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Training for future-fit SKILLS

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Lawtrust
information security solutions

The heroes of cybersecurity

LAWtrust celebrates 15 years as Africa's leading trust centre

TRUE DIGITAL
TRANSFORMATION
NOT THE CIO'S
RESPONSIBILITY

INVEST IN
YOUR FUTURE
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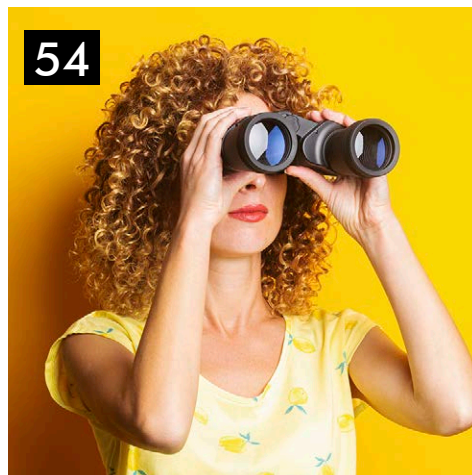
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Is SA ready for a cashless society?

As the world shifts towards cashless payment methods, South Africa is gradually moving away from cash against a social and economic backdrop of inequality and slow economic growth. The intended cashless society will be implemented in South Africa by 2030 and is supported by recent planning and implementation strategies by the Payments Association of South Africa (PASA).

Digital money is more cost-effective than physical cash and these savings can be passed on to individuals and businesses. "Cash is not only costly, but constrains economic growth when compared to more efficient non-cash forms of payment. But the value proposition of non-cash alternatives has not inspired mass adoption in South Africa," says Diana Bresendale, graduate of the MPhil in Futures Studies degree of the University of Stellenbosch Business School (USB).

Informal traders hesitant

During her research, she did a detailed analysis of the contextual environment and established that a cashless society in South Africa could aggravate the socio-economic ills we are trying to solve. As an example, the informal sector, which forms such an important part of South Africa's economy, stands to be left out in the cold.

According to a Stats SA report, there are 1.8 million South Africans operating as informal traders. In terms of payment methods, eight out of ten traders had no bank account and 60% of those who did possess one, only used it to process payments. "The informal sector is underbanked and their use of financial instruments to grow their business or enhance their cash flow is underutilised."

"Since cash is still a mainstay of payment tender in South Africa, it indicates that both consumers and informal merchants are cautious to adopt cashless forms of

payment. The challenge will be addressing perceptions, especially around cost, to induce a natural gravitation towards cashless payment methods," she says.

Converting the unbanked

According to reports, the current number of South Africans who are unbanked (those without bank accounts) or underbanked (those with bank accounts but who rely on cash or non-formal financial institutions) is reportedly 11 million – which constitutes 18% of the population.

"Banking services are competitive and their profitability is highly dependent on high transaction volumes. The high costs involved in servicing the low-income earners, small entrepreneurs and the poor made it an unappealing segment of the market for the established banks."

"Capitec Bank's success in growing its customer base is attributed to offering a product that is simple and easily understood across all consumer segments. Their strategy and business model is underpinned by the use of technology to simplify customer-facing processes, improve customer experiences and to lower costs."

With clear indications of consumer preference and the pervasiveness of cell phones throughout South Africa, mobile payments are expected to be a highly used payment alternative in a cashless society. She cites the growth and support of M-Pesa (a mobile phone-based money transfer service, payments and micro-financing service) to highlight the potential influence that mobile-based payments are likely to have in South Africa.

"The speed at which South Africa can realise economic growth will depend on how quickly payment alternatives are diffused," Bresendale concludes.

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Windows 11 on the way

Eligible Windows users in South Africa will soon be able to experience Windows 11 as the platform becomes available. The free upgrade will begin rolling out from 5 October to Windows 10 PCs, so don't be surprised if you see a pop-up urging you to upgrade. Devices that come pre-loaded with Windows 11 will also be available for purchase.

With the new operating system, Microsoft promises a fresh, streamlined user experience with content, creativity and human connection at the centre, to help users with the challenges they face today, including the need for simplicity and accessibility.



An odyssey for gamers

Samsung has launched its Odyssey Neo G9, featuring an ultra-wide 49-inch monitor that curves around the player to fill the entire field of view for a fully immersive gaming environment. With Quantum Matrix technology supported by Quantum Mini LED display and Quantum HDR 2000, users can expect lightning-fast refresh and response rates to enable smooth gameplay. The monitor was also certified by TÜV Rheinland, a leading international certification organization, awarding it their Eye Comfort certificate.

With a price tag of over R30 000, this monster doesn't come cheap, but still one to put on your wish list for that Christmas stocking.

Beware ransomware!

Ransomware is a type of malware that infects a computer or device and attempts to force a victim to pay a ransom to regain access to files or prevent sensitive information from being leaked.

In the first 100 days of the lockdown alone, researchers detected huge increases in spam attacks (up 46%), impersonation attacks (up 75%) and malware, which spiked by 385%.

"By now, most users know not to click on the link in an email congratulating them on a massive inheritance from some unknown uncle, that would likely lead to a system infection. But the attacks are more sophisticated than ever. Now, an email could seemingly come from your boss sending you an employee appreciation gift

card or could feature a dangerous attachment posing as an invoice from a client. Just clicking on a link, without installing anything, can download a ransomware code," warns Marilyn Moodley from SoftwareONE. She reiterates the following to protect your business:

- ▶ **Awareness is key.** The stats show that since the onset of the pandemic, employees worldwide have been clicking on malicious URLs embedded in emails three times as often as before. Training employees is an essential step in preventing ransomware attacks.
- ▶ **Antivirus is non-negotiable.** Newer software using AI can predict new malware signatures and should be installed on all endpoints, including servers.

- ▶ **Run regular tests.** Malicious code generally needs to engage in a pattern of behaviour as part of a ransomware attack, so it's important that companies test for these attack patterns and ensure the effectiveness of their security controls.

- ▶ **Plan for the worst.** Cybersecurity insurance or insured protection against business downtime should form part of your bottom line.

- ▶ **Back it all up.** The attack on Transnet highlighted the importance of having a backup solution in place. In the wake of a ransomware attack, the immediate priorities for most organisations are to uncover the cause, communicate with leadership and customers, and restore corrupted files.

ON OUR BOOKSHELF

Failing To Win

Hard-earned lessons from a purpose-driven African startup

The latest release from Burnet Media aims to inspire the next generation of entrepreneurs in South Africa and beyond. *Failing To Win* by Mike Quinn is the authentic, superbly told story of a uniquely African startup, *Zoona*, at the forefront of the continent's fintech revolution. This is an ideal read for anyone in business, and in particular for purpose-driven entrepreneurs and impact or venture capital investors.

About the book

In 2009, Canadian entrepreneur Mike Quinn packed his backpack and moved to Lusaka on a mission to find African entrepreneurs building scalable, high-impact businesses. There he stumbled across two South African brothers who had founded a business to help unbanked smallholder farmers receive mobile payments in a market where cash was king.

After convincing his retired parents to mortgage their house and lend him \$100 000, Mike joined as a co-founder of Zoona and became CEO for nine of the next 10 years. With his partners, Mike built a network of more than 3,000 entrepreneur agents across Zambia and Malawi that enabled millions of unbanked consumers to send and receive \$2.5-billion in money transfers and remittances.



Mike Quinn

Headquartered in Cape Town, Zoona raised over \$35-million in venture investment, and operated on the leading edge of Africa's emerging fintech ecosystem. Mike's remarkable story provides a rare and honest glimpse into the workings of a pioneering African startup through the lens of a purpose-driven entrepreneur who went 'all in'. Zoona faced tremendous adversity along the way, from currency crises to investment round collapses, to pushback from the major mobile operators. It was by failing to win that Mike learned what entrepreneurship – specifically entrepreneurship in Africa – is all about, and it was what motivated him to double down and try again.

About the author

Previously co-founder and CEO of Zoona, Mike Quinn is now CEO of Boost, which he co-founded to enable informal small businesses to thrive in Africa's emerging digital economy. Mike's entrepreneurial journey in Africa started as a volunteer in Ghana and Zambia with Engineers Without Borders Canada. He is based in London.

Failing To Win is available at all good bookstores and online. RRP: R285.00. For further info, contact Simone Meyerowitz on simone@burnetmedia.co.za.



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'Recognise our role in rebuilding the economy'

This was the mantra that echoed amongst the over 40 speakers at FASA's Franchising in African conference held recently in August.

The message was clear: if South Africa was to successfully recover from the ravages of the past year and a half, it needed to recognise that entrepreneurship, small business and franchising were the keys to unlocking future growth.



Pertunia Sibanyoni

"Everyone in business will feel the long-term effects of recent events as businesses try to claw their way back to profitability. FASA felt it was time to bring together all stakeholders to disseminate the challenges and changes and, in the words of John F. Kennedy, *"ask not what your country can do for you; ask*

what you can do for your country," said FASA Chairperson Pertunia Sibanyoni in her opening address.

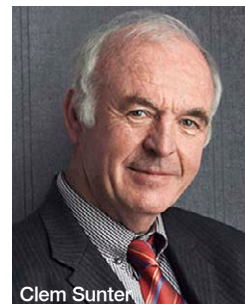
Echoing this sentiment, Frans van der Colff, fellow at the Henley School of Business, commented: "Going forward, everyone must understand that government cannot provide those much needed jobs. Neither can big business, which is beholden to its shareholders and on a new path of restructuring to fit into the norms of the 4th Industrial Revolution. What is needed is a mechanism that creates opportunities, especially for young people, with the correct mentorship, education and training. Franchising, which spans every business sector imaginable and has those fundamental structures in place, is the one mechanism that can do just that."



Frans van der Colff

To this end the speakers were united in calling for an entrepreneurial and franchise white paper, spearheaded by FASA, that would bring together government, corporate companies, entrepreneurs and scenario planners to formulate plans to create new businesses that will give opportunities to entrepreneurs to set up viable businesses and create much needed employment.

"We need to think outside the box, create an 'e-stock exchange' where entrepreneurs can crowd fund for their ventures, bring in the banks to set up accessible small business loans, get big business to dedicate a percentage of their supply chain to small business and ultimately merge the township economy into the mainstream economy. Franchising has all those checks and balances in place to take some of the risk out of people starting businesses," said scenario planner Clem Sunter.



Clem Sunter

Speakers from the four business sectors that were highlighted at the conference (Restaurant & QSR, Services, FMCG and Automotive) all agreed that the future success of their sectors lay very much in their own hands as collectives. This was made even more evident following the riots and looting that, whilst putting into focus the desperate needs of the population, also highlighted the inadequacies and apathy of government to acknowledge and protect the businesses that keep the wheels of the economy turning.

"It took the devastating riots for the government to realise the importance of the value chain created by business which ultimately keeps South Africa productive, moving, fed and functioning. Future growth in the economy must happen in the smaller areas and businesses must invest back into communities. Doing that through the franchise business format makes for a win-win formula," according to Gareth Ackerman, Chairman of Pick n Pay.



Gareth Ackerman

To assist franchisors, franchisees and their staff who have suffered over this period, FASA has registered a FASA Social Incentive Non-Profit Company. According to Fred Makgato, CEO of FASA, this franchise relief fund will appeal to the business community, entrepreneurs, stalwarts of the industry and the public to join hands and assist those who have been worst affected.

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The Covid-19 global pandemic has changed the way a number of industry sectors operate and quite notably, the demand for home care services has never been greater. Families are choosing to keep their loved ones safe and cared for by using essential home care services as opposed to residential care homes.

As lockdown restrictions lift, it is envisaged that these services will be further in demand as many elderly and disabled people engage home care providers to assist them venture out and about again.

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#CybersecurityAwarenessMonth:

LAWtrust celebrates 15 years as the heroes of cybersecurity and Africa's leading trust centre.



Christi and Maeson Maherry,
co-founders of LAWtrust

LAWtrust has been at the helm of ensuring the safety of businesses' lesser-known currency data for the past 15 years. And today, as more industries shed their physical presence for the convenience offered by unlimited digital landscapes, the realm of ones and zeros is mushrooming into prime real estate for cybercrimes.

According to a bi-annual report by Check Point Software Technologies, there was a 93% increase in ransomware attacks worldwide in the first half of 2021 compared to last year in the same period. In addition, 29% more organisations fell victim to cybercrime.

As Africa's leading trust centre, LAWtrust has already been providing digital certificates for the banking and insurance sectors for several years, plus a myriad of innovative security solutions to institutions both in the

government and private sector, establishing itself as a vital element in the protection of South Africa's data.

LAWtrust also plays an essential, however discreet, role in protecting individuals' identities by encrypting smart national identity (ID) cards. They are the technical minds behind immigration control through the use of biometrics at national borders. LAWtrust is at the forefront in being accredited as a private institution that provides Advanced Electronic signatures (a legally recognised means of conveying the signatory's consent to the contents of a document that carries prima facie validity).

Playing a crucial role

Organisations, governments and individuals alike are facing a real and persistent threat. For example, Check

LAWtrust provides SSL digital certificates that are trusted by more than 99.9 percent of all web browsers and mobile devices in use today.

Point Software's report stated that in the United States, an average of 443 cyberattacks occurred per hour. In Europe, the Middle East and Africa, there was an average of 777 cyberattacks per hour. In the Asia-Pacific region, there were 1 338 attacks a week.

Beyond cyber threats, South Africa must also contend with the recently introduced Protection of Personal Information Act (POPIA) which mandates the ethical collection, storage and deletion of personal information. Under the law, failing to adhere to POPIA is a punishable offence. Despite this, most businesses are still not correctly protecting their stakeholders' data. LAWtrust plays a crucial role in providing comprehensive solutions to protect data.

"This is a niche space that requires a specific approach for each institution. In celebration of this year's National Cyber Security Awareness Month, which takes place in October under the theme of Do Your Part. #BeCyberSmart, LAWtrust urges organisations to have clear policies and strategies in place to protect their cloud data," says Christi Maherry, co-founder of LAWtrust.

Maherry says one aspect businesses often overlook in fortifying their security awareness lies with their employees. Therefore, organisations must have a training programme to educate their employees about the importance of data security. This training must consist of digital security best practices and phishing

testing, one of the biggest culprits of data leaks.

"Cloud computing has grown exponentially over the years, but simply leaving your data in the hands of your cloud service provider without due diligence or systems in place like encryption, clear directives and limitations of which data is stored on the cloud, can compromise a company's data integrity," explains Maeson.

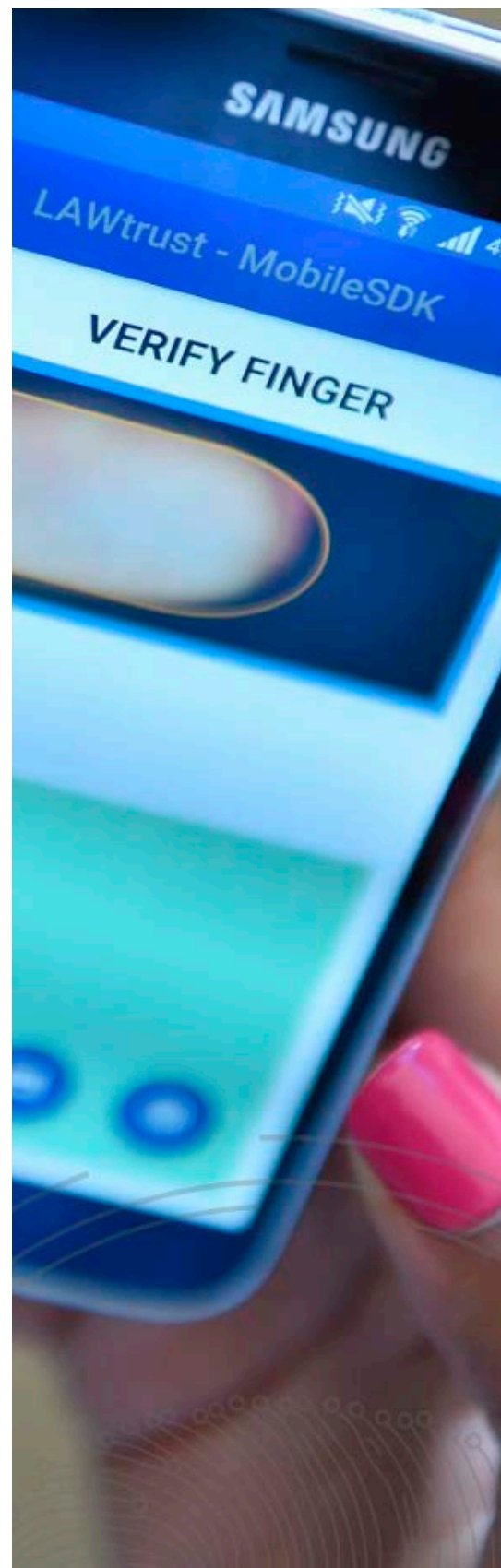
Services that LAWtrust provides

LAWtrust's primary goal is to make sure cyberspace is safer for organisations and individuals. There are several services that the company provides to both the public and the private sector, including biometrics, Automatic Signature Verification (a technique used by banks, intelligence agencies and high-profile institutions to validate the identity of an individual) and establishing a Fraud Management framework.

How they're getting it right

LAWtrust's primary approach focuses mainly on the aspects of information security that can provide fast and convenient advantages to a business in a disruptive but regulated work environment.

The business focus is on broad areas involving identity, compliance and enablement. This is done by establishing strong identities and securing transactions to create services that organisations can leverage into a competitive advantage.



The power couple behind LAWtrust

Christi and Maeson Maherry are the co-founders of LAWtrust.

Maeson was a Chief Solutions Officer for many years before becoming the CEO of LAWtrust, starting his career as an electronic engineer in the telecommunications field. In 1997 he moved towards the internet security field. Maeson then became a specialist in public-key encryption, biometrics and digital signatures and the emerging international legal framework in these areas.

Christi has been involved in the security sector since 1996. Her exceptional knowledge in the intelligence sector has proven to be incredibly useful in the tech space in the era of cyber-threats, crime and warfare. Her strides within the industry have cemented her position as a transformational leader and visionary entrepreneur with a proven track record.

Christi has received the recognition of both local and international industry awards/experts. These awards include winning international awards, Global 100 Awards (CEO of the year) and Game Changer Awards. Locally she won EY World Entrepreneur Awards (2017) for Southern Africa in the emerging category, and is a board member of JA Africa (Junior Achievement Africa is one of Africa's most prominent organisations working on youth economic empowerment).

These are some of the highlights that Maeson and Christi have achieved at the helm of LAWtrust:

- They have grown LAWtrust from a start-up to an international solutions provider, including driving a liquidity event for investors through a reverse listing on the Johannesburg Stock exchange.
- They have designed and implemented the PKI and fraud prevention system for the South African smart National ID card.
- LAWtrust has designed and implemented trust centres in South Africa, Germany and Saudi Arabia.
- They have implemented digital signature solutions for multi-national organisations, improving their competitive advantage, reducing cost and fraud.

What makes LAWtrust the leading cybersecurity firm in South Africa?

LAWtrust has accumulated several noteworthy firsts since its inception. These are some of the few achievements that the company has earned over the years:

- The first African Certificate Authority to achieve ISO 21188 and WebTrust Certification (was developed to increase consumer confidence on the Internet as a vehicle for conducting e-commerce and increase consumer confidence in the application of PKI technology).
- The first African Certificate Authority to be included in the Adobe Approved Trust List (AATL).
- The first certificate Authority to be accredited for the provision of Advanced Electronic Signatures under the ECT Act.
- The Only African Trust Centre contracted by the EU to extend identity and signature validation through the FIDO Alliance - an open industry association with a focused mission: authentication standards to help reduce the world's over-reliance on passwords.

In addition, the FIDO Alliance promotes the development of, use, and compliance with standards for authentication and device attestation and membership to the FIDO alliance.

To get hold of LAWtrust, visit: www.LAWtrust.co.za
email: info@lawtrust.co.za or call 012 676 9240.





DIGITAL IDENTITIES AND THE IMPORTANCE OF CERTIFICATE DISCOVERY

There is a drastic increase in the number of digital identities that organisations must deal with, creating headaches for the cybersecurity teams.

Each unknown identity on the network could be a potential security risk.

There are two reasons why organisations experience the increase in digital identities:

- The increased adoption of Internet of Things (IoT) devices.
- Users working from home due to the pandemic.

It is critical that a good identity management system be in place to deal with all the identities in an organisation's environment.

A certificate discovery tool will scan a network and will find and catalogue all the certificates on the network.

All the certificates can then be managed from one central dashboard to make the management easier, relieve the administrative burden on the cybersecurity team and reduce the number of security risks.

The advantages of certificate discovery:

- Avoid costly application outages. Discover certificates that are about to expire and renew them before they create a costly outage.
- Defend your organisation. Protect your organisation's brand and reputation by preventing data breaches.
- Prove compliance. The certificate discovery tool can provide reports to the audit team to ensure that all the certificates in the organisation are compliant with the organisations' security policies.

Certificate discovery tools are easy to implement and will assist any organisation to close security gaps and prevent costly security incidents.

True digital 'business' transformation - not the CIO's job

If the CEO turns to the CIO and says digital transformation is your job, you may get modernisation of IT systems or digitisation, but you won't necessarily get digital transformation.



"Of course a CIO (Chief Information Officer) is a contributor towards digital transformation, but unless there are strategic business decisions made, it will never be fully successful," says James Hickman, Chief Customer Officer at Altron Karabina.

True transformation is only done in the context of a much broader shift, where a business is changing its operating model in a way that uses technology that's never been done in that organisation before.

Hickman uses the example of a South African medical aid company realising that, because of Covid-19, people aren't going to the gym. The company then brought online trainers to the fore, which have now become the personal online trainer of choice for millions of South Africans. This, according to Hickman, is a great example of digital transformation - where a company shifted a business model using technology to have a positive impact on customers.

"This might seem like a boring example, but it is clear that changing this business model was a decision that came from higher up. The CIO's role was to make sure that the online training could be recorded and stored somewhere so that clients can access it," Hickman says.

"The goal should in fact be Digital 'Business' Transformation. The word 'business' is often omitted from the phrase, but should always be kept in mind. Digital Transformation is not about technology for technology's sake, but technology as a key enabler for transforming how we do business into the future," echoes Tony Willis, the Technology Head at Altron Karabina.

Another way of seeing digital transformation is as The Open Group consortium defines it in its Digital Practitioner Body of Knowledge standard: *"Digital transformation is fundamentally a strategy and an operating model change, in which technological advancements are leveraged to improve human experiences and operating efficiencies, and to evolve the next-generation of products and services to which customers will remain loyal."*

At its simplest level, digital transformation is about generating a business advantage from digital technologies.

Whose job is it then?

There are a few drivers for digital transformation, but changing and improving the customer's experience

“The word 'business' is often omitted from the phrase, but should always be kept in mind. Digital Transformation is not about technology for technology's sake, but technology as a key enabler for transforming how we do business into the future.”

should be the first and foremost driver. And that is ultimately driven by leaders of the organisation. “The primary responsibility lies with the CEO of the company to drive and see to it that digital business transformation in an organisation happens. Technology is only the backer, the enabler, not the ultimate owner. It has to be people led,” says Willis.

If you think about it in a simple way, if the CIO wants the business to go into a new market, say Botswana, but the CEO does not agree, the company will not be doing business in the Botswana market.

CIOs seldomly deal with the customer and the direct customer experience, and therefore does not necessarily impact the businesses strategy in any meaningful way. Don't confuse the modernisation of technology with digital transformation. Unless there is a strategic business decision made to go down the road of digital transformation it will never be fully successful.

By James Hickman,
Chief Customer Officer
at Altron Karabina.



The goal is better customer experience

Real digital transformation is about shifting mindsets across the organisation, rather than just forcing technology on people. By taking the latter approach, organisations risk missing out on the biggest benefit of digital transformation: improved customer experience.

A study by *Kony Inc* covering digital transformation across a number of verticals, found that despite nearly US\$5 trillion in overall investment, only 1 in 5 consumers reported any significant improvement in the experiences received. Knowing that, how can organisations ensure that technology doesn't stand in the way of digital transformation?

■ People must inform the strategy

One way is to ensure that the correct professionals are involved in the digital transformation process from the outset. Internally, the digital transformation team must include representatives from all divisions who actively contribute to customer brand engagement. The deciding factor to success is for them to be cognisant of functions which were never initially considered to achieve a great customer experience.

Alongside CX experts, customers also need to be deeply entrenched in the digital transformation process. Customers are, after all, the best source of information and can add considerable value in schooling brands on ways in which they should improve their business offerings.

■ Buy-in and better CX

By taking an approach that places people, culture and customer experience at the heart of digital transformation, organisations can ensure digital transformation initiatives achieve their objectives. It's crucial, however, for them to recognise that technology should be used as an enabler of digital transformation and that its implementation is not the end goal.

It's also important that they recognise that digital transformation is an ongoing process. This makes choosing the right enabling technologies, which can grow and adapt with the organisation, even more critical.

In combination, the right approach to digital transformation and the right technologies will create a better customer experience and, in time, result in organisations reaping serious rewards.

By Greg Gatherer, Account Manager, Liferay

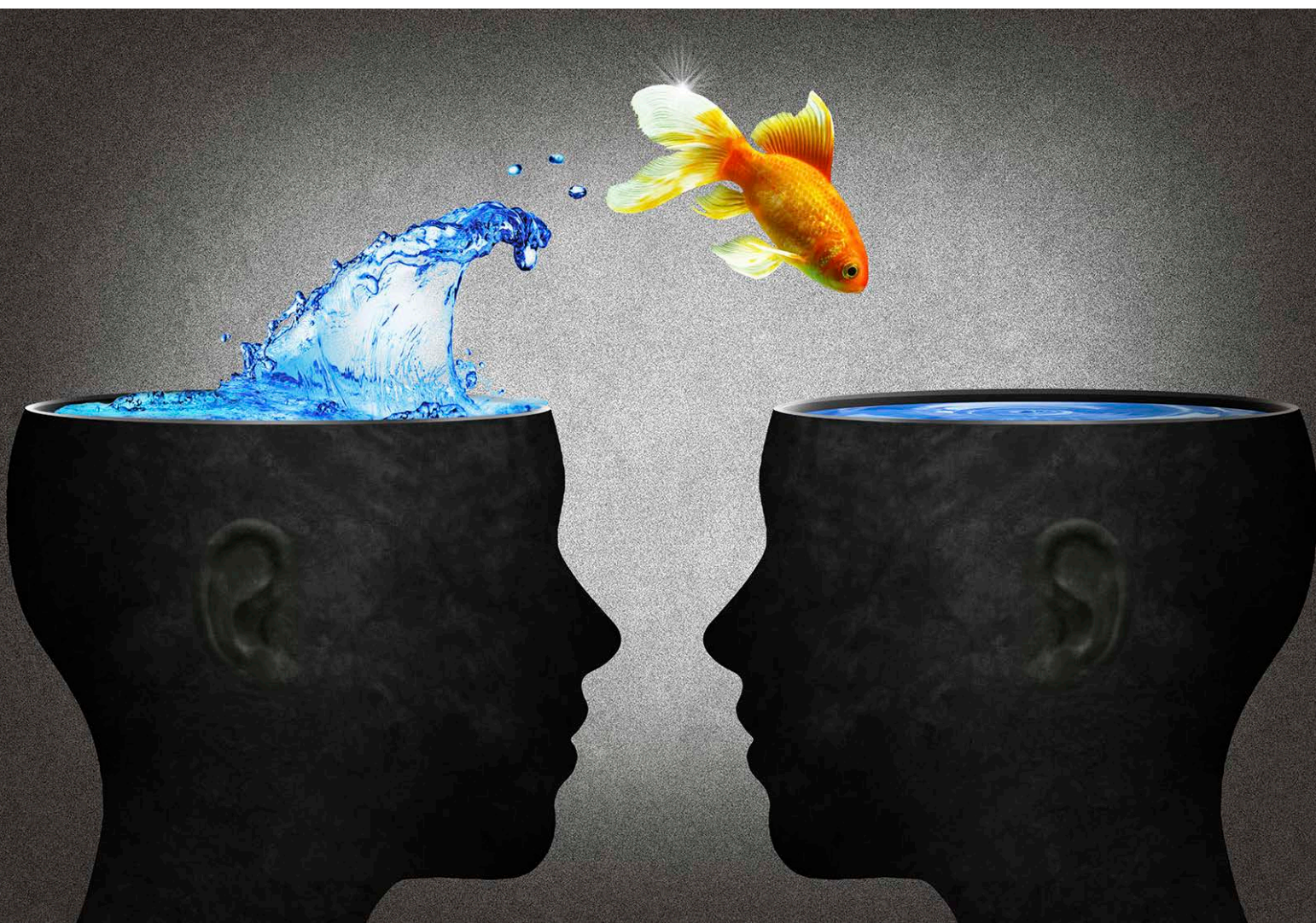


Why every business owner needs a **think tank team**

A sounding board, or a think tank, is a group of like-minded business owners and entrepreneurs who can offer invaluable and unbiased external input into your business ideas, problems or opportunities.

Many people who own and run their own businesses autonomously don't have anyone to challenge their thinking or hold them accountable for their decisions and commitments. When you're constantly in your business, it can be easy to miss things that might be obvious to someone from the outside looking in.

As a solo business owner, Jason Bernic found himself in a position where he was wanting to bounce ideas off other like-minded people with similar frames of reference and experiences. "I needed the input of other



business owners and entrepreneurs who I could chat to for insights. So a year ago I formed a think tank group that is called The Business Salon.”

The group is made up of business owners from a wide range of sectors who come together once a month to listen, be heard, question, challenge and uplift one another. Members lean on one another for progressive opinion, perspective, and advice. The group also offers opportunities for networking and business development through each members’ connections. Meetings don’t follow a rigid agenda or format and everyone takes part.

“The group provides an essential accountability function,” says Bernic. “Not in the sense of quizzing the members on their actions and deliverables, but rather providing a space for individuals to return to the group with success stories about action taken. It is about moving forward confidently and making measurable progress.”

Benefits of finding yourself a think tank team

We’ve all had those times where we just can’t decide what the best thing is to do. Or maybe things are not going right, and creativity has hit the wall. Perhaps an opportunity presents itself and analysis paralysis sets it. With this in mind, Bernic unpacks the following benefits for business owners:

- **It provides perspective and makes space for you to think things through.**

It is all too easy to get sucked into operational details, and a sounding board can help you ensure that strategic issues have been properly identified and planned for.

- **The very act of explaining your ideas and issues can help you clarify your own thinking.**

The explanation and “unpacking” process helps sequence your thinking in a way that makes your overall story much more coherent and easily conveyed.

- **It gives you the chance to develop your ideas further, and if necessary, change direction completely.**

It is very normal for any good leader to have doubts, and it is a part of the job to explore these doubts. This is a naturally uncomfortable process and it helps to have someone support you through it.

- **It allows you to have your thinking challenged in a non-threatening environment.**

Truthfulness tends to shrivel as it gets closer to power. An unaffected outsider can ask those challenging questions such as “Why would you want to do that?” “What would happen if you didn’t do that?” etc.

- **An outsider can often see when the leader is part of the problem and highlight when you might need to consider your own contribution to the situation.**

Being too close to something can make it impossible to see how you are potentially contributing to the problem, or how your personal feelings or frame of reference is impacting a situation or decision. Outsiders can help identify this.

- **It allows you to seek input from someone outside your businesses structure with no need to play power games.**

A sounding board is not about someone coming in and telling you how to run your business, but rather it is to help you get at the wisdom you already have, and allows you access to the wisdom of others who have no axe to grind.

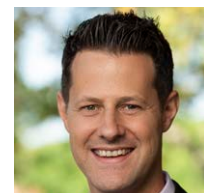
- **You are able to bring in new ideas from outside your firm.**

Fresh perspectives from other business leaders who are lending their insights with no ulterior motive, and from their own sphere of experience is invaluable.

“An external group of like-minded business owners can provide expert advice, bring a sense of clarity to situations and supply reassurance during tumultuous times,” concludes Bernic.

“When you’re constantly in your business, it can be easy to miss things that might be obvious to someone from the outside looking in.”

By Jason Bernic, Executive Life
Coach and founder of
The Business Salon. Email:
jason@successcoaching.co.za.



Alternative funding for small business

Entrepreneurship has been increasingly encouraged by government in the past few years. Funding has however proved to be a high hurdle for entrepreneurs.

With South Africa's unemployment rate now the highest in the world at 44.4 percent in the second quarter, the general concept of entrepreneurship and small business funding needs more attention than usual. The thought is that small-scale entrepreneurs are underfunded due to the large demand for capital and that new entrepreneurs need to demonstrate their likely ability to stay afloat before any cash injections are directed their way. These two considerations are critical in a country where 70-80% of small businesses fail within 5 years.

"The current state of the economy can make seeking and obtaining loans seem like a nightmare. If you're struggling to get a bank loan, or you don't like your current options, there are alternatives to traditional loans that are likely available to you," advises Tania van Zyl of Private Client Financial, as she unpacks some of these options available to entrepreneurs.

■ AGENCY FUNDING OPTIONS

These are available to small businesses with the objective of meeting certain quotas, including gender, race, regional and industrial transformation. Just a few examples of agency funding programmes include:

- National Empowerment Fund (NEF) services business loans from R250 000 to R75 million across a variety of industry sectors.
- Small Enterprise Finance Agency (SEFA) has a programme called the Township and Rural Entrepreneurship Programme (TREP), among others, where it finances SMMEs in townships, rural areas and farms with R350 000. R300 000 is for equipment and R50 000 working capital in a form of a grant.
- Department of Trade and Industry's (DTI) mandate

is for economic enlargement and Black Economic Empowerment.

- The Small Enterprise Development Agency (SEDA).

■ BOOTSTRAPPING FINANCE

Bootstrapping describes a position in which an entrepreneur starts a company with little capital, relying on his/her own funds rather than outside investments to build the business. Bootstrap financing techniques are often favoured by smaller businesses.

■ CROWDFUNDING

Various crowdfunding platforms are available online in South Africa, with the general touchpoints being a funding goal project description, audio visual presentation, rewards structures for backers, "jump starters" profiles and project deadlines.

The size of the crowdfunding market in South Africa is yet to be determined, even though regulators are said to still be trying to get a full understanding of the increasingly popular trend.

Although crowdfunding is not specifically regulated in South Africa, certain activities may fall under various financial services regulatory provisions and legislation.

Crowdfunding is also popular with crypto-assets managers, deriving from their common nature of surviving in a digital habitat.

Crowdfunding classes are:

- **Debt-based crowdfunding**, which is basically a loan where the investors provide funding to the recipient, which is then repaid over time with interest.



- **Equity-based crowdfunding**, whereby the investors provide funding to a start-up company by subscribing for shares and these funders sign-up to only to receive dividends when the project becomes profitable.
- **Rewards-based crowdfunding** has characteristics of bartering as investors generally make an “investment” into a business with an undertaking that allows for them to receive goods or services in return for the funding once the business has been launched successfully.

■ MAKE SPACE FOR A PARTNER

Getting a business partner comes with both advantages and disadvantages, and should be embarked on with professional advice.

■ VENTURE CAPITAL AND ANGEL INVESTMENT

Venture capital or angel investments are individuals or firms that are willing to pump funds into startups. They are typically looking for a return (you would need an exit plan or growth plan) or a share of your business.

This kind of funding is very applicable for specific industries (i.e. tech, medical, online) and usually require your business to be somewhat disruptive and primed for growth. If this route seems like a good option for you, then a solid business plan and pitch deck are vital here.

No matter the funding, be prepared with your business plan

“Seeking funding for your business in the more traditional style of bank loans can be challenging, and these alternative funding options can help you save time and rejection along the way. No matter the funding options you choose, it’s important to have a solid business plan to back up your business and better your chances of acquiring funds,” concludes Van Zyl.

By Tania van Zyl, Head of
Department - Monthly Compliance of
Private Client Financial. Visit
www.privateclientfinancial.co.za.



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Q&A: How we did it

SUMARIE GREYBE is co-founder of Naked Insurance, an AI-driven insurtech company launched in 2018 with the aim of changing the way an entire industry does business.

We talk to her about building a startup and securing funding and investment.

On disruption:

Q *When did you decide that it was time to shake up the industry?*

There was no single moment of epiphany, but rather a growing realisation that many of the things short-term insurers took for granted could and needed to change. As consulting actuaries, my co-founders and I saw how the insurance industry was falling behind the digital curve, as well as how consumers were starting to demand more.

Yet we understood that traditional insurance companies had such substantial investment in legacy processes, infrastructure and systems that it would be hard for them to change course. We put ourselves in the customers' shoes, and understood that traditional insurance doesn't match the needs of connected customers who expect digital convenience.

From here, we saw a once in a lifetime opportunity to reinvent an industry so that it serves the interests of consumers. We wanted to start a new insurance business, based not only on the latest technology, but also on a fairer and more transparent approach. Rather than focusing on competitors, we asked what consumers would like to see in a new-age insurance company.

If you focus on what competitors are doing, you will deliver more of the same. But, if you focus on customer needs, you will be able to deliver a service that truly meets their needs. Focus on customers, speak to them, test your ideas, solutions, and updates. This is the approach we are still following when developing new features and offerings.



Sumarie Greybe,
co-founder of
Naked Insurance

On partnerships:

Q Your fellow co-founders are Alex Thomson and Ernest North. What makes this partnership work?

We worked together for many years before starting Naked, and have always gelled because of our shared values, passion and vision. I would say that trust and mutual respect have been key in our success in building this business together.

It is also important to look for diverse skill sets. While we are all actuaries, we have different strengths and skills. Alex focuses on strategy and technology, Ernest is good at brand building and creative, and my strengths lie more in people and operations. We clarified from the start who would be responsible for which roles in the company. This helps to eliminate duplicated effort.

“Focus on the customer’s needs. If you focus on what competitors are doing, you will deliver more of the same.”

On funding a start-up:

Q How did you get started?

It’s still difficult to get funding or financing for a startup in South Africa, whether that’s angel funding, venture capital or a substantial bank loan. What worked for us was having an established network in the industry. We secured an initial R20m investment via Hollard and Yellowwoods, both of which have participated in two subsequent rounds of funding.

My advice is to build contacts and a reputation in an industry, and focus on people who know what you’re capable of. Incubation programmes and accelerators are also a good place to pitch your ideas and meet potential investors. It’s also important to get the fundamentals right and to be able to show what makes your team and idea better.

Your elevator pitch is vital. You need to be able to describe the problem you will address, how you will address it, and the benefit of you addressing it in less than 30 seconds to get someone interested. Once they’re interested, they will want to see a more detailed business plan showing that you understand the customer and the market, and that you have thought about execution.

Strengthen your pitch and business plan before you go out looking for funding. Be sure you have a realistic valuation of your business. You want to have a good balance between the value of the business and funds from an investor, because you don’t want to give away too big a share in your business.

On securing further investment:

Q Only 3 years after launching your start-up, you managed to secure R160-million investment. What did you look for in an investment partner?

Needing funds to grow and wanting to diversify our base of shareholders, we embarked on a targeted roadshow and met with potential investors, with our investor packs (as described above) in hand. We approached Naspers Foundry because we realised that their focus was aligned with ours.

For us, our investors do more than provide capital: they provide expertise, credibility and experience. They believe in our vision and can help us to attain it, but also give us room to grow our business independently. We are pleased that we have a strong set of anchor investors that bring varied skills, experience and business networks to the table.

On building your team:

Q What advice can you share about hiring the right people to build a business?

Hire in haste. Repent at your leisure! Take time to make the right employment decisions. I often interview up to 50 candidates to fill one role. We look for passion, potential and adaptability, and hire people who want to learn and grow. At Naked we work at the forefront of technology, which means our employees (mostly data analysts and developers) cannot be afraid of change and need to learn and develop new skills daily.

Our process is extensive and includes initial screenings, ‘speed’ meetings, practical assessments, team meetings, reference checks and more. That said, we make sure to keep these processes tight, so that applicants have an answer within a few days. We are like a sports team, and we need strong players who will not drop the ball and help us to win every day.

In growing your team, it is important to remember that you are only as good as your team. Give people responsibility and empower them to deliver on their responsibilities. Often the person closest to the job knows best what is necessary to be successful in that role, so trust and empower them to make those decisions.

Funding support for your **business growth**

FUNDING CONNECTION can help turn your entrepreneurial dreams into a reality.

The South African Government offers more than 70 different programmes to fund various businesses in South Africa through loans, grants, and subsidies. These programmes are available to start-ups and expanding companies in various sectors; from tourism, manufacturing and agriculture to specialist entities in IT, recycling and agro-processing ventures.

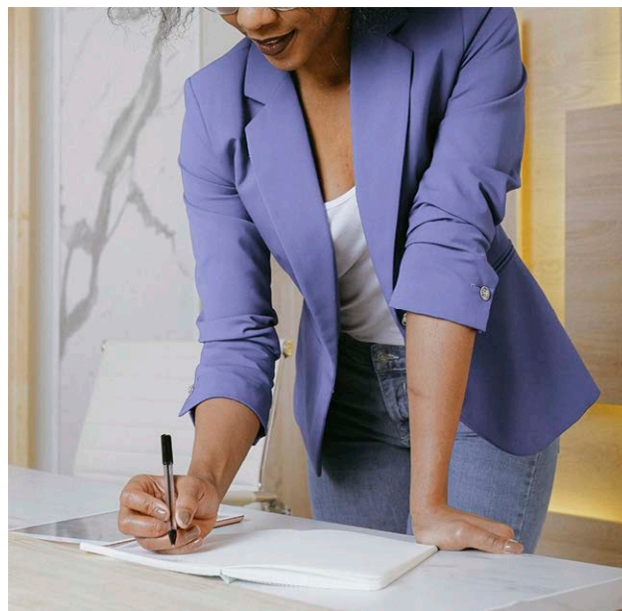
There are also other opportunities from commercial banks, venture capitalists and angel investors; all focused on providing funding for business ventures that can make a difference to the South African economy. Billions of rands have been - and will continue to be - allocated to various funding institutions, who serve as the proverbial gatekeepers to these funds. The sad reality is that most applications are declined, and the reason for this is that entrepreneurs do not read the complete set of rules and regulations.

Don't just apply everywhere; make sure your venture will qualify for the fund and submit all relevant information requested to the financiers. This will dramatically increase your chances of raising the needed capital to start or expand your business.

Of vital importance is to have all your ducks in a row. Financiers will need answers to the following questions:

- What product or service do you want to offer?
- Do you have access to the market? Can you prove this through offtake agreements?
- How much funding do you require and;
- For what exactly do you need the capital?

To give the financiers a good overview and relevant details, they expect a business plan and a financial forecast. A good business plan gets the most important information across without being tiresome. Put simply; the financier wants to see who you are, what you are about, whether you have the skills to run a successful business, and whether the business will be profitable.



Funding Connection can assist you with the whole process; As a private consulting firm, they help entrepreneurs access loans and grants. They do this by assessing your venture and determining your best option for funding, in the second step drafting your professional business plans and in the last step offer support to apply for funding.

Dagmar Breiling, CEO of Funding Connection, is a serial entrepreneur and an international experienced Funding Strategist. She can advise you about your opportunities and possibilities to raise capital for your start-up business or expansion. Dagmar is also not afraid to communicate clearly with you if your venture is not fundable.

Funding Connection has a team of experts, from accountants to business plan writers, researchers and editors, to make sure you can be proud of your business plan and raise the required capital.

Funding Connection has compiled a guide for you with even more tips. If you like to learn more about how to 'Get Funded', [click this link](#) and download your free guide! Visit www.fundingconnection.co.za.



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Funding Connection is a privately-owned consulting firm assisting entrepreneurs and business owners apply for funding from Government Institutions, Commercial Banks and Private Investors. Our dynamic team of business plan writers, marketing experts, research specialists and coaching professionals are ready to guide you every step of the way through your entire grant or loan application process.

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Turning your term sheet into playdough:

Preference shares and related negotiation strategies.

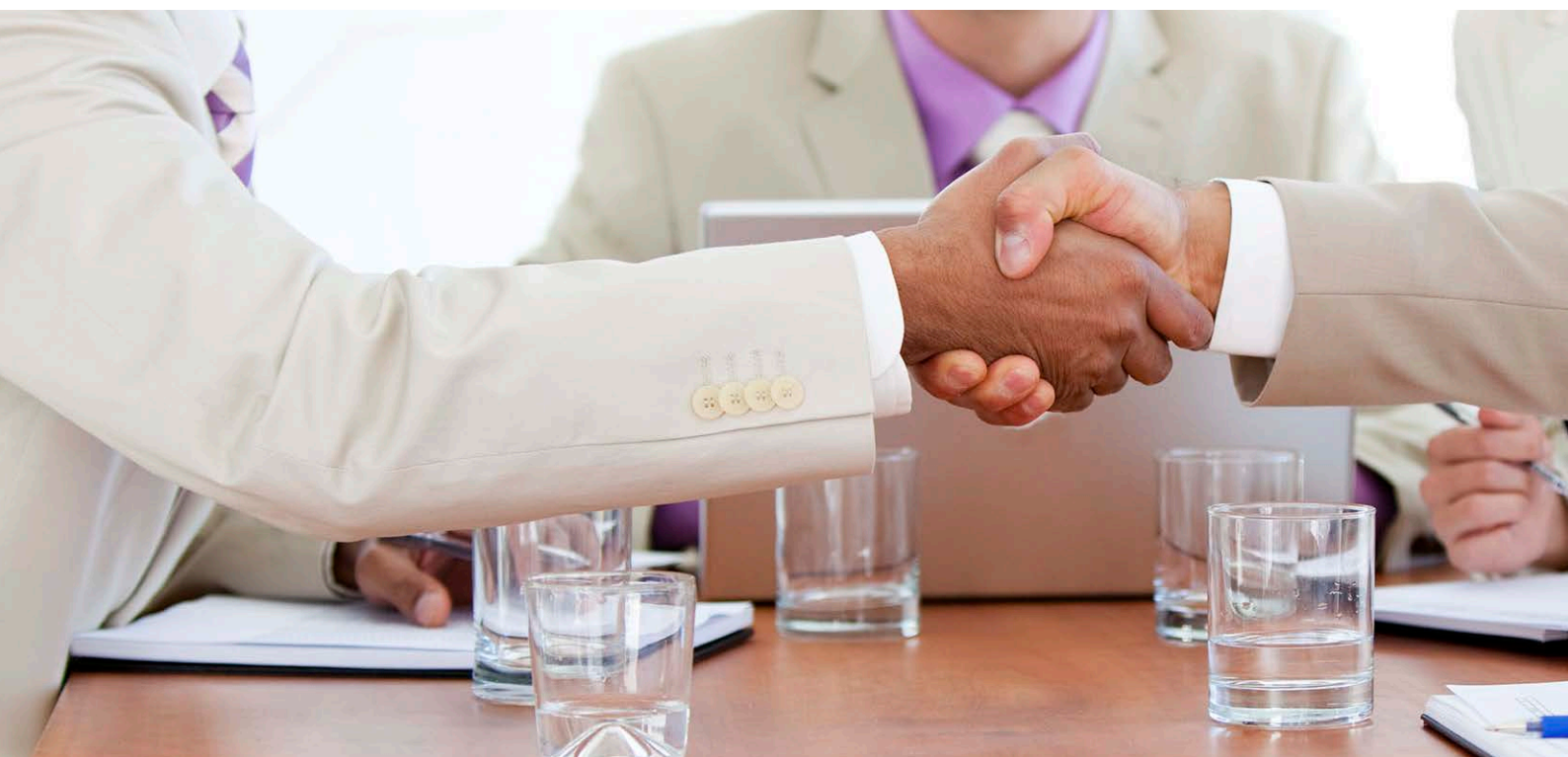
It is no secret that the current funding world is still dependent on handshakes and traditional rules of engagement. Yet the world over has begun to experience new, innovative and somewhat unorthodox approaches requiring of us to start asking: who moved the cheese? (Spencer Johnson). This, however, doesn't mean that the fundamentals of the game have changed, only the rules.

What this article aims to do is to educate entrepreneurs about one of the main aspects of the term sheet, being the rights, preferences and limitations attached to share classes, in particular, preference shares; and to show that, irrespective of the times we live in, the rules stay the same although negotiating tactics will most definitely be influenced by the circumstances you find yourself in.

One of the founder's main goals is going to be survival

and finally to exit from a venture. To make this happen, the founder team may need knowledge, support and financial injection from investors. Leading to this end goal will involve negotiating the rights, preferences and limitations attached to the specific class of shares that the investors opt to secure.

In order to rip off the band-aid, one may have to make peace with the fact that the founder team may have to part with a little more equity than they initially planned on if they want that full cash injection. Most early-stage ventures are going to require that runway post-haste or may lose out on an investment opportunity if they hesitate. Whatever drives the founder team's decision, it is important that the type of shareholding and the rights, preferences and limitations attached to that shareholding are fully understood. A brief explanation follows.



Traditionally, the founders take up ordinary shares, which secures three main rights, being the right to receive distributions from the company's distributable profits (i.e., dividends); the right to vote on matters that require the approval of shareholders in terms of the Companies Act No. 71 of 2008 (as amended); and finally, the right to receive the net proceeds of the company upon its liquidation.

On the other side of the spectrum, we have investors usually investing large amounts of funding and in doing so, take on substantial risk, even more so in times of uncertainty. As a result, investors are usually adamant on requesting more preferent rights to the ordinary shares taken up by the founders, termed preference shares, preferred shares, A-class preference shares or a similar term, which in essence places an investor in the 'priority boarding' queue when it comes to the distribution of dividends and return on capital.

Preference shares can be issued on several different bases, an understanding of which is paramount to the way returns are secured for the investor.

First and foremost, we must understand the concept of the liquidation preference. The liquidation preference will be activated at the sale of a company, the sale of its major

A term sheet is a nonbinding agreement that shows the basic terms and conditions of an investment. It may also be known as a letter of intent, a memorandum of understanding (or MOU) or heads of terms. Once the parties involved reach an agreement on the details laid out in the term sheet, a binding agreement or contract that conforms to the term sheet details is drawn up.

assets or change of control, for example and amongst other circumstances, this being termed a liquidity event.

But what exactly does this all mean? Let me explain. The liquidation preference is split into two parts, one being the actual liquidity preference and the other being the investors' participation right. The actual liquidity preference translates to an investor receiving his, her or their original investment back prior to the ordinary shareholders (founder team) getting to share in what remains after the liquidity event. Depending on the times you find yourself in, an investor can negotiate for more than 1x the original investment. This could be likely where an investor sees a risk in investing, the current political or global environment is uncertain or even where the investor sees major reward and is just feeling cheeky - the internet bubble, for example, saw some investors jostle up to 10x their original investment. It is important to note that this is just the first part of the liquidation preference though.

The second aspect of the liquidation preference, being the participation right, is inevitably a second bite at the cherry and is divided into either full participation, capped participation or no participation. What this means is that after the investor receives their actual liquidation preference (being their original or a multiple of their investment), they will either share in the liquidation proceeds on an as-converted basis (full participation), share in the liquidation proceeds on an as-converted basis until a certain multiple return is secured (capped participation) or opt out of receiving their liquidity preference and rather share in the liquidation proceeds on an as-converted basis (no participation).



Hopefully, an illustration may help put the above into context: If an investor invests R100 for 10% of the company and a liquidity event results in the company proceeds being R300, a full participation right will allow an investor to receive R100 (actual liquidation preference) and R20 (full participation right, being 10% of the remaining R200 of the company proceeds), whereas a no participation right will result in the investor receiving either R100 (actual liquidation preference) or R30 if not invoking the actual liquidation preference (no participation right, being 10% of the R300 company proceeds). If the company proceeds were R3 000 though, a non-participating investor would probably go for the no-participation right, as this would secure him, her or it R300 (participation right) rather than a mere R100 (being the actual liquidation preference).

(By now we should be hearing Sir Francis Bacon in our minds sneering 'I told you knowledge is power!')

Further to the liquidation preference, several more rights can be attached to preference shares:

- **Cumulative preference** shares give the holder a preceding right to not only receive currently declared dividends, but also any arrear dividends that were declared, but could not be paid to the holder due to a shortage of cash flow. This basically means that the holder of a cumulative preference share will have to be remunerated for all current and arrear dividends not paid before any ordinary shareholder can get their slice of the cake. A cumulative preferential dividend, therefore, has an economic effect akin to that of compound interest, which can significantly impact the financials of a company and, furthermore, the declaration of a dividend by a company results in a holder's claim thereto being akin to that of a creditor. Tied to the aforementioned, case law indicates that a preference share, which confers preferential rights in respect of dividends, is assumed to be cumulative;

- **Convertible preference** shares provide a holder with the right to convert his, her or its preference shares to ordinary shares at the option of the preference shareholder and usually at a fixed rate (or a rate that gets adjusted through an anti-dilution mechanism if the company raises future funding at a valuation lower than that of the investor), which benefits that shareholder greatly if the value of the company skyrockets; and

- **Redeemable preference** shares can be redeemed or

recalled by the company by means of a buy-back of those shares from the preference shareholders, which could, for example, be after a successful payout of dividends. If the company is the party with a redemption option, this construct benefits the company more than the shareholder as payment for these shares are at a fixed rate, effectively allowing the company to place a cap on the value of the shares.

However, in most cases, redemption options are exercisable by the holder of the preference shares when certain events occur. In that case, the redemption poses a risk to the company in that it is effectively a contingent liability for the company (i.e., if the shares are redeemed, the company may get a payment obligation that it may not have the liquidity for).

Based on the above, if you are already giving away a significant amount of equity, it may be possible to negotiate for the investors to take up shareholding with less aggressive rights and preferences or even negotiate for other rights or privileges, such as less stringent minority protections for investors, provided you know what is worth fighting for.

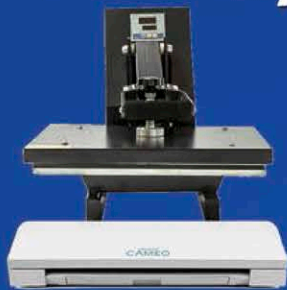
An interesting observation from the above summary is the option for the founder team to negotiate for preference shares which are partially redeemable at the option of the company as this could allow each redeemed preference share to increase the founder team's shareholding in the end. An important side note to add here though is that the company will only be able to redeem such preference shares if it remains solvent (i.e., its assets exceed its liabilities) and liquid (i.e., it is able to pay its debts as and when they fall due) following the redemption of those shares.

Inevitably, it is the circumstances in which you find yourself that often drives how negotiations are closed. What could work in your favour today may be to your detriment tomorrow. However, we can only do what we can with the hand that we have been dealt now. In the same breath, approach negotiations with the long-term goals of the company in mind, as well as the principle of having to give a little now to gain a lot in the end.

By Jacques Stemmet, Senior Associate - LLB (Stell) LLM (UCT) Advanced LLM (IP law) (UM, NL) at Dommissie Attorneys.



Start your own branding business



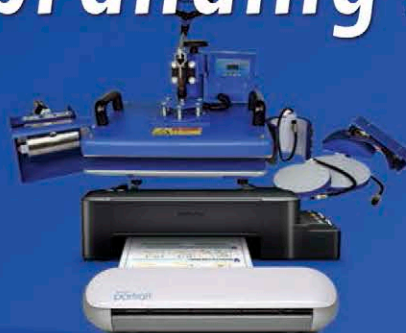
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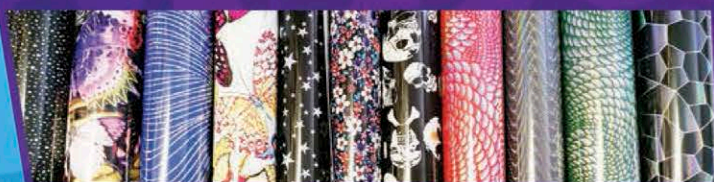
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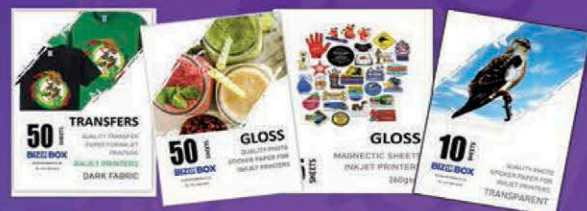
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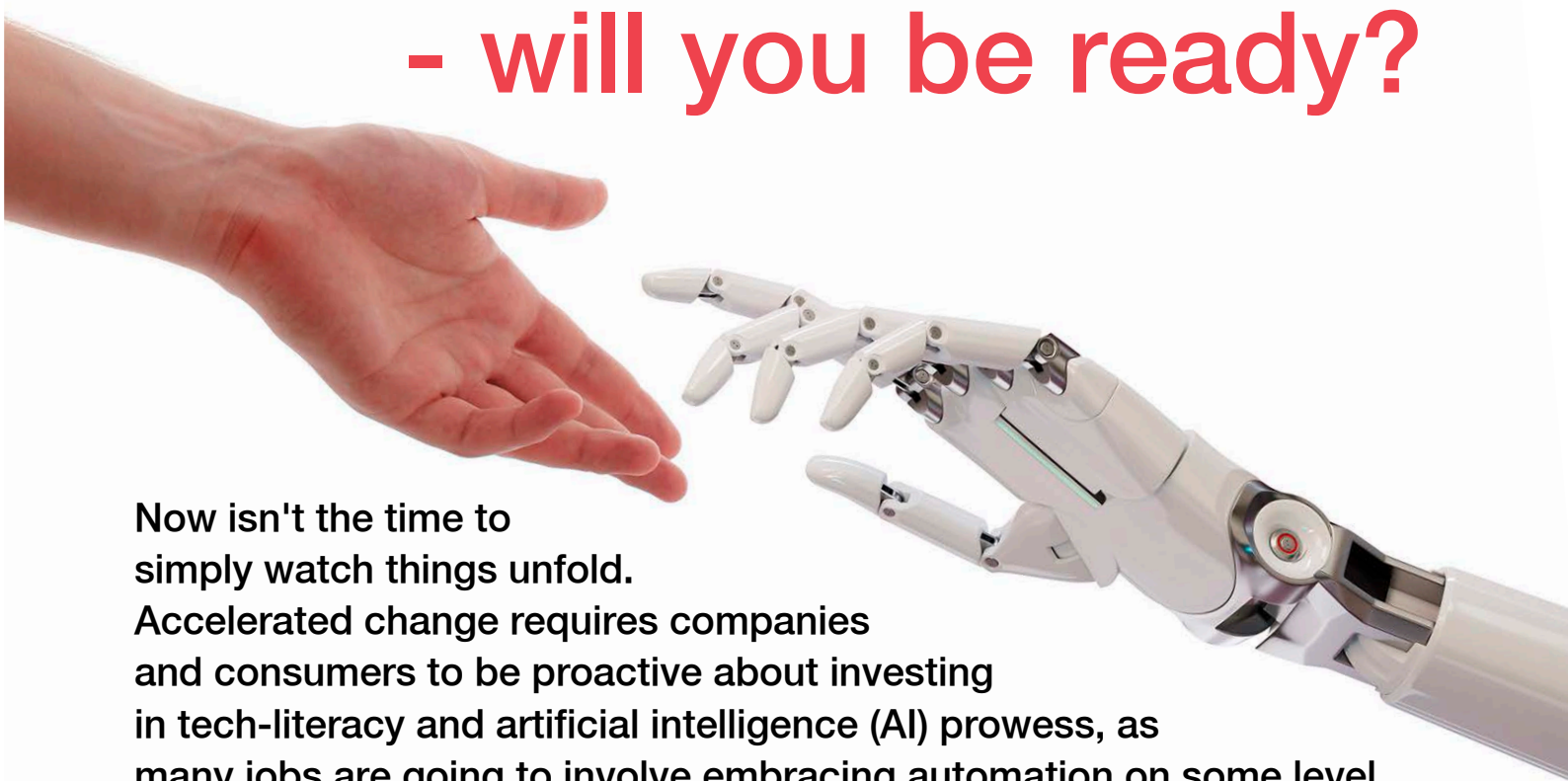
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When tomorrow comes - will you be ready?



Now isn't the time to simply watch things unfold. Accelerated change requires companies and consumers to be proactive about investing in tech-literacy and artificial intelligence (AI) prowess, as many jobs are going to involve embracing automation on some level.

"There is a dire need for South African businesses and citizens to ramp up on AI acumen. With AI tracking as one of the fastest growing disciplines in technology, it has grown more and more important for employers and employees to understand and embrace its applications," says Lyn Mansour, Founder and CEO of KLM Empowered.

"We believe that AI will be a great transformer, improving the efficiency of many sectors and enabling the creation of higher-value services that can lead to overall economic growth," says Mansour. "We are living in the age of AI, robotics, and smart machines. More human tasks are being automated, fundamentally shifting the way we work and changing the skills being sought by organisations. What's more, the skills and jobs we'll require tomorrow are largely unknown to us today, raising a considerable talent challenge at a time when we're already dealing with so much."

So, just how will we navigate the AI landscape? Mansour encourages businesses to define and take the following steps to help people and organisations to thrive in the face of continuous disruptive change:

STEP 1: Embrace the future of work

AI is not intended to fully replace humans in the workforce; rather it will be a universally accessible tool to augment human abilities. Therefore, as AI becomes more integrated into the workplace, the onus is on business leaders to embrace the necessary skills development efforts to helping their people and organisations prepare for AI and embrace the opportunities it will create.

STEP 2: Identify the jobs of the future

While technology develops to allow methodical tasks to become automated, new jobs will be created, bringing about a large-scale reclassification and rebalancing of work.

This means companies cannot afford to wake up after the fact. The key to increased productivity is to prepare for these 'new' job titles that are about to break through. According to the World Economic Forum, the following 20 jobs will see an increasing demand over the next five years:

- Data Analysts and Scientists
- AI and Machine Learning Specialists
- Big Data Specialists
- Digital Marketing and Strategy Specialists
- Process Automation Specialists
- Business Development Professionals
- Digital Transformation Specialists
- Information Security Specialists
- Software and Application Developers
- Internet of Things Specialists
- Project Managers
- Business Services and Administration Managers
- Database and Network Professionals
- Robotics Engineers
- Strategic Advisors
- Management and Organisation Analysts
- FinTech Engineers
- Mechanics and Machinery Repairers
- Organisational Development Specialists
- Risk Management Specialists

STEP 3: Develop future-fit skills

South Africa has been battling an increasing skills shortage for the last decade. With more and more skilled workers leaving the country, there is an opportunity for young people to take ownership of closing the gap, as well as for people established in their careers to up-skill and pivot towards where they are most needed.

STEP 4: Turn up the HEAT

As AI continues to open up new business and employment opportunities, human characteristics like EQ (emotional intelligence) and agility - that are difficult for computers to mimic - will only increase in importance. "We are therefore now looking to 'H.E.A.T' as a well-rounded multi-disciplinary approach: Humanities, Engineering, Arts and Technology as the future of business," says Mansour.

The future of business needs a population of creative, emotionally intelligent digital natives who are all leaders in their own right, and H.E.A.T strikes the perfect balance of discipline. In addition, those workers performing tasks that automation cannot yet crack will become more essential, and this means creativity, innovation, imagination, and design skills will be prioritised by employers.

"The onus is on business leaders to embrace the necessary skills development efforts to prepare for AI and embrace the opportunities it will create."

We certainly cannot underestimate the value of our uniquely human talent. The workplace has seen an increased demand for emotional intelligence, leadership ability, and creativity which will only continue to grow.

"Skills such as critical thinking, decision-making, stress management, people management, virtual collaboration, change management, negotiation, complex problem-solving, adaptability, and analysis are the bedrock to building the strong and agile teams required to navigate rapid change," says Mansour.

STEP 5: Adapt learning approaches

The future of education is all about learner-centred experiential learning. Theory must be integrated with real-life practice and on-the-job learning. Learning must be designed to be engaging and shape graduates who are able to lead themselves and collaborate effectively with others.

Blended learning is a combination of online learning, theoretical learning from facilitators and industry experts, real-life work experience and engaged discussion. Our education and skills need to adapt, and quickly. Focusing on skills that nurture creativity, innovation, and leadership as well as the development of technology and software superpowers are now the cornerstone to all businesses.

"The new normal that we are all facing demands a new level of leadership, innovation, and agility. We have a choice to make: ride out the storm or catch the wave. Those organisations and individuals who understand their potential futures, what each might mean for them, and plan ahead, will be the best prepared to succeed," concludes Mansour.

By Lyn Mansour, Founder and CEO of KLM Empowered, a leading Integrated Skills Development Solutions Provider and Project Management Conglomerate.



Prepare for learning

'Transfer of Training' is the ultimate aim of training investment, but many learning and development programmes don't achieve this. Why?



Globally, organisations spent \$359 billion on learning and development (L&D) in 2016, and yet it seems that for the most part, the return on such investment doesn't amount to much. In fact, a *McKinsey* survey showed that only a quarter of respondents believe that training measurably improved performance and only 12% of employees actually applied new skills learned.

It would seem that the majority of corporate L&D training is ineffective. So, where is it going wrong?

Focus on *why*, *who* and *what*

For a start, there is often little alignment between the needs of the employee's development objectives and the needs of the business, and the lack of a clear view of what the expected outcomes are in terms of impact and performance. It is also commonplace to find employees arriving for training who don't understand why they were selected for a particular programme; they don't know how they will benefit; and they don't see the connection between the training and their role. It is the neglect of this pre-training preparation of employees that sees learners disengaged, unreceptive and simply not motivated to attend or actually 'learn' on these programmes.

This is one of the key reasons why what is learned in the training room does not lead to '*transfer of training*', in other words; applying the knowledge and skills acquired to their targeted job or role. For optimal learner readiness, the candidate needs to understand the aim and objective of the training, and most importantly; how this training corresponds to their current challenges, so that they will be motivated to transfer the skills acquired. Being mandated to learn, versus *wanting* to learn because the

benefits and objectives are clearly laid out, are vastly different. It is therefore vital for trainees and managers to communicate prior to training to establish the common goal. In addressing these flaws in so many training programmes, Dr Eric Albertini of the SA Business School, suggests an intentional approach:

- The objective and justification for every L&D programme should be thoroughly interrogated and fit for purpose in the bigger picture of the business strategy and mission.
- Effective and sustainable learning always happens from the 'inside-out' and starts with preparing the learner.
- Learning must be human-centered and cater for both the individual development and career growth aspirations of the employee and organisational capability, building and transformation.
- Learning is about **change, stretch and transformation**. In particular it's about delivering the appropriate amount of stretch or challenge for each learner.
- Learning is based on activity-centric design, in other words, practical, business-driven action learning that can actually be applied straight away and has relevance and context.
- Learning is a journey; **not** an event.
- Seek input from participants to build into their learning program so that there is ownership and accountability.
- Integrate multiple stakeholders (from the participant, line manager, facilitators, HR business practitioner) across all three phases of learning namely Pre-Learning, During-Learning and Post-Learning.

3 Misconceptions around digital upskilling

■ Not everyone will be a coder

Addressing the digital skills gap is not about everyone becoming a computer programmer or expert coder. Different jobs will require different levels of technical knowledge and skill. Many non-technical roles, such as sales and marketing, HR and finance, will require enhanced levels of digital proficiency. Employers need to help employees become more comfortable using new applications and handling data. For the majority of jobs, this is becoming a core requirement.

Hiring external candidates for specialist roles can be a costly undertaking; equipping teams with the right tools and level of knowledge to upskill will benefit companies and employees alike.

■ Lack of formal education is not a barrier to success

Digital skills are much quicker and easier to gain than many people realise. Lack of formal digital education should not deter anyone, or be seen as a barrier to achieving success in your chosen career.

■ Teams don't have to be in the office to train

The 'new world' presents a major opportunity for companies to rethink what agile teams look like. By building tailored development programmes based not on what they think workers should know, but on what workers actually **want** and **need** to know, companies can create a flexible working culture that empowers all employees to connect, learn and progress from anywhere.

The pandemic has presented us with a unique opportunity to rethink digital education and deliver an exciting evolution of business and society that can ensure growth, innovation and happiness in equal measure.

By Robin Fisher, Senior Area Vice President, Salesforce Emerging Markets.

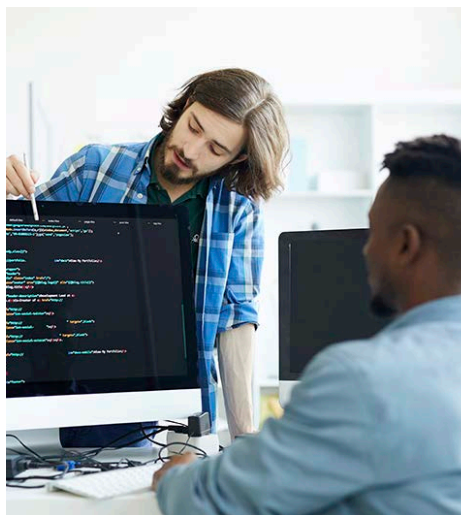
Software development holds opportunities for SA's youth

Locally the demand for digital jobs far exceeds supply, leading to a severe skills gap. This is reflected in the *Institute of Management Development's (IMD) Digital Competitiveness Ranking*, which ranked South Africa at 60 out of 64 countries in 2021. The report measures the capacity and readiness of the same economies to adopt digital technology, with South Africa's overall top weaknesses listed as digital and technological skills, as well as higher education achievement.

With this in mind, Riaz Moola from tech education provider, HyperionDev, is urging the local youth to consider software development as a viable career option, and cites his reasons why:

Relatively low barrier of entry: Programming is far more accessible than most other conventional careers. For example, law, medicine, accounting and engineering require expensive degrees, years of study, and intensive exams or industry body registrations to accreditations to work in that profession. The high cost of traditional tertiary education also remains a challenge. "Programming, on the other hand, offers a range of far more accessible education paths such as mentor-led bootcamps and online courses," says Moola. "Plus, the practical ability to write good code and being able to prove your experience in creating highly functioning programs are often more valued by prospective employers than degrees."

Software developer skills are future-proof: "The tech space is thriving, and online and digital services are skyrocketing. Chatbots, websites, online stores and new customer platforms have become essential, however they need trained professionals to keep them running smoothly. The world relies on software developers more than ever, meaning job security in this industry is relatively stable," says Moola.



"To do our bit and address the massive youth-unemployment crisis, HyperionDev has launched student funding assistance and scholarship programmes. It is vital that all players in the country provide much-needed accessible education," Moola concludes.



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Computers 4 Kids is a South African based Education and ICT Company with its head office in Cape Town and a footprint throughout Africa and the Middle East. To date, six million learners and 30 000 teachers have completed the e-learner content – a great accomplishment for this reputable company founded in 1995.

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Computers 4 Kids is offering their award-winning e-Learner software to owners of computer training centres, educational facilities, learning centres, community centres, internet café's and any individual who wants to work for themselves, with no upfront fee. Online or face-to-face courses are offered.

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minimum of three logins required. Free online training is offered to get you started.

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Computers 4 Kids is offering three of their award-winning curriculum sets, namely: Primary School, Secondary School and the Community Curriculum, all made up of hundreds of exciting lessons and activities. All content is accessed from www.classesonline.mobi.

Primary and secondary school curriculum sets are aligned to the national curriculum, catering for learners from Grade R to 10. Various coding and programming



lessons including Minecraft content is also available. Using the Minecraft content will empower you to run online gaming sessions and digital camps.

The Community version allows you to offer IT classes for school leavers and adults. These lessons include valuable life skills such as preparing a CV, creating a will, banking, social media safety etc.

Benchmarked certification is available at R500.00 per person, including registration, training manual, assessments and the e-Learner Foundation certificate.

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Contact Russell Pengelly on 083 310 1438, email: info@computers4kids.co.za or visit: www.computers4kids/business-opportunity



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Create a workforce of **lifelong learners**

Thriving in this world takes a different kind of person and organisation: the lifelong learner. Here's how to recruit them, develop them and retain them.

The World Economic Forum's (WEF) Future of Jobs Report indicates that 50% of all employees will need reskilling by 2025. Indeed, the ability to learn is among the top 10 skills WEF lists for the future workplace.

So what is a lifelong learner? It is someone who keeps learning new skills, unlearning old habits and refining existing competencies throughout their life. Lifelong learners will practice this learning in a continuous fashion, rather than simply only learning via formal courses or degrees.

Creating a workforce of lifelong learners and cultivating a culture of continuous learning will give your business an edge in a world of constant change. This is a shared responsibility between employers and employees: while you create an enabling environment and deliver the tools to learn, people also need to be encouraged to embrace learning as a way of life.

Salomi Kruger, MD for Applico Training shares the steps you can take towards creating a culture of lifelong learning in your business:

1 Calibrate recruitment towards finding lifelong learners

Look out for recruits that show initiative and passion when it comes to learning. This needn't be restricted to formal certifications and degrees - feel free to ask them about what they read, what their interests are outside

work, and how they have developed their skills over the course of their careers. A good interview question is: 'What have you learned recently and how could you apply it to this role?'

2 Encourage your people to take ownership

While your training and HR department can provide your people with career guidance, people learn best when they take personal responsibility for their development. Giving employees some freedom in deciding which learning opportunities to pursue and in choosing the pace of their development can help them to succeed. Work with employees to develop timelines for training and development milestones. This will give them a sense of control and ownership.

3 Show that learning is a priority

During these challenging times, many employees are carrying heavier burdens of personal responsibility at home and facing fuller inboxes at work. They want to learn, but the idea of finding time to do so can seem daunting. Organisations can help them get past this obstacle by encouraging them to block time off for learning, and rewarding them for the time they invest in developing their skills and knowledge.

4 Offer opportunities to learn from peers, particularly in cross-discipline teams

Functional and classroom training remains important, but should also be supplemented with other learning approaches to expand the employee's experience and skillset. For example, getting people to work in cross-discipline teams can allow cross-pollination of ideas and skills, as well as drive innovation. Peer coaching can also expand their access to new ideas. These techniques can prevent people from getting bored, helping with staff retention.

Continued on page 38

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Continued from page 36

5 Tailor content and approaches to today's work reality

One-size-fits-all approaches are not suitable for today's workplace. Training interventions should be designed for specific roles or career inflection points, rather than being tied to the calendar or the budget. Formal learning should be fortified with opportunities for mentorship, access to bite-sized micro-learning content, and self-directed online learning. HR data can be helpful in understanding each employee's learning journey.

6 Complement learning with change management programmes

As alluded to earlier in this article, employees are often

thrown into the deep-end with learning due to large scale technology transformation programmes. For organisations to make their reskilling and upskilling programme successful, they should acknowledge that change can be uncomfortable and unwanted. Change management programmes can help people navigate times of transition, providing them with support and tools to adapt to new systems, structures and tools.

A sustainable advantage

With new technologies and consumer behaviours emerging at high velocity, lifelong learners will be the most important assets of tomorrow's most successful businesses, helping them to grow and innovate at a time of rapid and constant change.

From the trenches of training

2020 was a chaotic combination of crisis management, cutting budgets and fast learning. But now, as *McKinsey & Company* comments: "It's time for companies to double down on their learning budgets and commit to reskilling."

As a business coach and owner of *Performance Booster*, Melody Tomlinson is at the forefront of helping companies and their teams to optimise their training, communication and productivity. She highlights trends she sees emerging that are bound to stay and grow momentum:

■ Technology upgrades

"I remember walking into the Nike head office in Portland, USA, a few years ago and marvelling at how every person had a state-of-the-art plug-and-play Apple station, together with iPad, iPhone and a standing desk. Needless to say, the pandemic posed less of a challenge to the likes of Nike than to the average SME." Increased investment in good technology and excellent connectivity has become a priority. Hybrid and work-home stations are here to stay, meaning technology needs to be easily adaptable. Security of both the actual piece of technology and the contents have become a top priority.

■ Employee-centric options

Employees want more input and control over *what* they want to learn and *when* they participate in this.

■ Nostalgic breakaways are a thing of the past

The two- to three-day, away from work and home, workshop has become less of a luxury and more of an inconvenience as programmes and courses are now available at the convenience of the client. The company of course saves on huge accommodation bills, transport, catering and bar tabs, but may lose out on the comradery built by doing fun things together. The virtual experience, if designed well, can cater for authentic sharing and

intimacy, but can also leave room for avoidance, escapism and lack of focus, ultimately a huge loss in terms of ROI.

■ Unlearning and relearning

The need for Instructor Led Training (ILT) is unlikely to decrease as the complexity of the hybrid environment increases and the continuous drive towards the Holy Grail of good communication is a never-ending quest. Equally so, companies will feel compelled by budgets or market trends to create more inhouse, Virtually Led Training (VLT) which is accessible at any time, anywhere, at no additional cost. This bespoke Training Management Systems (TMS) will become more popular and everything from induction to operations will be standardised, online, accessible on demand and a prerequisite for self-study, relevant to a certain position. The higher initial outlay will save thousands and going forwards it will ensure thorough learning is devised and measured.

■ Adult attention alert

With increased pressure to perform and optimise efficiency, trends are to keep training modules short and follow them up with a questionnaire or another measuring tool. Videos are here to stay. Less is more.

■ Training themes

Diversity and Inclusivity is currently a top priority for most corporations worldwide. Continuous learning will be required to optimise the virtual attendees experience, be it whilst attending meetings, think tanks or upskilling via these platforms. AI, too is a space where new opportunities are continuously evolving.



Mel Tomlinson

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High Performance Training and Coaching[™] is all about helping people thrive in their businesses as well as their personal life, so it's not just a business opportunity. I see it as an opportunity where you can also excel in your family life and get the balance right.

I decided to be part of their team as I have a passion for talking to people, enjoy the training aspect and love what the franchise brings. The support has been exceptional.

Throughout my career, I have had some experience in training but didn't know too much about the business. Frikkie, Pao and the rest of our great team specialists are extremely supportive. I can ask them any sort of question knowing that help is always there, every step of the way."

- Natasja Du Plessis (Franchisee Perth, Australia)

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

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

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

What's on offer

Snap-on dealers are offered the opportunity to purchase high-quality tools manufactured and distributed by Snap-on at a discount from suggested retail prices, and to re-sell those products at recommended prices. Dealers call on their customers each week within an allocated territory, which includes 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.

The 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.

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.



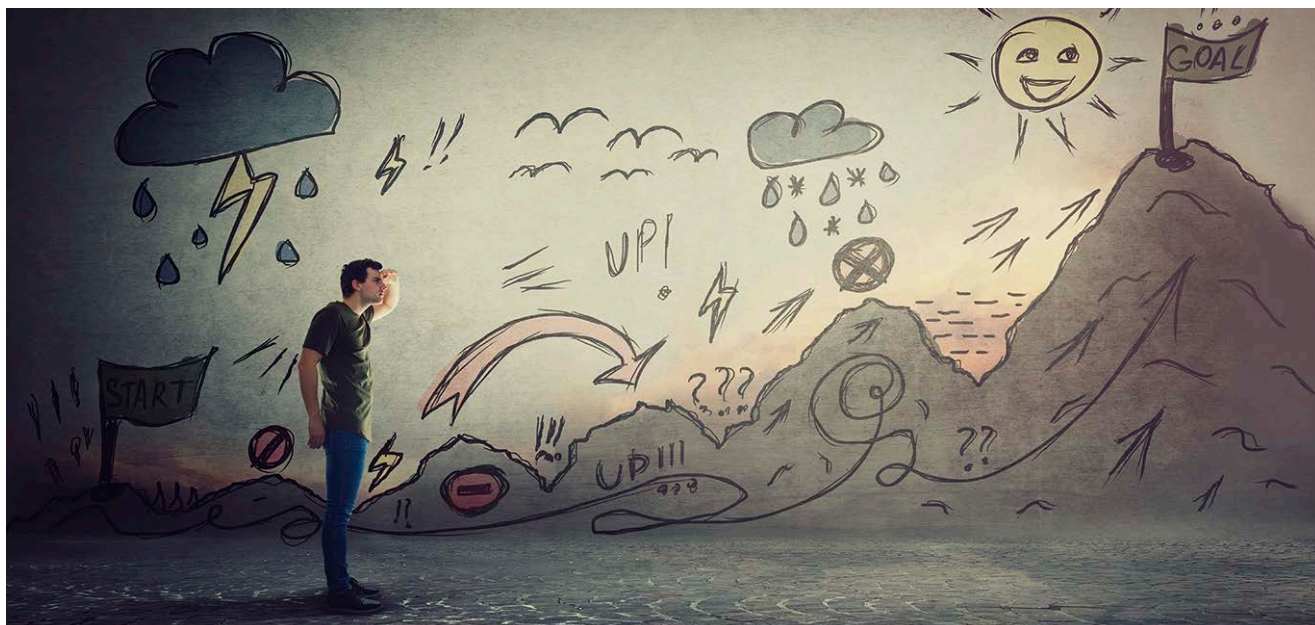
What type of person is a Snap-on Dealership suited to?

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.



What an MBA won't teach you...

You don't need an MBA to be a successful small business owner. What you do need, though, is plenty of grit, a pragmatic attitude, and the determination to win - no matter what.

"My own lessons in growing a business were acquired not in a classroom, but in the bedroom where I started my business back in 1988," says Gordon Hooper, MD of Bateleur Brand Planning. This is where he says he uncovered some of the business owner's hardest realisations: like the fact that owning a business certainly does not bring you instant wealth or renown, that setting up a company is not a simple journey, and that challenges are part and parcel of the process. Hooper shares some of the most important insights he gathered along his way:

Get your staff issues right

This means hiring the right people within the parameters of realistic expectations. Yes, we all want to work with people who share our vision, but really, how likely is that to happen? Entrepreneurs are traditionally 'A' type personalities who thrive on challenges, a trait that you may find rare among others. Someone working on a salary simply won't share that passion. Understanding this will help you avoid many disappointments.

It's equally important to understand that while you might

not be able to find staff that share your passion, you still need to be very careful about who you invite to join the company. Mistakes in this regard can be costly, from both a financial and emotional point of view. And remember that, if employee issues make it to the CCMA, legislation usually favours the employee.

Marketing is costly - but it's also necessary

Simply put, there is no other way to generate a regular client franchise. Even then, prepare for the long-haul; this process may take much longer than you would ideally like. You'll inevitably spend a lot of capital during this process, but there is no substitute. Don't wait until you are making money to advertise, because you can't expect to build awareness until you start promoting.

Plan to fail

I could put a more optimistic spin on this by saying, 'Don't give up.' If Walt Disney failed three times before creating the world's most famous mouse, you could be sure that failure is an unavoidable part of the ride for almost every entrepreneur. The key is to accept and embrace this by ensuring that you have enough capital at hand to give you the leeway to keep trying until you do finally get it right.

Keep your eye on the prize

Focusing on implementation can be tricky for entrepreneurs, especially at the outset, when you are involved in making the product or service *and* marketing it. This situation is far from ideal, because you might be able to do both adequately (although that's doubtful).

Still, you will never achieve the results you really want unless you can focus exclusively on one. Sales and manufacture are two different disciplines and must be treated as such - so do what it takes to get your start-up to the point where the division can be made clear.

Be pedantic about partnerships

Here's an unexpected (and perhaps unwelcome) truth about partnerships: they don't always work. They may even be the undoing of your business – but only if you don't choose your partner with care. If you do, you are almost assured of having someone to share risk, act as your sounding board, increase the diversity of skills in the company, and bear your burden alongside you (think of how useful that will be when you want to take leave).

On that note, I don't hold with the idea that you shouldn't go into business with friends. Think about it: you already have a basis of shared value and a foundation of trust – and those are some of the most important ingredients in a partnership. Just be sure neither of you abuses those assets.

Nothing rivals a solid work ethic

Work smart. For example, find a new way of doing things when it becomes clear that your current methods aren't working, and make sure that the business you're chasing is real rather than wasting time, energy and resources on 'shadows'. But work hard, too, because you can be sure that your competitors are. If you say you're going to do something, do it – you can be sure that your customers are going to remember if you don't (and they might tell other potential clients, too).

Ambition is never a bad thing. After all, a can-do attitude is part of most entrepreneurs' DNA, so you might as well put it to use chasing those Big Fish. If you manage to get one, focus on remaining agile and flexible so that you can do whatever it takes to deliver and keep on working hard.

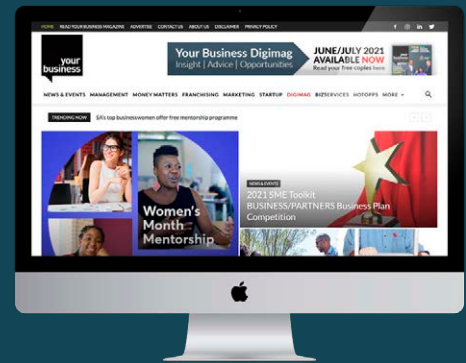
Plan to grow

Don't be so focused on implementation that you forget to plot a course for the company.

By Gordon Hooper, MD of Bateleur Brand Planning, a market research and brand planning agency.



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Surviving on limited resources

"How do SMMEs with limited resources survive in an environment like this?" This was the question posed by Dr Jabulile Msimango-Galawe (DrJ), senior lecturer in entrepreneurship at Wits Business School during an interview with Lebona Moleli, owner of Mohope Craft Beer.

"True entrepreneurs thrive in a crisis - they find pockets of opportunities", was Moleli's answer. As the owner and founder of three businesses, he is no stranger to the trials of running a business. Both Moleli and DrJ are passionate entrepreneurs, and want to encourage people to be innovative and take risks to achieve their goals.

At a time when restriction of movement has crippled the income earning capacity of many businesses, and in particular, SMMEs, Moleli and DrJ offer their advice to business owners, who typically have little resources and have to find creative ways to sell their products or services.

■ Don't stop communicating, even with little or no budget

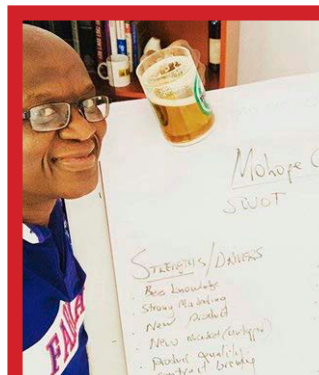
In normal conditions, and even more so in periods of crisis, continuous communication of your product or service to potential consumers is paramount. Otherwise, one runs the risk of having their product or service forgotten.

For SMMEs however, the issue of budget is always a concern. But as Moleli points out, "How much does it cost you to be on Facebook or Instagram?" Social media provides a platform for continuous engagement about the SMMEs' products and services in a cost-effective

way. If used strategically, capitalising on the strengths of each platform to communicate the product offerings can make up for the lack of financial resources for a television advertisement or billboard. "And, when you have made a profit, do not go and buy that Italian shoe. Rather use that money to attend a digital marketing course or attend a graphic design course. At the end of the day, you will be able to do these things by yourself without having to employ someone." Unlike big corporates with unlimited resources, the entrepreneur must perform these different tasks independently.

■ Develop your game plan

A marketing strategy (your plan for reaching prospective consumers and turning them into customers of your



"True entrepreneurs thrive in a crisis - they find pockets of opportunities."

- Lebona Moleli



“What is the point of having 100% of nothing if you can have 50% of something”.

- Dr Jabulile Msimango-Galawe (DrJ)

Most people miss opportunity because it is dressed in overalls and looks like work.

- Thomas Edison

products or services) will ensure that you are marketing to the right target people. Part of that process is doing market research at the onset of your business. This involves a SWOT analysis, identifying who your target customers are, your competitors and the operating environment. Only then, the entrepreneur will create and market their product in the most appealing way to draw customers.

Avoid the “spray and pray” approach, advises DrJ, further stating that entrepreneurs should instead adopt lean startup principles, where one goes out and tests the hypothesis of the problem they are attempting to solve in the marketplace. This increases the chances of success when selling the product. Doing marketing research does not have to be expensive. It could simply be asking people questions or using Facebook for surveys. “We spend much time on these platforms, so we must get value from them.”

■ Long-term focus on brand building

Getting a return on investment from your marketing strategy requires a long-term commitment to building a brand out of your product or service.

1. The first thing about branding is the identity of your product; the logo, the colours, the look and feel of the product that the consumer can identify.
2. The second part of branding is formulating the brand strategy, which speaks to what you offer to the consumer.

3. Finally, the most difficult aspect of branding to attain is brand equity. Brand equity takes years to build and requires consistent customer service. Yet, happy customers stay and continue to patronise the business.

“Marketing yourself seriously and building good relationships with customers does not only apply to big companies. And customer service should never be taken for granted; negative word-of-mouth could end your business,” says DrJ.

■ Share and collaborate

Speaking on time management and being practical, Moleli advised entrepreneurs to collaborate with other entrepreneurs and to outsource some parts of the job, particularly where they lack the skill. By collaborating with other entrepreneurs, they ensure the job is done to the client’s satisfaction. Moleli went further to give an example of his beer brewing business. He collaborated with a company that contracts out their brewing facilities. This saved him from the heavy infrastructural investment that would otherwise be needed for the business. So being a brewer by training, he brings the recipe, the marketing strategy and the branding, while the actual manufacturing is contracted to another company.

Highlighting the importance of collaboration, DrJ adds, “what is the point of having 100% of nothing if you can have 50% of something”.

Marketing goes beyond just logos and flyers; it is about creating demand for your product. “Make sure your customers or consumers are in love with your brand. And if they are in love with your brand, they will buy your brand,” is Moleli’s parting advice.

Determined to succeed

When the hard lockdown in March 2020 closed his Soweto chicken restaurant after just six months of operation, LETLHOGONOLO MOTSEENG gave away all his stock to stop it from spoiling, gave up his flat and sold much of his furniture. Homeless, he slept in his car for several weeks to keep his business running and continue paying his staff.

When it got to the point where he also had to sell his car, it was “a pain”, he says, “but I had to rescue the business”.

Motseeng knows something about resilience and entrepreneurship. He started selling sweets at school at the age of 11 to help support his family. After matric he sold chicken feet and gizzards outside shebeens.

When he came up with his Moja Chicken restaurant concept years later, centred around eateries set up in moveable shipping containers with rooftops and targeting the township market, he based it on what he knew.

“When I was growing up, the only meat we ever ate was chicken. My late grandmother owned chickens and it was my responsibility to feed them. Also, chicken is the most-consumed meat product in South Africa. I saw an opportunity there,” he says.

According to a COVID-19 impact report published in late 2020 by Finfind and key national partners, an inability to operate was one of the factors forcing the closure of almost 43% of 1 489 South African SMMEs surveyed during the first five months of the pandemic. But giving up was never an option for Motseeng. He had, after all, quit his comfortable nine-to-five job to use the capital for his new enterprise.

“I had to come up with a solution... I had to be more creative to address the market and serve its needs,” he recalls. So, once eateries were allowed to open for takeaways, he introduced a food delivery and collection model into the business and stepped up his marketing efforts.



He initially struggled to cope with just one delivery bike, but persevered, later buying two more bikes and eventually renting a couple more.

His determination paid off. Several lockdown levels and three waves of the pandemic later, his original Soweto outlet and eight franchises are thriving. He also recently signed a deal with a large bank to install ATMs in all the franchises, and a deal with a large retail group to supply his sauces and spices to their customers, and there's more to come. “We have seen more traffic coming our way, and an increase in sales,” he says.

One of the things that drives him is empowering young people, he stresses. “Every time I open a new store, I'm excited about creating jobs.”

Motseeng's concept, vision and spirit of innovation also earned his business a place among 12 SMMEs supported by insurer *Hollard's Big Ads for Small Business* initiative that aims to help small, medium and micro-enterprises thrive, to their own benefit and that of their communities and the broader economy.



"I had to come up with a solution... I had to be more creative to address the market and serve its needs."

- Lethogonolo Motseeng

The mother and daughter team making their mark on jewellery industry



Isabella Kobela and Meiki Ngcengeni

Isabella Jewellers and Refiners is the brainchild of ISABELLA KOBELA, who trained in goldsmithing and rough diamond evaluation before deciding to branch out on her own in 2008. While the company started out as a purely jewellery manufacturing operation, it has since diversified and today manufactures and sells jewellery to the industry, has a successful refining and recycling operation, provides wholesalers with raw materials and even makes time to design and sell custom-made pieces to individuals.

Jewellery manufacturing sounds glamorous. In reality, it's a lot of hard work - and the early days were tough. "Being a female in this world was challenging at first. It was a long, hard process to get the necessary licenses, and the right machines and equipment. So, I started recycling my own materials, like filings, sweepings and offcuts, so I could start reusing the material to manufacture new jewellery pieces," says Isabella.

In 2012, daughter MEIKI NGCENGENI joined the business after completing her degree in Transport and Supply Chain management. "One of my areas of interest is compliance, which is really important in this industry. That alone feels like a full-time job sometimes," says Meiki.

The company joined the De Beers Enterprise Development Programme last October and they were provided with tools and techniques to structure process and systems to generate sustainable growth. The pandemic has hit the jewellery manufacturing side of the business hard, as many customers have postponed weddings and put big-ticket purchases on the back burner. Through the De Beers programme, they were able to set targets and strategies to achieve the outcomes of being a sustainable business, especially in today's volatile market. "We continue to identify hidden opportunities to be innovative and develop approaches that will keep us sustainable. We have also learnt the importance of networking with other businesses, which has opened up possibilities to reach greater markets", says Meiki.

Her message to entrepreneurs out there? "Don't be afraid to start something. Follow your instinct. This business was born out of curiosity. We wanted to share our creativity with the world, and be the company that offers something to all. We want to be conscious and sustainable. We want to inspire the next generation. If we do that, then we've been successful."

Generational marketing:

Ensuring your brand lands with the right audience...



Did you know that, contrary to what one might think, older age groups are the fastest-growing audiences of many social media platforms? Facebook, for example, saw users above the age of 65 increase by roughly 25% over the past year, while those aged 50 plus represent Snapchat's fastest-growing audience segment.

"When brands decide that they want to be on social media, they first need to consider the ages of the audiences on each platform as this plays a massive part - not only in the messaging they should use, but the format thereof too," advises Alistair Errington from Ad Dynamo.

Errington unpacks some of today's most popular platforms and the typical age groups of audiences associated with each:

- **TIKTOK'S** ability to provide users with unrivalled creative freedom, self-expression and shareability to a global audience has made it the top platform with Gen Z. This functionality is important for a generation that has grown up with digital technology and highly values individual expression and inclusivity. It's for these reasons that, while choreographed dances and trending pop music tend to dominate the platform, Gen Z is also using TikTok as a means to voice opinions related to socio-economic and environmental issues. One only needs to think about how the youth have taken to

TikTok to express opinions on issues such as climate change and the Black Lives Matter movement.

- Given the length of time it has been around, those who are a little older (Millennials) tend to be on **SNAPCHAT**. These users - who are sometimes referred to as the 'me generation' - originally flocked to the platform for its ability to visually share their daily life before competitors like Instagram became more mainstream.

Over time, Millennials have grown more accustomed to the platform, and now prefer it as a means of forging more authentic and personal relationships online, as Snapchat has honed in on its person-to-person sharing ability. However, the platform does captivate Gen Z too, due to the technology it uses and because this is a very visual generation. Globally, Gen Zers have grown up with this platform, so they know and trust it. They use it to connect with each other. Typically, Snapchat draws 18 to 34-year-olds.

- **SPOTIFY** has very much the same audience as Snapchat since it attracts users who have grown up with the understanding that services are now available to you for free in exchange for sponsorship, advertising or plug-ins. This is very much part of Millennials' lifestyle, whereas older generations tend to prefer TV ads. But growth amongst Millennials has also been driven by



Spotify's ability to cater for the Millennial's need for immediate gratification, which on-demand streaming platforms help fulfil.

- The 20-35 age bracket favours **INSTAGRAM** as it not only is a visual medium, but it was one of the first platforms to make use of temporary content which is preferred by this generation. This makes it a primary platform for users to showcase their daily activities and lifestyle, which feeds directly into the Millennial preference for being 'experience seekers'.
- **TWITTER** users position themselves as the first to break news and this has lent the platform to older generations. For Baby Boomers, Twitter is a means to express their post-war idealism, while for Gen X, it's a means of asserting one's opinion and expressing one's individualism. For these reasons, those over the age of 40 typically engage with Twitter.
- **FACEBOOK** has become quite popular amongst older generations, especially as it is a way for them to connect with family and friends. In fact, Baby Boomers have increased their Facebook use by double digits since 2015, while younger generations, particularly Gen Z, are becoming increasingly averse to the platform in favour of competitors that offer temporary content.

Speaking of Gen Z, with this being one of the most

| Generation Name | Births start | Births ends |
|--------------------|--------------|-------------|
| Baby Boomers | 1946 | 1964 |
| Generation X | 1965 | 1980 |
| Millennials/ Gen Y | 1981 | 1996 |
| Gen Z | 1997 | 2012 |
| Gen Alpha | 2013 | 2025 |

sought-after markets for brands, Errington advises that their advertising must look as organic as possible. "You need to mirror the behaviour on platforms that Gen Z uses. For instance, if a certain behaviour is trending, the brand should echo this. However, I do also believe that brands need to have foresight to be ahead of these trends and propagate the platform with their own movements and cultures. The best way to do this is by finding content or topics to bring back from the dead - reskinning it, making it their own, and reviving it."

Looking at the next generation, also known as Generation Alpha, he believes that this demographic is being primed by platforms like TikTok to express themselves solely via video. "Snapchat introduced the idea of visual communication and TikTok solidified it. Generation Alpha knows nothing but video, so if a brand isn't introducing camera marketing into its strategy, it will lose this generation."

Errington notes that there are brands such as those in the banking, retail and automobile industries that have successfully marketed across platforms to reach the different generations at their various life stages. "This helps to build lifelong brand loyalty which can ultimately affect decision-making down the line."

"Regardless of which platform marketers pick, they not only need to know who they are targeting, but what each platform lends itself to best and to match that with their strategy," Errington concludes.

By Alistair Errington, Sales Team
Lead at leading media
sales house, Ad Dynamo.



What we've learnt about **brand building** in a crisis

During tough times, marketing is the first department to take a hit, so it stands to reason that many small businesses have had to step up and reawaken every sense of determination.

Disasters can cause severe upheavals in how businesses operate, and although branding provides a promise to customers, in a time of crisis, that promise is likely to change. Companies that don't evolve their marketing strategy in times of great change are likely to suffer in the long run.

In the last two years, the team at creative agency, *Curious & Creative*, has been immersed in conceptualising and crafting ibrand identities, communication strategies, and social media content for a variety of SMME's in the ICT space. Working with these SMMEs in these

challenging times have brought up many important questions for *Curious & Creative* as a business, like, what does it mean for a South African small business to be truly future proof? How can they build brands that can sustain themselves during a crisis?

Zumurrud Rinqest, Founder and MD, shares some key lessons about brand building that her team has learnt over the past 18 months.

■ Get personal

This is the time to be personal, to avoid cliches, and to offer value beyond whatever it is you're selling. Early on, it has been reported that many customers have slowed their spending, and the effects have been palpable for a great many businesses – big and small. That doesn't mean you've lost them, though.

Messaging that is uplifting, educational and exhibits your values will pay off both during and after a crisis. Connecting with others and nurturing strong relationships during tough times are also critical as it builds trust and allows brands to attain the coveted top-of-mind spot.



The new age of brand engagement allows for a start-up business to compete on a more equal playing field, alongside more established businesses. Building a strong relationship with your customers means understanding what they need – and love. Drive this message as hard as your budget will allow!

■ Persevere

During times like these, we are tested far beyond our limits. Decisions need to be made faster, and there has never been more pressure to stay relevant. Perseverance is a vital characteristic for any leadership team, and adds meaning to our personal stories, brands, and businesses.

■ Do the right thing

We've all experienced the effects of a crisis at some point, whether personally, locally or globally. It's important that brands respond appropriately and comport their reputation as a corporate citizen. Adjusting your messaging to reflect a sense of empathy and support is not only essential for brand relevance, but also speaks volumes to your reputation. Do the right thing for your customers through charitable giving.

■ Own your authenticity

Authenticity matters more than ever. Brands need to treat their customers as human beings and prioritise these relationships, strategically placing selling goods and services on the back seat. Take the time to understand the emotional and behavioural shifts customers are experiencing, and infuse that into everything you do - from how you communicate, to your offering. Consumers want to be engaged in a way that is genuine and honest. They can immediately see through brands that don't "walk the walk."

■ Adapt your message

With great challenges come great opportunities. Tie your messaging to current market conditions (i.e. audience needs/pain points, cultural changes, competitive landscape) and plan out your phased approach to what market conditions are needed to shift the message again. There will always be a common thread to what your brand stands for, but the message to the market should easily adapt to its surroundings.

■ Consider what's best for your customers first

In a crisis, there are a lot of snap decisions that need to be made by you or your team. It's important that you set the tone and empower team members to make the

right decisions when situations arise. Making it clear that you are supporting your customers during tough times is a guiding principle for your business. The long-term benefit of being there for them will outweigh short-term losses.

■ Be seen, be heard, don't sell

Companies need to maintain profitability, crisis or not. The best way to do that is to spotlight thought leaders who can share insights and helpful tips. Pick topics based on your expertise, e.g. innovating while working from home, leading during a crisis or tips on preparing for the post-COVID-19 era. Show empathy. Participate in podcasts. Host virtual "ask me anything" sessions.

Become relevant in the life of your customers and prove that your presence has some clear advantages. Usually, that small piece of business evolves into trust, and the trust becomes growth. There is no replacement for touching base via phone, email or smoke signals (no real fires, please). Each business or department has pain points that come and go, and keeping regular contact keeps you tuned into the needs of your clients – especially those that don't make their way onto the brief. Be sure to use this opportunity to present a solution.

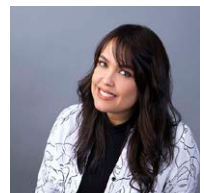
■ Solving real business problems through strategic creativity

Interestingly, the key sentiment shared by each of the SMMEs the agency has worked with, is that they now have the inspiration and motivation to look at their businesses through a new lens. Seeing their refreshed brand strategies sparked ideas around repositioning themselves to survive in a new, significantly tougher market.

In conclusion, Rinquest comments, "COVID-19 uncovered the fact that many brands did not have a plan in place for how to respond to a disruption across their industry and business models. Companies must be prepared, and this requires planning. The better the plan, the faster a brand can respond.

It is through thoughtful planning and innovative ideas that brands will succeed, even through times of crisis".

By Zumurrud Rinquest, Founder and MD of Curious and Creative. Visit www.curiousandcreative.co.za.



The future of in-ear advertising

Has digital killed the radio star?



Did you know that the first radio commercial aired in the USA on 28 August 1922? Now, close to 100 years later, brands are still reaching audiences via this medium.

Today digital audio has disrupted the space with a richer, immersive experience. "If you think about sound, it's a sensory experience that impacts your mood and mindset. Brands are now considering this in terms of how and when they target users," says Carla Harrison from Ad Dynamo, Spotify's exclusive ad sales partner in Africa.

Radio remains a popular medium for users, with South African listenership increasing by 11% year-on-year. "Brands would be wise to keep radio in their arsenal along with digital audio to ensure 100% share of voice, particularly with radio listenership peaking in the morning amongst 65% of 18 to 49 year olds," advises Harrison.

"Streaming, on the other hand, builds momentum through the day, with South African users streaming for about 2,5 hours daily. The reason for this is because streaming forms part of screenless moments. Users are able to tune into a podcast whilst walking or listen to their favourite music as they cook. This gives brands an incredible opportunity to tap into key moments when users aren't active on their phones."

PODCAST PROLIFERATION

Looking to the future, Harrison notes the meteoric rise of podcasts, with brands now starting to do their own podcast series. "This is not surprising, seeing that 43% of

South Africa's online population has listened to a podcast in the last month and that the number of podcast listeners is growing exponentially, with 2020 seeing a massive uptick both locally and globally. Most notably, there was a 50% increase in South African podcast listeners."

3D AUDIO EXPLOSION

3D audio is also on the rise. "This is especially relevant to brands, given that 80% of Spotify users are streaming with headphones. With 3D audio, not only does the audience hear the sound or the ads, but it provokes certain emotions too. This is known as synaesthesia, which means you actually begin to feel or taste certain things.

Take Coca-Cola for example; if you hear that can opening, you can almost taste the bubbles in your mouth. Brands don't necessarily want to go a hard sell route anymore; they want to engage their audience by making them feel a certain way. 3D audio has that ability and is elevating audio advertising to the next level."

INTO AFRICA

It is predicted that by 2030, Africa will be home to 1.7 billion people, whose combined consumer and business spending will total \$6.7 trillion. It's no surprise then that brands are increasingly eyeing the continent. For example, music streaming services like Spotify have recently expanded their African footprint. "Spotify is now available in 40 more countries, including Ghana, Kenya,

Nigeria, Tanzania, and Uganda, following its initial entry into the continent via South Africa, Morocco, Egypt, Algeria, and Tunisia in 2018. When Spotify was founded by Daniel Ek in 2006, his mission and vision was to make music accessible to anyone, anywhere. He also wanted to give artists a platform where they could upload their music and expose it to the world. Now, Spotify is bringing music to places in Africa that wouldn't have been able to access it previously. Brands are seeing the

value in this, by collaborating with local artists to create content that's relevant to their audience. In addition to podcasts, brands are creating their own playlists to create awareness and a musical identity in the market.

"With these and other advances in digital audio, brands will soon be able to access every digitally connected user in Africa and the world in ways that stimulate their senses and engage their emotions," Harrison concludes.

2022 AND BEYOND



Whether you're a Brand Manager, Digital Marketer, or Marketing Manager, here are a few digital marketing trends that are likely to redefine the consumer brand experience between 2021 and 2022.

● Digital Customer Experience

This refers to the total of all online interactions a consumer has with your brand. Besides your website, your company may also use mobile apps, live chats, social media, and other digital interfaces.

Consumers want to consume your content, BUT on their terms. This means you have to create easily consumable experiences for your customers. Think about how your website interacts on Mobile (82% of traffic online is via mobile devices). Are you producing different ways for people to consume your campaigns ie: videos, Podcasts, Interactive Newsletters, etc?

● Interactive Content & UGC

Interactive content involves the viewer actively participating instead of passively reading, watching, or listening. Examples of interactive material include quizzes, exams, calculators, infographics, quotes, and white papers. Keeping consumers engaged with your brand is so important in today's landscape, so you need to ask yourself a simple question: Are you speaking to your customer or are you having a conversation with them?

So we know people love great content, but what people and consumers enjoy and trust more is **UGC (User Generated Content)**. People want proof before they make the buying decision - they want to be assured they are making the right choice when buying from your company or brand.

So why UGC? Simple:

- It will build and strengthen your community.
- Consumers can relate to UGC.
- It allows your brand to engage with the customer where they are and feel comfortable.
- As a brand you are building a massive library of trusted and authentic content.

● Multi-channel Marketing

Multi-channel marketing combines information from various sources (such as conventional and digital) to ensure that customers have the same experience and receive the best possible service no matter where they are engaging with your brand or campaign.

● The rise of Voice and Visual Search

With more smartphones, smart car devices and smart home devices, more people are now turning to **Voice and Visual Search**. Think about when you say "Hey Siri" or "Hey Google".

Now add to that **Visual search**. Tools like Google Lens will enable consumers to search for whatever they see in front of them. This means now that as 2022 looms, marketers will also have to shift focus even more on Image alt-text and sitemaps for images as this will become more important in the SEO game.



By Leon Marinus, MD of digital agency, ATKASA.

5 Hiring trends shaping the future

Businesses that adapt their hiring practices will find themselves well placed to recruit top talent from both the local and global markets.



While your business rapidly evolves to the new work environment you find yourself in, it is important that your approach to recruitment and hiring adapts with you. RecruitMyMom, a leader in skilled flexible recruitment solutions, have seen these five hiring trends emerge over the course of the past year, and believe implementing these will better prepare your business for the future:

■ Increased urgency for gender diversity

Diversity attracts diversity: a gender diverse workforce attracts the best talent. Female hires in management roles not only contribute to a gender diverse workforce. They will also have a positive trickle-down effect on your entire company. Younger female candidates want to work for companies where they see female role models above them in leadership as it gives them the confidence to pursue leadership themselves. Gender diversity may have historically been seen as a box to tick during the hiring process, but the last two years have brought to light the value women bring to the workplace, especially in managerial roles. From communication to conflict resolution, women have the interpersonal skills necessary to navigate leadership in a remote work setting. What's more, a gender diverse workforce signals to investors the firm is well-run, which over time translates into stronger financial performances.

■ Project-based hiring when facing uncertainty

If the high level of uncertainty in the economic world at the moment is making you reluctant to commit to permanent hires, consider contract hiring or outsourcing

to consultants for a particular project. Contract hiring, or the outsourcing of skills for a fixed duration or defined project, will allow you the flexibility to manage the impact of market uncertainties. Project based hiring gives you the freedom to scale up or down quickly and cost-effectively as and when the demand fluctuates.

■ Re-think which skills you value in candidates

The skillset that made an employee successful in the past is not necessarily the same as it is today. While a candidate's credentials may get them the interview, more and more it's their soft skills that make them succeed in a rapidly changing work world. If you are hiring a remote team member, look for the sorts of soft skills essential for thriving in a digital workspace, such as strong communication skills and a flexible approach to teamwork. Candidates who display these sorts of soft skills will contribute towards a harmonious and productive work environment.

■ Make sure you're attracting Gen Z

Hiring graduates who can grow with your company is cost-effective and smart. While Generation Z may not have experience coming into a role, they have the necessary skills to thrive in the current landscape we find ourselves in. Young graduates are agile, they prioritise job stability and they have the necessary digital skills. Gen Z candidates are attracted to diverse companies that offer good training programmes and flexible working conditions.

Is B-BBEE failing Women?

There are 14 points available on the B-BBEE scorecard for companies that empower female employees, but a recent report released by the *Commission for Employment Equity* shows that while women make up 45% of the workforce, the promotion of women into senior management continues to be frustratingly slow.

■ Incorporate remote/hybrid work long-term

As the dust settles, some companies may return to 100% in-office working, others may keep their teams working remotely indefinitely. Regardless of what your company decides, it should not be a decision based purely on logistics. From skilled mothers looking to re-enter the workplace, to Gen Z candidates who expect it, remote work attracts top talent. Besides talent attraction, the last two years have taught us that there are also many other benefits of remote work. If your company cannot commit to remote work, consider a hybrid offering which gives your employees the freedom to incorporate a combination of on-site and off-site work as required by the job and as agreed between both parties.

There's no doubt that the next few years will continue to bring unforeseen challenges, but these also bring with them the opportunity for your company to evolve and refine your hiring practices to ensure you are better prepared for the future.

Article provided by
www.RecruitMyMom.co.za

"Through the Employment Equity Act, businesses are already under massive pressure to transform their workplaces. So, more legislation is not an answer to address the advancement of women - and more specifically African women," says Sean Sharp, Executive Head of Sales at EduPower Skills Academy.

"A carrot rather than a stick approach is the best way to encourage companies to drive empowerment and the ideal vehicle to implement this is B-BBEE. But we need to shift the goalposts to make this work."

Under the *Codes of Good Practice*, there are a number of areas across the priority elements that currently award companies for meeting women-specific targets. These include 4 points under Ownership, 6 points under Management Control and another 4 points under Enterprise and Supplier Development.

"The bulk of the points available are only unlocked when Black Women achieve top-level positions. But if this is the desired outcome, over the past 10 years the results show that B-BBEE is failing to deliver this empowerment objective," Sean adds.

This comment is based on the findings released in the recent Commission for Employment Equity Report 2020/21. This shows that over a 10-year period, Coloured and Indian women representation at top-level management may have increased but the representation of African Women fell by 2.7%.

| TOP MANAGEMENT | 2010/11 Report [19.1%] | 2020/21 Report [24.9%] |
|----------------|------------------------|------------------------|
| White Women | 65.4% | 64.7% |
| African Women | 18.5% | 15.8% |
| Coloured Women | 4.8% | 5.7% |
| Indian Women | 7.5% | 10.6% |

"While there are more Black women in senior positions overall, the fact that the number of African women in senior management positions has decreased is very concerning. This could allude to the fact that companies are simply not doing enough to develop the talent they have, and this is where there is a massive opportunity for B-BBEE to play a more strategic role in the advancement of women," says Sean.

In addition to incentivising the development of women in senior roles, B-BBEE should also be focussing on the development of women throughout the organisation. The sweet spot for this is the 25 points available under Skills Development. He says that by restructuring this priority element to include African Women-specific targets, B-BBEE could ensure that they receive the training they need to secure sustainable employment opportunities or to advance within their organisations.

By identifying and training promising African Women, organisations would not only be enhancing their productivity at junior levels, it would also establish a strong and progressive succession plan for these women. And with the bonus of additional points on the B-BBEE scorecard, this could offer businesses a win-win that would add to their bottom line.

"B-BBEE isn't a one-year race, but rather a long-term strategy to deliver transformation and sustainable economic growth for all South Africans. Small changes now could build up to deliver impressive results five years down the line," he concludes.

Smooth out the rough edges

Navigating the road ahead with your people.

Whether your business is sitting back down in office chairs, embracing a hybrid model of work or going completely remote, you are navigating waters without a clear map. It's a challenging time, defined by uncertainty and ongoing pandemic complexity, and it's taking its toll on employees and leaders. Over the next six months, it's critical that companies build resilience by leveraging the lessons learned over the past two years.

Your people come first

One of the first lessons that most companies learned was to put people first. For many companies, the sudden surge to remote work created a sense of disconnect. People were struggling to find connections and to engage while working from home with limited physical and social contact. This led to a radical change in business thinking. Companies realised that people were the lifeblood of the business, that without engaged and committed people, the business would fail.

Putting people first should be the mantra of every organisation right now. And this means unpacking how the business can help employees manage stress; what benefits employees need to feel secure and supported during complex times; what wellness programmes or platforms should be implemented over the long and short term; and how leadership can translate all this into engagement and connections.

Clear boundaries to manage stress

When it comes to managing stress, companies need to put firm and clear boundaries in place for people. A recent study released by KPMG found that 94% of workers are stressed due to the lingering impact

of the pandemic, and Oracle found that 70% of the global workforce experienced 2020 to be the most stressful year ever. The research also found that 76% of employees believe that their employers should be doing more to protect their mental health. Yet there's no one size fits all solution to the stress problem. What's actually needed is compassion and a commitment to your people, every step of the way.

Focus on wellness and culture

Wellness and culture have become critical lessons for the business. The new normal is here and it's very likely that most companies will adopt some form of remote working for the foreseeable future.

For some, it will be a hybrid blend that's designed to suit different workplace personalities and work styles. There are those who prefer to work at home, whilst others crave the comfort of the watercooler and office companionship. For some it will be entirely remote as their workforce is built from people who live and work all over the world – the ultimate digital nomad business.

However, both hybrid and remote come at a cost that's potentially the severe degradation of the company culture and employee wellness. This can be managed with smart tools such as social online meetings, collaborative platforms and open conversations, and opportunities for employees to engage outside of the office. But it does need to be managed to prevent burnout, isolation and reduced productivity and engagement.

The wellness of the people as individuals working for

your company is another thing all together. It's difficult, but if the company culture is structured around the value of employees and shared values overall, then it will provide people with the support and structure they need to thrive. It's vital to undertake constant efforts to build employee cohesion. There is no right answer, but being consistent and ensuring leadership is on the same page are two boxes that must be checked.

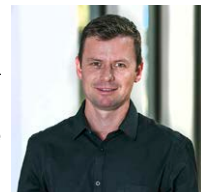
Re-looking benefits

Then there's benefits. There are benefits built into most company policies and packages, but the past months have torn aside the expected and shown that there are other things that people need to cope when times are tough. For example, funeral cover can help employees feel that they are planning ahead for a bereavement.

It's a cost-effective way of ensuring that families aren't left in financial difficulty, and it helps employees learn how to protect their families in case of a loss. It plays a role in creating responsibility in your employees and in ensuring that people are protected in the long term.

What lies ahead is a murky road. The pandemic is ongoing and people are taking strain. The next steps need to be compassionate and considerate, putting people first and providing a workplace that respects their needs.

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



Hybrid working vs a 10% pay rise? We'll take the flexibility, thanks!



New research from flexible workspace provider IWG shows the pandemic has had a significant effect on employees' priorities. When asked whether they'd prefer autonomy

over where they worked or higher pay, 72% of office workers said they'd rather have the option to continue working flexibly than extra cash.

• Attracting (and keeping) top talent

Younger workers and digital natives are particularly comfortable with hybrid working. IWG's research showed that 84% of 18-24 year-olds would prefer flexible working practices over adding 10% to their salary. In fact, they would not even consider applying for a job if hybrid working wasn't possible. In the new world of work, firms looking to hire the brightest and best talent will need to offer a way of working that's built on trust, individual responsibility and outcomes – not one that's based on presenteeism.

• What about getting things done?

Studies have shown that remote working either had no significant effect or helped to improve productivity during the Covid-19 crisis. Meanwhile, Accenture research shows that 63% of organisations with high-

growth characteristics have enabled 'productivity anywhere' policies. On the other hand, 69% of those with negative or no growth are still fixated on where people work, rather than what they're actually doing.

• Not the end for the office

Even in a hybrid world, the corporate HQ still has an important part to play. Regular visits will allow for collaboration and connecting, and forward-looking businesses are already examining how office space can be reconfigured as well as scaled back.

In IWG's survey, 84% of 18-24 year-olds felt that collaboration was easier in an office environment, while 82% believed that having the opportunity to spend time with colleagues face-to-face would help them develop the core skills they'll need for career advancement.

• For the planet, too

While it has clear benefits for people and profitability, it's important to note that the hybrid approach can also reduce businesses' impact on the environment. By reducing their people's commute, they make a contribution to cutting their carbon footprint

Overall the advantages of the hybrid model are now too clear for companies to ignore. The fact that many workers are more concerned about a flexible work policy than a pay rise, speaks volumes as to the permanent behaviour and mindset shift..

How to introduce a **mandatory vaccine policy** in the workplace

While this is an extremely emotional issue, employees working for certain companies may risk losing their jobs if they don't get jabbed.



Vaccine hesitancy is a very real challenge for governments around the world, and in South Africa we are certainly not immune to this trend: only just over 10% of the population has had the jab, despite the fact that anyone over the age of 18 can be vaccinated if they so choose.

While getting vaccinated is not (yet) a legal requirement, employers can now implement a mandatory vaccination policy in the workplace under specific circumstances and subject to certain Constitutional checks and balances. This follows the publication of the amended Consolidation Direction on Occupational Health and Safety Measures in Certain Workplaces on 11 June 2021.

Abigail Reynolds from Reynolds Attorneys, unpacks some of the salient points of the Consolidated Direction which are important for employers to know if they are going to insist that all their employees are vaccinated:

Timeframes

An employer has 21 days, from the date the directive

became enforceable (11 June 2021), to amend its workplace plan which must include the following:

- Will the employer consider or does it intend making vaccinations mandatory;
- For which category of employees would the vaccine be mandatory;
- The manner in which the employer will comply with the directive;
- What measures will the employer implement for employees to receive the vaccine when it becomes generally available;
- How and under what circumstances will employers provide its employees with paid time off to receive the vaccine on condition an employee submits proof of vaccination.

Meetings/discussions with employees

Employers must meaningfully engage with any trade unions that may have a presence in their workplace on the mandatory vaccination policy in conjunction with

any established health and safety committee within the workplace.

Any subsequent policy must be open for inspection by the Department's inspectors, trade unions and the health and safety committee.

These are important features to contemplate when considering the implementation and shaping of a mandatory vaccinations policy:

- Age;
- Comorbidities;
- Risk of transmission due to the requirements of the position an employee holds;
- Any applicable current collective agreement in relation to this subject.

Fundamentals of vaccination policies

The following must be included in a mandatory vaccination policy:

- Notices informing employees that vaccinations are mandatory and they are required to be vaccinated when it becomes generally available;
- An employee's right to decline vaccination on constitutional or medical grounds.
- An employee's right to consult with a representative from either a trade union or health and safety representative from the committee or another workplace based representative;
- Provide the employee with transport to the vaccination sites where it is reasonably possible for an employer to do so;
- Permit employee to take sick leave or paid time off in the event he/she should suffer any adverse side effects after receiving the vaccine. Alternatively, assist the employee by making a claim on his/her behalf in terms of the Compensation for Occupational Injuries and Diseases Act.

Awareness education for employees

Employers are responsible to raise awareness amongst their employees with regards to, inter alia, the nature, advantages and risks associated with the vaccines.

The aims of these procedures or guidelines should be:

- The aims should not surpass or undermine any collective agreements on the subject.

- The aims are an overall view and should be all-encompassing in nature with a possible deviation required on a case-by-case basis in a specific workplace;
- The aims must be founded on mutual respect and creating a balance between public health imperatives, constitutional rights of employees and the proficient operation of an employer's business.

Rejection of vaccination policies by employees

Should an employee refuse to be vaccinated on constitutional or medical grounds, an employer should:

- Counsel the employee and permit him/her to discuss the matter with a trade union or health and safety representative from the committee or speak to another workplace-based employee for assistance or guidance.
- Direct the employee to undergo further medical evaluation where the objection may be on any medical grounds. Please note that the employee must consent to undergo any additional medical evaluations; and
- If essential, consider and take reasonable steps to adapt the employee's job role or work environment where necessary and reasonably possible in the following manners:

1. permit the employee to work while based at home;
2. require the employee to self-isolate within the workplace; or
3. issue the employee with an N95 mask and require him/her to wear it at all times while within the workplace.

"The severity of the Covid-19 variant spread is extremely challenging and getting as many people vaccinated as possible is critical. However, with such widespread vaccine hesitancy happening in South Africa, this is becoming a very real challenge.

Now that employers can legally insist that employees get vaccinated, we can expect to see our statistics change. However, even with this new mandatory policy, the issue remains emotionally charged and we can expect to see legal cases in future from employees who consider this discrimination," concludes Reynolds.



By Abigail Reynolds from boutique law firm, Reynolds Attorneys.

Taking action

How businesses can support the fight against gender-based violence (GBV).

GBV is not an easy issue to tackle. However, businesses have a critical, norm-shifting role to play. With the increase in gender-based violence cases in South Africa, all companies must take action against GBV, regardless of business size.

Because of GBV's impact on the economy and businesses, the Black Business Federation (BBF) president, Malusi Zondi, thinks that the violence against women and children in South Africa needs urgent attention from companies.

A 2018 study in South Africa estimated that nearly

a third of women were victims of unwanted sexual advances in their workplaces. Furthermore, a report released by KPMG found that GBV cost the economy an estimated R28.4 billion – R42.4 billion for 2012/13.

GBV interferes with affected employees' full and equal participation in the workforce. It impairs employees' physical and mental health and well-being, leading to stress, anxiety, loss of self-esteem, motivation, and even job loss. In addition, GBV contributes to the gender pay gap and affects women's advancement and career progression opportunities.



“There are some actions that businesses can take to support their employees who are at risk of GBV. First, businesses should perform a risk analysis and update their anti-GBV policies that they have in place. By updating these policies, they would be ensuring that there are mechanisms in place for their employees to be able to report GBV and get help,” says Zondi.

Although there is some progress and attention in what the South African government has and can do for policy improvements, businesses can still be a significant part of the solution.

“Businesses should ensure that women are included in the leadership and decision making processes so that they can give a clear picture of how the crisis is affecting female employees,” he adds.

Here are some steps that businesses and companies can take in fighting against GBV internally:

1 Prevent violence and harassment by identifying potential risks

To one degree or another, gender-based violence affects all businesses. It is therefore vital to understand where problems are occurring and what the causes are. Large companies with complex value chains can use tools like the Business for Social Responsibility Diagnostic to help identify the issues and tackle them. The tool enables a company to self-assess how effectively their existing policies, programs, culture, leadership, and strategy tackle violence and harassment. Under each focus area, there is a set of guiding questions for companies to develop a score. The scores help a company identify where it is doing well (high scores suggest it is ‘leading’) and where it needs to do better (low scores indicate it is a ‘beginner’).

2 Commit to Gender Equality and Diversity across the workplace

CEO’s and senior leaderships’ commitment to diverse, equal and respectful workplaces, backed by adequate resources and action, form a necessary foundation for addressing gender-based violence.

It tackles the root of the problem (gender inequality) and creates trust amongst staff. Without this foundation, efforts to “raise awareness” about gender-based violence can appear tokenistic and lack legitimacy.

3 Protect employees with supportive Policies and Procedures

Clear policies and procedures, including reporting and grievance mechanisms, empower staff to take appropriate action when needed and reassure survivors, bystanders, accused perpetrators, and whistle-blowers that the company will handle cases effectively.

4 Collaborate and campaign beyond the immediate workplace

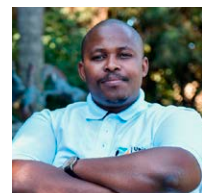
Sector-wide approaches to reducing gender-based violence can help raise standards with suppliers and build a more robust overall ecosystem to tackle deeply ingrained issues. Companies also can influence societal norms and behaviours on gender-based violence through advertising and campaigning, particularly when the problems align with core business aims and include culturally relevant reference points or actors.

5 Be accountable and monitor action

Companies taking action to tackle gender-based violence want to know whether those actions are benefitting employees. They also want to know how to comply with legal changes most effectively. Currently, the best approach is to adopt the standards set out in the new ILO treaty or use the Business for Social Responsibility Diagnostic tool. Then, set up feedback mechanisms to assess employees’ uptake of new policies and programs, conduct regular employee surveys and invite staff to share views on prioritising resources to tackle the issue.

Although women usually bear the brunt of gender-based violence, other groups at risk include men and members of the LGBTQI community.

“In playing their part to shift social norms, businesses should engage with all their employees so that they provide an online platform on prevention and protection, for both men and women, which will also explain how GBV affects everyone,” concludes Zondi.



By Malusi Zondi, president of the Black Business Federation (BBF).

Attract wealth, by putting *purpose* first

People are striving for wealth, but most survive rather than thrive.

Economically, most people in South Africa come from poor backgrounds, hence the chase in life becomes about wanting all the shiny things to overcome their FLOP (Fundamental Life Operating Procedure) of not being good enough. Our first objective to try and show the world that we are good enough is by posting about our shiny new car on social media. This is then followed by expensive clothes, being seen in the right places, and perhaps drinking expensive wines. However, that feeling of not being good enough, of feeling like an imposter never truly dissipates.

Why? Because we don't truly understand all the aspects of wealth. We mostly strive for just the one aspect of wealth - and that is money. Thinking that once we attain it, it will make us happy. But even if we are part of the one percent that achieves a level of financial wealth, yet never truly financial freedom, we still are left unfulfilled. For the person with no wealth, this is a bitter pill to swallow.

Our approach to wealth is unnatural and hence, we can never achieve abundance. Nature is abundant, but to properly experience this abundance and create flow, we need to align the eight forms of wealth systematically. These are spiritual wealth, health, family, craft, money, circle of influence, adventure and giving back.

This begins with starting with number one, figuring it out and applying it with vigour to the other seven areas

of life. Number one being life purpose, my reason for being. Why I am on this planet beyond what I do? What is my greater cause beyond the service of myself? In service of something far greater. Defining number one and seeing this as true wealth will create a strategy for your life.

From here you will have clarity of direction and focus that will apply to your health, your family, your craft, and unlock the money you desire. Collectively these areas will influence who you surround yourself with, your level of experience and adventure in life, and ultimately your ability to give back to society to make a significant difference in your own life - and not just a "change the world" scenario.

No matter how small or large you choose your circle to be, or your impact in life to be, it is equally significant. Whether you choose to be the best mother or the first female president, they are equal once you choose to be the best you can possibly be. In service of one or one million is equal. As long as it truly is in service of another.

When you give with all your heart, you will receive in abundance. This can only work if you don't ever give, for you to receive.

By Pepe Marais is the author of *Growing Greatness* and co-founder of advertising agency, Joe Public.



Motivation is necessary, but **discipline** is how we build sustainability

We've all read and heard motivational stories that light up the eyes of everyone hearing them. These stories are great - they show us what's possible. It makes us feel that if this person can achieve this, so can I, right? Yes, but it will take far more than feeling inspired and then motivated for a few days. Memes, motivational posters, stories - they are designed to create a spark. It's why our eyes light up. But sustaining this spark requires fuel, and that's where we get it wrong.

Think back to the last time you heard an inspiring story and became motivated to grow further, succeed in life and re-energise your business. By the time the following Wednesday came around and the routine of daily life set in, that motivation was probably not as strong as it was a few days prior.

David Goggins is a retired Navy SEAL, ultra distance athlete, and public speaker. He wrote a book in 2018 called *Can't Hurt Me: Master Your Mind And Defy The Odds*. In this book, using his signature tone, he reminds us that motivation is fleeting. It will only carry you so far until it dies away.

What then, is the fuel to keep the spark alive and turn it into a fire that can drive us to achieve new heights?

Discipline and accountability. That's the unspoken hard work, the hours and hours of commitment behind the scenes. That's the fuel behind motivational stories.

From a business perspective, it's about establishing the core disciplines that will keep you sustainable. That's the key: establishing where you are good and then showing the discipline to continue growing and honing skills, and then methodically expanding your circle of expertise and experience. Of course, there is a "boring" component, but that's the price one must pay to build something sustainable, whether it is a career or business.

Nobody would for a second believe that every gruelling kilometre of Goggins's record achievements was enjoyable and inspiring. On the contrary, it was painful, it was a battle with the mind, it was dealing with injury - but ultimately it was about showing the discipline required to take that next step. And then do it again.



Very well, you may ask, if discipline is the recipe to build sustainable successes, what precisely is discipline?

It's about creating habits. It's around having cadence; it's about holding yourself and others accountable. This is good and bad accountability. If there is a success, celebrate it. If you or someone else has dropped the ball, it must be called out and addressed. For this to work, we must look at ourselves in the mirror and ask: is what we are doing now helping or harming our goal?

If your goal is to run a marathon, will eating cookies and sitting on the couch instead of training help that goal? If you wish to build a strong, resilient, growing business unit, will allowing mediocrity to be pervasive in your team's help you achieve that? If you don't like the answers, then hold yourself and your teams accountable. If you do like the answers, then celebrate the success. That's how one builds predictability.

Of course, building this predictability takes resilience. An interesting concept shared by Goggins is that when our mind must deal with difficult circumstances, again and again, it develops a mind callus - the idea being that over time, this callus protects our mind from reopening wounds in the face of challenges. Instead, we're able to continually break through adversity and demonstrate the resilience required to see our journey through to the end.

Ultimately, like feet landing on the tarmac for dozens of kilometres, it creates predictability and trust in the process. It's the process that either takes us over the finish line, or forces us to stop short.

Business leaders, employees, parents, spouses, students, we all have goals. We know where we would like to be in one, three, five years from now. Yes, read inspirational quotes and books, you must light the spark. But that spark requires the fuel of discipline and accountability, which builds resilience and elasticity, that is vital to sustainability and success.



By Collin Govender,
MD of Altron Karabina.

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