals need to be identified upfront so that when things return to 'normal', those who can work remotely, successfully, will continue to do so and the others can work with more flexibility within office spaces.

Partner with a professional Recruitment Specialist who specialises in your company's industry. Not only do they have a wealth of experience, but they continually have their ears to the ground as to the movements of people within your sector, allowing you access to top talent that you would not have the time to find.

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Adjust and adapt your marketing strategy

Good marketing relies on a thorough understanding of your target market, but when much of what you knew about your customers is suddenly no longer relevant, a major shift is needed.

“The most important question you should be asking now is: ‘How best can I connect with my customers during a crisis?’” says Gavin Knox-Grant, marketing guru and director of Karbon Media.

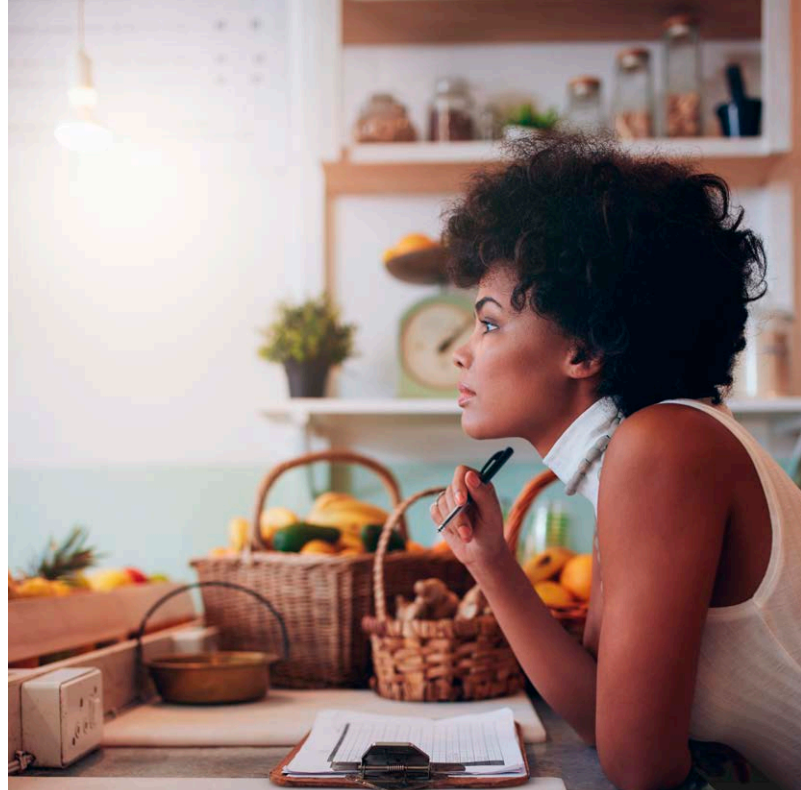
“Marketing in these conditions should rather focus on community engagement, brand building and strengthening existing customer relationships with a view to cultivating brand loyalty and growth. However, when adapting our marketing strategies, it’s important to simultaneously plan long-term and not only focus on introducing temporary measures. It’s not only during the pandemic that business will be different,” says Knox-Grant, “the way in which we all conduct business will be forever changed.”

● Embrace the benefits of going digital

“During the past decade, all sectors took a leap into the digital world to varying degrees, but now it’s critical that companies now fully integrate it into their business models. And as both companies and customers are realising that digitisation actually allows them to be more productive and save on travel time, and that online meetings can be very effective, many will adopt these measures as the new norm. Businesses that fail to keep up now will be left behind later.

● Diversity is key

It’s now more important than ever to have a complete digital strategy with a holistic online marketing plan. All too often companies invest heavily in select buzz words like social media or search engine optimisation however, the components of online marketing should



never be discussed as a strategy in isolation. There is a large variety of factors such as remarketing, keyword marketing, social media marketing and organic SEO, and how these all work together is where the real magic happens.

● Assess, evaluate and adjust

Knox-Grant advises that the best place to start is to evaluate your current overall marketing strategy, your key messages and regular channels to determine which, if any, are still relevant. “Take a close look at campaigns that are currently running or in the pipeline, including pre-scheduled content that is set to launch soon and determine which must be paused, discarded hold or prioritised.”

An online marketing strategy is never complete; it can always be improved upon. The only way to do so is through hard evidence of statistics showing how your campaigns are faring and how the market is responding. If your budget stretches to it, having a marketing specialist onside who understands your business strategy is invaluable, especially when it comes to implementing various digital marketing tools that feed back to a single hub where you can monitor, assess change and refine on a daily basis.

● Optimise ecommerce

Globally, digital product sales have remained largely unaffected during the lockdown with some companies even reporting increased sales. “To make more shoppers aware of your offering amidst all the competition, you need to optimise your e-commerce website so that it ranks highly in search engine results which will help you drive more organic traffic to your site,” says Knox-Grant. “And with online shopping fast becoming the retail norm, now is the perfect

time to establish an online presence if you have not yet done so.”

● Discretionary Discounts

Sadly, many people are going find themselves in financial difficulties as a result of the lockdown, and price-conscious shoppers will be looking for good deals, especially on products and services they really need at the moment. “If consumers perceive a brand to be willing to assist with access to products that can help them during a crisis, they are likely to feel greater loyalty towards it. Discounts can also be helpful in attracting new customers, driving traffic to your site and increasing your sales.”

● Innovate and regroup

This is also the perfect time to think out the box and figure out ways in which your business can temporarily – or even permanently – diversify using the resources you already have in stock. Think of the liquor distilleries who are now making hand sanitiser, manufacturers with 3D printers are making much-needed PPE and face shields and organic wholefood businesses which are now doing home deliveries.

“Businesses which aren’t able to increase sales or grow their brand during the crisis or who cannot yet operate at the current lockdown level, should take advantage of the downtime to evaluate their offering and prepare to come back stronger post-lockdown,” says Knox-Grant. “Even if they are unable to trade right now, they can still maintain brand recognition with a minimal amount of spend, especially on social media, to create leverage for when they shift into the post-COVID-19 environment.”

● Adapt your messaging

“It’s important to remember that in everything your brand does, context is the key element,” comments Yael Geffen, CEO of Lew Geffen Sotheby’s International Realty. “It’s crucial that brands address the issue with tact, mindful marketing and empathy and strive to balance business goals with sensitivity to the situation.”

● Avoid exploitation

Many of your customer’s needs will now be fear-driven or, at the very least, linked to anxiety and Geffen cautions companies to ensure that the new marketing strategy doesn’t take advantage of the crisis by playing on their fears.

“Exploiting a situation which is causing immense hardship for so many people just to make a quick buck is not only

morally wrong, but also a very short-sighted business decision. You may make a few extra Rands right now but in the long term you are likely to alienate your loyal customers and drive off potential new clients.”

● Avoid the hard sell

“Rather focus on strengthening existing customer relationships and winning over new customers by being empathetic and genuine with messaging that reaffirms your commitment to being there for them for the long haul,” recommends Geffen.

“Craft messages that convey empathy, take into account your customers’ new situations and concerns, and be honest, transparent and authentic. Try to help your customers navigate this difficult situation with informative and practical guidance by sharing useful advice relating to your industry and products rather than merely pushing products. Making sure that you cater to their needs rather than your own.”

However, whilst it’s very important to communicate regularly during this period, we should guard against constant bombardment as messages and products can easily just disappear into the cacophony of online noise.

● Adapt your Imagery and language

Visual communication is a powerful message on its own, so it’s important to think about the messages your brand is sending out; preferably avoid using images of crowds of people touching or gathered in close proximity,” says Knox-Grant. Likewise avoid marketing language that conveys close interaction such as ‘work hand in hand’ or ‘work closely with your team’.

“Ultimately, what’s most important is to be flexible and creative to navigate this period. There is a lot to be gained in the long term if you are able to remain focused on the future, and can avoid getting too caught up in all the negativity and panic,” concludes Geffen.

“As Darwin said, it’s not the strongest of the species that survives, nor the most intelligent, it is the one that is most adaptable to change.”

Gavin Knox-Grant,
director of Karbon Media
and Yael Geffen, CEO of
Lew Geffen Sotheby’s
International Realty.



5 WAYS to reach your target audience

You can bet your target audience is online - you just need to meet them there.

Jessica Barella from Barrk Marketing shares 5 different ways you can achieve this.


1 Through social media

To ensure that you're reaching exactly who you want to, you should put some budget into your social media marketing strategy. It doesn't have to be an excessive amount, but if you want to compete with other players in your market on social media, you'll need to start somewhere.

With Facebook Ads Manager, you can create ads (with as little as R150) on Facebook and Instagram that will reach your specific target audience. You can also create ads on LinkedIn and Twitter, which means there's no excuse not to reach your audience wherever they are!

2 With blogs

You can reach your audience with informative and helpful content that they will value. Having a blog, articles, or news page is a fantastic way to increase trust and awareness of your brand.



Not too sure what to write? Think about what your customers often ask or should know. Is there anything exciting happening in your company or industry? What sets you apart from your competitors? A blog should be informative, helpful, or entertaining, so make sure you're providing your audience with content they look forward to.

3 By utilising SEO

Most people look for products and services online, and Google is the most popular search engine. If you want your business to get noticed instead of your competitors, you need to be one of the highest search results on Google. There are a number of strategies you can implement to achieve this, like producing new content on a regular basis, using the correct keywords, backlinking your website, and so much more.

4 With email marketing

A newsletter is the perfect way to build a connection with your customers and reach your audience with the latest news or specials. Not only do you keep them informed of your latest offers (which will drive traffic to your website or store), but you can also build familiarity and loyalty. To do this properly your emails need to be personalised – as though they're receiving an email from a person (not a brand) and it's just for them. This can be achieved successfully and cost-effectively with email marketing programmes such as Mailchimp.

5 Using Google AdWords

Using Google AdWords will help you reach your target audience when they're searching for your product or service – even if they haven't heard of your business before! With Google AdWords you can pay to advertise your product, services, and content to online users within the Google network. There are plenty of online resources that can teach you how to manage AdWords yourself, but if you're completely new to online advertising we'd recommend that you get someone to help you set it up, as AdWords can initially be confusing.

Jessica is the MD of Barrk Marketing, aiming to be their clients' one-stop marketing department, providing great work, great insights and great results.



Streamline your plan

To help navigate the new normal and get the most out of your marketing spend, it's important to streamline your marketing strategy and make it work for your brand:

■ Understand the NUMBERS

How effective are your digital marketing efforts? Chances are, you wouldn't be able to answer that right now... but with a very basic understanding of Google Analytics and Facebook Business Manager, plus 15 minutes of your time, you could have a fair idea. To see a return on investment for your marketing spend, you need to evaluate what's working, and where there is room for improvement.

■ PIVOT your product or service

Throwing marketing spend at a problem won't make it go away. So if your offering isn't relevant right now, consider what you can do to change it, and adapt your marketing strategy to suit this new strategy or product. Make sure you don't lose sight of your brand values or purpose in the process.

A great example is Sealand, a local brand known for creating stylish and durable bags from upcycled materials. With travel on hold for the foreseeable future, their customers aren't likely to be buying bags anytime soon; so Sealand now also makes masks with a combination of upcycled and eco-cycled materials that are breathable, resistant to water droplets and soft against your skin. What's more, for every mask they sell, one is donated to the Courage Initiative.

Another example is Cara Saven Wall Design, who has added a more affordable range of wallpaper, sold online by the roll; to pivot from only producing high end, custom wall paper.

■ CREATE A PRIORITY LIST - not a to do list

A never ending to-do-list isn't going to motivate you to work smarter, or get the results you're after. So be clear on what you want to achieve, focus on what needs your attention, and delegate the rest - or scrap it entirely if it's not serving your business objectives.



In the wise words of Zig Ziglar, "Lack of direction, not lack of time, is the problem. We all have twenty-four hour days."

■ Bring the EXPERTS in

Playing to your strengths is more important than ever before – and when budgets are tight, it's tempting to cut your marketing spend or try to do everything yourself. We recommend the exact opposite; now is the time for your brand to stand out from the crowd. If you don't have the right skills in-house, bring in a consultant, strategist or marketing agency to help you make the most of your budget. Investing in sound advice upfront can result in long term wins for your business.

■ COLLABORATE

Identify like-minded brands to collaborate with, whether it's an influencer campaign on Instagram, a guest blog post to drive traffic back to your website, or listing complementary products on your online shop. This is a great way to increase your customer base and develop relationships that can be mutually beneficial for years to come.

It comes down to being agile, having a strategic marketing plan and keeping your brand purpose in mind – yes, quick wins are welcome, but they shouldn't come at the expense of your credibility or business objectives.

Emma Donovan is the Co-founder and New Business Director of Cape Town-based digital agency Yellow Door Collective.
Visit: www.yellowdoorcollective.com.



Connecting with our youth

How do we ensure that the youth still find our engagement with them authentic, empowering and empathic?

Connector. A word that I use without the blink of an eye every time I am asked to describe myself, free from the tags that come with my educational background and work experience. I am often one to suggest names, brands, channels, presentations and reference conversations that could potentially help amplify people's ideas or play a role in getting them off the ground. So, if someone would have told me that in 2020, I would be working for an organisation whose focus is on helping youth become more employable and bring them closer to entry-level employment opportunities, I would have believed them – there's clear alignment and connection in purpose.

Some of the pre-COVID-19 office memories that spring to mind include my weekly 'Skhaftin Friday Hangouts' with circles of young people during my lunch breaks, engaging in conversations that left me uneasy, and constantly reminded that, while we strive to understand the youth better as marketers, their voices are clearer, and empathy and context are much better gained through face-to-face interaction.

Little did I know that soon, a digital version of these hangouts and new ways of gaining these insights would have to be explored. But the reality is that not everyone can afford to surf the net and switch between different social media platforms without worrying about the cost of data, let alone stay on the phone for an hour catching up with loved ones. The "comfort of one's home" looks different for those that would use their commute to work as a form of escapism and the scenery as a vision board that perfectly paints the life that they are working towards.

What does this mean for us as marketers and small business owners who still need to connect to their market? How do we stay in touch and ensure that youth still find our engagement with them authentic,



empowering and empathic? Over the past couple of weeks of lockdown, there has been a lot of observation and learning that I have done as a social marketer and in understanding that the youth of 2020 are fighting different battles as compared to the youth of 1976. Every word in a marketing campaign can easily become a trigger and a reminder of how far removed your brand is from their reality.

BE RELATABLE

"Do you hear me? Does what I say mean anything to you?"
– Oprah Winfrey.

Youth don't just want to be heard; they want to be understood. While we hear and read the different stories that they share about their reality, we sometimes forget to take the learnings with us into our strategy and the messaging that we compile. Before the government started supplying water tanks in water-scarce communities, you might have gotten used to content about sanitising, making use of wipes and washing of hands regularly that you had already packaged your messaging. But you may have forgotten that there are many families who do not have access to running water and have to share a bar of soap, and ensure that they



use it sparingly in order for it to last long. Listen to the youth, understand them and consider their reality when designing your messaging. Don't try too hard to be relevant, they will call you out when they notice your inauthenticity.

RE-CONSIDER MESSAGING PLATFORMS

The soaring prices of data force marketers to explore different ways of delivering their message and offering. While you may wish to jump on the bandwagon of Facebook and Instagram live sessions, it's important to keep an eye on what impacts the number of views that you receive and to ensure that you have something refreshing to offer that makes it a no-brainer for your followers to choose and diarise your live session over all the others that pop up on their timeline.

You may start to notice that your numbers fluctuate based on the topic that you choose to explore in the live session, the clout that your guest/interviewee brings with them, or the day of the week and time of day that you have chosen to have the live session flighted. Experiment with different formats that you can produce to share the gist of the live session such as sharing 'quotables' from the session. Nomndeni Mdakhi is an all-time favorite of mine who beautifully executes this through her online platform, Agenda Women on Instagram.

BE EMPATHIC

While the youth of 2020 strive to become the game changers of their generation, the lockdown has forced them to put their income-generating activities on hold, and delay their dreams of using affordable and alternative ways of upskilling themselves due to travel barriers. It has also meant redirecting their energies to family matters and their income to basic necessities such as food.

Gain context and relevance by finding ways that will enable constant, real-time, two-way communication between your brand and your youth market. Then get ready to be agile in your marketing approach and recalibrate your campaigns accordingly.

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FB: Amantle



Tell a story

The Covid-19 pandemic has hit during the most formative years of Gen Z's lives. How brands respond may define their relationship with this important emerging demographic for years to come.

It is therefore critical that brands tell stories that will effectively help them remain relevant post-COVID-19 and for decades to come. "The brands that will maintain credibility are those that go beyond product marketing. There has never been such a need for empathy, authenticity and transparency than right now. They need to tap into the emotions of consumers; billions of people currently feel dejected, distracted, sad, motivated, productive, inspired and much more", says Yaw Dwomoh, CEO and Founder of Idea Hive, Brand story-telling specialists in Gauteng.

If done correctly, compelling stories can reach customers through the right touchpoints, help them get the right solutions for their problems, emotionally connect them with your brand and retain them for the long term.

This, in turn, increases customer lifetime value. Storytelling will help you minimize your customer acquisition costs, as it is 6 times more expensive than retaining an existing one. Giving your customers value is both pleasing to them and makes them feel that you care about them.

Walk the journey with your customer, through hard and good times. Let the customer count on you. Offer original, refreshing and compelling stories that make their lives easier and address their anguish. This will open doors to starting quality conversations with your audience and generate referrals.



Snap-on to this great opportunity

Invest in a brand that has now been in existence for 100 years, and renowned for delivering personalised, professional service - right at the customer's place of work.



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

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

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



What's on offer

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

Support to succeed

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

The good news is that the training doesn't stop there; the SDM &/or DSD continue with ongoing 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 and 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.

Dealers have the opportunity to invite their customers to regular seminars to learn from experts in the field of diagnostics and to expose their customers to the latest range of Snap-on diagnostic and 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 is a Snap-on Dealership suited to?

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 and has 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 and 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 and with final approval by Snap-on management.

Contact the Business Manager on 031 569 7637 or 082 4444 801 , email: biz@snapon.co.za, or visit: www.snapon.co.za for more information.



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

● Online sales (Direct Sales Agent) Work from home:

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● **Sole Agency.** You become the only wholesaler for a huge area (Sandton, Bloemfontein, Knysna etc) and supply Alternative Practitioners, Pharmacies, Gyms, Health Studios plus all retail outlets and direct sales Agents. You make 40% commission so make a minimum 20% over-ride on all sales. Ideal for full-time or part-time. You will be fully trained by The Cannabis Institute to be a Medicinal Cannabis supplier and have access to over 600 Protocols from Acne to Cancer. R89 700 capital required to cover full training and the first 6 months overheads.

We have produced 5 short videos describing this unique opportunity and all that is involved: **1. Overview 2. How the Products work 3. Our Products 4. Agents Profits 5. The Opportunity and Cost**

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Agency options:

Online Sales

(Direct Sales agent)

R1 950

Sole Agency

R89 700

www.CannabisOilResearch.com

The role of your HR Department in the '**new normal**'

The impact of Covid-19 on business has been far-reaching, affecting most areas of operations, and the role of HR is now greatly impacted as well.



How a company and its HR Department respond to a pandemic that no one was prepared for, will ultimately set the precedent on which their relationships with future new hires will be built, how their existing staff relations are managed, and ultimately, the company's clients as well.

The role of HR has been impacted dramatically. HR Management teams' roles have now shifted from being reactive, to proactive, and there is a new focus on a working environment they never ever imagined would become the norm. Where HR Teams have been conditioned to having instant, face-to-face, in-person

access to their staff, it has now changed to scheduling a Zoom-meeting that suits everyone, a video conference via Teams® or a phone call.

Companies are mandating or encouraging their staff to work from home where they can with the resources they have. This means HR now needs to implement *Training and Investment* in remote working, which is something that is not completely new to everyone – it's something a huge percentage of the working population have been motivated by in new roles for a long time. Now it is becoming something normal to all of us. Not everyone is comfortable working from home, knows

how to manage their time effectively at home to ensure productivity levels are maintained or are strong-minded in terms of staying motivated working at home. This is where HR needs to assist in providing training to employees on effectively working remotely and staying productive.

It's like taking HR Managers out of their comfort zones and now forcing them to adopt new behaviours and processes using technology and the tools available to still enable them to do their jobs effectively."

HR Managers are now having to see the company through the eyes of their staff and that there are some things more valuable to people than having to be in an office.

HR will have to employ a new working model that provides for a better work-life balance, looking at more flexible working hours, a remote working model and more 'freedom of movement' that is not pandemic-initiated. It will mean making sure their staff's well-being is in check.

Online Employee portals are now more useful than ever where remotely based staff can log their queries online, directly to HR teams and have them addressed. Technology makes this possible and why not use it for what it is designed for.

Constant Communication and updates are now essential for HR Managers. They need to constantly keep their staff updated with any new developments which will continue to build trust and reassurance. Most HR Managers will now use the technology we have like messaging platforms, video conferencing, e-mails and podcasts etc. which will keep people informed and build trust, show empathy and true consideration and truly relate to people in a new setting.

HR Teams are also now going to need to use the crisis as a way to effectively help in redefining companies in terms of cross-training and skilling up their workforce as well as being able to rethink the assumptions regarding current business practices and re-inventing them to create better synergies with teams across the company. *"It'll form the basis for*

skills-based hiring, the up-skilling of current employees to meet job expectations in a remote-based working environment and a transformation in corporate learning and development."

Talent mapping will now become more important than ever when it comes to hiring on skills and not pure Degreeed credentials. There is a whole new skill set required that will see people working productively, and increasingly so, in the new working environment we have become accustomed to.

In terms of *hiring practices*, HR Management now need to get used to the new way of interviewing, all done using various platforms that bring people together in face-to-face real time meetings. They must ensure that the same practices are done as with in-person interviews to maintain effectiveness and consistency as well as thoroughness. *"HR Managers will be forced to embrace technology for what it was intended."* Onboarding will also be done in this way and it is going to take a lot of getting used to, but it has proven effective, even now.

Companies will now no longer be using 'face-time' as a measure of their staff's productivity – the focus will now shift on the actual results produced. HR will be a driving force behind their company's Management teams now exploring how the element of remote working will become part of their culture to last for the foreseeable future.

It's now time for HR Managers and their teams to lead in a crisis that has shown how resilient a workforce can be, and how adaptable to change their organisations are, or aren't, and adjust their outlooks for what is now going to move from the 'new normal' to just normal.

Chantelle Smith is a Recruitment Specialist at HR Company Solutions, and is passionate about people and matching only the best talent with solid career opportunities. Visit www.hrcompanysolutions.co.za



4 ELEMENTS to guide your internal communication



As organisations move through the stages of the lockdown, employee communication should be given significant thought. In an environment where people are consuming news more than ever before, and where fake news is causing tremendous unrest, organisations are not only needing to determine when and how they communicate, but also what they are telling their employees.

“Naturally, as human beings, touch is a very important element, and perhaps one that many of us have taken for granted up until now. However, while we are operating in a virtual environment, we need to remember that culture and creative communication is the only way that we can foster this,” says Seugnet van den Berg, founding partner of Bizmod.

She offers some key points to guide your internal communication:

1 Communication curatorship

This is a crucial part of communication during the COVID-19 crisis as this will form the backbone of the organisation's communication strategy during the different phases/levels. The organisation's stance and priorities need to be agreed upon and these need to be clearly communicated in all messaging. There is an abundance of information being communicated throughout the day on coronavirus and, as a result, the organisation should not be tempted to divert their messaging. An approved strategy will keep everyone aligned.

2 Proactive communication

Effective communication cannot be done retrospectively; it has to be timeous and relevant. Planning and preparing content in advance, that identifies needs, trends and different outcomes is imperative – What happens when the lockdown is lifted? What happens if we go back to level 5? What happens if a positive case is found in the organisation?

Knowing how you will communicate your organisation's plan in different scenarios will help to ensure that employees are feeling secure.

3 Type and tone of communication

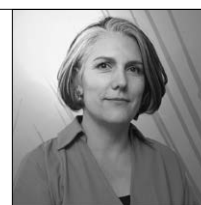
The type and tone of communication should be informed by the stage of the crisis and how employees are feeling at that point. Most employees will be feeling anxious and uneasy and therefore all communication should be precise, relay facts and provide uncomplicated and straightforward information. Utilising different communication channels can assist in relaying messages and ensuring a sense of contentment amongst recipients.

4 Visual representation

The visual aspect is often neglected but it is not only about ensuring the message draws attention, but also provides an opportunity to reinforce the organisation's brand in a virtual work setup. Visual elements help to facilitate a sense of connectedness.

“The overall purpose of internal communication during this pandemic is to keep the lines of communication open – to create an atmosphere of affiliation and belonging, to reduce anxiety and to reduce risk,” concludes van den Berg.

Seugnet van den Berg is a Founding partner of Bizmod, a project solutions and management consulting company that works with companies to solve issues and implement plans.



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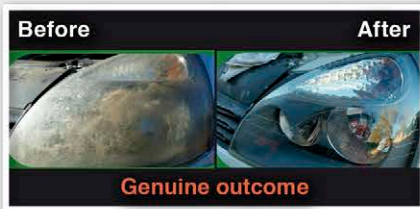
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Business rescue

Many companies that experience financial distress will consider the feasibility of business rescue as a means for a financial rehabilitation. But can it work?

Let's be honest - the timing of the virus infection and the subsequent lockdown could not have been worse for South Africa. Our economy, already grappling with low Gross Domestic Product (GDP) growth and high levels of unemployment, suffered the simultaneous downgrading of credit ratings by Fitch and Moody's. The combined impact of the COVID-19 lockdown and the rating agencies' downgrades will cause many businesses in our economy to spiral into financial distress and shed thousands of jobs. Companies experience financial distress when they are unable to meet creditor payments, thereby increasing the possibility of insolvency.

Financial distress

When a company experiences financial distress, it can either be liquidated, undertake an informal turnaround or file for a legislated business rescue. The preferred route for a financially distressed company is to prevent a forced liquidation due to the detrimental impact that business closures and job losses have on our communities. Many companies that experience financial distress will consider the feasibility of business rescue as a means for a financial rehabilitation.

South African business rescue legislation was introduced in 2011. Business rescue is a mechanism which allows financially distressed companies a moratorium on payment of claims by its creditors. The provision of this moratorium provides temporary relief to the distressed company. Distressed companies make changes to their ownership, management or operations during the moratorium, thereby facilitating the company's rehabilitation and continued survival. In this manner, a company that



successfully implements the business rescue will be able to avoid the negative impacts of closure, save some or all of its jobs and continue in operation.

Concerns around business rescue

Since the adoption of business rescue legislation, there have been many questions around the success rate and effectiveness of business rescue. Due to the low success rate of business rescue in South Africa, there are doubts as to whether business rescue provides a remedy for a distressed company. There are concerns that business rescue is another costly addition to the inevitable liquidation of financially distressed businesses. In fact, some researchers have interpreted business rescue legislation as a lengthy and expensive liquidation.

However, it is worth noting that there are several examples of successful business rescues in South Africa. These cases have demonstrated that if the legislation is properly implemented and managed, the potential for an improved success rate does exist.

Improving the chances of a successful business rescue

How can the chances of success be improved? Firstly, business stakeholders should gain an understanding of our business rescue legislation and circumstances when it should be implemented. Not all companies that experience financial distress are suitable for the business rescue mechanism. Business rescue is not a substitute for the liquidation procedure. Companies that cannot be financially rehabilitated should apply to be liquidated rather than file for a business rescue.

Secondly, management of financially distressed companies should consult extensively about utilising the business rescue legislation to rehabilitate financially distressed companies. Consultations should include shareholders, employees, trade unions, bankers, creditors and possible funders. Many stakeholders prefer an active and supportive role during the business rescue application process rather than being informed at a late stage about management's decision to enter into business rescue.

Research indicates that the earlier a financially distressed business enters into business rescue, the better the chances of the rescue being successful. Management should therefore pay close attention to

detecting financial distress in the business as early as possible. This can be achieved by considering early warnings of financial distress such as liquidity problems, carefully analysing financial ratios that may indicate financial distress and undertaking scenario planning for the business. The early detection of financial distress will facilitate an earlier application for business rescue, thereby improving the chances of a successful rescue.

In the event that management decides to apply for business rescue, an effort must be made to communicate details of the filing to all stakeholders as soon as possible. Due to tight deadlines that exist when a company is in business rescue, important decisions and planning must be undertaken prior to the application for the business rescue. For example, the chances of success will be immensely improved if the company being rescued arranges for post commencement funding as early as possible. One of the major reasons for failed business rescues is the lack of funding for the business rescue.

Finally, the skills of the person appointed as a business rescue practitioner is vital to the success of a business rescue. Business rescue legislation specifies that the practitioner should possess a legal, business or accounting qualification. Research indicates that it is also important for the practitioner to possess mediation, conflict resolution, restructuring and decision making skills.

Conclusion

In summary, business rescue legislation can most certainly be utilised to minimise the negative impact of COVID-19. The financial rehabilitation or economic rebirth of distressed companies in our current recessionary environment will result in the saving of jobs, a more resilient business sector and, ultimately, a stronger democracy. However, a thorough understanding of the legislation and careful planning and implementation of a business rescue is vital for the legislation to serve as an economic remedy.

Professor Raj Rajaram is an academic at the University of KwaZulu-Natal's School of Accounting, Economics and Finance. He is a Chartered Accountant with a PhD focusing on Business Rescue.



The concept of Force Majeure (Act of God)

How does it relate to the COVID-19 pandemic?

Force majeure can be defined as any unforeseeable act of God, act of government or any act that is out of your direct control that makes it impossible for one to fulfil a contractual agreement.



For force majeure to be relevant it must be absolutely, unavoidably and objectively impossible for you to perform your contractual duty and it must be clear that you have in as far as possible attempted to avoid these types of circumstances.

Where force majeure is not present in a contract, the common law principle of supervening impossibility of performance can be relied upon. This means that claims of inability to fulfil a contract will be made under common law and not contract law.

However, the burden of proof required in these types of cases is much heavier and although the principle covers a far broader range of circumstances, the scrutiny is far more intense in the judging of these claims.

In this pandemic, many businesses may think that claiming force majeure is a possible solution regarding rent due to landlords. However, if your business has liquid capital and good profit margins in recent months your landlord can claim that your financial position is secure enough, and reject your claim of force majeure.

This can lead to lengthy and expensive battles surrounding a breach of contract.

The principle of force majeure may also encompass the impossibility of performance. For example, if your business relies on product delivery and due to lockdown, you are unable to deliver, you may claim force majeure. However, both the person who must provide the goods/ services and the person that must pay for the goods/ services can claim force majeure.

Business owners need to seriously consider the long-term damage to cash flow and client relations that claiming force majeure may have. Businesses run the risk of clients simply taking their business to companies that can deliver which can decimate future cash flow.

Additionally, if businesses are unable to fulfil their contracts with their landlords, the landlords can permanently terminate the lease agreement.

Hanno Bekker, Founding Director of The Legal & Research Group, strongly urges everyone to seriously examine any contracts and credit agreements that they may have signed. He recommends that all businesses make sure that their force majeure clauses are detailed and stipulate plainly as many conditions as possible under which they can be activated.

Bekker warns that if there is a scapegoat, such as the clause encompassing an Act of God and not of government, the other party may automatically prevent you from claiming.

Above all, Bekker reiterates just how important it is for every business owner to make sure that they understand what a properly written contract entails and that they read, and importantly understand, their rights and obligations in terms of their contracts.

Hanno Bekker, Founding Director of Financial and Legal Research Group. Email them at info@flrg.co.za.



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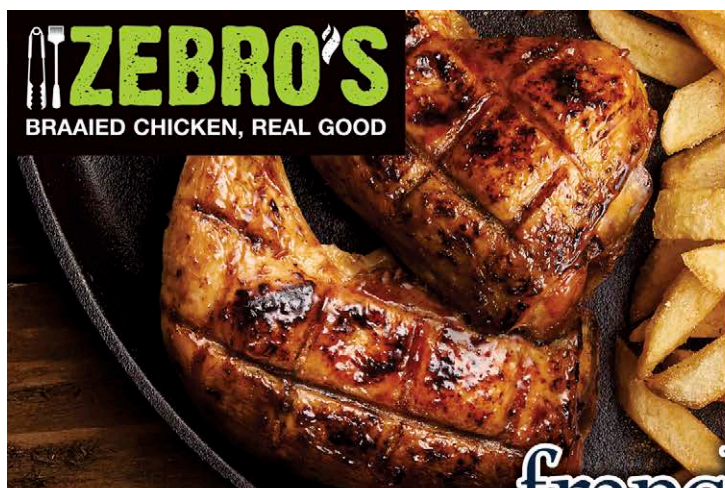


The Franchise Co presents an excellent opportunity where you can open your own franchise in our beautiful country and become a Franchisee for one or more of our brands. These opportunities include owning your own Zebro's, ChesaNyama, Yummy Fish & Chips or Yami Pizza. You can also open a combination of 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.

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Not all **credit insurance policies** are created equal

Arm yourself with the facts before you take out cover or try to claim.



One of the key ways in which financial services institutions have come to the aid of South Africans facing financial challenges, has been to encourage those with valid credit insurance policies to claim their benefits. This means that their monthly debt repayments could be covered by their policy for a period of up to 12 months, depending on the circumstances.

Unfortunately, no two credit insurance agreements are the same, and the type and level of cover available to customers differs from one credit product to another. This fact has created a lot of confusion amongst credit insurance holders, many of whom are becoming frustrated when trying to claim against their policies, only to find that they are not able to do so, or that their cover amount is not what they had hoped it would be. As is always the case with any financial product, when it comes to credit insurance, knowledge is power; so, whether you are thinking of claiming against this type of policy now, or you're considering taking out insurance on future credit agreements, it's worth arming yourself with the correct information first.

To start with, it's useful to understand that the name "Credit Insurance" is a catch-all phrase that is used to describe any type of insurance cover on a credit arrangement. These arrangements can range from unsecured credit like a personal loan, credit card, overdraft, or store card, to secured credit like a home loan or vehicle finance agreement.

Credit Life cover is not always compulsory. Some, but not all, credit facilities or loans will only be offered on condition that the person borrowing the money agrees to take out credit insurance. This is not required by law in South Africa, but many credit providers insist on it before they will provide you with the credit you want. This is known as mandatory or compulsory credit insurance. To protect consumers, the National Credit Regulator (NCR) implemented rules that govern mandatory credit insurance agreements. The two most common types of credit agreements, with compulsory credit life cover in South Africa, are for unsecured lending and affordable housing. The NCR specified the minimum benefits that a mandatory credit insurance policy must offer the policy holder, as well as the maximum premium that can be charged for those benefits.

Possibly the most relevant rule at this time of Covid-19 is that these mandatory policies must include an *Unemployment or Unable to Earn an Income Benefit*. This is the cover that pays some or all of your credit repayments, if you become unemployed or you are unable to earn an income for a period of time, through no fault or action of your own, which is the general case for many employed people during the Covid-19 lockdown period.

It's important to note that this *Unemployment or Unable to Earn an Income Benefit* is not required by law to be included in optional credit insurance policies (i.e. where insurance is not a requirement in order to get the credit). In fact, the benefits offered by these optional cover policies come in all shapes and sizes. Some may be pre-packaged, while others could be at the choice of the policyholder. Most of these optional credit insurance policies include a death benefit as their basic building block, and then offer other cover options, such as permanent or temporary disability, retrenchment, critical illness, accidental death, hospitalisation and so on.

While some credit insurance providers do provide the option of including the unemployment or unable to earn an income benefit, this is not widespread. And where it is offered, it often results in much higher premiums than most people would want to pay.

Self-employed people may face added challenges

Unfortunately, even if you have mandatory credit insurance that includes an Unemployment or Unable to Earn an Income Benefit, this cover is usually limited to people who are employed and lose their ability to earn an income. The regulations have a specific exclusion for self-employed people from being able to claim, if they are unable to earn an income. The regulations provided some reprieve in that self-employed people shouldn't be paying a premium for benefits which they cannot claim on.

The problem lies in the difficulties in defining when a self-employed person can be said to be unable to earn an income. Without such a clear definition, insurers are unable to offer this form of cover to the self-employed. This makes it very important that all self-employed individuals consider other short-term insurance

contracts that provide insurance protection for business interruption.

Whilst for example Nedbank currently only requires mandatory insurance for its personal loans product (Personal Loan Protection Plan), Covid-19 has highlighted the need to find innovative ways of providing effective credit insurance cover to self-employed people. Insurers would do well to actively investigate appropriate solutions to this challenge.

In the interim and based on the understanding of the unique challenges created by the pandemic, Nedbank has responded by relaxing the cover requirements for many of their policyholders. For example, where the policy requires a total loss of income, for the policy holder to be able to claim, they are offering partial benefits to those clients with mandatory cover. To qualify, these clients need to show that they have lost more than 20% of their income directly due to Covid-19. So, instead of receiving no relief, unless there is 100% loss of income, they have allowed partial relief for partial loss of income.

Nedbank has also waived waiting periods (for existing clients at the commencement of the lockdown) where claims are a direct result of the Covid-19 pandemic in an effort to get financial help and relief to clients as quickly as possible.

Bringing it all together

The bottom line is that even though you may have credit insurance in place, this doesn't automatically qualify you to be able to claim from it to cover credit repayments during Covid-19. Your eligibility for this type of claim will depend on the type of credit you have, and/or the specific cover stipulated in your credit insurance contract. There is no harm in contacting your credit insurance provider directly to discuss your options and eligibility to claim.

Anton Davies is Head of Client Solutions at Nedbank Insurance.



The **non-tech** guide to selecting software

TIPS FOR NON-TECHIES...



Businesses have had to make their operations digital, and remote, at a much faster pace than ordinary, but choosing the right solution can be daunting.

“The sheer number of software solutions available for businesses, combined with rapid technological innovation, can make the choice extremely difficult. Although there is something to suit virtually every need, it’s important for businesses to take the time to ensure they choose solutions that not only fulfil those needs, but also work together so that decision makers have a cohesive and comprehensive picture of the business at all times,” says Andrew Bourne, Zoho’s Country Manager for the African region.

He offers a few tips to help businesses choose the right solution for their specific needs:

■ **Consider the bigger picture:** “Start by clearly defining your business software needs, as well as prioritising the goals that these tools need to help you achieve. The right software solutions streamline operations and increase efficiencies in a logical, easy-to-use way,” Bourne says, “and allow the user to focus on their work, not on the application.”

■ **Prioritise privacy:** For the most part, the democratisation of technology is a good thing. But it does raise concerns about safety and, particularly, privacy. As technology users, we are all aware of basic online security, but we should be demanding far more of our software solutions to ensure our data is secure and private, including that they are not using our data to fund an ad-revenue model. A number of privacy factors, including data protection, file encryption and cloud security, should be taken into consideration and discussed with your software provider to ensure a solution that guarantees privacy at the highest level.

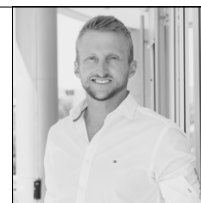
■ **Easy integration:** Put simply, integration refers to the way in which various software applications speak to each other. Software solutions should integrate in a seamless way to help things run smoothly, and, by extension, improve productivity by speeding up the flow of information through departments.

“When selecting a suite of software products, ask if it integrates well with your other existing IT tools and solutions. Be open to the fact you may need to use a new type of software to make the integration seamless and help improve the efficiency of the whole technology ecosystem. Ensure your software scales as the business does, and that it’s easy enough to ‘link’ various systems and functions,” Bourne advises.

■ **The right price:** The best solution at the most competitive price is always the most desirable way to go, but it really does pay to ensure you are getting value for money, and not just opting for the brand you have always used, or know best.

“Get comparative quotes, ask about local pricing in local currency, compare functionality offered with the features you have to have, ask for demos and get the people who are going to use the software to test it out - not just the person making the buying decision. This way you can ensure you settle on a solution that suits your needs, as much as it does your budget,” Bourne concludes.

Andrew Bourne is Country Manager for Africa at international software development company, Zoho.



How to stay safe at home

Phishing email attacks related to Covid-19 were up 600% in Q1 2020, according to KnowBe4's top-clicked phishing report.

Simulated phishing tests with an urgent message to check passwords immediately was most popular at 45%. Following this was a coronavirus-related message as the second most popular at 10%. Social media messages are another area of concern when it comes to phishing. Within the same report, top-clicked social media email subjects reveal new login alerts, password resets and someone may have accessed your account messages are coming onto the radar.

"Individuals in particular should be cognisant of these threats. Remember even if travel and commercial activity are limited during this time, cyberspace remains relatively open for business," cautions Penny Futter, African Bank's Chief Information Officer. She provides the following 10 tips when working at home:

- **Be aware of any suspicious emails or other electronic activity that may come across your screens, phones and emails.** Do not click on or provide any information with suspicious links or which include requests for sensitive/private information, unless you are 100% sure you can trust the source. Phishing scams are rife and you need to be especially wary of phishing scams targeting remote workers with sensational or emotional messages. Without your colleagues around, you need to be extra vigilant of both email and phone scams. If you are working remotely for a company, ensure you report any suspicious messages to your IT Security team.
- **Be aware of disinformation campaigns and hoaxes, particularly on social media.** These campaigns can cause confusion, increase panic, and lead people to overreact or underreact to the virus.
- **Your passwords are the key to the kingdom so guard these closely.** Without the company network to protect you, the power now lies squarely in your hands, or your passwords. Make sure your password for each critical site is strong and unique. Check the policy on password managers and use one if allowed.



- **Use Multi-Factor Authentication wherever possible.** Futter says this means combining your username and password with something that you own, such as a One Time Password (OTP) app on your phone.
- **Don't fall for "credential phishing" attacks, where scammers trick you to hand over your username and passwords.** Best is to not ever click on links asking you to update details. Rather bookmark the sites you frequently visit or type them manually into the browser.
- **Apply all basic security features.** Keep your operating system, plug-ins and anti-virus software up to date and apply security patches when necessary.
- **Secure your home WiFi Network.** There are two basic must-dos to set this up securely: Change your default router password and change the password for your WiFi network. Whatever you do, do not run a WiFi network without a password.
- **Keep your work environment private.** Keep your home environment safe and ensure nobody is allowed to access your work computer, including your family and kids if you are working with sensitive information. Others could unintentionally download malicious software or access files they shouldn't see. Ensure that your work conversations remain private and check your policy on smart home devices like Alexa or Google Home. Make sure you lock sensitive documents away and shred them before discarding them.
- **Use a VPN.** Using a virtual private network (or VPN) provides a secure tunnel for all your internet traffic, preventing criminals from intercepting your data.
- **Last but not least, ensure you read your policies.** They are there to keep you, the company and its data safe. In turn, this allows you to work in the comfort of your PJs and slippers.

UX VS SEO

Don't mistake the lion for the zoo.

Should a brand prioritise User Experience (UX) or Search Engine Optimisation (SEO)? To ask this question is like comparing apples with oranges. But in a time of limited budgets and seemingly infinite technologies, sometimes brands need to prioritise.

SEO is a set of processes to help search engines find your website. This may be particularly useful for two reasons:

1. You're a relatively unheard of brand trying to establish credibility, or
2. You're an established brand launching a new product that may fall outside of the scope your customers associate you with.

While SEO is incredibly effective at generating leads, there are a few downsides. SEO's currency is authority, and establishing this requires a lot of effort. You need



to create content, tag it correctly, and generate SEO-friendly URLs amongst other tactics. It works best if it is a consideration from the outset, rather than an after-thought. It takes a long time for SEO efforts to yield results as it's an organic approach.

Done correctly, SEO is more affordable than paid media, so it is worth doing when budgets are limited.

In the case of both B2B and B2C companies, SEO falls within the top three most successful lead generators, alongside social media and email marketing.

UX, on the other hand, is how your customer experiences your brand in totality, which includes the user interface of your website or app. It's especially important if your business relies on repeat purchases to generate a profit.

Most companies rely on repeat business, so UX is always going to be a factor. One bad experience and you could lose a customer for life. Not only that, but in today's hyper-connected world, negative reviews spread fast. Unfortunately, most brands give very little thought to its product/service UX strategy until it needs to react.

So to determine whether to prioritise SEO or UX, consider these factors;

Compare the outcomes

If you reduce these processes right down to what they primarily do, you'll find that proper SEO generates new leads. It may secure repeat use of the service or product, or encourage return visits to a website. The motivation will then come down to the business objectives, i.e. new business or repeat business. Based on this, it will be simple to identify what to prioritise.

The customer journey is an ecosystem

If we had to imagine customer experience in layers, our top layer would be our overall customer experience (CX). Our second layer would be the various user experiences (UX) within that customer journey (our products, our services, etc.) Our third layer would be the various user interfaces (UI) of each of these products. Where does SEO fit into our layered cake? Well, it forms an integral part of the overall customer experience, but it may also fit into the user experience phase of our products.

“If we had to imagine customer experience in layers, our top layer would be our overall customer experience (CX). Our second layer would be the various user experiences (UX) within that customer journey (our products, our services, etc.) Our third layer would be the various user interfaces (UI) of each of these products.”

“Stripping out certain elements of your customer's experience, isolating them, and then prioritising them based on perceived outcomes is too simplistic. Be careful not to mistake the lion for the zoo. While the lion is an attraction, there are many other animals to observe and appreciate at the zoo,” explains Craig Hannabus from Rogerwilco.

Thinking about marketing efforts in isolation by separating social media, SEO, website and campaign work, will without a doubt result in an unconnected, fragmented experience that won't be half as effective. Marketing efforts must be a coherent whole, and although there is scope for prioritising certain aspects of a digital ecosystem to align to a specific audience and messaging strategy, the specialist teams must work together to build off each element.

Craig Hannabus is Strategy Director at Rogerwilco, providing marketing strategies, social media management, creative services, UX, web development SEO services.



Why mindfulness matters



Manic multitasking is a part of nearly any entrepreneur's everyday job description. But in today's challenging business climate, to help ensure that they remain active in the longer term, entrepreneurs and small business owners also need to be thinking of the future and take care of their health.

This is where mindfulness can come into play. It's a technique that can help you to not only take better control over your physical and mental health, but also over the health of your business. Mindfulness isn't only about yoga or meditation – though those techniques can help you be mindful.

Instead, it's all about being present in the moment and paying attention to your thoughts and your surroundings. When you're mindful, you know what you're doing and why, and you're able to process your thoughts, emotions and what's happening around you, without getting overwhelmed. It's the opposite of doing things without purpose or focus.

The benefits of mindfulness are manifold:

- It can help you improve your physical health by enabling you to reduce stress, improve sleep and boost your immune system.
- It can improve your mental health by combating anxiety and depression.
- It can help you to process information better, be more creative and feel more motivated.

According to one academic study, practicing mindfulness exercises for 10 minutes a day could be as beneficial as an extra three quarters of an hour of sleep per night. Other research finds mindfulness practice leads to increases in regional brain grey matter density with potential benefits in learning and memory processes, emotion regulation, and perspective taking.

Here are three tips on how you can make mindfulness part of your entrepreneurial journey:

Strike a work/life balance

Most small business owners and entrepreneurs are so focused on starting their venture, they often struggle to find enough hours in the day to get everything done at

work – never mind making time for social connections, sleep and leisure. But mindfulness helps one build the awareness of how harmful it is to neglect your relationships and health, which are all important for you to take care of in these challenging times.

When you're more mindful, you start to realise how pushing your body too far can negatively impact your performance. And if you're more mindful when you work, you can more calmly manage scheduling, tasks, challenges and processes in a way that is better for your business productivity.

To help get this right, you may want to:

- Build a routine so you know what's ahead of you each day.
- Plan each day carefully to take control of your time.
- Embrace signals from your body – when you're tired or hungry or sore, take note.

Don't let your inbox break your flow

The amount of information we receive via instant messaging, email and social media each day can be overwhelming. And every new mail or WhatsApp notification can take you out of the moment. Try to set some time aside each day to focus on email, some time that you don't look at messaging or social media, and don't let non-urgent or unimportant messages distract you from what matters.

An organised office is an organised mind

As you work from your home now, or hopefully soon again back at your favourite coffee shop or proper office, it can be helpful to keep your physical and virtual workspaces tidy and uncluttered. It's easier to find what you need if you have a well-ordered filing system or a clear convention for file names on your computer.

Plus, it can be easier to think logically and creatively in an orderly environment. File stuff you don't need right now and get rid of things you won't need again – and that includes unused apps and icons on your PC and smartphone.

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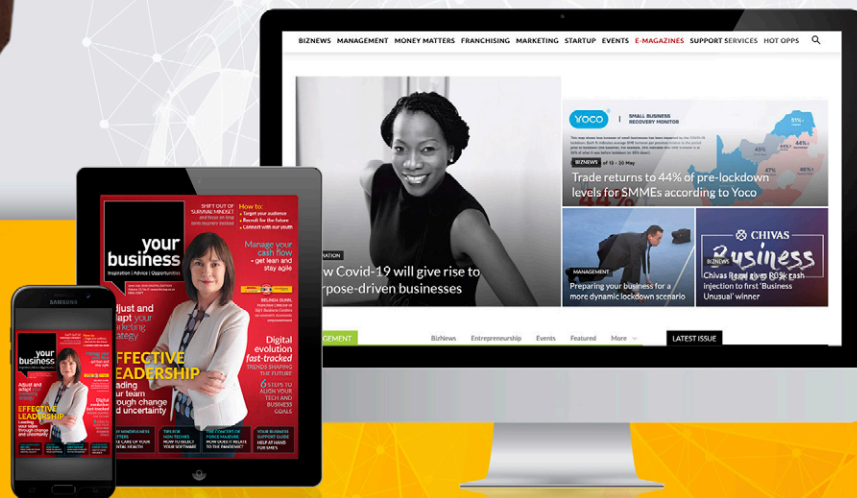
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