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Inspiration | Advice | Opportunities

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**STANDING OUT
IN THE CROWDED
DIGITAL SPACE**
Simplicity is key

How to:

- Tell your brand story
- Protect your information
- Avoid marketing blunders

**Find your
perfect coach**
Fast-track your progress

How to bootstrap your startup

+ Take your side
hustle to new
heights

Traits of a SUCCESSIONAL SME business

- get back to the basics



The ultimate
pandemic-proof
business

LEADING WITH
TRUST AND RESPECT
'CULTURENEERING'
TO BE FUTURE-FIT

TIPS FOR CHOOSING
AN INFLUENCER
GRAB THEM WITH
BRAND STORYTELLING

UNPACKING POPIA
FOR MARKETERS
SERVICE TERMS
FOR E-COMMERCE

SETTING REMOTE
WORKING POLICIES
LOOK AND SOUND
LIKE A PRO ONLINE



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Partnering with the right influencer can really help drive sales, but only if you use one that is aligned to the values of your brand. We unpack the different 'types' of influencers.



LIKE A PRO

- looking and sounding good on digital channels

By Dan Moyane

“We now live in a world that is increasingly reliant on using digital channels and platforms to communicate. We work from home. We study from home. Our ‘new normal’ uses virtual and remote communication on several digital platforms - and how you use these are important.

As a television news anchor, I have observed that many people are unaware that it is important to look and sound good on digital channels and platforms. The fact that you are working from home does not mean you must show up anyhow. In fact, you need to remember that you are WORKING, albeit from home.

Respect yourself, your colleagues, and the viewers, and show up decently. It is essential that you should look good and professional, whether you are chairing a team meeting, facilitating a webinar, talking to a client, or doing a television interview.

The essentials include ensuring that your appearance, the lighting, the background, your positioning, and sound are all optimum. This helps to avoid distractions that will take away from your delivery. Many people think the device they are using will do the magic by itself. Yes, you may have the best smart phone, laptop, or PC, but how you use it and set it appropriately will enable you to land your messages properly.

Dress for your role

You need to be aware of what you are wearing, especially from the waist up. You should avoid wardrobe that is not befitting of your professional role. So, dress properly, and if you are wearing jewellery, keep it simple. For people who apply make-up, minimal is sufficient.

Do not loosen your language

Watch your language – keep it clean, positive. The fact that you are at home does not mean you should be loose and lax about the words you use. Do not lower your barriers because you are at home. Keep it tasteful and remember you are working. Be a true pro. We are all stressed for various reasons and anxious about Covid-19.



DAN MOYANE is a News Anchor for eNCA and Chairman of AceCube PR .

But this does not mean we should use digital remote meetings to vent about how mad and frustrated we are. Your company should have available wellness channels for you to do that or you can phone a friend. Remember it is vital to look and sound good and polite, as you would if you were in the office or meeting a client or being interviewed on television.

Be mindful of the impression you create

Company executives, senior managers and specialists who lead team meetings and interact with the media need to be acutely aware of what impression they are creating and leaving with their audience. Small actions during a webinar, for example, might have an unintended negative impact on the audience. Actions like, not looking into the camera when talking, not dressing appropriately, etc. might send the wrong message that you do not really care about what you are doing and you'd rather be watching your favourite Netflix series. It is important to continue to show professionalism and respect towards one another.

If you get the basics right, then you will ensure that your audience focuses on receiving your message in a clear and uninterrupted manner. You will achieve effective communication to enable your organisation to better position its brand.

Farewell to Vera Valasis



After fifteen years at the helm of the Franchise Association of South Africa as Executive Director, Vera Valasis has resigned from FASA and is moving on to

new challenges. She holds the distinction of being the first woman to hold the position in FASA's 41-year existence.

Her career in franchising spans over many years – from her early days managing restaurants and in retailing, to holding the position of Managing Director for leading brands Milky Lane and Juicy Lucy under the Pleasure Foods banner and subsequently as MD of Debonairs for Famous Brands.

Vera's experience in all aspects of franchising, both from a franchisee and franchisor standpoint, gave her the unique insight to understand franchising in all its complexities. Her work in steering the association through both the good times and in the trying recessionary years is to be lauded.

From lobbying government on the role that franchising can play in furthering entrepreneurship and job creation, to overseeing the promotional activities of FASA which included educational seminars, conferences, awards and exhibitions, Vera was a strong advocate for franchising as a key player in South Africa's economy. She represented FASA and South Africa internationally at the annual World Franchise Council meetings, ensuring that franchising was recognised as an important contributor not only to the South African economy, but represented on the world stage.

Shereen Davids, FASA's longest serving staff member, will be taking over the role of acting Executive Director. Shereen joined FASA in the early days when it was a fledgling representative body. Shereen has managed various key areas within the association – from handling the accounts to being office manager and show manager for FASA's many franchise expos.

The chairman and board of FASA join its members in thanking Vera for her commitment to FASA and wish Vera success in her future endeavours.



The future of shopping malls

Though the rise in Ecommerce has taken off during the pandemic, the adoption of online shopping in South Africa still lacks in comparison with international figures. "There are a great many reasons we can attribute to this phenomena, like low internet penetration and the challenges of home delivery in rural areas, but there is one specific reason I'd like to highlight, and that is the fact that South Africans love shopping malls, so much so, that we have the 6th most shopping centres in the world. This suggests that shopping malls are the main retail channel in the country," comments Lars Veul, CEO and co-founder of smart logistics platform, Pargo.

However, now that consumers are forcibly reassessing how they interact with retail, new habits and expectations are likely to be formed. From drive-through collection, to the rise in omnichannel shopping experiences, the COVID-19 crisis is fast-tracking the future of shopping malls. As futurist Daniel Silke highlights, shopping malls must be agile, and quick to respond to change if they are to survive the lockdown and the drop in sales that will follow. Retailers need to start thinking of their stores as experiences rather than simply being about products.

Westfield London, one of the global leaders in shopping mall innovation, recently revealed their vision in a panel discussion titled *Destination 2028*. According to their plan, the shopping mall as a destination will integrate the latest technologies. Smart changing rooms are just one of the exciting features that are likely to head our way soon. It is imagined that these magic mirrors will project a virtual reflection of shoppers wearing new garments without them having to try them on. Similarly, smart restrooms will be able to detect hydration levels and nutritional needs, directing consumers to the food court for further purchases. Westfield also predicts that AI will be used to personalise customers' experience in shopping malls.

This is not the apocalypse of retail. Rather, it is a recentring fueled by technology, changing habits and a growing emphasis on experiential shopping. As such, malls won't be going anywhere. However, adapting to service the consumer of the future will likely be key to their success.

Protect your info: **5** Steps to avoid getting hacked

Rather safe than sorry.



The recent Experian data breach saw close to 800 000 businesses along with over 24 million South Africans' information left on the internet exposed to cybercriminals. After Experian's earlier announcement that the stolen data had been retrieved and accounted for, the data has surprisingly resurfaced again on the internet, now being shared via a Swedish Company – WeSendit.

Questions South African businesses are asking, is what harm can come out of this data breach? And how can businesses protect themselves?

"It is unfortunate that once your data is out there, there's no way of retrieving it. There is a great likelihood of some of the affected businesses having their consumers' personal information being used by cybercriminals to take part in illegal activities", says Maeson Maherry from LAWtrust. He advises companies to take the following steps to protect themselves.

■ Have a plan in place

The first thing that businesses should do is to consider the importance of having a breach recovery plan. Responding to a breach needs to be both efficient and

fast. Having a strong breach recovery plan will always help minimise the damages a data breach can bring for any business.

■ Train and educate employees on cybersecurity

Businesses should invest in the latest cybersecurity training for their employees. Routine employee training and education is especially crucial to ensure that staff are kept informed on current security and privacy measures to prevent further data breaches.

■ Keep track of your data

Maherry states that in light of the various cyber security experts' efforts to prevent a similar incident from occurring, South African businesses must monitor and track the transfer of data through their systems. This will prevent the data from being misused or exploited.

■ Limit access

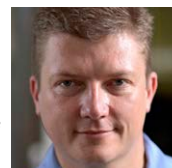
He further recommends limiting access of certain individuals among their employees; specifically those not connected to departments, and make sure that sensitive data is handled only by relevant personnel.

■ Evaluate your software and devices

Often, software that is not up-to-date, and unattended vulnerabilities within business systems, make it possible for data breaches to take place. These should always be handled in a timely manner. Furthermore, businesses should never allow or use devices that are not encrypted, as they are more prone and vulnerable to cyber-attacks.

"Businesses should be pre-emptive, and not wait to act only once they have been victims of a data breach to put efficient cyber-security measures in place," is Maherry's final advice.

Maeson Maherry is Chief Executive Officer at LAWtrust.





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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

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TIPS for a cash investment strategy



Understanding what the key drivers for the business are, and how to make them work, has always been important for businesses. In a recession, it's non-negotiable.

If we consider the credit downgrade to non-investment grade and the current cost of borrowing, there is an unavoidable impact on businesses and their customers. As such, the following needs to be considered:

- Opportunity for growth is there, but the territory is difficult.
- Customers are further tightening their belts – so differentiation and service become more critical.
- More prudent business decisions need to be made – there is no room for error.

Very importantly, it becomes crucial to start looking at your business differently, how you view debt, and critically how best to maximise available cash. Operational, savings and emergency cash – we know the drill – but as focus now turns to recovery and stimulating lacklustre demand, it will become critical to protect and grow liquidity.

So how do you build business savings for future growth, when cash isn't flowing? How do you ensure accessibility without sacrificing earnings and a decent return and how do you mitigate risk with any cash investment now – given security and guarantees are hard to come by in such a volatile market?

Here are a few tips to get you started:

1. Understand where the cash in your business is going, what you need to save for, and how long you can put some cash aside for. The better you know your business, its ebbs and flows, the better you will be able to make these decisions. Ideally, businesses should channel any extra cash into investments offering new growth opportunities. However, in difficult economic times, where you're having to work extra hard just to maintain market share and margins, or where growth opportunities are hard to come by, this isn't always a viable option.
2. Once you understand the business' cash realities, consider what your cash strategy could look like. This will go a long way in making the cash work harder for the business.
3. Look for a cash investment product that can help you get the best possible return on your cash. More importantly, understand how to structure this investment to ensure you are able to not only get the best possible return, but also the flexibility. Of course, the rate you choose for a cash investment product will depend heavily on your business' unique cash flow requirements.
4. Shop around. It is also very important to note that there are different products that are out there that perform differently in different rate cycles, so look around before jumping in with both feet.
5. If you are not sure what options are out there for you, don't be afraid to ask. Engage your banking partner for assistance – someone who can guide you, inform you and tailor a solution that is as unique as your business.

No matter the business environment, and the amount of available cash coming off this weaker base, think about your cash strategy and how you can use this to get better returns. After all, there is no market risk with cash, capital is guaranteed and that's exactly what businesses need right now – guarantees.

Sean Jackson is Head of Business Cash Solutions at Investec.





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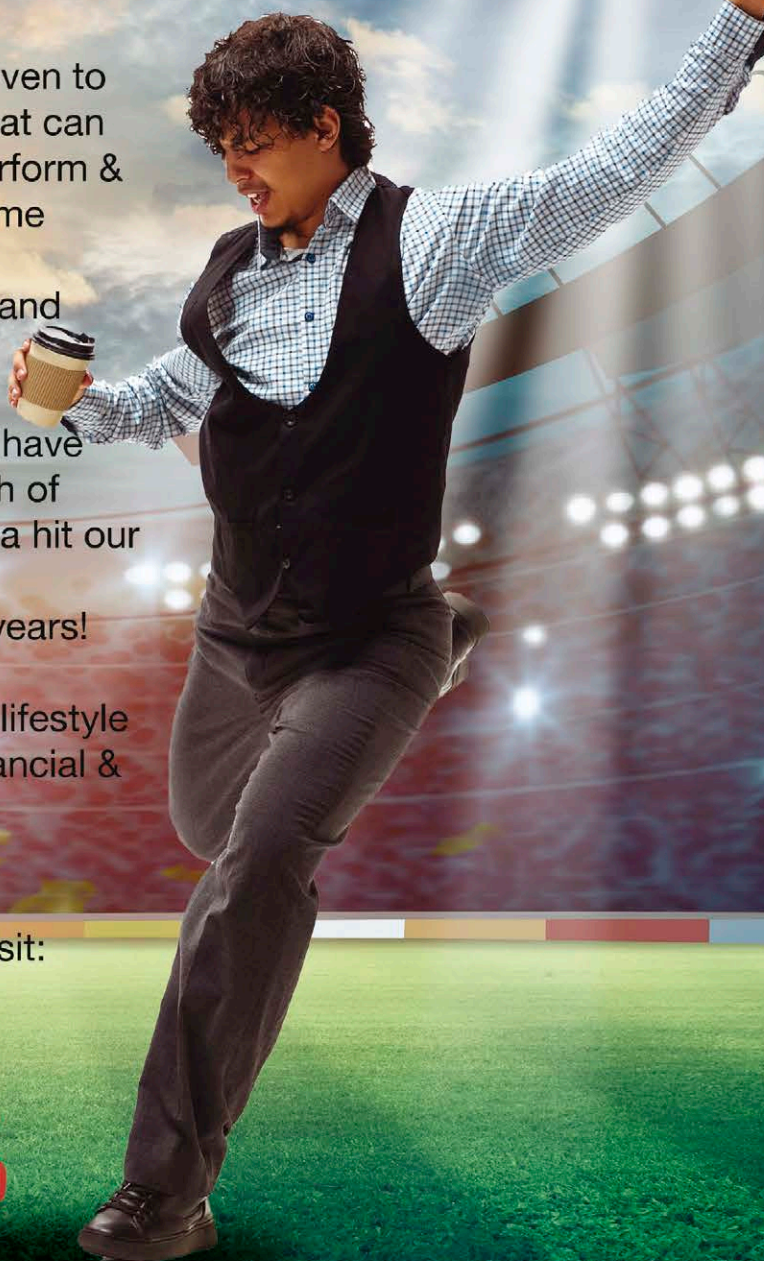
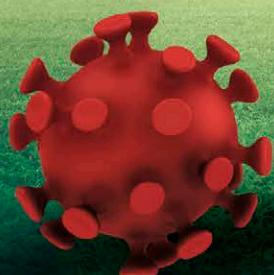
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Digit Fleet Management Solutions

An evolving vehicle tracking system - and a unique business model that's been a success from day one!

Digit has notched up more than 14 years in business, built an impressive network of over 115 active franchise operations across South Africa and plan to double this capacity in the next five years.

"Digit caters for fleet owners who want more control over their business vehicles and drivers, whilst improving their efficiency and customer service. Digit is a one stop solution for anyone who owns vehicles which they do not drive themselves. Our system includes forensic tracking, diesel monitoring and on-board camera solutions – there is nothing more a fleet owner would want", says Lee Bester, Franchise Development (HQ). "It is the only vehicle tracking and fleet management service provider of its kind and size in South Africa that offers services to its clients through independently owned branches, with the franchisor only acting as the supplier of the technology".

Today, GPS and cellular communications form part of everyday life, so understanding the basis of the technology employed by Digit is not rocket science, but it is the advanced features they offer that place them at the forefront of this ever-developing technology.

The products

Digit Fleet and Fuel Management provide a full spectrum of digital solutions for the logistics, trucking and consumer market to reduce loss or mitigate risk. Digit's high-end technology offers superb quality hardware ranging from Mobile DVR systems to allow video recording and live streaming of vehicles, drivers and occupants.

The product range has also been extended to include the renowned DFuel system which is a comprehensive fuel measuring solution that monitors fuel levels in vehicles and storage facilities, to control and reduce fuel theft. It is capable of reporting fuel levels live, 24 hours a day, with updates arriving at your desktop within mere seconds after being measured.



Lee Bester, Franchise Development (HQ)

The franchise

The cost of turnkey franchise starts at R450 000 excluding Vat. No royalties, marketing fees or management fees are payable. This investment includes: The right to use and operate under the Digit brand and concept; access to intellectual property and information; full owner and staff training and on-going training content; initial legal costs; full Digit vehicle branding for two vehicles; a fully operational website and email domain; a laptop; a marketing kit including two sets of business cards and various items of apparel

and collateral; a standard tool kit and start-up stock. Investors should make provision for working capital of approximately R50 000–R100 000. Simple formulas are provided which assist in calculating the viability of the business plan.

Franchisees procure products from Digicell (HQ) and re-sell them together with installation and support to their customers. Franchisees benefit from recurring income which means a deal made today remains lucrative for many years to come.

Training and support on offer

Heading up the training and dealer development department, Lee Bester prides himself on the high level of training and support offered. Over the last 14 years, Digit has perfected the start-up process for opening a new branch. Digit HQ capitalises on their experiences and lessons learned to fast track franchisees to the required momentum, to enjoy the returns on their investment.

With only a few days' training new franchisees can hit the ground running. Digit fundamentally is a very easy business to start up and succeed in, if you follow the proven training and guidance given. Like any other business, it requires hard work and perseverance, but the rewards are exciting and long lasting.

Franchisees benefit from a skilled management team that offers hands-on assistance and support, excellent financial discipline, critical thinking, creativity, industry expertise and a strong desire to help others succeed.

To further assist dealers in building their business, lead-generating systems are in place to identify customers by area.



Clearly, this is a business that has a solid future ahead. Digit continues to evolve, to keep up with changing trends and market developments.

Are you our next franchisee?

Potential franchisees should be hungry and passionate about building a successful business.

The Digit franchise is perfect for entrepreneurial-minded individuals that have an interest in the automotive industry and a fair grasp of current technology with a desire to stay ahead.

The ability to go out and build relationships to local clients in your area will be the key to your success.

Looking into the future

Clearly, this is a business that has a solid future ahead. Digit continues to evolve, to keep up with changing trends and market developments.

Digit intends to introduce five more independent products and is extending its' marketing efforts to grow the brand and customer base. It plans to increase its' server and IT infrastructure with more than R10m investment in the next 12 months alone.

Multiple mini-training conferences will be hosted in each province to launch new products, to assist with development, and to help grow each branch.

Digit also plans to expand into the rest of Africa and beyond, and to offer Master License opportunities in East and West Africa. "There are opportunities for anyone who has the appetite for a new and rewarding challenge and we welcome anyone wishing to enjoy the opportunities at hand," says Bester.

"The economic climate in South Africa has undergone a massive shift in the past six months. One should not look at the situation and assume that all is bad, because if everything stays the same, then nothing changes. Opportunities don't appear out of nowhere, you have to create them and then use them the best you can," ends Digicell founder and CEO Rordon Cowley.

Enquire with Digicell today! Call 076 860 6203, email lee@digicell.co.za or visit www.digitfms.co.za.

What DIGIT'S franchisees have to say:



JOHAN DE VILLIERS

How many years have you been a Digit franchise owner? 12 years, since 2008.

What did you do before Digit?

I was in the retail industry. I studied hotel management and worked in the Food & Beverage industry.

Do you consider the business financially viable and sustainable? Yes, very.

What is your view on all the different solutions Digit has to offer?

Vehicle tracking is a great industry, but my focus is not on the recovery side of the business. The better solution Digit has on offer is the fuel management aspect of the business. We can really offer a solution that works, as well as save our customers money and time with this product. Another great solution is our Digit DCAM. Live video footage to put our customers in the driver seat. The products are great and reliable.

Would you do anything different if you could start all over again? No.

Contact Johan De Villiers on 082 448 7261 or visit: www.digitweb.co.za.



AUBREY NAKENE

How many years have you been a Digit franchise owner? 7 Months.

What did you do before Digit? I

worked as a Franchisee Business Consultant/ Regional Manager for Roman's Pizza, Scholar Transport Operator and Property development and prior to that, I was a KFC Area Manager for 17 years.

Do you consider the business financially viable and sustainable?

Definitely - like any great business one has to get the basics right. If you give service and great product like Digit does, the opportunities are endless.

What is your view on all the different solutions Digit has to offer?

Digit stands out from ordinary Fleet management companies in that we offer solutions that are relevant in the market. We don't dictate what service the customers must get, but rather work around their business needs, to stay ahead of their competitors.

Would you do anything different if you could start all over again?

Yes, I would start earlier!

Contact Aubrey Nakene on 076 446 1546 or visit: www.digitmlt.co.za.

JOHN KENYON

How many years have you been a Digit franchise owner? ± 8 years.

What did you do before Digit?

I was in the security and capital finance industry.

Do you consider the business financially viable and sustainable? Very much so.

What is your view on all the different solutions Digit has to offer?

I am concentrating more on the fuel management and camera solutions.

Would you do anything different if you could start all over again? Yes, I would join Digit earlier.



Contact John Kenyon on 082 554 5047 or visit: www.dtfms.co.za.



NAT MABETWA

How many years have you been a Digit franchise owner?

We are in our 3rd year of owning the franchise.

What did you do before Digit?
I was in the banking industry.

Do you consider the business financially viable and sustainable?

Yes it is -it provides more control for financial growth. What you put into it is what you will get out of it. I also like the residual income element of it.

What is your view on all the different solutions Digit has to offer?

The solutions are matched to the needs of the industry and appropriately priced. They are quality products that are backed up by the individualised service that is provided by the franchise owners.

Would you do anything different if you could start all over again?

No, this is a perfect business opportunity and the kind of business I was looking to be involved in.

Contact Nat Mabetwa on
066 337 0003, 012 653 3201
or visit: www.digitsync.co.za.



STOFFEL BUITENDACH

How many years have you been a Digit franchise owner? 6 Years.

What did you do before Digit? Scholar and supported my family in business from the age of 15.

Do you consider the business financially viable and sustainable?

Digit is a viable business proposition for every Fleet owner/Manager, especially now. The business

model is rewarding and definitely sustainable as a result of the continuous support from within the group, continuous product improvement and distributor accountability.

What is your view on all the different solutions Digit has to offer?

The Digit FMS product solution offers the industry a comprehensive fleet and fuel control system enabling the fleet owner to take control of their business through tracking and monitoring.

Solutions include; DFuel and DBowser that provide real time fuel levels from supply to consumption; DCam and AI systems allows continuous visibility of a driver, goods and assets activity in transit; DTemp is a nice add-on to monitor mobile temperature in the cold chain; AJAX security systems for Office, yard and activity control.

Finally the Cut out option available on any tracking system provide fleet owners and distributors with a degree of peace-of-mind.

Contact Stoffel Buitendach on 083 321 1112 or visit: www.digitE.co.za.

BACK TO BASICS

Characteristics of a successful SME business.

Yes, passion is important, but overrated if you do not understand the fundamentals of doing business in South Africa. So says GUY DAINES, Business Strategist and Entrepreneurial Coach. He reminds us of some of the 'basics'...

✓ Know your clients

Implement ways to understand your clients and build better relationships with them than your opposition. Look at the lifetime value of your clients – their repeat business. Client retention is easier than taking on new clients, so don't let yourself or team get complacent. Even in the 'digital' time we find ourselves in, personal attention and interactions are important.

✓ Your staff

You can laugh and cry with your staff, be happy for them, but never forget it is a business relationship. Your staff are employed to obtain results.

Find staff that display a great attitude, and fit your personal and business values. Pay them more than the market rate, and push them to be more effective and efficient.

✓ Your leadership and management style

This will differ and should change as your business grows - there is a big difference in managing 4 staff as opposed to 20.

Learn about leadership and demonstrate it by setting the example. It is an "every minute of the day" thing – not when you feel like it. Personally for me, leadership

and management are the biggest challenges facing SME owners in SA. Get a handle on your people skills!

✓ Work on your business and not *in* your business

This is critical for business sustainability and to build a great team around you. Yes, maybe you are a control freak, but try to spend 70% of your time working on the business and 30% in your business. If you are a start-up, this will be difficult to achieve within your first 3 years of the Business Life Cycle – this is acceptable. So, what do you do during the 70% working on the business?

Here are a few examples:

- Continually look at your pricing strategy/strategies.
- Revisit your business model in the last quarter or month.
- Continually look at your systems and processes so your business and team can be more efficient and effective.
- Put in place a competitive monitoring matrix where you can outsmart them.
- Look at ways for your team to grow, multi-skilling.
- Revisit your supplier base and look at ways to leverage your business with theirs.
- Yes, spend lots of time thinking about different "what if" situations so you can be proactive.

✓ Have persistence

Never give up on your vision. It is the basis of all your thoughts, actions, and where and what your business will look like in the future.

Persistence beats all the other words, things, and issues. Remember why you started your business. Everyone goes through a bad patch from time to time – history (and current circumstances) has shown us that.

Don't get arrogant, be grateful and humble, and do not put up with people who try to put you on a downer. Allocate time for "effective reading" of the right business material – it keeps your mind fresh.

✓ Know every day where the cash is in your business

You have heard it a thousand times: Cash flow is king, sales are vanity, and profit is reality. At the start or end of every day, make sure you can pull up your bank statements so you can see the movement in your account.

Next, check where the money is being spent, on what, why, and how often. Whether your business does R3m p/a or R20m p/a, you must be the only one who authorises payments. Trust and money – beware!

If your cash is tied up in your debtors' book – those clients who owe you money – and if your cash is also tied up in your stock holding, watch these two areas like a hawk! They can put you out of business.

I worked on one client project where the sales director could not understand why there was little to no money in the bank. The business was making R150k per month and had a R1 million overdraft facility maxed out. The cause was a simple answer:

62% of the business money was due by clients in the 60 – 120 days aging in the age analysis report. Next, they had R6 million in stock of product, but only did sales of R1 million per month. So, they had 6 months' stock holding which mostly had to be paid upfront or 35 – 60 days. Plus, they had "dead" or slow-moving stock of R850k in the stock room. This tells a story.

✓ Your values

Your values indicates and communicates to your staff, clients and suppliers what you deem as being important in terms of your all-round business relationships.

You have seen these values before:

- Teamwork.
- Respect.
- Integrity.
- Value for money.
- Open-mindedness.
- Commitment to change.
- Commitment to quality.

✓ Know how to build your business to create wealth

Most SME owners should try to have a blend between lifestyle wealth and business wealth (what the business is worth). Your lifestyle wealth is pretty much self-explanatory. Business wealth covers the following: Do you know what is the best valuation method for your business? Ask your auditor to select a valuation method and explain why this method.

✓ Understand the risks of doing business in SA

Here, things to take into consideration include, but are not limited to:

- SA trading conditions.
- Rand will depreciate.
- Load-shedding is here to stay for a while.
- BEE is here to stay.
- Unions are here to stay.
- Transportation costs will continue to rise.
- General price increases from suppliers will be 8–12% p/a.
- More regulatory paperwork.
- It will get harder and more difficult to obtain finance to grow your business.

Nothing new here, but what plans do you have to minimise the risks that the above brings to your business?

✓ Understanding scalability and critical mass

Scalability is basically producing more with less, or more with limited or no increase in resources. For example, I know of a business that moved from R10 million sales p/a to R20 million p/a and only increased their staff number by 3.

Critical mass is hitting a certain level in your business. For example, business needs 500 customers at R13 000 per month average invoice size. Most businesses' critical mass has to do with the customer base size. If your average invoice size drops from R13 000 to R10 000 you need more customers. So, one can see the "integration" of scalability and critical mass in your business. Please get a handle on the above simple formula.

Continued on the next page

✓ Understanding the shifts and trends in your market

Have your ear to the ground and a network to feed you information. Your team also needs to give you simple but quick feedback of competitor activities. Go view competitor websites – most give away too much information. Research trade journals and visit trade exhibitions. If you fall behind in checking out the shifts and trends, you will fall behind the pack.

✓ Managing your time

Minimise procrastination as much as possible. Make sure you are spending the right time with the right issues. I always use this by defining the level of risk – in money terms, in customer terms, and in staff terms.

Know the difference between being efficient and effective. Efficient is doing things right; effective is doing the right things.

✓ Implement simple rewards and incentives

Rewards, incentives, and recognition must be a big part of your company culture and values. Yes, money is a short-term motivator, but being consistent with incentives will give payback and pay forward. For example, when I managed staff that worked with me, it was a rule that on their birthday they had the day off – no leave form necessary. One client of mine gave out “positive attitude” cards, personalised and signed by the boss. Some businesses give out retail/food gift vouchers.

Sales teams must also not be the only ones to be given rewards in the form of sales commission, as this could leave other staff demotivated.

✓ Innovate

There will always be 2 schools of thoughts on innovation, i.e. innovate for better profits or innovate just to add value? We do find ourselves in unprecedented times, but innovation in my mind must help you grow your business' bottom line.

I believe that you must innovate from the inside out. Start internally by identifying 3 areas/issues to innovate on. Then look to innovate to your market segment. If your innovation adds more value, you must find a way to change your clients for this innovation – your client will benefit and so should you.

✓ Ensure you have an 'AAA' network outside your industry

This will keep your mind fresh and it will bring different dynamics and thinking into play. You then realise that you are not the only SME owner who has certain issues. It helps you see a bigger picture, otherwise you sometimes will not see the woods for the trees. Try to spend 2–4 hours a week following business discussions and communicating. LinkedIn is a good platform for this.

✓ Move with speed and simplicity

“Life is really simple, but man insists on making it complicated” - Confucius.

This is becoming more and more important. Although some authors believe you should slow down, your mind makes quick decisions.

✓ Remember, failure brings advantages

Successful people are not afraid to fail, in fact, their failures make them wiser. To fail is a natural consequence of trying something new, so do not limit your enthusiasm to try again. And do not waste your energy trying to cover up failure, as that only knocks your self-image and self-confidence. If you are not failing, you are not growing. We are all either going into something or coming out of something (my mentor in 1995, Bill Gibson, said this to me).

✓ Business and family do not mix

You must be the final decision-maker in the family business on all key decisions. The buck must stop with you. You, as the owner of the family business, must be totally accountable for its performance.

Yes, we all know there are exceptions to the rule and perhaps your family business may be one of the lucky ones. But it is not good having family members on the payroll if they are not earning their keep. It is often difficult to hold family members accountable and to leave the family feuds and squabbling at home.

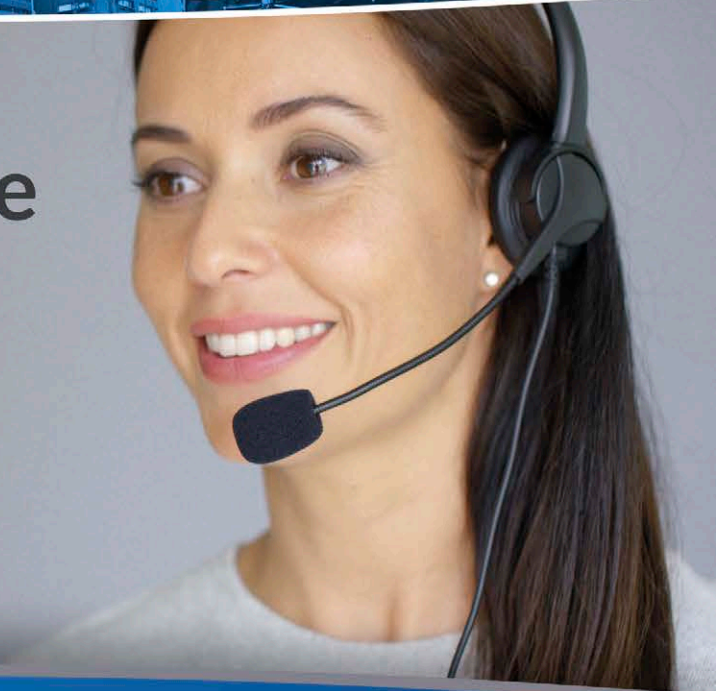


Guy W Daines is a Business Strategist, Leadership and Entrepreneurial COACH, Life Coach & certified NLP Practitioner. Find him on LinkedIn.



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Reimagining the **future** **of work**

4 Ways in which business leaders can approach the task of re-invention with new, COVID-eyes.

With business leaders and SME owners scrambling to adjust in what has become a highly volatile and unpredictable operational environment, one thing needs to be very clear: we cannot simply apply old ways of doing things to new problems – instead, leaders now need to look at every aspect through the lens of ‘COVID-eyes’. Practically speaking, this means viewing almost every aspect of business, finance and leadership

as an opportunity to re-imagine – and to rebuild in a way that reflects the vastly different environment which the pandemic is currently shaping.

Given the economic challenges that lie ahead, and the need for a dynamic and rapid recovery, there are four ways in which business leaders can approach the task of re-invention with new, COVID-eyes:



1 SUPPORT THE ECOSYSTEM

As individuals, households and businesses, we rely on the communities around us to flourish and grow. If we allow other businesses to sink in the aftermath of the lockdown, this will quickly impact our own growth prospects and sustainability. In looking with COVID-eyes, we need to retrain ourselves to view every business contractor, customer, etc, as part of a fragile yet dynamic ecosystem – and an ecosystem which requires the strong/stable to support the weak/unstable in difficult times.

From a practical perspective, this means that business leaders need to relook existing contracts, agreements and engagement models, and really question if these are still relevant and nurturing the wider ecosystem. Are these agreements putting any businesses or stakeholders at a disadvantage? Could a few small, contractual changes help a struggling supplier or customer?

2 PLAN FOR DIFFERENT SCENARIOS

While business leaders may be used to planning and forecasting along very specific sets of parameters and possibilities, now is the time to widen this range and develop many more scenarios – and proactive responses to each scenario. Without doubt, the pandemic has revealed gaping weaknesses within business continuity planning, and the inability to adjust to different outcomes.

Key strategic questions should include, for example, ‘what happens if we have another peak?’; and ‘what happens if this peak leads to a large number of deaths or civil unrest?’ Do your teams have a detailed understanding of how these scenarios would affect the business, and what steps could be undertaken in response? Businesses should be laying the groundwork now, and upskilling around strategy and business continuity to cope with more global volatility.

3 DRIVE CULTURE IN THE VIRTUAL WORLD

The company culture has also been significantly impacted. For many, this culture has been integrated into the workspace from the kind of furniture used to what communal areas look like. Now it is about driving culture

We need to retrain ourselves to view every business contractor, customer, etc, as part of a fragile yet dynamic ecosystem - and an ecosystem which requires the strong and stable to support the weak and unstable in difficult times.

in a virtual world and keeping people socially interactive using digital means.

If companies are to successfully adapt and the economy is to be rebuilt, they must imagine new ways of working, communicating, and engaging. It is now about making small changes often and experimenting with new things for the betterment of all.

4 FIND NEW WAYS OF COMMUNICATING

Now more than ever leaders need to be more deliberate and proactive around communication, asking questions such as: ‘how can we translate the physical meetings/ conversations/ brainstorming sessions into something that is social, engaging and meaningful online?’ And, ‘how can we overcome the hesitancy or inertia that many team members experience when required to videoconference or ‘meet’ online? How can we break down those barriers? Admittedly, it may take some time to find the answers, but it’s important to ask questions and to start making many small, experimental changes.

By ensuring that teams can communicate effectively and work together in a collaborative way online, this quickly translates into products and services that engage and fulfil customer needs.

Gareth Hawkey is an avid entrepreneur and Group CEO of leading retail software development company, redPanda.



Leading with trust and respect

By Brian Eagar

It is up to today's leaders to set the example for true change to happen tomorrow.

“ Having recently watched the increasingly popular documentary filmed in South Africa, *My Octopus Teacher*, I was once again struck by how our engagement with any person, creature or product is governed by the level of reciprocal trust and respect. In fact, I believe that the two terms cannot be separated from anything – not even from each other.

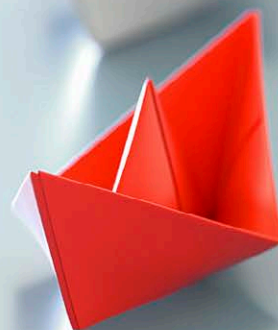
Because these two terms lie at the heart of all relationships, they are also fundamental to an engaging organisational culture – which ultimately describes how we connect with each other (or don't). As leaders, we need to role-model trust and respect in order to entrench it at the core of our organisations. This can be overwhelming, but it can also be very practical when we break it down.

Director of the NeuroLeadership Institute, Dr David Rock identified five social domains, better known as the SCARF Model, that activate the same threat and reward response in our brains that we rely on for physical survival. Simply put, when any of these elements are threatened, it stimulates the part of the brain that is triggered when our bodies feel pain, sending the danger signal and switching us off. Conversely, positive contributions to these domains switch us on.

Therefore, to establish relationships with high levels of trust and respect, we need to be mindful of contributing to each of the following as per **SCARF**:

- **Status**: respecting others and their roles.
- **Certainty**: clarifying expectations as much as possible when things are uncertain.
- **Autonomy**: providing a sense of control and a feeling of being trusted to perform responsibilities.
- **Relatedness**: finding ways of connecting with others and fostering an environment that encourages connection.
- **Fairness**: treating everyone equally.

In the words of author Paul Meshanko, “each of our brains is profoundly influenced by how we're treated by others.... When we're treated with respect [i.e. when we have certainty, are trusted, feel connected and are treated with fairness] our brains literally light up and perform at the highest levels at which they're capable.” This is when our brains release oxytocin and serotonin which switches us on



(also known as the reward response), helps us bond with others and enables us to perform at our peak. Thus, in essence, we have to treat others with respect, provide certainty, show trust, make every effort to connect and always treat people fairly to switch them on.

On the other hand, Paul says that “When we’re treated with disrespect [i.e. when they don’t feel trusted, don’t have clarity/certainty, feel disconnected and are treated unfairly] the higher thought processes in our brains go dormant. Hijacked by our primitive survival wiring, we become diminished assets to our employers and their organizations.” He further explains that when this happens, our brains release cortisol and adrenaline which trigger our threat response and switches us off. This effect can take up to four hours to subside and, to make matters worse, the same response is triggered again when we recall the incident.

It is our responsibility as leaders to be aware of the impact that we have on those whom we lead. To truly embrace and live our unique identity, we have to respect the identity of others and always leave them with a gift of feeling valued, respected and loved. This is best displayed in how we trust those we lead, which can be challenging when a lot is at stake. However, the long-term benefits of building trust relationships far outweigh the short-term benefits of avoiding mistakes. So, how can leaders be better at showing trust?

Engage to switch on

The best organisations promote discipline, accountability and strategic alignment with clear communication. The best leaders motivate and inspire their people through clear constructive communication. Sound communication is therefore a critical element of leadership. If you leave those whom you lead in the dark, dysfunction and corridor talk will sprout spontaneously, which damages trust.

As a leader, you must be consistent in your communication and your example at all levels to avoid confusion and ambiguity. Because this modern environment rarely allows anyone the luxury of knowing what to expect, it is of pivotal importance that those

When we're treated with respect (i.e. when we have certainty, are trusted, feel connected and are treated with fairness) our brains literally light up and perform at the highest levels at which they're capable.

you lead know what to expect from you, and from each other. As a leader, make sure to establish clear direction, clear rules of engagement and clear deadlines.

Get into the habit of using Dr David Rock's SCARF approach as a guideline to engage respectfully and effectively: Tell your team members that you value their contribution (Status), clarify and align expectations as much as possible (Certainty), express trust in their ability to get things done (Autonomy), be vulnerable to forge strong connections (Relatedness) and ensure that your message is fair and balanced (Fairness).

Hold leaders accountable and empower them to hold those in their charge to account.

We are all dependent on one another to build the culture and achieve the organisation's objectives. Since culture and achievement are symbiotic, leaders must actively focus on both of these aspects. Accountability ultimately boosts employee morale and fosters an environment where employees can trust each other to honour their commitments.

But you can't have accountability without vulnerability. Since work environments are becoming increasingly pressurised, it is vital to provide team members with a safe space to be vulnerable. This is so important for relieving stress and building a culture where team members feel secure enough to ask for help when they feel overwhelmed.

Get into the habit of encouraging robust conversations where leaders and employees feel safe enough to challenge before they commit and to hold each other accountable when they make the commitment.

Continued on the next page

Maintain a healthy balance of autonomy and consistency.

An environment marked by consistency lays the foundation for accountability to flourish. It enhances productivity as well as a sense of security and belonging. Consistency also builds trust with clients and customers. Heed the words of Harvey Mackay who says, "If you are persistent, you will get it. If you are consistent, you will keep it." When everyone is clear about the purpose of the organisation and connected to the culture, it is much easier to foster autonomy and ownership without compromising your brand.

However, remember to leave room for employees to play to their strengths and bring their ideas to the table. By empowering your team members in this way, you make the organisation more agile and more able to respond with immediacy.

Get into the habit of collaborating with your leaders so that they contribute to the growth process and then be diligent about enforcing the guidelines that you agreed upon.

Never take your eye off the results.

Although you must make room for new leaders, this does not mean that you should become a passive leader yourself. The skill lies in keeping your finger on the pulse so that you know when it's necessary to make adjustments, provide support or hold your leaders accountable for achieving results. We might not ultimately be in business to make money, but no business can survive without it.

Also, remember to celebrate together when you achieve as a team. Be intentional about building confidence in individual and team abilities. Recognise team members when their efforts add value, for their loyalty and for their success.

Get into the habit of using the financial results of the business as a mirror of what might need work – or praise – and act on it with speed, consistency and discipline.

Keep learning and mentoring.

When growing your business, it is vital to free up your time and your mind for thinking strategically. When you effectively apply the above principles, you can safely step out of managing the detail and step into a mentoring role. Crucial to this is to keep learning yourself and to adopt a coaching and/or mentoring



BRIAN EAGAR is Chief Executive Officer of TowerStone Leadership Centre. His personal philosophy is: "To consciously lead, to be a model example, and to let go of the old to inspire the new, is one of the toughest aspects of a personal life journey. I am driven by the need to serve and inspire others". He walks the talk with seven years of executive development and facilitation experience, and seven years coaching experience.

leadership style that gives others the opportunity to grow.

If you want your business to be sustainable beyond your tenure, you must be intentional about transferring your skills and inspiring tomorrow's leaders with your vision. Ultimately, you should become replaceable.

Here it is so important to get into the habit of listening (and reading) more than you speak and rather letting your actions do the talking.

Imagine what can be achieved if we all trusted and respected a little more – not only at work, but also at home and in our communities. It is up to today's leaders to set the example for true change to happen.

'Cultureneering' to build a future-fit business

By Ian Fuhr, Founder of The Hatch Institute

People are key to determining the success or failure of business in agile, ever-changing markets.

“Retrenchments, short weeks, and reduced salaries are widespread as businesses attempt to cut costs to stop the bleeding. But these survival tactics weren't working before this pandemic, and COVID-19 has shone a spotlight on the inequalities of our country. Businesses might survive in the short-term, but the long-term impact of high unemployment rates will erode corporate consumer bases and result in wide-spread unrest.

Culture-focused vs fixating on the bottom line

Instead of focusing on the bottom line, I believe businesses can make a real difference to our economy, country and society as a whole. This change begins with culture-driven leaders who believe that 'cultureneering', or focusing on culture first and foremost in an organisation, is the only way to build a future-fit business that is adaptable and able to deliver exceptional customer service.

Bear in mind that the customer experience will never be better than the employee experience. The simple reason for this is that you cannot expect people to look after your customers if they don't have a sense of belonging or feel cared for themselves. And customer service is critical. It builds customer loyalty, which directly increases revenue without requiring costs to be trimmed (or people or salaries to be cut).

Commitment, loyalty and customer service will slip fast and furiously when your people don't have a reason to believe in you, the leadership team, the business or in your purpose.

Culture-driven leaders

From a leadership perspective, there are a number of things that you can do to earn the moral authority to lead. First, show genuine concern for the well-being of everyone in your organisation.

Show a commitment to their development and growth, and create a place of safety where

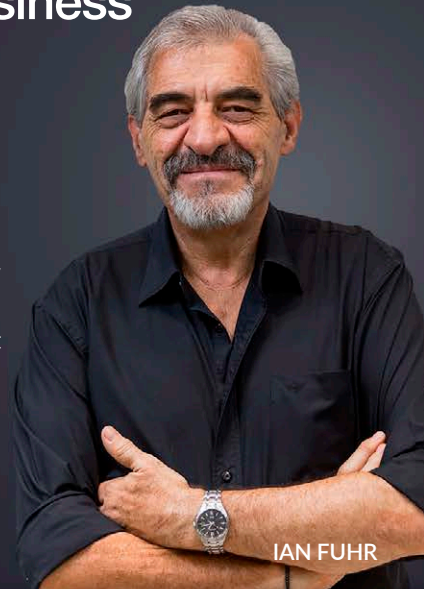
people can speak up if they have any problems or grievances without fear of retaliation. In particular, work hard on all the socio-political and diversity elements of the company to make sure that no

polarisation or discrimination exists. In the South African context, good race relations and diversity inclusion form an important part of any business culture.

Linking purpose to create service-focused teams

Everyone in the organisation, starting from the top, needs to be crystal clear about why the company exists, why we are here, and why we come to work every day. The answers to these questions should always begin and end with meeting and exceeding the needs of the customer – purpose can never be about money, because money is the result or reward of achieving your purpose. Everything and everyone should be aligned with your purpose. It should become your guiding light for every decision that gets made. The key is to link what they do on a day-to-day basis to a larger purpose. For example, if someone is on a production line, show them the bigger picture. Who is the customer? What problem are they helping to solve or what joy are they bringing because of the important role they play?

We all need a purpose in our lives, now more than ever. I'm hopeful that this is the beginning of the next world – a world in which business takes on a more human face. Business leaders have a financial and moral obligation to uplift the people of this country. A narrow focus on profit won't achieve that, but a culture that puts people first can.



IAN FUHR

How to set and maintain **healthy boundaries** as a leader

For both leaders and employees, the workplace (physical and virtual) is rife with emotional complexities, making it essential for all stakeholders to learn key communication and interpersonal skills.

Arguably, one of the most important skills in any relationship is the ability to create and maintain healthy boundaries. Without boundaries, misunderstandings and resentments can go unchecked. That said, this is a new and murky area for many of us to explore.

WHY IS IT IMPORTANT?

To begin with, we need to define boundaries and why they are so important. One simple definition is that boundaries in relationship terms are about naming and

making clear to others what's okay and what's not okay... and why. Failure to set boundaries can quickly lead to resentment, frustration and sometimes deep hurt. Why are we reluctant to set boundaries - and why does it feel so hard? Setting boundaries is vulnerable and brave work. For most of us, asking for what you want and what you don't want can feel risky - plus holding others to account for their behaviours is equally gutsy (and daunting)!

Notably, when people are asked why they hesitate to set boundaries, the number one answer that emerged from research conducted by the Brené Brown Education & Research Group was: *"I don't want to make people angry, disappoint others, or make them stop liking me."*

The number two reason, related to the first, was the following: *"I don't know how to set boundaries without sounding selfish or unlikeable."*



Yet when people are asked to describe or explain the consequence of not setting boundaries, the overwhelming response is resentment, followed by anger, followed by frustration... and the responses sometimes go so far as to include deep emotional and psychological pain.

These emotions eat away at our individual and collective confidence, and trust. They lead to people talking behind each other's backs, laying blame and to people not feeling seen or heard. These are all behaviours known to erode healthy cultures and to break down productive working relationships – and even businesses.

UNDERSTANDING THE LEADER'S ROLE

If a leader is anyone who takes responsibility for developing the potential in people and processes – and is courageous enough to do so – then all of us are leaders. So, as leaders we need to:

- **Model appropriate behaviours.**

We often feel like we need to apologise or justify when setting a boundary. We don't. And, likewise, as a leader, it's not your team's job to make you feel better or more comfortable setting a boundary. Just be clear, respectful, and open for questions. Most of the time, people will be thankful for the clarity and appreciate the rarity of seeing someone else ask for what they need (rather than be passive aggressive or annoyed).

- **Respect the boundaries set by others.**

If we want people to respect our boundaries, we must respect theirs as well. Hearing and saying “No” is often hard. But if you respect people who are brave enough to say No, they will in turn respect your No. When we accept that others have the right to set boundaries with us, we feel better about (or more able to) set our own.

- **Boundaries are a core component of honesty and trust building, and this starts with oneself.**

How committed and able are you to identify, voice and hold your own boundaries? What's the intention sitting behind your boundary? How sure are you it's not a barrier or an excuse? Be honest with yourself: how do you typically respond to others' requests? Do you have a tendency to say Yes or No too often? How often do you renegotiate?

- **Watch out for secret, invisible boundaries.**

Because of the fears described above, people may set “secret” boundaries. We withdraw, get resentful, or experience annoyance with someone's irresponsibility instead of being honest about how they affect us. Boundaries need to be made visible to others and communicated clearly and kindly. If they're not communicated directly, they will be communicated indirectly (passive-aggressiveness) or through manipulation.

Examples of boundaries

In relationships, both personal and professional, we need to understand that there are several key areas where boundaries might need to be articulated, requested and respected.

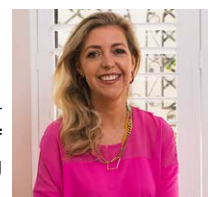
Emotional: These are boundaries around inappropriate topics, emotional dumping, and dismissing emotions
E.g. *“This isn't a topic I'm ok with or willing to discuss further.”*

Material: Boundaries around possessions, when they can be used, and how they are treated.
E.g. *“My car cannot be used on weekends; material from this workshop can't be copied and reproduced.”*

Time/energy: Boundaries around time, punctuality, when to contact, favours and free labour.
E.g. *“If you're going to be late, please message me in advance of the meeting start time to let me know; let's agree to take short breaks every 45-60 mins.”*

Mental/spiritual: Freedom to have your own thoughts, beliefs, values and opinions.
E.g. *“I respect that you may disagree with my opinion, and please don't force your own.”*

Physical: Proximity, touch, PDA (personal displays of affection), unwanted comments regarding appearance, gender, orientation or sexuality.
E.g. *“I don't find comments like that funny or appropriate.”*



Julia Kerr-Henkel is the Founder of Lumminos, a full-service coaching and culture change consultancy.

Bootstrap your business

Bootstrapping: A term used to refer to the process of using only existing resources, such as your own personal savings, personal computing equipment, or garage space, to start and grow a company.

One of the most common myths about starting a business is that you need funding. A search of some of the most famous companies in the world, like Dell Computers, Apple, Microsoft, Facebook and Coca Cola, will show that for many enterprises, very little capital is needed to get started.

An example of one such South African company is Fetola, a small business development company that has helped thousands of small businesses become sustainable. Founder and CEO, Catherine Wijnberg - whose specialty is lean startup strategies - started the company from her dining room with just a laptop and an idea.

"The starting point is to identify a market, in other words, something people need and will pay for. Family, friends, or church community are great starter markets for small businesses," advises Wijnberg.

If you see there is a demand for a transport service, you could create a solution by finding your first client, then finding someone with a vehicle and putting them together for a small fee. In essence, this is what Uber is - they are the match-maker in the middle and don't own a single car.

Similarly, if fashion is your thing, you could help someone to choose or create a design, assist them to buy the right fabric and then outsource to a seamstress for a small fee. You could do the same with cakes, parties, cleaning services.



The opportunities for service-orientated businesses are almost endless, and once you have something that works, you can refine and improve it until you have built yourself a business of real value.

"If you think that starting a business in this ways seems like long and hard work, you are right. The reality though is that most successful businesses are just like that - the difference is that if this is your passion, it won't feel like hard work at all; it will feel like a miracle is unfolding right there in your dining room or your garage," says Wijnberg.

Nowhere in the world is it easy for people to get money for their first business idea. Most people's first ideas are just a trial run for the real thing, which is why it's so important to just get started. Encourage your kids to try a business adventure while still at school so they (and you) can get used to the idea of little failures along the way, which are just the lessons you need to succeed in the future.

Investors and funders are looking for businesses to put their money into, but first, they want to see your track record, feel confident that you know what you are doing, and are a good investment risk.

For this reason, it's really important to keep a full financial record of your early business journey to use as evidence. Once you have proven your business model and shown your own determination and business skills, the money for growth finance will be easier to obtain.

HOW WE DID IT: Three entrepreneurs share their bootstrapping stories.



"I don't wish I had done things differently. I am more confident and less dependent on other's money to become a success. Bootstrapping helped me become disciplined." - Lucien Thomas

LUCIEN THOMAS is the owner of Afrimealz, which provides healthy, cost-effective meat alternatives to health conscious as well as poorer communities.

"I did not have any funds to start my business, but it did not stop me from venturing into the unknown. I was a technical manager in a food company and when I resigned, I believed that my provident fund would carry me through until I started getting a steady cash flow. It did not happen as planned, and soon all the funds were spent on paying bills and no turnover.

I bought a scale and a heat sealer, and with these assets I started packing down commodities into smaller units which I sold. Bootstrapping was the only means of survival, as I did not want to incur more debt by borrowing money from the bank or family. My bad credit record was also a hindrance; I applied and was rejected every time.

This is not the most practical way of starting a business, but if you continue focusing on alternative means of obtaining revenue then it pays off. The revenue generated was placed back into the business. I did not receive a

salary, but there was a steady growth with turnover. It made me realise that I did not need funding for the day-to-day operations, but I might consider funding or a bank loan when I want to scale. Bootstrapping also forced me not to spend money on unnecessary items or wasting time on fruitless ventures.

I don't wish I had done things differently. I am more confident and less dependent on other's money to become a success. I had to think outside the box, be more creative, innovative and always look for the next hustle. If I had been funded, then my approach would have been disastrous, and I would have spent funds on unnecessary items. Bootstrapping helped me become disciplined."



"When you invest your own funds in the business, it challenges you to put in the effort to make it work." - Nomaswazi Tinus

NOMASWAZI TINUS is the owner of African Mamas Crafts, which sells a selection of handmade, beaded accessories, home décor products and gifts made by women entrepreneurs in rural areas.

"When I resigned from my corporate job, I used a portion of my provident fund to start African Mamas Crafts. There are different ways of accessing funding,

Continued on the next page

as well as different sources of funding which all have their own requirements. I started my business with my own funding, because I wanted to test the concept or idea I had at the time.

I have a social science background, BSc (Hons) Geography, and have worked for a number of years in the planning and development space. I was challenged by research around the livelihoods of women in informal settlements and urbanization of South African cities. I therefore wanted to create urban-rural linkages to help provide income for rural families and support rural livelihoods. Because I grew up in Lusikisiki in the Eastern Cape, I am passionate about supporting the development of rural communities.

I learnt that it's OK to start with what you have and where you are, but every business needs funding to grow and access the next level of growth. You need to learn to manage what you have well and make it grow i.e. manage your personal and business finances wisely.

You must keep good financial records and get help to draw up annual financial statements. This is key in terms of checking your progress and growth as well as accessing funding in the future. No bank or funding institution will fund you without a record of how you've managed previous and current funds.

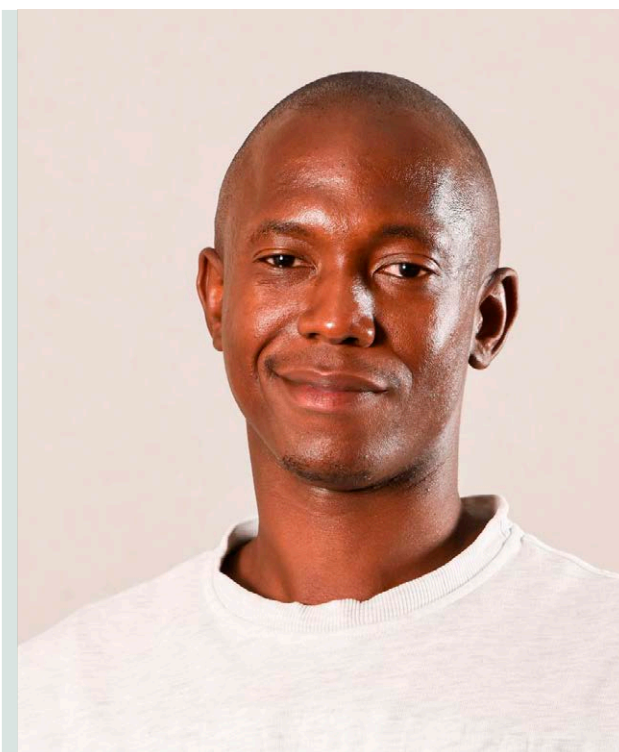
When you invest your own funds in the business, it challenges you to put in the effort to make it work."

SENZO SHOZI is the owner of Gabhisa Concepts, a landscaping company that offers the full spectrum of services from conceptualising to garden installing, consulting and maintenance

"I started my business without funding, because I simply didn't have the money. I couldn't even apply for funding because I did not have 3 months of business account bank statements, so, I had to make something out of nothing. I tried many funding institutions, but I could not meet the minimum requirements.

The first, most important lesson I learnt by starting my business without funding, is that I had to humble myself to take every job that came my way. I could not afford to miss any opportunity. I looked for ways to stand out from the crowd and keep my clients coming back.

I was reliable to my customers who in turn became loyal to my business. I paid attention to details on every job and this quality service set me apart from



"I was reliable to my customers who in turn became loyal to my business. I paid attention to detail on every job and this quality service set me apart from my competitors." - Senzo Shozi

my competitors. My customers had faith that I would deliver good service consistently. My pricing was also competitive, and this is crucial to the long-term survival of any business.

My advice to entrepreneurs looking to bootstrap:

- Always strive for exceptional customer service.
- Know how to manage time: for operations and strategy.
- Create targets and set achievable goals.
- Employment and recruiting key professionals will help you grow faster.
- Record keeping and knowing your financials is key."

Terrena Rathanlall is a media officer at Fetola, a small business development company. Visit www.fetola.co.za.



Bootstrapping tips:

- **Create a Minimum Viable Product (MVP)**

It all starts with a minimum viable product – a product or service with enough features to attract early-adopter customers. With very little money, you'll need to ensure that your business idea is something the market wants.

- **Upskill yourself**

Go online and sign up for free or cheap courses to learn basic skills, such as financial and cash flow management, marketing, etc. There are also many coaches, free mentorship and business development support programmes in South Africa. Don't outsource jobs you can learn to do yourself.

- **Swap and barter**

You may not realise it, but you have skills, products or even contacts that other entrepreneurs may want and vice versa. Find out what they need and what you may be able to provide in exchange. Even small things like swapping social media posts can make a difference and keep costs down.

- **Stay disciplined**

Your business is more important than eating out or wearing the latest fashion. The more you can deny yourself immediate material pleasure, the better chance you'll have of getting your business off the ground.

- **Avoid debt**

Bootstrapping is not about accumulating credit card debt or a line of credit. All debt does is add monthly payments and interest, which means cash flowing out of the business. Plus, it may encourage you to buy things you don't actually need. Instead, stick to the idea that you can only use the cash you have on hand. It may mean that you need to maintain a regular income stream while you are building your startup or keeping your regular job in the meantime.

- **Keep the business separate, and do the admin!**

Try to separate personal expenses from business costs. If you don't, you will mismanage money and spend it at a faster rate than anticipated. Instead, keeping separate accounts and records can help you identify where you can cut unnecessary spending. Starting a new business involves bureaucracy. It's important to comply with all regulations and file the necessary paperwork to avoid feeling overwhelmed months down the line.

- **Maintain a budget, and watch your cash like a hawk**

It's easy to get excited when sales start and spend accordingly to the new bottom line. However, you are still in startup mode and bootstrapping continues – keep that mentality for as long as possible. Keeping track of expenses and profit is equally important. Avoid unnecessary overhead costs.

- **Don't be cheap**

Your product or service needs to do the talking. The proof really is in the pudding. If you're offering a quality product or service, you're halfway there. Although bootstrapping means being conservative, there are places that you will need spend more to ensure you get the best quality materials or that top talent. Invest in things that will help you grow.

- **Get social**

Few early-stage startups can afford PR and marketing services. Social media, however, offers a powerful channel to reach potential clients and create buzz.

- **Pick a co-founder wisely**

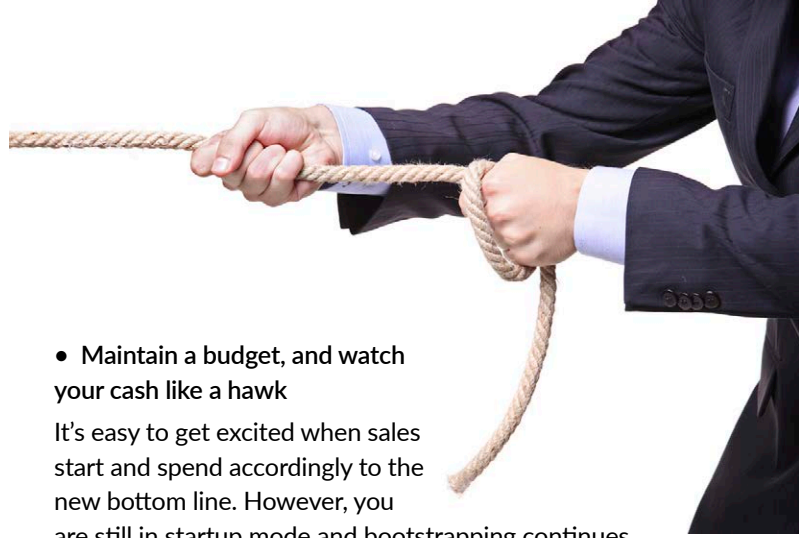
Should you wish to have a partner, remember that co-founders need to complement each other's skill sets. When bootstrapping, the majority of work is done internally. Having two perspectives heading the company can be critical.

- **Pick your opportunities carefully**

Opportunities may come your way, but remember that some will come at the expense of having to modify your operational model or product offering. Evaluate these opportunities before jumping on them: Seize them if they're aligned with your long-term goals, and decline if they'll just become a huge distraction.

- **Don't take "no" for an answer**

When you're so small, some vendors and suppliers won't want to work with you; it will take a personal touch to get what you need. Work to build personal connections, and don't be afraid to share your story and appeal to people's human side. To succeed as a bootstrapped startup, you have to persevere for the answer you need.



Find your perfect coach



Coaching provides many benefits to the growing and developing entrepreneur, and can fast track your progress significantly.

In order for the coaching journey to be an inspiring and enjoyable one, both parties – coach and coachee – need to agree on and adhere to certain expectations and terms and conditions, with success depending as much on the coach's skill as the coachee's commitment. Having been in the business coaching industry for 14 years, the one conclusion I have drawn is that the more successful the individual, the more they benefit from their coaching sessions. A few simple factors can contribute significantly to the coaching experience and the value it can add.

Finding the right coach is an important step in the process. Simply liking your coach is not enough. A coach is there to push you beyond your normal boundaries and must be comfortable with being unpopular at some stage of the game. Some of the coaches I have liked the least added the most value.

CHEMISTRY SESSIONS

Before diving into a coaching relationship interview him/her as you would any other important service provider.

Request a chemistry session or meet and greet. Even if he/she comes with an excellent reference, a 30-minute face-to-face or telephonic session will soon reveal if this is someone you feel comfortable with, confident in and who has the necessary acumen, IQ, experience and pace to encourage growth. Trust between the coach and coachee is paramount and this can soon be determined. Most coaches will meet for a 30 to 60 minute chemistry session at no charge, so don't be shy to request this. This is your opportunity to ask your potential coach a few important questions.

EXPLORE YOUR OPTIONS

There are many approaches when it comes to coaching, and a sample session will allow you to experience the modality in action. This can be done during the initial chemistry session and shouldn't take more than 20 minutes. Coaches work in different ways. Some may offer monthly group sessions, weekly newsletters, ongoing email contact or a private, group Facebook page to further support their clients between sessions. Some coaches will include an assessment of sorts and use this

as a tool to guide one through the coaching process. Enquiring about additional services included in your coaching package will clarify your boundaries and ensure that you feel relaxed about what you have purchased and can expect to receive.

COMMIT TO THE PROCESS

Coaching is a formal, contractual relationship between two individuals. It is normal for a coach to provide the client with a contract and expect commitment from the client. The client's expected commitments would be:

- To attend pre-planned and booked coaching sessions or to reschedule well in advance.
- To participate actively in the coaching process.
- To complete any assignments committed to during the session.
- To be honest throughout the process.
- To pay their coaching fees.

Coaching is an important investment of your time, money and energy. The coaching relationship is a sacred one which requires the right combination of chemistry and trust, openness and vulnerability. It can also be one of the most exciting, life-changing journeys of your life. Grab it with both hands, step in, invest, commit and get maximum value from the experience.

Mel Tomlinson is a COMENSA registered business and consciousness coach, and CEO of Performance Booster a licenced, personal development programme run for businesses.



CHECK THEIR CREDENTIALS

To better help you find the right coach, here are a few considerations:

- **Is the coach qualified?** What is the coach's personal background and own success track record? This may not be an adequate indicator of the coach's proficiency, but could be an important factor in choosing a coach.
- **What experience does the coach have?** Is the coach suited to the type of coaching you will require? For example a life coach may not be familiar with business terms, experiences and may not relate to your situation or needs.
- **Does the coach adhere to a code of ethics such as those prescribed by one of the coaching bodies such as COMENSA or ICF?** This factor indicates how serious the coach is and how committed he/she is to the profession of coaching and adhering to industry norms and standards.
- **Where will your sessions take place?** Make sure that you are comfortable with this arrangement and feel that it adheres to your expectations. Restaurants or hotel lobbies can be distracting and not provide the kind of privacy one would expect when sharing personal stories. Coaches often work from home offices and as the client you are welcome to request the removal of pets or noise disturbance that may interfere with your concentration. Zoom is the latest norm as are WhatsApp calls or old-fashioned telephone calls. The costs incurred for these, if any, are usually for the client's expense. In the case of ZOOM or Teams the coach can be expected to have a full package allowing for easy access and the full time period for the session, without being kicked off the call.
- **How often will sessions take place?** Weekly, bi-weekly or monthly sessions is normal practice. It is important to keep the momentum of coaching through attending regular sessions.
- **What kind of support can be expected between sessions?** Make sure to clarify whether you may make contact between sessions for support.
- **Will there be assignments to bridge one session to the next?** Most coaches will recommend or allow you to choose assignments that will empower you and expedite your growth and development.
- **Make sure to share with your coach any circumstances that could possibly be inhibiting your growth or personal breakthroughs.**
- **Ask the coach for client referrals and testimonials and check their Facebook page and website.**

Take your **side hustle** to new heights

Side hustling. It's what you're doing when the clock strikes five, and everyone else kicks off their work shoes.



It's what you're doing when most people's days are over, and yours is just beginning. It's when you're using your creative fix to make some extra cash. No matter what it is, the art of the side hustle has been helping people turn their passion projects into lucrative 'side gigs' for quite a few years now. Whether it's a way to make some extra cash for life's little treats, the opportunity to truly hone your hobby into that JSE busting business you've always dreamed of, or the means to an end to keeping a roof over your head, getting down to it and honing your hustle just makes sense.

In January this year, the Henley Business School reported that, "As many as 27% of working South Africans [had] side hustles. These are extra or side jobs they do in their spare time, to raise extra cash, pursue their passions or both."

All around us, we're seeing how the humble hustle is taking on a life of its own. Technologies have changed, and as you scroll, you'll start to see more side hustles that have become sustainable enterprises. The gig economy has kicked into overdrive, and when a hustle hits hard, the sky is truly the limit.

But, in a world where everyone's been there and done that, how do you take your hustle to new heights? Nicole Depene-Sander, marketing manager for OLX shares some handy hacks inspired by successful side hustling entrepreneurs on their platform, to help you hone your hustle.

■ Get your financial ducks in a row

What may start off as a little money spinner can very quickly hit a profit plateau. If you really want your hustle to bring in the hard cash, you're going to have to do some financial planning. It doesn't matter what kind of entrepreneur you are, nobody ever made it big by ignoring the financial grind that comes with being your own boss.

The move to minding your own business needs to be slow, steady, and financially savvy. Avoid loans, use the means you have at your disposal, save those hard-earned bucks to

build your hustle empire more each day. As your hustle takes flight, so will your disposable income.

“The key things to remember are patience and consistency,” said Nic Haralambous, one of SA’s most successful entrepreneurs, global keynote speaker and acclaimed author. “Take your time and be consistent. Anything worth building is worth building patiently and consistently. Don’t spend more capital than you can afford and don’t overreach. Take your time and build something of value.”

■ If it ain't your passion, it ain't going to be sustainable

There are literally hundreds of ways to make money. But, if you look at some of the side hustlers who’ve made it big, it’s clear that many of them didn’t kick it off with an instant money-maker - it was a labour of love.

When it comes to becoming an influencer and building a successful side hustle simply from passion, Zizipho Jebe is an expert. This colourful lover of fashion and delicious food with a flair for photography has this advice for new side hustlers; “I always say that the key to success is putting your passion first. Doing something you love will always lead you to a fruitful life,” she says.

“Working extra hours over and above your day job is hard, not hanging with your friends on the weekend is hard, saying ‘no thanks’ to chilling with the family over a braai is hard. But you know what’s also hard? Living with the regret of not taking your passion to the next level. You have to hustle with your heart, and if you do, it won’t be long until it’s your heart that leads your hustle.”

■ Start with what you know and take it from there

Don’t lose sight of the fact that the very core of your side hustle is to build a business, plain and simple. Your side hustle, and its success story, is built on YOUR skills - meticulously honed over time. Now is your moment to channel those skills, your experience, your unique abilities and the passionate interests that will propel you into the fast lane. Because you’re working on limited time, your side hustle has to start off incredibly simply.



NIC HARALAMBOUS taught himself how to code when he was about 11 years old, and has built many businesses over the past 20 years. While some did not make it, he has successfully sold three business. “The key things to remember are patience and consistency. Don’t spend more capital than you can afford and don’t overreach. Take your time and build something of value,” he advises. [Learn more about his successful journey here.](#)

Don’t push too hard, don’t get lost in trying to learn an entirely new set of skills that you think people need – trust yourself and hustle with the skills that ignite you, and the spark will catch from there.

■ Sacrifice is key

Here’s the hard truth, side hustles take work. There’s no way around it, you’re going to have to make sacrifices. We’ve established that you’re going to have to take a pass on time spent with family and friends, but another big sacrifice that you need to be willing to make is money, and how you spend it. Now this may seem strange, because side hustles are all about the extra bucks but, in the beginning, you’re going to have to keep your wallet safe and sound in your pocket because you’re going to need every cent to inject back into your side hustle if you want it to be more than a small-time gig.

Continued on the next page

Sleep is also going to be a sacrifice that comes with building your side hustle. You're going to be putting in the extra hours, and since there are only 24 in a day, you'll have to sacrifice a few along the way. Get up early, go to sleep a little later, and use every extra minute available to you. Soon you'll see those minutes turn to money and it will get easier.

So all in all, you may have to sacrifice more than just a little of your heart and soul, but if you persevere, remain relentlessly you, and get over the breaks without stumbling and falling, the payoff will be extraordinary.

■ Reignite your financial future

These are interesting times indeed, and all around us, we can see the effects of an unstable economy. Booming numbers in unemployment, the collapse of major companies, and salary cuts have become more

ZIZIPHO JEBE is a digital entrepreneur and influencer. "The key to success is putting your passion first. Doing something you love will always lead you to a fruitful life," she says. Follow Zizopho on Instagram for more inspiration.



of a reality. This is the time to take the bull by the horns and lay down financial roots because, within all of the uncertainty, there is endless room to grow. Advances in technology are making it easier to side hustle with little, or no overheads. Obviously you cannot expect your side hustle to be an instant success, yet it is definitely a sustainable step towards reigniting your financial future.

■ Take the time to go through the steps

So, you're hustling like a boss, and you're starting to see results. Think about taking your side hustle to the next level. Register your business, because even though you may not be building a full-on company, there are still great benefits for you. Your customers will see you as a top-notch professional instead of a one-man band, which builds trust and can broaden your customer and supplier base.

It's important to understand the lingo that goes with registering your business, the tax implications, and the risks and responsibilities of being the big boss, but it can become confusing. You can find lots of useful information to get you going on the Companies and Intellectual Property Commission (CIPC) website.

Another consideration is opening up a separate business bank account. But when will you know if the time is right? Weigh up your spend, and when your business expenses become more than your personal ones, take the leap. A business account will make management much easier, and you can write off expenses, as well as protect your personal finances. Speak to your bank about the benefits that come with a business account, and they can help you get the ball rolling.

■ You've already won just by starting

Don't underestimate the power of taking those first few steps. They're what will keep you moving forward to becoming a high-end hustle success story. Expand your interests, develop your skillset, take control of your dreams. Whatever you do, be intentional with the time you have, using the resources you have. The chance to build a better life is on a platter right before you, so grab it hard and don't let go because the ride to riches will probably be the most important one you ever take.

Nicole Depene-Sander is Marketing Manager at OLX. For more inspiration and unique side hustle ideas, go to www.hello.olx.co.za/honeyourhustle/.



A recipe for success

Thinking about taking your confectionary hobby to a full-time baking business? The romantic idea that you will spend your days only baking perfect cookies is far from the reality of what it takes to run a profitable baking business. Cookbook author, business owner and baking aficionado, Grace Stevens, shares her most valuable insights into what you need to do to begin your baking business.

Set informed goals

Every great cake begins with an amazing recipe. In business, your recipe should start with researching your target market, examining your competition, and setting clear, achievable goals to help you stay disciplined on the path to your sweetest business dreams.

Play to your strengths

Keep your creativity flowing and play to your strengths as a baker and businessperson. Offering something unique, delicious, and reliable to your customers will ensure you get your financial piece of the pie.

Listen to your customers

Your customers can be your biggest advocates and having a great reputation can even save you money on marketing. Being mindful of your patrons' ideas - inputs and even criticisms will help you build a loyal base of return customers and pull in new business.

Ask for help

Identifying what is not your strong point and learning to ask for help in the right places is extremely important for your confidence, as well as the growth and sustainability of your business.

4 Tips on pricing

- When selling your creations, be mindful of expenses like packaging, consumables, ingredients, your time and your technical skill level.

Marketing for the launch of your start-up and for the long term is important to cost into every sale.

- Certain markets, such as wedding cakes, may have a seasonal swing to them and it is important to budget to diversify your products and save for the slower months accordingly.



"Know your worth and stick to it. The value you assign to your creations is pivotal to both the health of your business and your professional confidence." - Grace Stevens

- Identify exactly what each of your recipes cost as if you had to buy all your ingredients and equipment tomorrow. Even the best equipment has a lifespan so it is important to plan to improve, expand and replace your essential equipment as needed.

- Have a contingency plan. Adding a small amount onto each of your successful orders will ensure that you have the budget to remake an unsuccessful order without running at a loss. The number of re-bakes will be unique to your skill level and should decrease as you become more experienced.

Perhaps the most important pearl of wisdom that Grace shares is that you need to know your worth and stick to it. The value you assign to your creations is pivotal to both the health of your business and your professional confidence.

If you plan carefully, never follow a half-baked idea, are mindful of your finances and never undervalue your skills or the products they allow you to produce, you should be sifting your way to success in record time.

In pursuit of excellence

Marketing and Brand connoisseur, BUYI MAFOKO is a seasoned entrepreneur and communications executive who has built multiple businesses from the ground up.



Buyi Mafoko

Mafoko started her career in publishing at Media24 and after several years in the corporate world, began her agencies with the single-minded pursuit of excellence and desire to develop digitally native and culturally relevant practices for modern times. Today she is the co-founder and Managing Director at Matte BLK, a 100% black-owned, digital experiential and activations agency which is complemented by its digital print production subsidiary, Matte BLK Printing.

Q Tell us about your lessons learnt in setting up and growing your digital agency.

At Matte BLK we consider ourselves observers of the past and the present, we are predictors of trends and trajectories and we are creators of new forms and ways

of telling our clients stories. My ultimate reflection is that, even though our small agency size could have been construed as a barrier, it has instead set us up to be an agile and acclimate player. Having managed to pivot our business strategy and benchmark ourselves in the African and global context, we are ready to meet new opportunities through a combination of innovation, data and collaboration. With over 15 years in business collectively, we have transitioned from a period of traditional marketing to the hyper-acceleration of digital in the inter-COVID era.

Q What scale is Matte BLK at today?

With the world shifting significantly, we are intuitive to our clients rapidly changing needs and understand

their business priorities. As a culturally relevant agency of modern times, we are capacitating ourselves digitally to be native in delivering service standards that exceed their expectations. Our endeavour is to be a collaborative platform for our clients that creates hyper consumer-focused connections for their brands. This network of inter-connectedness gives us the space to troubleshoot through strategy, produce meaningful content and continuously fuel our creative drive.

Q You recently founded a luxury events business, The Events Fraternity. Tell us a bit about having a start up in 2020?

In actual fact, The Events Fraternity is not a start-up. It was the seed that birthed my entrepreneurship career - my very first venture straight out of corporate in 2010. It has been a vision that has stayed alive and cultivated itself into the tangible business it is today, asserting a decade of gathering experience across the marketing, branding and advertising industries – a full circle moment. Though initially intended as an events studio, in recent years it has evolved to a luxury consultancy rooted in e-commerce which aims to foster B2B relationships between global stakeholders vested in African luxury.

Q How do you think the luxury and travel category have been impacted by Covid-19?

The pandemic has evolved customers' needs and expectations of luxury brands, who are increasingly becoming socially and environmentally conscious. A captive shift to digital communication will impact how we in the business tap into eCommerce to communicate a strong sense of brand purpose in a meaningful and authentic way. As luxury consultants, emphasis on brand storytelling will decode their discerning tastes to deliver rich experiences in the right tone of voice.

Q How have you used this time to re-invent your business?

With the pandemic has come the ebbs and flows of evolving our business to embrace the advent of digital in a way that is authentic. We have taken monumental steps towards having digital become even more ingrained in every part of our brand story and client value creation. We have managed to adapt a face-to-face consumer education campaign into a physical activation experience that intersects the

Don't defer or delegate your dreams. It is an act of consistent courage to pursue them authentically.

physical consumer touchpoint with a leverage on digital platforms, for a long-standing financial services client of ours.

Q What motivates you as a business owner?

My greatest motivation is in the ability to conceive a vision and the journey towards pursuing that dream relentlessly, in an endeavour to create a meaningful legacy. I love to learn from all the resources that life has to offer and have embraced this by being teachable through every experience. Making mistakes in the course of learning is inevitable, but I have come to celebrate all the seasons I've endured both personally and professionally. My greatest lessons have come from drawing inspiration from failures that created an enabling environment for me to rediscover my dreams.

Q What are your top tips for marketing specifically luxury goods?

Innovation, sustainability and people are central to future luxury strategy. As the sector gradually reopens, the new rules of luxury intersects the thoughtful interplay of heritage and culture with a modern and progressive vision of traditional craftsmanship. Those that will succeed would have embraced this evolution by heightening their content with storytelling and documenting the progression of their iconic products and services, whilst reinforcing creativity.

Q What is the most valuable 'pearl of wisdom' you could share about your entrepreneurial journey?

Don't defer or delegate your dreams. It is an act of consistent courage to pursue them authentically in an era where the façade is to strive for perfection. It takes being realistic with the expectations you set for yourself and accepting that our unique paths are a kaleidoscope of beautiful encounters with yourself and others, to truly become the master of your dreams.

Let 2021 be your year to get involved in the **best home-nursing franchise in South Africa**

ASSISTED HOME NURSING offers a 24/7 professional, personal and compassionate home-based caring service for the elderly, sick or disabled in the comfort of their own home.

The range of services and routine tasks that are taken care of enables the clients to retain an optimum degree of independence and dignity, thus reducing unnecessary stress for the individual and their family. Most importantly, caregivers provide a level of companionship which prevents loneliness and isolation.

For investors with management experience, as well as the desire and aptitude to run a high-quality homecare business, Assisted Home Nursing has developed a robust franchise model that really contributes to society in a meaningful way, while performing as a successful business.

Assisted Home Nursing is currently operational across Gauteng's Northern and Eastern suburbs, Midrand, Cape Town's Northern suburbs, KZN'S South Coast and now in Port Alfred in the Eastern Cape. With the increasing demand for quality specialist care for the elderly, sick and disabled, Assisted Home Nursing is expanding to other territories.

The franchise offering

Territories are available countrywide from only R250 000 ex Vat. The full turnkey franchise package includes one-on-one training, a comprehensive induction programme covering recruiting, training and retaining carers, marketing support and systems. The company's state-of-the-art caregiver monitoring system, which allows daily tasks to be easily monitored, is part of what sets the brand apart from other operators in the home-based care sector.

While national marketing is part of the package, franchisees also have a local marketing budget, and receive a mini website to generate interest from potential clients who are looking for quality care in their area.



Franchisees have the freedom to control their own schedules and choose which clients to work with. They can operate their business either from home or from an office, depending on their requirements. The advantage of this "home-care" franchise opportunity also means enjoying job security in these uncertain times of unemployment.

Assisted Home Nursing ensures that franchisees and their staff meet all essential regulations. Medical malpractice cover is also available to protect franchisees from possible litigation matters.

"This opportunity would suit caring individuals who are ethical, hardworking and committed," says franchisor Chris Dunn. "This is a business that revolves around people - the people we look after, the people who work for us, and of course the people who do everything in-between."

Kindly visit www.assistedhomenursing.co.za for more details and to download a detailed information pack on this unique franchise opportunity.

MAKE 2021 YOUR YEAR

Become an Assisted Home
Nursing Franchise Owner



Invest in a Profitable & Rewarding Franchise

*Start a tried and tested successful Franchise
Business providing quality care for the elderly
and disabled in the comfort of their own homes*



Work from
home or office



Time-tested
business model



Low cost
of entry

TERRITORY FRANCHISES FROM ONLY R250K_{ex VAT}

- Full One-on-One Training:
- Recruiting, Training and Retaining Carers
- Expert marketing to Attract New Clients
- Operations Manual
- On-going Support
- Plus a Whole Lot More

If you have management experience and a will to succeed and the aptitude for running a high quality home care business visit our website to find out more

Visit www.assistedhomenursing.co.za to get started



Existing territories already trading successfully include:

Gauteng's Northern and Eastern suburbs, Midrand, Cape Town's Northern Suburbs, KZN's South Coast and now in Port Alfred in the Eastern Cape

Act now to secure your own exclusive territory!





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.



Standing out in a crowded digital space

Finding simplicity is key...

One word for today: *more*. Our world is moving faster than 6 months ago. More meetings. More actions. More touchpoints. More digital. More things to do. More advertising. And less attention. Less capacity to think about what you see. Less time to make that cup of tea.

Everyone is fighting for our attention. From brands, to family, from colleagues, to friends. Every day we engage with a plethora of online touchpoints. It's a phone, a tablet, a computer and a Google Home device. WhatsApp, emails and news. It's Facebook and Instagram. It's Google, Snapchat, Twitter, LinkedIn, Spotify, Netflix...and then I haven't even touched TikTok yet. It's text messages, instant messages, voice calls, video calls, data calls. And in between all of that, there are the ads that I see, the messages that are being served to me and the time I need to find to get some actual work done using software, productivity apps and business tools. Now that is a lot going on. Sigh. Take a breath. Pause.

For a brand or business to stand out online in this high speed crowded space, one key phrase rings true: "less is more". This is a phrase adopted in 1947 by architect Ludwig Mies van der Rohe. Businesses, brands and marketers have become the content architects of the future. Designing and building content frameworks to fight for the attention of our customers. We often get ourselves in a knot because we aim to create so much content on so many touch points, that we actually spread our brand and message thin. Finding simplicity is key.

Less is more becomes a guiding principle in the digital world too. It's about focusing on what matters, rather than trying to be everywhere and getting every single possible touch point off the ground. As entrepreneurs we have to spend our focus and attention on our businesses, our teams and our clients.

There are a couple of trends that can help business and brands stand out in a crowded space whilst underpinned by the less is more philosophy. Standing out includes the ability to connect with your audience, not just in marketing activity but also through how your products and services connect with real humans at the core of your planning.

Human Centered Design (HCD)

HCD is an approach to help solve problems where the human is key to every stage of the problem-solving process. Whether creating an app, an online experience, content or solving certain touch points for your business (including bricks-and-mortar touch points), the biggest question to ask yourself is how do you solve your client's needs.



Attention is a scarce resource. And we have a very short time frame to make an impression and connect with the consumer. People's attention gets diluted on the volume of content consumed daily and the constant knocking from businesses to get noticed by their clients. The average person is exposed to between 6 000 and 10 000 adverts and messages a day. That's about 10 content pieces per minute during 16 awake hours in the day!

There are many views on the impact of the attention economy and how platforms have built their UX to keep "users hooked on their platforms", but ultimately, we can keep a balance between serving content that matters and driving conversion at the right time along the journey of the customer. Lexie Kane from the Nielsen Norman Group said: "designers have a choice in this economy of attention: they can balance business needs — such as the need for new subscribers, advertising revenue, and profit — with respect for the best interests of their users."



Less is more becomes a guiding principle in the digital world too. It's about focusing on what matters, rather than trying to be everywhere.

What is important is that HCD applies to many areas of a business in the digital era - not just social media or online customer experience. This can inform the business offer, products and services - right through to the web and the purchase experience, customer service and the content that gets created.

In a digital world, we have to ask ourselves if our products and services are relevant to the clients and audiences we speak to. And that what is on offer helps solve a particular problem and need of the client.

A smooth customer journey is key from initial contact with the business right through to the conversion. Too many steps, clicks and actions will lead to the customer dropping off. For example, in a purchasing journey, it's important to get the potential buyer to a "click to buy" action much faster than taking them through too many steps before they buy.

In terms of content, keep messaging short, simple and easy to understand. Think about your own social media or search behaviour. Look at the speed you use to scroll, or the way you blitz through an article to cut to the gist of what interests you.

So, if people don't get what you are trying to say, they will most likely not engage with your content. Sometimes a quick 2-second GIF is enough to catch their attention.

Continued on the next page

Thumb-stopping content created for mobile first environments

Thumb-stopping content refers to grabbing the attention of the person and making the thumb stop in the tracks of the feed. So how can we do that? By making the content personalised and relevant. Many platforms advise that to get this right, the content needs to “entertain, inspire or inform”.

At our agency, we look for the core story to tell. It's the story that wins the hearts. In the words of the business executive, Beth Comstock, we know that when you “tell enough of the right story, the commerce will follow.”

More touch points are being digitised than ever. The approach is shifting from digital marketing to marketing in a digital world. This means that whatever content is produced for digital channels need to be fit for that channel, its formats and its best practices. It's not about just one piece of content simply resized for all the platforms.

There are great examples about best practices for each platform from web experiences, social media to digital content. Whilst the core of the narrative starts from the human story, there are great opportunities to experiment and play with different content formats (motion, static and audio) and then to look at what performs the best for which product and service.

Data science, Personalisation and eCommerce

To stand out in a digital world, it's so important to be relevant by getting the right message, service or product in front of the right audience at the right time. At the same time, it's important to understand what products and services your clients want from your business. The best way to find this out is through data science. Data provides the insight. It's the spark that allows you to personalise your message, product and service to the needs of the clients. It allows you to create data-inspired content.

It doesn't need to be overly complicated. There are simple tools like Google Analytics to see who are visiting your website and what they are really interested in. There are so many data points available in forming a view of the client so that they feel “they get me better than anyone else”.

The other side of data is to use tools where the audience

Don't fall into the trap of thinking you need to be active on every platform or touchpoint. Choose one or two to get right, and then execute what matters most.

can give feedback on the business, products and services. Which in turn allows for more refinement and in turn, a better increase in sales.

eCommerce has increased massively over the last 6 months. Many companies are reinventing themselves to stay relevant. By staying close to the data, it allows for inspiration towards the next big pivot, evolution or iteration of their products and services.

eCommerce is becoming one of the most talked about mega trends. In fact, it's not just a trend. There is tangible evidence of how this has accelerated in the last 6 months. Commerce overall is changing, like “Shoppable TV” that is now available. At the end of July, a startup called droppTV launched a new way to buy clothes directly from music videos - all without exiting the stream. The trends-watching firm PSFK thinks that droppTV is one of several retail-tech companies headed for a breakout moment this holiday shopping season.

The subtle art and science of standing out in a digital world, is to focus on choosing a couple of platforms and touchpoints to get right, and then execute what matters most. As an entrepreneur we often fall into a trap to think we need to be active on every platform. Think about the value proposition of your business and then build your digital framework. You might find that a great website with ecommerce capability and one social media platform is more than enough.

And remember: *less is really more!*

Wayne Flemming is Co-Founder and Managing Director of BRANDTRUTH//DGTL, a digital marketing agency. Visit www.brandtruth.co.



This unique computer skills training franchise scores top marks

AND is on the expansion path...

Cyber-Minds Computer Training Institute first opened their doors 22 years ago, and today this established brand has 20 IT Training Centres across the country, with plans to open another six branches soon.

The group's success can be attributed to its world-class training material and unique training method of dealing with students in a practical, caring and confidence-building way. Training manuals are easy to follow and students enjoy working at their own pace knowing that encouragement and help is at their side. To date, more than 45 000 students have achieved their IT certification.

Invest in your future and become part of this success story

Prospective franchisees have an option of three licensing models. Your choice will depend on the size of the town or area in which your centre will be situated. Options offered include small rural towns, suburban areas and large towns. All models can be fully customised to suit your situation. Assistance is offered in selecting suitable premises and

acquiring the necessary computer and office equipment.

Franchisees are provided with all the tools, skills and support to run a successful business.

A minimum of 2–3 weeks training will be conducted at their Head Office in Cape Town. Franchisees will specialise in training computer novices as well as more advanced courses for school leavers, IT career students, office workers, managers, businessmen and almost anyone who needs to enhance their skills level.

The ideal franchisee

Cyber-Minds are looking for energetic individuals that are passionate about teaching excellence and possess people skills, patience and enthusiasm. "They must be 100% hands-on and dedicated to empowering their learners," says founder Marius Lubbe. "The key to our success is maintaining a close relationship with our franchisees and keeping an open line of communication".



Open your own COMPUTER SKILLS TRAINING CENTRE & reap the rewards

Franchise Opportunity

It's fun and easy to run

- World-class tutorials developed to the Unit Standards set by the South African Qualifications Authority (SAQA)
- Beginners to advanced courses
- Step-by-step training in a friendly stress-free environment

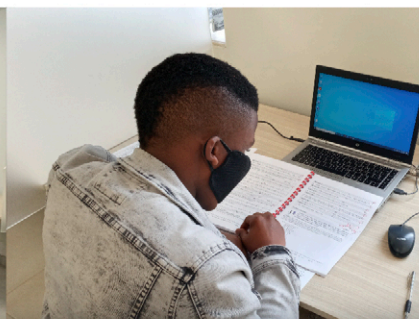
Three licensing opportunities available, depending on the size of the town or area

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



Associated or partnered with SAQA, MICTSETA, Sage Pastel and Microsoft.

Sage Pastel Accounting



Contact us on info@minds.co.za or 082 785 7763 | 021 939 6344 » www.minds.co.za

Boost your e-commerce strategy with **brand storytelling**

It is no longer a question of when..the question is *how*?

We are on the brink of an era dominated by E-commerce and exciting new technologies becoming available to do things in digital that you've never done before. The time for all businesses to rethink how they are telling their Brand's story, is now.

Essentially, people are coming to terms with the realities of our interconnected world and how difficult it is to temporarily separate those connections to others. As the lines blur between the physical and digital environment, multiple channels will become more prevalent in your customers' path to purchase. Despite the challenges brands are facing, Kantar reports that the growth in E-commerce has not only been pushed to new heights, but there's also been an increase in the number of retail categories that are now being purchased online for the first time since April 2020.

In markets like South Africa, which are rapidly expanding their E-commerce activities, 50% of connected shoppers believe their online purchases will increase even more, and this change is likely to be long-lasting. Having long lagged behind much of the world in terms of E-commerce, South African retailers and delivery start-ups have been doing a roaring trade online as consumers shy away from shops during the COVID-19 pandemic.

Crisis breeds innovation

For example, global sportswear retailer, *Under Armour*, recently introduced a virtual shopping experience where customers can shop for gear via a Zoom video call. Customers book a virtual walkthrough with a tech specialist who will call them via Zoom and help shop for their items and sizes.



Success online in today's hyper-competitive E-commerce landscape requires more than an attractive website, a nice product display and easy checkout. When a customer reaches your shopping cart, it's often after he or she has encountered your brand throughout a long journey filled with multiple stops and detours.

Enter storytelling

In the past, users followed a linear path to a purchase. Consumers are becoming accustomed to mingling with companies in a multi-channel environment across multiple platforms. Captive audiences are a thing of the past, which makes brand storytelling vital to distinguishing your brand in a crowded marketplace.

Many retailers make the mistake of focusing only on the functionality of online shopping. Inventory, transactions, pricing, promotions and delivery are all critical to success, but brands often forget the importance of creating an emotional connection with customers and aligning them with the company's selling efforts.

Linking a brand to the emotional goals of consumers is challenging, particularly when the products they sell don't easily ignite the imagination. Instead of only focussing on the product sales, focus your energies on the end stage of the customer journey. Pay close attention to the lifestyle of the target audience. Look for stories in your customer's needs.

On the surface, there may be nothing particularly inspiring about your product, but when you listen carefully to customers, opportunities for great storytelling will emerge. One customer may like your product because it is the same one his mother used to solve a particular issue during childhood. Another shopper might be an aspiring entrepreneur who is just starting her own business. Listen carefully to your customers and discover their motivations, fears, and aspirations. By aligning your brand with what drives customers, you will find the right emotional ties to link your products with their lives.

Authenticity is key

Good storytellers should vary their approach to keep customers engaged. Simply rehashing the same story over and over can cause your brand to lose its credibility.

“Authenticity should be your primary goal in every piece of storytelling you share. Content is only productive when there is a payoff for the audience, so it must be relevant, interesting, informative or entertaining without fail. Look at each story through the eyes of your customers and assess the quality. Is there a genuine benefit? Is it repetitious? Is it relevant, interesting and authentic?”, says Yaw Dwomoh of Idea Hive.

Audiences are very much “woke” (According to Urban Dictionary, “Woke” refers to being in a state of awareness: and “Being Woke” means being aware.) Knowing what is going on in the community. The “woke” citizen is very aware of brands that are only interested in selling them stuff, and those brands are easily ignored. Companies that offer real value in exchange for a moment of the customer’s attention, provides a reason to come back. Hence, authenticity makes all the difference.

More than just a marketing tactic

Successful brands understand that storytelling isn’t a marketing tactic; it’s the basis of every communication they share with the world, including the way they describe themselves online. Businesses that struggle with storytelling are often stuck in the mindset of trying to tell the world how great they are. Continual boasting on websites and online about their amazing accomplishments, bragging about the length of time they’ve been in business, and offering empty tired expressions about great service. At a time like this,

The 'woke' citizen is very aware of brands that are only interested in selling them stuff, and those brands are easily ignored.

Companies that offer real value in exchange for a moment of the customer's attention, provides a reason to come back.

this approach fails to make any real connection with customers and will be far from effective on the new E-commerce platform.

Good storytelling brands do not tell people how great their products and services are. They show them by demonstrating an acute understanding of the customer’s problems and how their products solve them. All communication – visual, verbal and written – should make it clear how your products enrich people’s lives and help them overcome challenges that stand in the way of their goals.

Good storytelling is not perfected overnight. You can only discover what works by testing your content types, analysing the results and evolving with the changing interests of consumers. “Storytelling is the key to creating an emotional bond with people online, and with it comes real brand equity. It is important to call on an agency with a 360-degree approach. We pride ourselves in getting to know exactly what will work for each individual client”, adds Dwomoh.

Brands have an important role in shaping our society and they have the ability to unite the world we live in by communicating the universal truths we are well aware of. An E-commerce boom is the reality, so now is the time for brands to adjust the way things are done in the new digital era.

Yaw Dwomoh is CEO of Idea Hive, a Digital Brand Storytelling agency in Johannesburg.

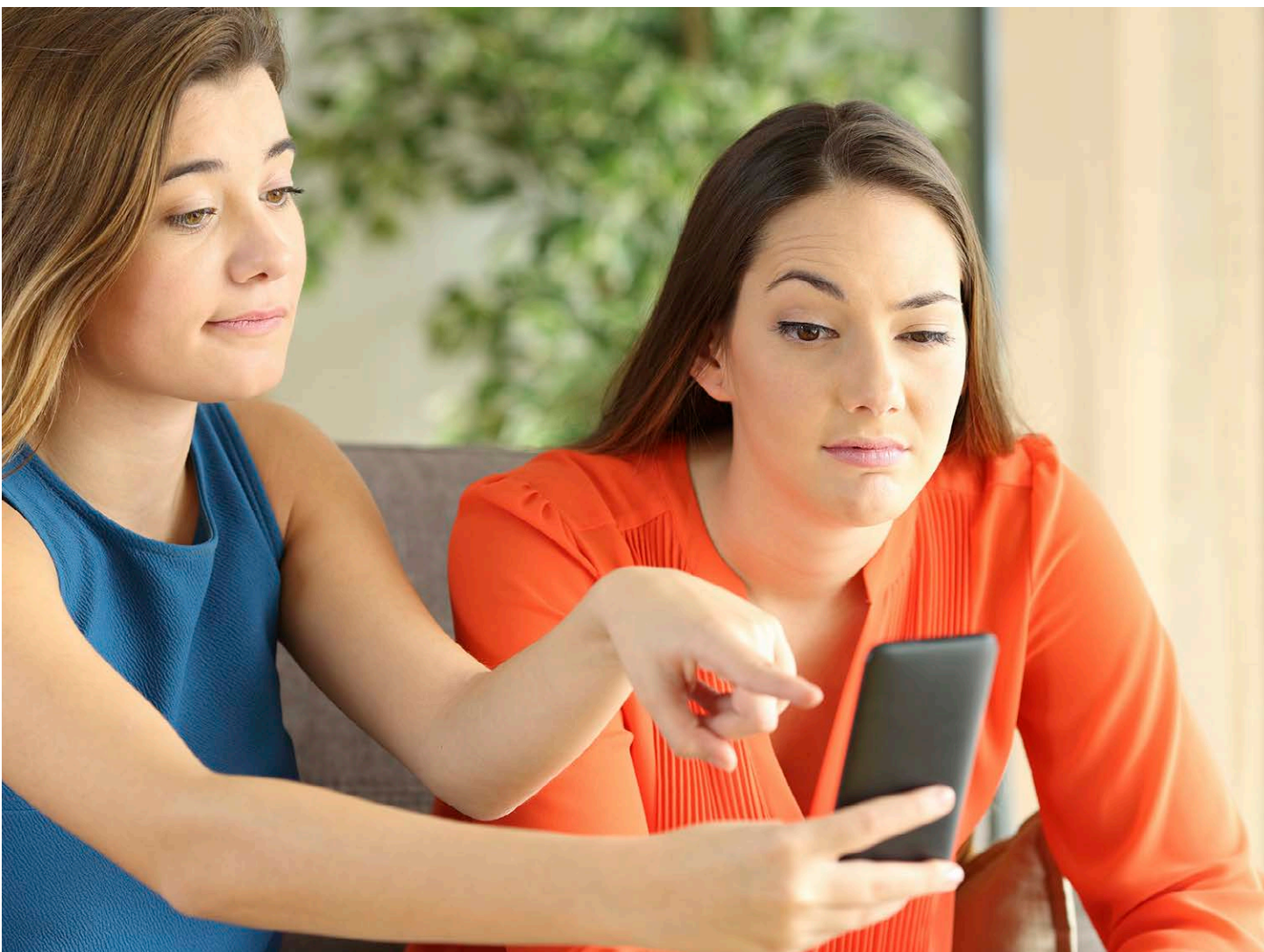


How to prevent **tone-deaf marketing**

Brands that fail to be sensitive and tactful in their communication risk being 'cancelled'.

The problem

Recently we have witnessed some serious marketing and digital communication faux pas; From Clicks (we don't even need to explain this one), to KFC's tweet that took an insensitive dig at the Tsonga culture, to Donovan Tooth's (Panda Clothing owner) social media rant about overweight women. These cases have brought to light some big questions for marketers and the businesses they promote: why is tone-deaf marketing on the rise, and how can we prevent it?



The term 'cancel culture' has gained popularity over the last few years, and is defined as: 'the practice of withdrawing support for public figures and companies after they have done or said something considered objectionable or offensive.' Even though the term has gained popularity recently, it is the oldest form of consumer advocacy - it's a powerful balancing force in favour of the customer. As Vijayaratnam Tharumartnam, director of group corporate communications at PROTON, says: "It's rooted in the idea that to correct bad behaviour, you must hit a company where it hurts most, the bottom line."

Cancel culture is not something new, but it has intensified over the past few years, and even more during the pandemic. This is likely because we're living in an era of greater sensitivity, where younger customers are demanding that brands are honest and take responsibility for their actions, which clashes with the social media era: brands make rushed decisions because of sales pressure or a fear-of-missing-out. The outcome: the brand upsets members of their target audience, this information travels at the speed of lightning, and a tone-deaf communication is the result.

SOLUTION:

How to avoid tone-deaf marketing

■ Think about your brand values

Before you strategise a campaign, think about how it aligns with your brand values (which have hopefully been structured to align with your target audience). Before you even think about generating engagement, consider whether you are connecting with and understanding your target audience. Then, ask your trusted colleagues to look at your communication considering your brand values – the more eyes and ears, the better.

PS: As a rule, avoid any salesy or self-centered angles to your communication when responding to anything sensitive, such as COVID-19.

■ Avoid newsjacking

Newsjacking is defined as 'piggybacking on trending news topics to get yourself noticed' by 'adding your thoughts and opinions into breaking news stories.' It goes wrong when brands voice their thoughts and opinions without thinking of their target audience. For example, think about whether you can create a discount that

CANCEL CULTURE:

The practice of withdrawing support for public figures and companies after they have done or said something considered objectionable or offensive.

actually helps your target audience instead of making it look like an opportunistic moment to get them to make a COVID-19 purchase.

■ Listen to your target audience

We've been speaking about communication this entire time, and for brands (believe it or not), this predominantly involves listening. Your target audience want to feel heard. Before you strategise your communication, research your target audience and find out what they want to hear. Social media has created this wonderful opportunity to really connect with your audience, but this only works if your brand authentically listens to what your audience wants.

There is so much content out there that leaves us petrified of making a mistake as a brand (Netflix's trending new documentary *The Social Dilemma* is enough to scare anyone off social media for good).

But we can also look at the mistakes brands have made, and the lessons we're learning from them, as a gift. We are realising how much more sensitive and empathetic brands have to be to differing cultures and viewpoints – especially in South Africa, with our rainbow nation. Learning from these mistakes, and thinking about our different target audiences, will make a lot of us uncomfortable – but as Brené Brown, American professor, lecturer, author, and podcast host, says: "He or she who has the greatest capacity for discomfort rises the fastest."

Jessica Pitman (left) is Accounts and Project Manager, and Alex Mac Neill (right) is Marketing Assistant at digital marketing agency, Yellow Door Collective.



Influencer marketing

- finding the right fit

As a result of consumers spending more time online, and on social media platforms, influencer engagement is at an all-time high. Platforms such as Facebook and Instagram are enjoying more than 50% more messaging on the platforms, and more than 70% more time spent on the apps, while influencers have reported as much as a 76% increase in likes on sponsored Instagram posts.

While brands are using these pandemic times to re-evaluate existing communications strategies and consider omni-channel approaches, influencer marketing cannot be ignored, now and into the future. However, partnering with the right influencer is critical, because one who is aligned to the values of a brand, will ultimately help drive sales.

Is an influencer a celebrity?

Influencer marketing has evolved to not only include traditional celebrities, but everyday inspirational and aspirational people. Some of the greatest influencers are industry experts and opinion leaders in their specific niche, such as makeup artists, fashionistas and health and fitness professionals.

While similar to the traditional celebrity endorsement model, influencer marketing can have even greater impact due to the trust an influencer has gained with his or her followers. Recommendations by influencers, especially when they are in-keeping with the pages' typical content are usually more authentic, and received.

Why now?

The impact of the pandemic on businesses has been nothing short of devastating, and communication



agencies and brands alike are having to re-think approaches to reach desired target audiences to stay afloat.

When considering measurable ROI, influencer engagement scores much higher than most brand content. Brand videos on Facebook, for example, have an average watch time of 4.57 seconds, while influencers get tens of minutes.

According to Kantar's Covid-19 Barometer Study in SA, 80% of consumers agree that brands shouldn't exploit its consumers. The call is for all brand messaging to be more authentic, reassuring and practical rather than merely punting products.

Partnerships with the right-fit influencers could really support in delivering against these asks, but only if the chosen influencers are fans of the brand i.e. using the product, or aligned to the CSI strategy, etc.

TIPS TO CONSIDER WHEN CHOOSING AN INFLUENCER:

1 Know your audience and message objectives

Understanding your message and your audience is crucial in deciding which influencer to partner with. It is also important to ensure everyone involved is on the same page and has a clear understanding of the objective of the campaign.

2 Someone who is a brand fit

Be cognisant of partnering with someone whose ethos is reflective of the values of your brand. Ensure their public (and wherever possible the private) image aligns with yours, and take a deep dive into not only what they are sharing now but also what they have shared in the past.

3 Authenticity is key

It's important to ensure you work with influencers who convey authenticity when speaking about your brand or similar brands/products. An audience can easily pick up on a forced influencer and will be quick to call out brands on social media.

4 Engaging numbers and statistics

Big follower numbers don't always mean big engagement, and often nano or micro-influencers may have higher engagement rates than that of macro influencers. There are tools on the market that allow you to deep dive into an influencer's following, reach and audience demographics.

5 On the right tier

What is their value? Each influencer comes with their own audience size, average engagement rate and naturally their own rate-card, which all need to be taken into consideration when determining ROI.

Influencer tiers:

- **Nano-influencers**

A relatively new breed of influencer, this person usually has less than 1 000 followers, but still has influence in their communities.

- **Micro-influencers**

Usually regarded as industry experts or topic specialists, these influencers typically don't boast celebrity status but have strong relationships with their followers (typically between 1 000 and 100 000).

- **Macro-influencers**

With between 100 000 and one million followers, they have impactful reach and a powerful engagement rate, with an engaged audience with shared interests. They have most often built their following online.

- **Mega-influencers**

These are usually A-list celebrities on social networks and in real life. A common view is that mega-influencers have more than one Million followers on at least one social platform.

From the mouth of an influencer

When discussing the role of influencers in the future, recognised influencer, Stacey Holland reckons that they will become even more important, but stresses the importance of remaining authentic no matter what. "As macro influencers become bonafide celebrities, they tend to lose some of their credibility, and we no longer believe they actually use that skin cream or want us to buy that device because it truly works," she says.

Nano- and micro-influencers are increasingly being seen as the drivers of authentic messaging, where the audience can relate to them as friends. This means that if managed properly, brands can get more bang for their buck. For the longest time, influencers have been seen as the sellers of aspirational content: that dream holiday, the perfect dress or the best coffee. The pandemic and our everyday realities, however, have gotten even influencers to shift their approach, making them more relatable with content such as home-fitness workouts, coping with mental health challenges, self-isolation daily diaries and even journaling their battles with COVID-19. "Brands should realise that influencers are content creators who can tailor a campaign to reach and influence a target audience," adds TV presenter, influencer, motivational speaker and health enthusiast Mishka Loesch.

Perhaps the time is right to consider what influencer marketing can do for your brand and your objectives.

Fareez Joulay is Chief Innovation Officer at Eclipse Communications.



What does POPIA really mean for SA's direct marketers?

Demystifying the law...

With South Africa's Protection of Personal Information Act (POPIA) having officially commenced on 1 July 2020, the clock is now ticking for business leaders and marketers to ensure they remain compliant once the grace period (of one year) is over.

Emails, online adverts, database marketing, promotional letters, SMS messaging, phone calls, postcards, websites, flyers, and catalog distribution are some examples of direct marketing strategies. For these marketers and lead generation companies in particular, there is a great deal of confusion as to what POPIA means in regards to these direct marketing practices – and what companies can and cannot do under the data privacy legislation. In recent years, there has been strong consumer pushback against marketing practices that are widely perceived to be intrusive, surveillance-based, and even downright creepy. Yet this sentiment has to be carefully balanced with sustainable and respectful marketing strategies that provide value to both businesses and consumers – and support business growth in a sustainable way with respect to consumer privacy.

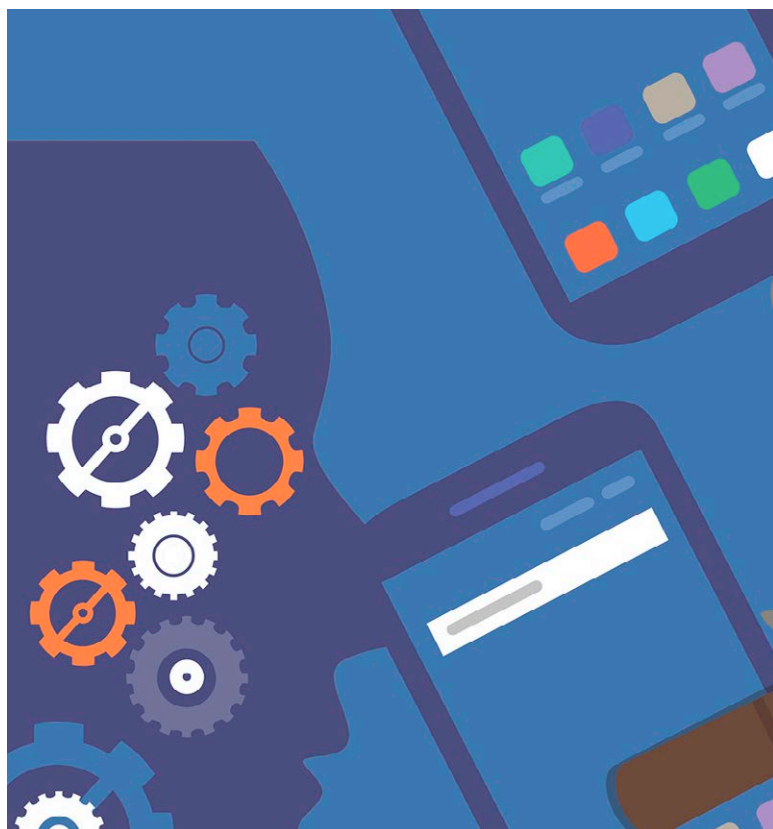
To achieve this balance, it is critical for marketers and lead generation companies/specialists to understand the parameters that POPIA has outlined, and how to adapt marketing practices (or review them) within the new legal context. Companies have a lot at risk, as the recent Experian data breach has underscored: the consumer credit reporting company suffered a major breach of customers' personal information - affecting an estimated 24 million South Africans and nearly 800,000 businesses. Such an incident highlights the value of personal information, and the many questions (and risks) around the buying and selling of customer data without permission.

Arguably, one of the key areas to examine and understand is lead generation – and where/how marketers can obtain leads, as well as consent from the consumer. Privacy regulators are hyper focused on this space, so it is really worth understanding the new rules of the road.

Lead generation and record-keeping

Contrary to what many people think, POPIA doesn't include a long list of things you can no longer do; instead, it deals mostly with how businesses and marketers now do things. So, where can you get leads?

Today, first party lead generation is experiencing a resurgence in popularity – with companies spending more time around starting conversations with potential customers. That said, a major portion of lead generation is from third party providers, and buying leads. You can still buy leads, but there are certain rules attached to this. For example, if you are looking to purchase leads from a credit bureau, you can buy these leads if there is a clause within the credit bureau's terms and conditions stating that they have obtained



permission from prospects/customers to on-sell their information, but they must actually have the customer's permission! Without this permission, you cannot buy the leads (because the prospects aren't aware of the fact that their information is being used).

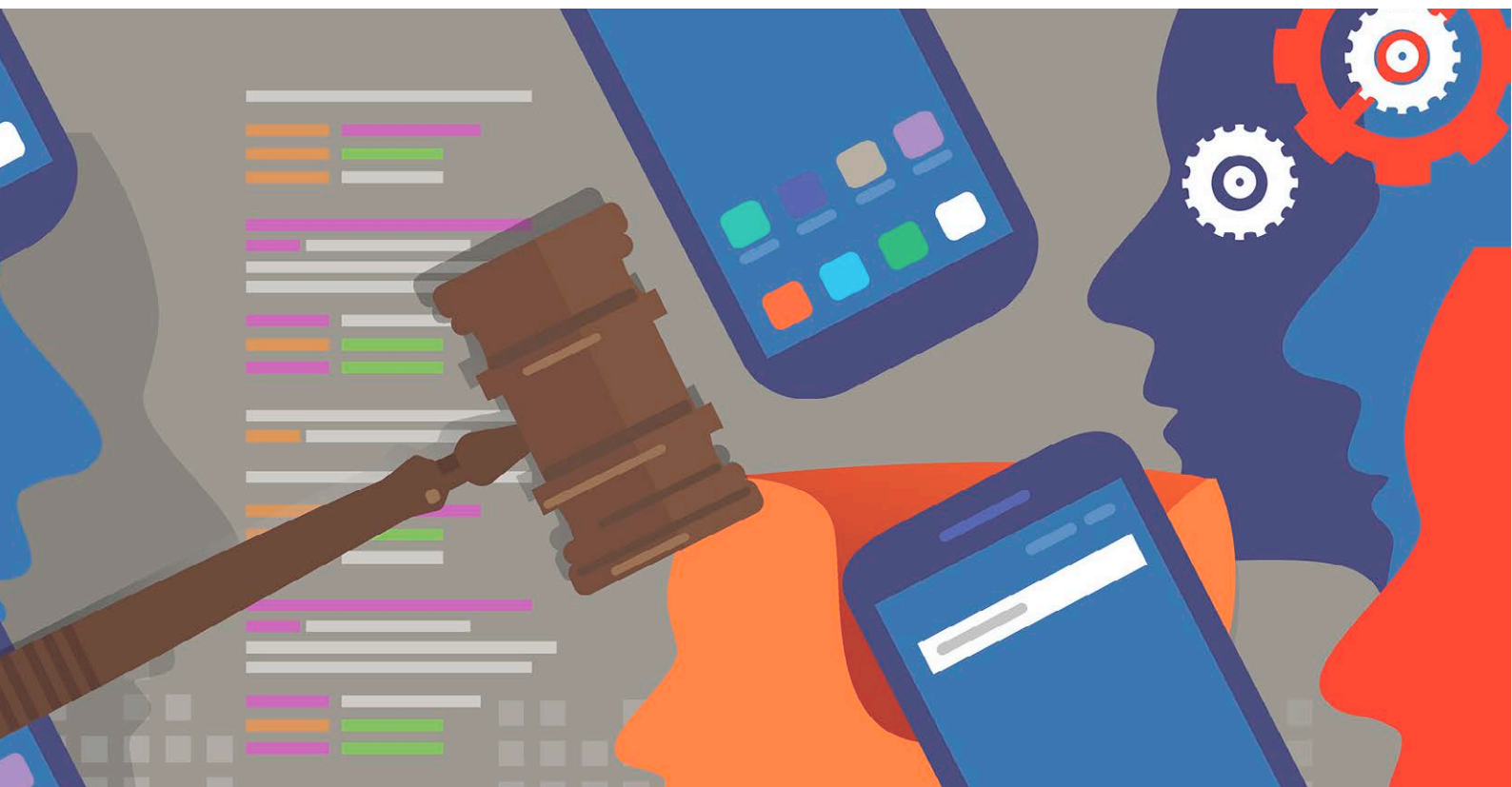
In addition, with regards to using or harvesting personal information from the internet, including from social media sites, you are technically allowed to do this. Bear in mind, however, that POPIA states that, wherever possible, get the information directly from the person (unless it is information that that person has made deliberately public). In addition, before using electronic marketing to contact someone whose information you have harvested, you must get in contact to tell them you have their information – and request consent to use it for direct marketing.

Another key question is, 'can I use someone else's database'? For example, can a separate company from a separate brand use another company's database? Here the answer is no, because the prospects did not necessarily sign up for direct marketing from the new company (there was no signed consent).

Contrary to what many people think, POPIA doesn't include a long list of things you can no longer do; instead, it deals mostly with how businesses and marketers should now do things. So, where can you get leads?

Also, can you buy leads outright? Well, yes, if you trust that the person selling the leads obtained consent from the prospects to sell their information, but if they didn't you could be in hot water with the Regulator. If they don't get consent, then you will have to contact the leads and get a double opt-in yourself. If you are selling the lead, then it's important to consider if your leads are aware you have the information, and have given you the permission to sell the information (or you have given

Continued on the next page



them the chance to object). Notably, even when the same company cross-sells across products or services, POPIA states that you don't need opt-in consent for 'the same or similar products'; for example, credit is different to clothes, so you would need consent because they are different categories.

What does consent look like?

As it stands, most people/companies are not getting valid consent. Under POPIA, consent needs to be informed/specific; it needs to be voluntary; and an expression of will (i.e. I have to do something, such as tick a box). You can't 'hide' consent within T&Cs!

So, when do you need consent? Firstly, if the person doesn't know you (it's a cold call), you need consent for electronic marketing. Also, if you never told leads that you are going to use their information for marketing, you need their consent. Additionally, if you got the information from someone else, you need to ask for permission to have the information from the prospect, as well as consent to use it for direct marketing (double opt-in).

You don't need consent if you got the prospect's information in the context of a sale (they know you), and you told them you would use the details for marketing for similar products/services; and you told them they could object every time you contacted them.

That said, what is very problematic for many companies is that proper records are not being kept around obtaining consent, and under what circumstances the permission/consent was obtained. Importantly, remember that if you do re-consent or re-permission your database, you will likely lose up to 90% of your leads. Now, POPIA doesn't expressly say you need to re-consent your database; instead, it provides principles that you have to interpret for your own context.

Taking a risk-based approach: Do you need to re-consent your database?

We believe there are several key questions to answer before making this decision. Firstly, do you know where you got the information from? If you don't know, the only way to be 100% safe is to re-consent. Then, do you have a record of how these people signed up? Also consider, have you ever contacted them for marketing before? If the answer is yes, every week, then you are probably fine. Now, if you've never contacted them

before and you're sitting with old information that you harvested a while back, you should likely re-consent. Also, if the opt-out was vague or if you have no record of how prospects signed up, this presents a risk for you. A good rule of thumb is to ask, will this person be surprised (or worse, irritated) to hear from you?

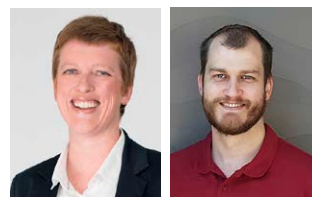
The important thing here is to weigh things up (for example, is your database highly valuable and generating profits; are you being respectful and providing clear unsubscribe processes); and then make an informed, risk-based decision. Don't throw your database out with the bath water!

Tips to get it right

Looking ahead, there are some immediate steps to take to ensure you are balancing business growth with the new emphasis on consumer privacy:

- Use friendly and open pro-POPIA messaging in your communication;
- Package or present the re-consent as an opportunity for your customers to update all their details, and do it securely;
- Incentivise staying or subscribing;
- Manage complaints quickly and professionally;
- Decide who in the company is responsible for POPIA compliance;
- Find out where you got the data on your database, and what they thought they were getting themselves into;
- Decide what you are going to do with your existing base;
- Check your sign-up process (people shouldn't be surprised to get marketing);
- Audit your unsubscribe process and make unsubscribing easy and fool proof (this should be a priority!);
- Train your customer-facing teams around POPIA.

Consumer law and POPIA expert, Elizabeth de Stadler from Novation Consulting and JD Engelbrecht, MD of Everlytic.



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Online T&Cs

Terms of service are essential for your online shop to ensure that the relationship and interaction between consumers and businesses is properly regulated by agreements that are both compliant with the law and appropriate for the relationship and nature of goods or services in question.

Online shopping and e-commerce have become a standard forum for consumer/supplier transactions. Many consumers take advantage of the convenience which shopping at any time of the day or night, returns policies in favour of the customer, and having their goods delivered straight to their doors offer. Suppliers are able to overcome geographical constraints and make their goods and services available to a larger pool of consumers.

As wonderful as online shopping and e-commerce are, it is essential that the relationship and interaction between consumers and businesses is properly regulated by agreements that are both compliant with the law and appropriate for the relationship and nature of goods or services in question.

Online terms are essentially a commercial agreement that you enter into with your customers which regulates your relationship. The agreement is not negotiated with each customer, but is rather a standard set of terms that apply to all of your customers. Your online terms establish your commercial rights to charge your customers a fee in return for you delivering goods or services to them and also provide for consumer rights.

Although your online terms will be standard for all of your customers, the agreement will typically be unique and tailored to your specific product or service offering as it will address, amongst other things, the specific products or services being offered, warranties in relation to the products or services, payment terms, delivery and return rights.



Some essential terms to consider including in your online terms :

- **PAYMENT AND SUBSCRIPTION TERMS.**

Payment and subscription terms are one of the most important aspects to set out clearly in your online terms. This ensures that your customers understand when they are required to pay for the product or service that they are purchasing and the consequences if they don't comply with this required process.

- Payment terms are generally more straightforward where you have an e-commerce site that sells goods for delivery. Here, to place an order the customer needs to select the method of payment and make payment for the goods before the order is processed and sent for delivery. However, many websites are starting to incorporate credit instalment payment plans or the option of cash on delivery.

Subscription terms are sometimes more complicated, as customers must be made aware of when they will be charged for their subscription (monthly or annually in either advance or arrears) and how they can cancel their subscription (is advance notice required or is it sufficient that notice is provided any time before the next payment is due).

Regardless of the payment methods offered on the website, it is important that the material details of each option are clearly explained to the customer, and that they know what they are being charged for and when they will be charged.

Some other aspects to consider include; The currencies that you will accept for payment; how to deal with refunds and returns; and the offer or application of promotional codes and vouchers. You must articulate whether refunds will be issued as store credit or returned in cash or to the customer's payment card, and what the procedure is if a third party has offered credit instalment payments.

• RETURNS POLICY.

The Electronic Communications and Transactions Act makes protects a 'cooling off right' of 7 days for online sales, subject to certain exceptions. Financial services, consumable foods, customised items, magazines and books are excluded from this cooling off right. There are some additional limitations to the cooling off right, so it is important to consider whether your products or services sold online are subject to these provisions or not.

In addition to the legislated cooling off right, suppliers often provide extended return and exchange rights to customers. In these cases, the right of a customer to return or exchange products or services is regulated by the returns policy of the supplier (and not by the law). Both the customer and supplier will be bound by this policy as it forms part of the contract between the parties, making it important that these policies are clear on their terms.

When drafting your returns policy, consider when each party will be responsible for the delivery fee in returning the product, what condition the product (and its packaging) needs to be in, and how the customer's payment will be returned.

• DELIVERY.

Where your offering requires goods to be delivered to the customer, the details around delivery are an important aspect to address. Many e-commerce sites offer free delivery where the spend exceeds a certain amount, and some also provide free collection of items that the customer wants to return.

Other options to consider include self-collection by the customer from a designated pick up point, paying for express delivery or making use of third-party delivery services. Customers need to be aware of when the risk assigned to the goods that they are purchasing passes to them (which might differ based on the delivery method selected by the customer) and when they are liable for delivery fees.

• PRIVACY POLICY

Another essential element of your commercial terms is a privacy policy. A privacy policy is applicable when you collect, use or store personal information for business purposes, which you will do if you offer online transactions. Personal information is information that can identify a person, which includes a natural person (an individual) and juristic persons (like a company) in South Africa. Your privacy policy informs your data subjects (which can be your customers and the clients of your customers) what personal information you process, why you process that information and the rights of the data subjects in respect of their personal information that you process.

Conclusion

While it is convenient to have generic terms regulating your online business, you may be exposing your business to unnecessary risks. These are easily avoidable by having tailored terms that take into account your specific product or service offering.

Jessica Paterson is an associate at Domisse Attorneys in Cape Town, with a BComm in Management Sciences focusing on Logistics and Financial Accounting. Visit: www.domisseattorneys.co.za.



Tips for forming your **remote working policies**

This time last year, the debate was whether you could work from home on some days. Now, the debate is whether you should work from the office on some days or at all.

This monumental shift has happened so rapidly that businesses have yet to really deal with the ramifications and opportunities. A recent study conducted by digital transformation consultancy, **dY/dX**, surveyed over 250 respondents to evaluate how well teams were performing with regards to their work from home strategies and policies.

The results showed that while employees felt they were coping and engagement was equal to or better than the office (76%), more than 67% felt that their companies did not have adequate policies to manage remote working, even though 73% found working at home more productive than at the office. More than 40% of respondents said they had more work than at the office, and over 55% said they felt overwhelmed by the volume of calls, emails and other communication.

“Setting a remote working policy is a strategic task that should be the combined responsibility of HR and executive leadership. Its purpose is to enable the company to benefit from the big changes occurring in society while enhancing staff engagement, productivity and retention,” says Nevo Hadas, Partner at dYDX.

This will become a cornerstone digital transformation document for the company. It will impact almost every aspect of work, just like the physical office did, and in many ways define the future of the company’s culture, employee base and customer base.

“Remote policies aren’t about whether you use Zoom or Microsoft Teams for meetings, but core strategic issues,” says Hadas. Done well, it can boost companies’ bottom lines dramatically. Done badly, it can make them uncompetitive. “As the dust settles post lockdown, executives will need to focus their vision on thinking through how the future of work impacts their business evolution into the future,” concludes Hadas.



Some questions to consider when forming a remote working policy are:

1. What percentage of your workforce is able to be remote, and how do you reduce office space to meet that.
2. What limitations do your employees face at home and how do you assist them to overcome that (i.e. home office allowance), or do you provide offices just for them?
3. How do you coordinate a work from home company, what tools and more importantly, standards for those tools, do you use to align communication and tasking?
4. How do you move your employment contracts away from time based (9-5) to output based (agree on tasks to be completed within a time frame) effectively and maintain team communication?
5. How do you keep employee engagement and culture strong, while not leading to burn out as employees stay connected at their desks for too many hours?
6. Do you change your recruitment policy to hire from other countries/locations or do you keep your employee base closer to a HQ?
7. Do you need physical offices to expand globally?

Nevo Hadas is a Partner at dY/dX, a digital transformation consultancy.
Visit: www.dydx.digital



Remote hiring for cultural fit



Cultural fit interviews are used to single out candidates whose values, beliefs and behaviours fit in with your company's culture. Seeing as you are often unable to meet remote employees face-to-face, a culture fit interview can go a long way to indicate how well a candidate might fit in with your staff members. Nevo Hadas offers the following advice:

The goal of the meeting:

Clearly reach consensus on which remote candidate to hire based on developed criteria.

The tools to be used for this meeting:

Video conferencing tool and a collaboration platform which supports stickies.

How long should the meeting be:

You will need about 45 minutes to an hour to complete this session.

Who should be in the meeting:

4-8 Staff members from different departments, selected at random or by their availability to attend.

Meeting Agenda:

• **Check-In | 5 Minute Discussion**

As part of the information you send out in your meeting request, ask that each of the participants set a virtual background to the theme of "Where I would Rather Be". You can do this in Google Meet, Zoom or Teams. As each participant introduces themselves, they have a chance to elaborate on their choice of location.

• **Either-Or | 5-minute discussion**

Taking your company culture, quirks and inside jokes into account, compile three 'either-or' type questions and ask the candidate to choose their preference between the two. For our example, we're asking candidates to choose between: sunrises or sunsets; pandas or racoons; pirates or the Navy. The candidate can reveal their answers and can discuss their choices with the participants.

• **Deep & Meaningful Questions | 10 Minute Discussion**

Prior to the meeting, ask each participant to input one 'deep and meaningful' question into the culture fit slide deck. The idea is that these questions should not relate to work but should rather try to get a sense of who the interviewee is. The candidate can then choose questions at random to answer. You could also ask the candidate to guess which participant posed each question before they answer it.

• **Turn the Tables | 5 Minute Discussion**

Allow the candidate a few minutes to ask the participants any questions they may have around the company culture and what it's like to work with you.

Once you're done, thank the candidate for their time and allow the participants to say goodbye. The participants stay on the call as the candidate leaves so they can score the candidate.

• **Candidate Scoring | 10 Minutes Silence**

Using predefined criteria, the participants can vote on which candidate they think is the best fit for the organisation. For this example, we've used three guiding questions: Would the candidate enjoy working here? Would you hang out with the candidate after work?; and Would you have the candidate on your team? A simple scoring mechanism using Google Excel works well to manage the candidate's scores.

Each participant takes a few minutes to rate and score the candidate. Once each candidate has been interviewed and scored, you can clearly see the candidate best suited to company culture.

• **Closing | 5 minutes**

Thank the participants for their time and involvement and draw the meeting to a close.

How to juggle a busy workload

Our new reality means many people are juggling large work volumes with new challenges such as disrupted school schedules, the need to self-quarantine, or colleagues taking time off due to illness.

Whether you're a marketing specialist trying to manage a brand campaign from your lounge, a call centre operator working from home, or a business owner or manager trying to stay on top of things, the anxiety of an unwieldy workload isn't conducive to productivity or remaining healthy.

Reset expectations about multi-tasking

More than ever, we are tempted to chip away at a series of jobs simultaneously to stay on top of the workload. Many of them may be trying to make lunch for the kids, type up that urgent report and handle a Zoom or Microsoft Teams call at the same time. The reality is that nobody can multi-task efficiently; what we call 'multitasking' usually amounts to switching rapidly between tasks.

This is a productivity killer because our brains are forced to focus on the act of changing gears, rather than on each of the jobs at hand. Instead, encourage employees to move through tasks in a systematic way, giving each one the attention it deserves. This will help them achieve the right mindset for the job at hand and they'll finish it faster.

Set clear priorities

While micro-managing people would not be recommended, managers can help colleagues be productive by aligning on the focus areas and achievements to be set out on a regular basis that works for both the manager and colleague. This will assist in prioritisation and for an opportunity for the line manager to assist where there may be blockages. Organising these tasks by importance and setting realistic deadlines can help people remain focused on what matters most to the business.



A daily catch-up or meeting where people can report their progress towards key goals, raise any challenges they are facing, and receive new briefs can be a good format for setting these priorities.

Offer a process for escalating issues

People cannot achieve the impossible on their own, but sometimes feel obliged to try to do so anyway. Again, this is doubly true in a COVID-19 disrupted workplace, where people might not have access to their usual water-cooler support network at work. Rather than leaving them to flounder quietly, ensure that managers and other support is available to them. Let them know who can help them with specific issues or challenges, and invite them to speak their mind.

Delegate where you can

As a manager or business leader, you need to lead the way in effective time management and task prioritisation. When you shoulder too much work and responsibility on your own, you could end up burning yourself out or letting down the rest of the team. Examine your workload and identify logical opportunities to delegate portions of work to someone else on your team.

Encourage colleagues to manage time with care

On top of taking a strategic approach to planning your day, the same keen eye can be applied to how you and your colleagues manage your time daily. Taking set, non-negotiable breaks can have a powerful impact on productivity – helping you and your team avoid a motivation outage due to tiredness and stress.

Other than that, the key is to identify and eliminate wasted time – whether that's time spent checking emails throughout the day or attending unnecessary meetings. There are many time management methodologies, and different people swear by different approaches. What is important is that time and workload management is a skill people can learn. If this is a concern in your business, consider encouraging people to try one of the many stress and time management courses available online.

Put the right tools in place

There is a myriad of tech solutions and self-service tools available that enable business and team leaders to better plan and manage employee capacity at a disruptive time. They also help employees feel connected to the business, even when they are not able to physically come into the office.

Marvin Opperman
is People Director
for Sage Africa
& Middle East.



(Re)creating the right habits

A recent survey conducted by corporate cultural experts, *The Human Edge's* US partner VitalSmarts, revealed the five biggest challenges people have encountered at home to be:

1. Feeling disconnected from colleagues (47%).
2. Limited or outdated technology (36%).
3. Too many distractions (32%).
4. Lack of focus (29%).
5. Feeling disorganised (27%).

"When life changes, we too, must change, and creating the right habits is crucial to achieving results during this time," says Helene Vermaak, Business Director at *The Human Edge*.

Habits are created by design and not by default, and we must become masters of our habits. In order to achieve the results we want, we need to align our behaviour with our intentions.

In his award-winning book, *The Power of Habit*, Charles Duhigg unpacks the 'science' of habit formation:

- First, there is a cue, *a trigger* that tells your brain to go into automatic mode and which habit to use.
- Then there is the *routine*, which is what we typically think of as the habit.
- Finally, there is a *reward*, which helps your brain figure out if this particular loop is worth remembering for the future.

The above three parts is called The Habit Loop. If you have a look at your habits, you'll find that cues and rewards bookend your routines. Mastering our habits involves will and skill, and understanding how they work, make them easier to control. Once you break a habit into its components, you can fiddle with the gears.

Vermaak says knowing how to apply the science of habits to implement better working-from-home habits is possible, and offers the following advice:

- *Spot the lag* by identifying where you're not getting the results you want and identify the habits that are holding you back, as well as the habits that will produce the results you want. If you are not able to see where you're lagging or getting stuck, ask your mentor or manager where you could improve or find opportunities to identify the skills needed to improve.
- *Make it a ritual* by creating a routine around the new habit by engineering your environment – time of day, place, people, objects, and the like – so that it's conducive to executing the habit. Set up reminders, or cues, and arrange your world so that doing the behaviour comes easier.
- *Reward yourself* every time you complete your new routine. Maybe you indulge in a special treat or an activity. This becomes your incentive rather than the results you hope for. The results will follow and become their own reward in time.

Analytical thinking and fact-based decision-making.

Now, more important than ever before.

Amidst a global pandemic, businesses leaders are faced with a myriad of decisions that are affected more than ever by a constantly changing emotional environment. In other words, our decision making has been disproportionately disrupted by how we *feel* about the current situation we find ourselves in.

Most theories of human reasoning and decision-making fall into one of two camps; There are those who argue that problem solving is simply the logical progression through several options balancing out the cost/benefit of each one before arriving at a conclusion. The counter view is that when confronted with an unfamiliar situation we try to compare it to historical events we have encountered in the past. Using this experience, we evaluate the situation and act accordingly, by comforting ourselves that it felt 'right' last time – or perhaps more precisely the outcome left us 'feeling' good about the outcome.

Is this the 'new normal'?

None of us can harken back to the last great global pandemic in 1918, when 500 million souls were infected, and an estimated 50 million people perished. We have no frame of reference. So perhaps we reach then for the logical progression through several predictable outcomes and evaluate the cost/benefit analysis and decide. Problem is what does predictable look like now?

Canon, as a company, is a highly rational and logical organisation and we have planning at our heart. So now in these under chartered waters, what do we do?

We have had to plan, re-plan and plan again, each time taking in new information, refining our approach, adjusting our forecasts, checking our processes, re-evaluating our outcomes and planning again. In an uncertain environment we create direction and intent, a pathway forward, not only relying on past events to inform, but planning on moving forward with eyes wide open.

Data-based decisions also help to use past information to predict what is to happen in the future. Without data, there are a lot of risks, such as performing on false assumptions and being swayed by biases. Either way, the process of analytical thinking requires the breaking down of complex information or data into fundamental parts or basic principles. This process will help distance us from the emotional turmoil we currently face. Some will call it back to basics.



Why fact-based analytical approach is so important, now

Put simply, as business leaders we cannot allow ourselves to fall into the mire of speculation. We have businesses to run and decisions to make. Whether its cash flow forecasts, aging debit, creditors at the door, delays in supply, a weakening currency, managing expenses or a myriad of other business matters, each one of these needs to feed into determining our next move, our next plan.

Put simply, as business leaders we cannot allow ourselves to fall into the mire of speculation. We need to drill down, ask questions, check the facts and re-check the facts - assume nothing.

In times like the present, we cannot afford to be distracted. We need to drill down, ask questions, check the facts and re-check the facts – assume nothing. It's what makes smaller business owners so dynamic – that redoubtable entrepreneurial spirit to take risks, and none more so in South Africa. Its just now, we must be sure of the facts and aim to be more analytical than our natural selves might otherwise be.

Re-check your numbers, re-check your forecasts, re-double your efforts to track down prospects you lost sight of. Know where every Rand is being spent and ask, 'do we need to spend it'? Make the time today to know your business and your market better than ever before, and I guarantee you will turn up opportunities you didn't know you had, turning those opportunities into cash. In every crisis there is an opportunity.

Peter F Drucker, the Austrian born, American Management Consultant once said,

"Whenever you see a successful business, someone once made a courageous decision". Now is that time.

A word of caution

Leadership is lonely. Ownership is all consuming. Seven days a week, 24 hours a day. It's hard, and working for a large corporate, sometimes it is easy for our staff to forget that. You are responsible for owning and running a business that is putting the bread on the table for your employees. You have put everything on the line.

Employees as a planning resource

In these times employees need to step up too. Our people are often our best resources for new ideas in dealing with a crisis. Encourage them to come up with ideas to tackle today's problems. They will know the facts of why things go wrong, or why things could be improved. They will give you the input and data, that will challenge management assumptions and may make the difference between survival and bankruptcy. It could be just one good idea that could save a business.

And yet, in all this frenzy of planning and analysis let us not forget that we also have a responsibility beyond the financial. Many of our employees have struggled hugely in the past six months, financially and emotionally. Each employee has their own planning battle, and for some it's a battle for which they are not fully equipped or prepared for.

Our employees look to us as leaders, to inspire confidence, to demonstrate that we are in control during these difficult times, to show and guide them the way forward.

There can be no better way to achieve this than to **share the facts**, and **plan together** to get through these trying times and this once-in-a-generation experience.



David Preston is MD of Canon South Africa.



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