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How to:

- Enact change
- Keep your cash flowing
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Rawson's
unique franchise offer
Invest in a recipe
for success

Empowering our youth

Solopreneurship may hold the answer

MAP YOUR customer journey

Gain real client insights

RAWSON

Getting FUNDED

Build your personal & professional trust score

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A MOBILE BUSINESS
- AND GET INTO
THE DRIVER'S SEAT

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YOUR FUTURE
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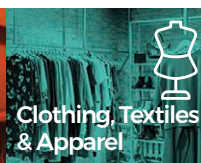


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JUNE/JULY 2022

BizNews & Advice

6 The principles of gig work readiness

Essential skills for the New Economy.

8 Building trust for your eCommerce shop

Tips for SMEs, who don't have big brand recognition, to build trust for their online venture.

10 Bizbooks up for grabs!

Win copies of *How does she do it?* by Cindy Norcott.



12

ON THE COVER: RAWSON PROPERTY GROUP
The dedicated and skilled Rawson's franchisor team has honed the ideal offering when it comes to tech, training and support - the perfect recipe for success.

Money Matters

16 Building your professional and personal trust score

Your credibility can affect your ability to secure finance for your small business.

20 More than just a number cruncher

Your accountant is - and *should* be - an indispensable business partner. Here are seven ways they can support your growth.

21 Effective cash flow management

Guidelines that can help businesses recoup money that is owed to them and manage cash flow more efficiently.

Management & Strategy

22 Map your customer's journey

'Customer journey mapping' is bandied about as the latest buzzword within the customer experience (CX) management space. Here's how to be your own customer, and gain real insights.

25 Serving the modern customer

Why you should embrace a relational approach.

36 Managing growth

Most businesses have growth as a goal. But, to grow sustainability, you need to understand how this will impact all areas of your business.



22



16

People Management

26 South Africa's evolving work environment

What employees want from work, and what they are willing to give in return, has changed.

28 Stepping up the HR function

New working challenges demand that human resources departments re-evaluate how they operate - like every other part of the business.

30 Leading change

10 Tips to help you seed change in your life, team or your business.

Inspiration

32 How we did it: Selling your craft

Building a business off the back of your craft of skillset means learning how to scale, how to market and how to sell to customers.

38 Get into the driver's seat with a mobile business

With a set of wheels, a good product or service and a mobile payment solution, on-the-go vendors are well placed to become the customer's best friend.

Youth Month

44 Solopreneurship

Every June we celebrate Youth Month, however, the recent youth unemployment statistics are a cause for concern. Fostering solopreneurship may offer a realistic solution for our youth.

46 Young ones making it happen

There are many young 'treps that are solving problems in their communities, promoting sustainability and creating employment opportunities for their peers. We feature some of SA's go-getters.

Sales

54 Building sales superheroes

Advice for sales managers to onboard, guide and manage a team of sales stars.

Marketing

58 I'll have what they're having

Word-of-mouth marketing has changed its gameplan, but not its clout.

60 I'll WhatsApp you

How businesses can integrate WhatsApp Business into their communication strategy.

Legal

62 Sourcing and procurement

Corruption red flags to watch for.

64 Explainer:

The Code of Good Practice on Prevention and Elimination of Harassment in the workplace.

Cybersecurity

66 You are the weakest link

Business e-mail compromise schemes is still the costliest internet scam - and it's long past time organisations get a handle on it.

68 Gone phishing

Phishing, smishing, vishing and spear-phishing - all forms of online attack.



68



21



44

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Gig work readiness - an essential skill for the New Economy



Following the rising levels of youth unemployment, the *UK-South Africa Tech Hub Launch League* initiative undertook research and surveyed over 40 South African hubs, skills and entrepreneurial training organisations to understand the critical role they play in preparing people for the New Economy reality.

The New Economy is described as an economy that is producing or intensely using innovative or new technologies with an increase in entrepreneurship and gig-based employment – both of which have been trumpeted as South Africa's solution to alleviating extreme levels of unemployment.

Gig work (comprising flexible, short-term, freelance work that often involves connecting individuals to clients or customers via apps and websites) is changing the course of peoples' careers as they are pushed to build professional profiles outside of traditional structures.

While it isn't a new phenomenon, technological advances are making gig work accessible to larger numbers of people. More people are selling their labour as 'gigs' and companies seek out contract workers not only to save costs, but to create a flexible workforce that includes outsourced talent from across the world.

In the South African context, gig work is an opportunity for

people to participate in temporary work and earn an income rather than remain unemployed while permanent jobs remain scarce. While it is a promising pathway to income, gig work does have its downsides, including overworking, social isolation, employment insecurity and lack of regulation regarding benefits. Preparing for and managing the gig environment does, therefore, require a specific set of skills.

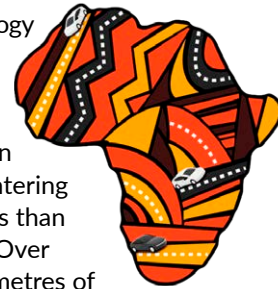
According to the UK-South Africa Tech Hub Launch League's report, for gig work to provide a sustainable pathway to income, 'gig work readiness' will become essential. The principles include:

- Continuously learning new skills as old skills and technologies become redundant.
- Gaining experience and skills in a wide range of applications.
- The ability to work independently, or as part of a virtual team.
- Applying self-direction and assertiveness.
- Acquiring self-promotion and branding skills.
- Financial capability to manage gig-to-gig living.
- Entrepreneurial thinking: seeing yourself as a business offering a range of capabilities.

To download the report:
www.launchleague.co.za/research.

Uber celebrates 1 billionth trip milestone in Africa

Global technology company Uber has now facilitated 1 billion trips in Africa since entering the market less than 10 years ago. Over 10 billion kilometres of trips have been completed, the equivalent of travelling to the moon and back over 5 500 times. During the same period Uber and Uber Eats have collectively reached over 30 million riders and eaters in Sub-Saharan Africa.



In the past year, Uber has expanded to over 21 cities in South Africa, two cities in Ghana (Cape Coast and Takoradi) and four cities/areas for delivery in Kenya (Nakuru, Ongata Rongai, Syokimau and Kitengela), with plans to launch in more regional towns and cities this year. This month, Uber in Nigeria expanded to four new cities including Uyo, Warri, Enugu and Kano. And in June, Uber will officially mark six years in Ghana.

"While each country offers its own unique opportunities, we have found the region to be defined by agility, creativity and adaptability. This provides Uber with the perfect conditions to launch and nurture our on-demand economy in collaboration with the local partners to adapt a global business model into an African environment with diverse political, business and socio-economic dynamics", says Mpho Sebelebele, Uber South Africa's Head of Communications. "The focus for Uber in Africa as it embarks on the next one billion trips is to continue unlocking opportunities through movement and changing how people, food and things move through cities."

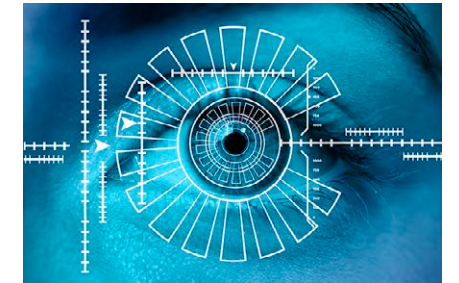
Your SIM card and biometric data might soon be linked

If successful, new regulations proposed by The Independent Communications Authority of South Africa (ICASA) would require all South Africans to provide their biometric data, such as fingerprint mapping, facial recognition and retina scans, to mobile service providers to obtain a new cellphone number or action a SIM swap.

The objective of the new proposals is to prevent serious crime and protect consumers from the financial and emotional trauma of identity fraud where associated phone numbers are used. "Criminals who use a multitude of mobile numbers in illegal activities including fraud, money laundering, terrorism and kidnapping would

have a harder time hiding from law enforcement should new regulations come into effect. And because biometric data cannot be copied, consumers would have an added layer of protection against their cell number being used in identity theft or to authenticate fraudulent payments," comments Gur Geva, Co-Founder and CEO of iIDENTIFIi.

Geva says the technology behind binding biometrics to SIM cards is well-established and, crucially, is safe and secure. "It is already a common security feature offered by financial service providers like banks and insurers to protect consumers. There are also other uses, for example, Government departments like Home



Affairs and Social Development would be able to ensure grants, documents, and other communication reaches the intended recipient.

He adds that biometrics technology is being used extensively to modernise ID systems in over 30 countries across the globe as governments look to increase efficiencies in key processes within social services, tax management, and border control while eliminating instances of ID duplication fraud.

Home Affairs digitisation in three years - can it be done?



With more than three hundred million paper records dating back to the 1800s, the South African Department of Home Affairs (DHA) is ripe for digitisation. In the 2022 State of the Nation Address, President Ramaphosa announced that the DHA intends to appoint 10 000 young IT workers to accelerate the process of digitisation over the next few years.

The digitisation of Home Affairs records was previously the responsibility of SARS, but the DHA is turning to the unemployed youth instead. According to the Minister of Home Affairs, budget constraints meant the DHA could only afford to pay for five million records to be processed annually, at which rate it would take SARS more than 60 years to digitise current records, which is simply not feasible with the current levels of discontent with the DHA.

With 10 000 young people working on nothing

else but digitisation of Home Affairs records, it is anticipated that the project will be complete within three years. To this end, more than R222 billion has been requested from the National Treasury for this project to cover equipment and salaries. The Minister of Home Affairs has also confirmed that this is not an internship programme, but rather a recruitment drive that is open to all unemployed young people with IT qualifications.

However, 10 000 vacancies is not a small number of jobs to fill. As Donné Nieman, Sales Director (Western Cape) at Workforce Staffing comments: "The most effective way to do it would be to tap into the databases and networks of outsourcing agencies. Such organisations can be instrumental in providing the workforce needed at short notice. Outsourcing agencies can dispense with the time-consuming processes of screening and background checking candidates, as all individuals on their databases been pre-screened for suitability. Cutting out this portion of the placement process means fewer delays and less time wasted."

For many young South Africans, this can be so much more than just an entry-level data capturing job. This is an opportunity for each of them to gain experience and additional skillsets, all of which can lead to sustainable employment.

Building trust in your online shop

One of the big advantages that well-known brands have over SMEs is brand recognition, and that brand recognition speaks to trust.

It is also much easier for big retailers to jump-into the eCommerce space when leveraging on their already established store footprint.

So, how can SMEs, who don't have that big brand recognition or footprint, build trust for their online shops?

"There are a number of ways SMEs can do, but it's usually a combination of factors," says Justin Drennan Co-Founder at ParcelNinja. He gives the following tips:

- Contact details, such as numbers, addresses and physical location on your website are a must.
- Speedily respond to email and social media queries.
- Make use of reviews, Google My Business and other trusted platforms, such as Hello Peter.
- Social presence and proof, such as a Facebook community, all lend itself to building the trust factor and reduces your cost of acquisition.
- The initial or first transaction is always the one people are reluctant to do. One way of getting around this is to reduce margin on the first transaction to get the person over the first transaction hurdle. This does make the first transaction the most expensive, but if you deliver on your promise, there is a reduced future effort, because you have built and cemented the trust.
- You can also leverage well-known websites, for example Takealot marketplace.
- Always choose trusted partners to work with. These include payment providers and delivery services. Use trusted payment logos on your site.
- Make sure you adhering to the POPI law and ensure that consumers' information is secure.
- Deliver what you promise!

"All of these factors help to drive trust. As the eCommerce community, we all need to work together to cement that trust, and that consumers feel comfortable shopping online," Drennan concludes.



What to look for in a payments provider

Taking advantage of the demand for online shopping, more and more people are building websites to sell goods online. But do they know which payments partner to choose? Joshua Shimkin, Head of SME Growth & Marketing at Peach Payments shares 5 key things to consider:

- ▶ More people shop on their phones, so your service provider needs to have responsive widgets and native software development kits for iOS and Android to ensure you are mobile-ready.
- ▶ Make sure you can take payments from all sources. Ever shopped online and only PayPal is available, and you can't pay with EFT, a QR code, or any other solution that is convenient to you? The best payment providers can take a variety of payment types.
- ▶ Users should be able to shop on your site or app seamlessly. They don't want to click numerous times to get through what seems like an endless number of pages to buy and pay. That can cost business, because they may get fed up and not finish the transaction.
- ▶ Customers may also get frustrated by having to enter card details numerous times. No-one remembers those, and this requires getting up from the couch, and entering 16 digits, and then double checking them. Rather choose a supplier that offers advanced one-click checkouts, Apple Pay, PayPal and subscription payments with a secure card storage feature.
- ▶ Pricing should be negotiable based on your sales volumes. Fees should be transparent and clear with no hidden fees and clearly defined settlement periods so that you can manage your cashflow easily.

Do your research. A provider should provide the right mix of useable technology, integrations, fees and transaction success rate to support your business today and into the future as you grow and scale.

SECURE YOUR FUTURE START YOUR OWN BUSINESS CENTRE



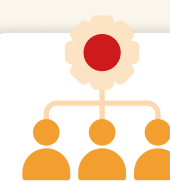
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How does she do it?

A behind the scenes look at the world of a female entrepreneur trying to balance work, life, family and everything in between.

"It's time for a change of perspective," says award-winning Durban entrepreneur, Cindy Norcott.

Coming off the back of her previous bestselling book, *How to Be Unstoppable*, Norcott's second book ***How Does She Do It?*** is aimed at inspiring women entrepreneurs to embrace the challenges of the post-pandemic world and to approach their business journeys in a whole new way.

Norcott does not so much trace her own success story, but rather provides insights into the challenges she has experienced along the way. With this comes humour, nuggets of wisdom and good, solid advice. Because it was written during the pandemic, as well as in the wake of widespread looting of businesses in KZN, ***How Does She Do It?*** provides a uniquely authentic and sincere perspective when it comes to the problems faced by today's business owners.

"Right now, we are living in a season where people are craving rawness and realness. People don't want to see an act on a stage and they don't want to look at a mask. They don't want perfect and they can't stand fake. The world is hard, speeding up and becoming more challenging. We are desperate for people to give us the rare and beautiful gift of honesty and transparency," she says.

Norcott launched specialist recruitment agency ProTalent in 1994 when she was just 23. Backed by an inspiring team of professionals, the company has grown significantly over the years, clinching at least 20 awards.

In 2014, she founded the Robin Hood Foundation, which she describes as a movement for good that makes resources available to the needy, provided by those with plenty. She climbed Mount Kilimanjaro in 2015 to raise funds for the crèche that the Robin Hood Foundation was building, and ran the London Marathon in 2019 to raise funds for Save the Rhino.



Cindy Norcott

At the same time, she also built a career as both a business coach and mentor and became a popular motivational speaker, providing unique insights into the challenges faced by professional women who are relentlessly trying to find that elusive work-life balance.

How does she do it? answers this question that she is frequently asked. "While I am happy with and proud of my life's achievements so far, I know that readers will feel better hearing that it is not all roses. I know they will find comfort in knowing that, like them, I am not always winning, shining brightly or smiling. Life is not smooth sailing," Cindy explains.

"This book is about permission to not be perfect while aiming for greatness. They say that back-of-house is never pretty, but somehow the show goes on, regardless of the mess and the madness," she adds.

Her advice to struggling business owners is to know your numbers, cut your costs, be careful about slipping into a rut, change with the changing times, make your competitors redundant, be a better marketer of what you do than a doer of what you do and more.

"I see the pandemic era as an opportunity to redefine success. I see this time as a chance for us to change for the better, review our journey up until now, re-set our goals, and question what we have always valued. This is a good time to recalibrate our lives," she points out.

Advice for uncertain times

As head of ProTalent, Norcott regularly encounters those who have been retrenched or lost their jobs due to company closures.

"Since the onset of the Covid pandemic, we have seen a huge increase in candidates losing jobs. I have had countless conversations with newly unemployed candidates who are distressed and the common phrase 'I didn't see it coming' has become an ongoing refrain," she says.

For the very many who still have jobs, but are deeply afraid that they will soon add to the jobless statistics, she has some valuable tips:

► **Be relevant.** Are your skills up-to-date? If not, how can you upskill? In this new hybrid/remote world, do you have the competencies needed and are you keeping up with new technologies? This is not a time to rest on your laurels, believing that you have been with your company for so long that they won't consider letting you go.

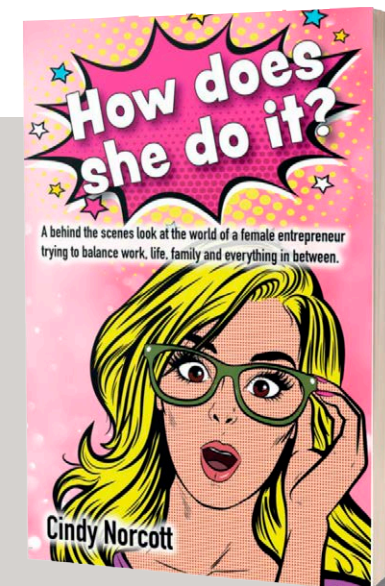
► **Be visible.** Many companies have retrenched staff who have been "in hiding" or invisible. Ensure that you show up at the office when necessary and that you are on time on zoom calls, that you meet your deadlines and that you contribute your share. If you have been working from home, but now your company wants you back at the office, you might be putting a target on your back if you refuse to return to the office. Answer all calls on time and respond timeously to emails. Ensure everyone knows that you are committed and reliable.

► **Add extra value.** Can you volunteer to take on an extra task? Have you checked on your boss to find out how he or she is doing? If your company has sacrificed to keep you employed, have you shown some acknowledgement? Have you come up with a cost saving idea or have you added to the bottom line? Have you been an active team member, contributing your ideas, input and positive energy? Have you assisted a colleague who might be snowed under? Have you been loyal to the company and supported decisions?

Praise for *How does she do it?*

"How does she do it? Well, Cindy answers this question in her own special way. This is the ultimate "how-to" book with advice on how to run a successful business, have successful relationships and other invaluable snippets on a multitude of topics. It is all here! Cindy tells it how it is, and by being vulnerable, she allows the reader to resonate with all the ups and downs of life. You will read it over and over - on your bad days to get advice and on your good days so that you know how to celebrate!" - Margaret Hirsch.

"It is one thing to motivate people with stories of success, and it is another exposing the messy stuff. In this book, Cindy shares her insight in her candid, sincere and inspiring way." - Jane Linley-Thomas, Radio Personality.



Up for grabs!

Win one of five copies of *How does she do it?*

■ **CLICK HERE TO ENTER ONLINE**

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How Does She Do It? is on sale via www.loot.co.za as well as from Cindy's office - Pro Talent, Suite 6 The Viewz, 11 The Boulevard, Westway Park - as well as from Stanleys Stationers, Westville Mall, Moki Store, Thrive Pharmacies, Excess Factory Shop, Scribbles Stationers, Unison, Willow Boutiques, Spence and Mae, The Tree Spa and Sprigs. RRP: R350 inc. VAT.

Become a **Rawson** franchisee

Real estate offers the perfect combination of stability, scalability and opportunity. Here's why owning a RAWSON FRANCHISE could fast-track your path to building wealth.

Franchising is a hugely popular business model in South Africa. It's so successful, in fact, that it generates a whopping 14% of the total GDP. For entrepreneurs, franchises provide an invaluable short-cut to building lucrative operations. However, not all franchises have the same benefits, and exorbitant purchase costs, huge capital investment requirements and high franchise fees take franchise business ownership off the table for many. The Rawson Property Group - one of South Africa's most successful real estate franchisors - believes that should not be the case.

Why real estate?

According to Tony Clarke, MD of the Rawson group, few industries can beat property when it comes to stability, ease of access and earning potential. In every economic climate, in times of high interest rates and times of low interest rates, there will always be people wanting to sell, buy, rent or let property. A recent example of this is the property industry's Covid-pandemic record. "A lot of businesses suffered during Covid, and in 2020 in particular. The real estate industry, however, now finds itself on the back of two record-breaking years!" says Clarke.

Setup of a real estate business is also a lot simpler and less costly than most other industries. The stock is already out there for the taking, and most employees earn commissions only. This means low overheads and makes for a sustainable and easily scalable business.

Why Franchising?

You might still want to ask: "Why not go on my own?" The answer is simple, according to the Group's Business Growth Manager, Craig Mott. "Franchises gain the edge over most start-ups by eliminating the biggest setup challenges. No need to spend months and millions



TONY CLARKE, MD,
Rawson Property Group

defining your brand and business model, or building market presence from scratch."

With a franchise, you're buying into an established brand where all the groundwork has been laid for you. Mott points out that it's the franchisor's responsibility to maintain the brand's competitive edge, and good franchisors will always focus on helping franchisees reach their full potential. "In return for their franchise fees, franchisees should receive ongoing support from the franchisor. You can certainly tell a lot about a franchisor by talking to its franchisees!"

"Our ultimate objective has always been to create a space where people can be commercially active, earning a living and creating new value in the form of sustainable businesses. We really do go above and beyond to set franchisees up for success."

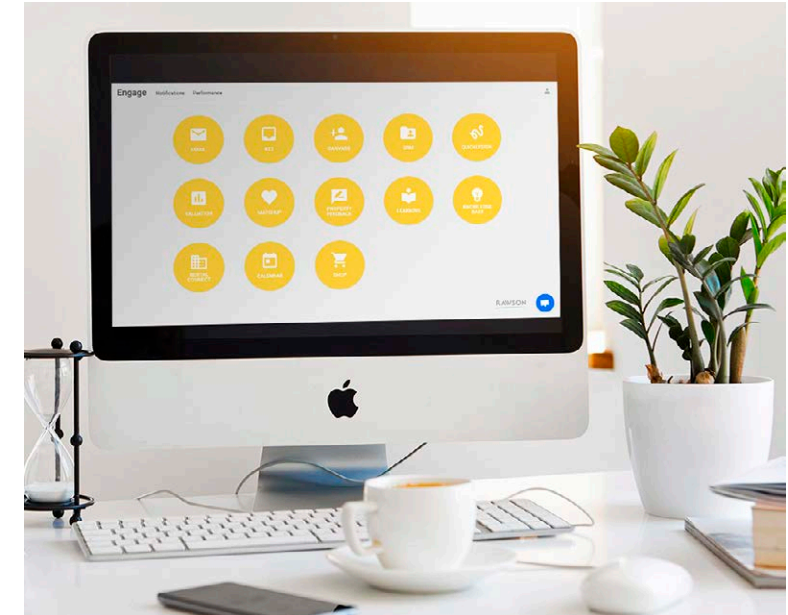
To decide which brand is the right fit for you, Mott recommends doing some in-depth investigation. "The most successful franchise operations are partnerships, not dictatorships. You want a franchisor that is ready to listen, collaborate and support. This approach has certainly been key to our own exponential growth in Rawson franchise numbers."

Setting business owners up for success

Absolutely key to any great franchise business offering is a tried and tested recipe for success supported by the right technology, tools and training. As in many industries, the real estate landscape is one of constant shifts and changes. However, those brands that stay agile, innovative and ahead of the curve are able to turn challenges into opportunities and offer even more value to franchisees and clients alike.

In the Rawson context, a dedicated and skilled Franchisor team has honed the ideal offering when it comes to tech, training and support - with the Rawson Training Academy offering group members free access to its full range of training courses, for life. This includes comprehensive real estate proficiency courses, ongoing training on sales skills and legal updates, systems training, statutory qualifications, leadership- and motivational programmes, and more.

Throughout the brand's impressive 40 year track record, the group's aim has always been to give agents the freedom to focus on providing expert, hands-on advice and customer centric property services. "Our award-winning Rawson Engage tech ecosystem has been designed to give agents access to everything they need to deliver an exceptional property experience," says Jeanne-Maré Oosthuizen, General Manager for the group. "The agility that comes with being tech-enabled has allowed us to capitalise on every opportunity to add more value than the competition."



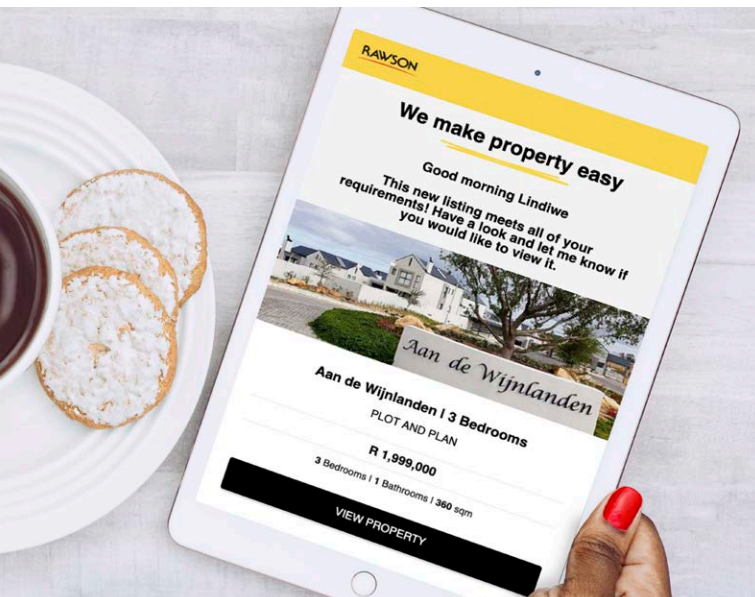
Whether it's Rawson's customer-centric attitude or tech-enabled and growth-positive environment, the brand has certainly gone from strength to strength in recent years. Agent numbers have grown by 43% in the last 3 years, group sales revenue has increased by 44% since 2019 and rental units have increased by 27% in the same period. Today, with 228 franchises and more than 2 000 people flying the Rawson flag, the prospect of becoming the biggest real estate brand in South Africa is well within reach.

A unique buy-back guarantee

The Rawson Property Group is passionate about making real estate business ownership more accessible to entrepreneurs, as well as offering existing businesses the opportunity to scale and grow their operations exponentially.

Entrepreneurial new entrants to the industry looking to own a Rawson franchise are charged an extremely competitive franchise purchase cost, made up of a small upfront deposit and the option for the business to pay for itself. This offering comes with a unique buy-back guarantee, where the franchisor undertakes to buy the business back from franchisees at the original entrance fee, should the business not find its feet within the first 24 months.

"This speaks to our confidence in 'The Rawson Way' and our absolute belief that our leadership, our culture, our training and our support offering is a recipe for success," says MD, Tony Clarke. "As a franchisor, our ultimate objective has always been to create a space where people can be commercially active, earning a living and creating new value in the form of sustainable businesses. We really do go above and beyond to set franchisees up for success."



Half of franchisees' monthly franchise fee is invested straight back into building Rawson brand presence, running marketing and advertising campaigns, and generating business and recruitment leads for franchisees. "Our marketing and lead generation campaigns have been recognised extensively, having achieved four consecutive wins in the 'Best Real Estate Marketing South Africa' category at the annual Global Brand Awards," says Debbie Reabow, Brand Manager for the group. "We take care of the hard yards in terms of bringing clients to the brand, so that our agents can focus on providing them with exceptional client service."

The opinions that count

The Rawson Property Group's most meaningful award to date didn't come from an international body, however. Instead – true to form – the Rawson Property Group's proudest moment came from within. Where franchisee-franchisor relationships are often strained and even adversarial, it's a completely different story in the Rawson brand.

"Last year, our franchisees got together and arranged – of their own accord – to award our team as Best Real Estate Franchisor," says Tony Clarke. "It's hard to convey just how proud we were in that moment. It really was a testament to the culture of leadership, mentorship and passion that we strive to cultivate throughout our Rawson Property Group family."

"I am so proud of how much I have grown in the last 8 years", says Funeka Fiki, Rawson agent since 2014 and new franchise owner since 2020. "The ongoing training and business development support available to us has

enabled me to grow my own team and I am excited for what the future holds!"

Cape Town based franchisee Haroon Gaffoor was overwhelmed with the assistance he received during the set-up phase of his business in early 2021. "Coming from an investment and banking background, starting my own real estate business was a bit out of my comfort zone. I approached three brands and Rawson's approach set them apart totally. The guidance I received from the Rawson team was invaluable, and the availability of mentorship from management – all the way to the MD – is key in building my business."

Dirk Joubert, Franchisee of one of the brand's fastest growing new franchises, shares Fisher's appreciation. "Buying this franchise has been the best decision of my life, by far! I feel so blessed and can't thank the Rawson franchisor team enough for their support."

Rawson franchise opportunities across South Africa

"It's been incredibly rewarding to see individuals, teams and businesses grow, and we are excited to give more people the opportunity to build and scale sustainable, successful operations," says Clarke. "As mentioned earlier, few franchise industries can beat property when it comes to ease of access and earning potential. And we truly believe that few real estate franchisors can beat the Rawson offering: a 40 year track record; a low franchise purchase price; significant marketing reinvestment by the franchisor; award winning technology; free lifelong training; and a proven success-recipe. All backed by a unique buy-back guarantee."

Clarke goes on to remind anyone who is interested in pursuing real estate franchise ownership to spend some time on finding the right fit based on their own needs, skills and finances. "At the end of the day, it's in nobody's interest when a new business fails. Whatever decision you make, make sure it's weighted heavily on what you get for your franchise fees, and whether or not you will have the guidance and support you need, post-purchase."

If you would like to find out more about the Rawson Property Group's franchise offering and the opportunities available across the country, contact Business Growth Manager Craig Mott on craig.mott@rawsonproperties.com or call 083 235 1278.

Alternatively, [click here](#) to get in touch!

TIME TO MAKE YOUR MOVE?

OWN YOUR OWN RAWSON SUCCESS STORY



The real estate industry is known for its time-tested resilience and offers boundless earning opportunities to those equipped with the right knowledge, skills and technology.

With a 40 year trading history and over 200 franchises nationally, we're one of South Africa's most successful real estate franchisors. Key to this growth has been our out-of-the-ordinary support offering, and our passion for helping people create valuable, sustainable businesses!

If you're looking to invest in a franchise business that:

- pays for itself,
- does not require huge capital investment,
- offers low-risk and high earning potential,
- and is easy to grow and scale based on a proven success recipe,

we would love to have a conversation with you.

OPPORTUNITIES AVAILABLE NATIONWIDE!

Get in touch with Business Growth Manager, Craig Mott on craig.mott@rawsonproperties.com or 083 235 1278.

RAWSON
Property Group

Building your professional and personal **trust score**

Your credibility can affect your ability to secure finance for your small business.

If you've watched the Netflix sensation *Inventing Anna* you'll understand what it means to have your credibility in tact when seeking funding.

At the risk of being a spoiler alert, in short, the protagonist Anna Sorokin's dream of building her society club, through securing millions of dollars of finance, comes crashing down when she is found out not to be what she claims to be.

Every SME looking for funding can learn a lesson from this: make sure what you present to the outside world, even in your personal capacity, is legit, and that you look, or more importantly are, credible to the highest degree. Else, it could affect your ability to secure finance for your small business.

Let's start with your company's online profile

Every online social platform tells a story about how successful or sustainable your business is. When looking for investment for your enterprise it pays to build your brand from the get-go instead of cobbling it together just in time to apply for finance. Therefore, using a Gmail, or other generic email address; putting up a LinkedIn site the day before applying for funding; or even an Instagram page – is not a good idea.

The same goes for your website: make sure it looks professional, is mobile-friendly and portrays your business in a good light. Otherwise, it could put potential fintech funders off, impacting your ability to secure finance and grow your enterprise.

Your personal credit score

Other than your brand's credibility, you also need to ensure that your personal credit score is in good standing. Yes, your *personal* score. If you have taken on lots of debt, say through store or credit cards, and have

not paid the loans back in time, this could hamper your ability to secure finance for your business. Most fintechs look at your personal financial behaviour, because as a small business owner, your payment habits could be mirrored professionally. It thus pays to have a clean personal audit of any debt you may owe a creditor. Visit *My Credit Check* to check your credit score for free to understand your credit score.

SMEs are exceptionally susceptible to economic challenges as we've witnessed over the last couple of years. Many small businesses were affected by Covid-19 and ceased trade for lengthy periods, and some in the

KwaZulu-Natal region were impacted by the July 2021 riots and/or the recent freak floods. If you do owe any of your creditors money, such as a landlord, it is essential that you can prove you have made a plan to pay back what you owe. It is then key to engage your creditors and negotiate re-payment plans by working out a viable solution, together. In the case of a landlord, they don't want a vacant office, so are likely to meet you on your proposed terms.

By showing your would-be financier you have put a plan in place, you are demonstrating that you are responsible and have taken action instead of being an ostrich and putting your head in the sand.

Your digital transaction footprint

Another area to monitor closely is your digital

“Most fintechs look at your personal financial behaviour, because as a small business owner, your payment habits could be mirrored professionally.”

transaction footprint. While cash remains the preferred payment method for many small businesses in South Africa, it remains challenging when securing any finance solution to help you grow, or for working capital. Cash leaves no financial record, which makes it impossible for financial institutions to understand your transactional data, or in other words your monthly turnover. You could use a mobile point-of-sale device, an online payments or even cash drop provider. In the case of the latter, once you drop your cash into a unit, it becomes digitised as it reflects in your bank account within 24 hours which can then prove transactional history. Without any transactional footprint, securing finance from alternative funders is challenging as there is no way to analyse your monthly turnover patterns.

Avoid concentration risk

Lastly, when looking for funding for your small business, avoid putting all your eggs in one basket. While it may be exciting to secure a large contract, such as with a national retailer, having 80% of your turnover come from this one client, will expose you to concentration risk. This means that, if you lose this one client, your business could collapse – and you won't be able to meet your financial obligations. It is thus wiser to have a diversified client base and income stream.

Securing finance to help grow your business is a natural step in your scalability and future success. It will help open you up to new markets and customers, which in turn increases revenue. By following these few steps you can improve your trust score and make yourself more fundable, unlock funding opportunities and position your business for long-term growth and success.

By Rean Bloem, General Manager of Funding at Retail Capital.



Cash flow is king

Fast-track access to the opportunity capital you need to grow your business

In South Africa, retail business owners operate in a fast-paced, dynamic and highly competitive market. Getting access to working capital today versus waiting two to three weeks for a loan to be approved can spell the difference between seizing a growth opportunity or missing out on revenues that could take a retail business to new heights.

Luckily, fintech lenders like Capital Connect have stepped into this gap. Capital Connect, the business funding division of the Connect Group, offers unsecured, short-term funding solutions that are designed for the fast-paced retail industry. Capital Connect offers retailer business owners shorter, more flexible loan terms, as well as quick loan approvals that help merchants stay agile in a changing market.

"Many retailers in South Africa know what it's like to miss out on a special bulk buying offer or other expansionary business venture, because they cannot access the financing needed to grab the opportunity," says Steven Heilbron, CEO of Capital Connect.

"Retailers also know what it's like to face the arduous task of completing reams of paperwork, providing stacks of documents like audited financials and jumping through hoops as they apply for the loan. A fintech retail funding solution like Capital Connect is designed for the fast-paced retail industry, where getting finance of up to R2.5 million within 24 hours is the tool a retailer needs to capitalise on business opportunities, as and when it presents itself – it's meeting this demand of quick access to funding that accelerates growth and increase profitability."

It's as easy as 'Click & Borrow'

Applying for a loan with Capital Connect is as easy as downloading an app, registering a profile and choosing your loan amount, repayment period and viewing the daily instalment that suits the merchant's pocket. Approval within minutes and quick access to capital allows you to capitalise on the business opportunities at hand. Depending on your average monthly cash and card turnover, you may qualify for a loan of up to R2.5 million.

Flexible short-term lending, with affordable daily instalments

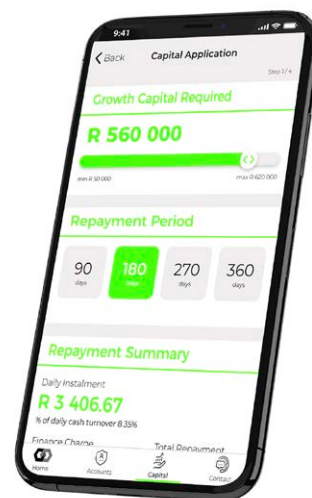
The loan repayment period is not bound to a few years or large monthly repayments, but to a shorter period of time that works for the merchant. Instead of lump sum monthly instalments, merchants pay affordable daily instalments to manage their cash flow. And, if the merchant uses the Cash Connect automated cash management solution, they can even repay the loan in daily instalments, straight from the cash in their cash vault - ensuring convenient repayment solutions to suit the business owner's needs.

Capital Connect knows cash flow is king for a retail business. The financing solution isn't about paying off debt or keeping the business doors open – it's about giving retailers the funding tools they need to grow and thrive. This is a valuable helping hand for SMEs at a challenging time when many businesses require to think outside the box to innovate and outsmart competitors.

While access to business funding seems to be a challenge for many business owners in South Africa, according to a PWC study done in 2020, it is the fintech business funding solutions that will allow the retail sector to act before the window of opportunity closes and to ultimately grow and expand.

For more info, [click here](#) and we'll call you right back!

Watch what Madimetja Tloubatla from Engen Diepkloof has to say. ▶



Every retail

HERO

needs a
Superpower

Madimetja Tloubatla from Engen Diepkloof

Being a retail business owner makes you a hero. It's no secret you've been through some tough times. Every hero needs a superpower to thrive. With lightning-fast access to business funding you can be sure to outwit your competitors!

Simply Click & Borrow
R2.5 million in 24 hrs

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More than just a number cruncher

Your accountant is - *and should be* - an indispensable business partner.

We all know that we need an accountant's help when it's time to file compliance returns and compile annual financial statements. Yet, many SMEs may not realise the role an accountant can play in improving the lives of owners and employees throughout the year.

Whether an in-house finance director or an external accounting practice, today's accountant can add enormous value to your business, helping it grow into a thriving, compliant entity. Yes, they can record and crunch the numbers for you, but they are also leaders, strategists, technologists, advisors, and business specialists who can give you invaluable advice.

Here are seven ways an accountant can, and should, support your growth:

► **Keeping you abreast of changing laws and regulations:** Your accountant ensures you don't miss tax filing deadlines, but they can also help you develop accounting systems and processes that make it simpler for you to remain compliant with the latest labour and tax laws and regulations. This can remove much of the pain from liabilities such as sales tax, VAT, income tax, and pension funds. What's more, your accountant can help you minimise your tax bill by helping you to identify tax deductions, tax exemptions and incentives you were not aware of.

► **Advising how to structure your business:** As your business grows, the legal structure that worked for you in the past may not be ideal going forward. Your accountant will look at the advantages and disadvantages of each business structure, considering its tax-saving and non-financial considerations. They can advise you on whether to set up as a sole proprietor, partnership, or limited company.

► **Increasing profitability:** Accountants play a role in supporting SMBs to save money by delivering insights that can increase profitability. Your accountant can

analyse expenses and find ways to improve cash flow management, reduce debt, negotiate with suppliers, control costs, budget and forecast, optimise pricing, and streamline reporting to facilitate better decision making.

► **Monitoring financial reporting:** Your accountant can help deliver business insights from your financial records. An accountant will work with you to understand whether financial performance tracks your goals and budgets. They can clean up your records, get them up to date, and assist you in keeping track of expenses and debt. Your accountant can also help allocate your budget appropriately.

► **Planning for the future:** The accuracy of your budgets and forecasts can make or break your business. Projected financial statements look at past financial trends, market and economic conditions, changes that are likely to happen in the market and business expectations to arrive at a future financial scenario. These statements will help you plan for the future. Your accountant will not only produce them, but collaborate with you to interpret them.

► **Best use of technology:** Accounting practices and accountants these days are at the cutting-edge of technology. They can provide you with good advice as you digitally adopt automated solutions and move your business to the cloud. For example, they can help to automate repetitive, low-value activities so you can focus on what truly matters to your business.

► **An asset to your company:** The focus for today's accountant is to help SMBs grow, not just to comply. A commercially-minded and business-savvy accountant can be a huge asset to your growing company. They can help you achieve visibility, flexibility, and efficiency to manage finances, operations, and people in the best way. Their advice can assist you to improve cash flow, forecast financial performance, and provide a clear picture of the levers you can pull in your company to increase profitability, resulting in increased shareholder value.

By Viresh Harduth, Vice President,
Small Business, Sage Africa
& Middle East.



EFFECTIVE CASH FLOW MANAGEMENT

One of the top reasons businesses fail is because of cash flow problems. This rings particularly true for SMEs and start-ups.

The effects of poor cash flow on a business are far-reaching. Business owners can struggle to pay salaries and bonuses, and could be forced to pay their suppliers late. They could also miss debt payments, which would result in a lower credit rating and less chance of having loans approved.

Opportunities to grow the business through investment could also be missed. Poor cash flow can have a negative impact on marketing strategies and competitive advantages and can cause the business to lose out on early payment discounts.

Cash is king when it comes to the financial management of a growing company. The lag between the time companies must pay their suppliers and employees, and the time they collect from their customers, is the problem; and the solution is cash flow management. In simple terms, cash flow management means delaying outlays of cash, if possible, while encouraging anyone who owes the business money to pay it as quickly as possible.

Gary Epstein, MD of EasyBiz Technologies, the authorised local partner for QuickBooks Online in South Africa, offers the following guidelines to help businesses recoup money that is owed to them and manage cash flow more effectively:

- Offer incentives and early settlement discounts.
- Invoice early in the month, as many companies do a monthly payment run.
- Set non-negotiable payment due dates.
- Digitise your invoicing, collections, and outstanding payments with accounting software.
- Offer simple and efficient payment methods.
- Encourage debit order payments.
- Track accounts receivable to identify and avoid slow-paying customers. Instituting a policy of cash on delivery (COD) is an alternative to refusing to do business with slow-paying customers.
- Ensure a quality customer experience so that there are no comebacks or avoidance of payment.
- Build cash reserves to cover expenses in lean times.



- Reduce expenses to what is required and avoid unnecessary purchases.
- Reduce slow-moving stock by selling it for what you can get.

Even if a company is making a profit by making more revenue than it incurs in expenses, it will have to manage its cash flow correctly to be successful. A company's cash flow is tied to its operations or business activities, to its investment activities (such as the purchase or the sale of capital equipment), and to its financing activities (such as raising debt or equity funding or repaying such funding). The cash that a company generates from its operations is tied to its core business activities and provides the best opportunities for cash flow management.

Apart from the measures companies can take in keeping their cash flow healthy and their business intact, the South African Government can also do its bit in ensuring that SMEs are given as much support as possible. Recently, the National Treasury announced that it had set aside R15bn to backstop loans for businesses with a maximum turnover of R100m that have been adversely affected by the floods, the riots last July, as well as the pandemic.

This latest scheme will be accessed through commercial banks, non-traditional SME funders and development finance institutions. Loan amounts ranging from a minimum of R10 000 to a maximum of R10m will be available to qualifying businesses.

In addition, government departments can support small businesses in other ways, for example, when SMEs win government contracts, Government can commit to a 30-day payment policy. Contracts by government departments can be validated and approved based on the availability of funds to pay service providers.

To conclude, while cash flow difficulties result in the demise of many enterprises, with effective cash flow management, which involves a healthy control of incoming and outgoing cash, this can be avoided.

Customer journey mapping

Be your own customer...
and get real customer insights.



'Customer journey mapping' is bandied about as the latest buzzword within the customer experience (CX) management space. Yet, for all the attention received and the many customer journey mapping workshops initiated by companies, service experience is still not improving at a commensurate rate.

One of the key reasons is that businesses have not reviewed and updated their service models in line with the changed customer behaviour and needs in the post-pandemic service model. The bottom line is that customer behaviour has changed - in some industries the changes have been profound and expectations are radically heightened.

Many businesses had to rapidly escalate their migration to the digital realm and did not have the luxury of pre-testing their value offerings with customers during this phase. Forced into e-commerce by a pandemic and unexpected lockdowns, many companies had to evolve through trial and error.

Reviewing or creating your customer journey starts with your customer, not your business processes!

As so much has changed for consumers globally since the start of the pandemic, it is more crucial than ever to understand *what* has changed for your customers, and *why* and *how*. In this process of either reviewing or crafting a customer's journey, the starting point should always be with the customer, and not your internal business processes.

How has their purchase behaviour changed, are customers using different channels, are they complaining more, and if so, what are their pain points? Where are they directing their complaints to, are they returning more items than usual, and so on? Answering these questions will be important for your customer journey mapping process.

Bringing in the '*voice of the customer*' to the design platform is often a real challenge for internal stakeholders, who typically collaborate to map their customer journey. The success of any journey design lies in the ability to design with an outside-in approach, rather than focusing on building it around your business model. Armed with current practice, process and policies, internal stakeholders typically find it very difficult to 'move to the outside' and approach the entire process as a customer would. In many instances, we find the risk of self-reference criterion creeping in, which taints the validity of the entire process. (It's one of the reasons why businesses will engage with external, independent CX specialists to facilitate the journey mapping process.)

Understanding your customer - what they need, struggle with, expect, how they go about it, what influences their decisions, is challenging and never a static or once-off process, especially at a time when consumers themselves have been exposed to radical, shape-shifting change in the last two years. Getting a good handle on the shifting sands and how they are likely to evolve over time is a dynamic and challenging process, but absolutely vital to the business sustainability going forward.

Methods you can use to get a clearer view of how to direct the mapping of the current, or future customer journey:

■ Ask your staff

One of the most overlooked yet richest sources of customer insights is your customer-facing staff – the people at the rockface. Whether on the floor or in the call centre, they see, hear and experience your customers' actions and behaviour directly. They know what customers struggle with, and they know how they struggle to serve customers with problems, especially if they do not have the resources at their disposal or are not empowered to do so.

Create opportunities for *open discussion sessions* about what the staff observe and ask for suggestions to address customers' challenges. Other ways to learn more about customers, and the interaction with customer-facing staff, is to be *on the floor*. Walking about and observing the interaction, especially the customer service desk, can present valuable insights in how customers behave.

Staff surveys can reveal additional information about the service delivery challenges and customer behaviour. Keep the survey anonymous and focused on what they perceive to be the biggest challenges of customers, and what stands in the way of delivering the desired experience.

■ Ask your customers

Customers provide *unsolicited feedback* on what they struggle with through a variety of channels. For real insights, take a deep dive into and review the type and frequency of complaints and queries. Have a look at the cost to serve and any lost business. Escalated issues to management level will provide a clear indication of which issues or processes are fuelling the frustration or anger of customers.

Informally talking to *customers on the floor* may be one of the easiest ways to get information about what customers want, need and expect, and one of the most honest reflections of where your customers find themselves.

Social media is also often used by customers who feel they are not heard and have not had satisfactory support on their query. Your social media channels are a rich source of insights about what creates discontent, as well as customer satisfaction where there is a rave review. Monitor *reviews* about your company and make sure to respond timeously and professionally.

Customer design groups are one of the most effective customer journey design approaches as they include your customers in the design process. Using a similar approach to focus groups, customers are invited to collaborate in the design, facilitated by experienced CX specialists, providing the optimal outside-in perspective directly from your customer in the journey design.

While the traditional methods to obtain customer insights, such as *surveys or interviews*, may have to be commissioned to independent researchers, current customer feedback data, often referred to as 'voice of the customer' is equally important and useful in providing direction around your customer journey mapping.

■ Be your own customer

Stepping into the shoes of a customer is a simple and effective way to assess your customer's experience when interacting with the company. Think of the "Undercover Boss" reality show where CEOs went undercover to get a first-hand experience of the service experienced by customers and provided by employees. This is a highly effective way to put proclaimed service delivery to the test. An employee can easily be tasked to become a customer for a day and to record their experience. This involves test driving everything that a customer would do – logging a query, getting product information, using chatbots and other self-service channels, placing an order, using the website or going

into the branch/store, engaging with staff, security, check out, sales, customer service and even courier service. The entire experience is documented and shared in the journey design workshop.

■ Mystery shopping - with independent CX researchers

It is said that the highest paid staff are generally the furthest away from the customer. This has been highlighted in studies by Harvard Business Review (Bains & Company) where the findings indicated a massive gap between what the leadership believed to be the satisfaction levels of customers (80%) versus customers' actual reported satisfaction level (8%).

Often referred to as *channel reviews*, independent CX specialists can provide rich insights to the outside-in experience with a company. The CX researchers adopt the role of a customer and authentically engage with the company using all service channels available – website, web chats, bots, customer service [telephone or email queries], social media, in-store and so on. Through this process, various elements are recorded often using key CX drivers such as:

- Ease: how much effort was required to perform the task,
- Success: to resolve challenge,
- Emotion: what emotions were experienced, and
- The company's customer promises or corporate values may also be used as criteria to identify gaps, inconsistencies, service failures and best practice.

The success of Customer Journey Mapping lies in the ability to design from the customer's perspective, rather than being driven by your own business model and internal processes. The only way to achieve this is to bring real customer insights into the design workshop. Customers are humans, and humans are never consistent. People are affected by internal and external forces and changing landscapes. The steps defined above will be an invaluable means of ensuring that your customer journey design remains realistic, customer-centric, dynamic and fit for purpose.

By Liezel Jonkheid, Director of the Consumer Psychology Lab.



The omnichannel experience

By Chris Hoelson, Strategist at Hoola Agency

As communication technologies have become more affordable and access to the internet more wide-spread, brands now have the ability to speak to consumers anywhere, anytime and over multiple platforms, which offers both unique opportunities and challenges. While it remains true that great marketing provides the consumer with an experience that feels personal and seamless, if you want to cater to the modern consumer, you have to adopt an omnichannel approach.

What is an omnichannel approach?

This is when a business advertises to, and communicates with customers across multiple channels, treating each interaction or touchpoint (e.g. social media, WhatsApp, SMS,

websites etc.) as part of a single, frictionless whole.

This approach enables customers to begin their experience with a brand in one channel and continue it on another channel seamlessly.

Omnichannel vs multichannel

Most businesses use multiple channels for sales and customer support. But, having multiple channels doesn't automatically equate to an omnichannel experience. If every channel operates independently in its own silo, it's not omnichannel! An omnichannel approach involves interacting with consumers through a variety of channels, but instead of having a unique strategy for each one, omnichannel focuses on creating an

integrated experience in real time.

The benefits of an omnichannel approach

It allows brands to reach consumers in a contextually relevant way at every point in their journey, regardless of the channel they access from. This has been shown to positively impact the quality of customer interactions, increase customer engagement, improve customer retention and generate more revenue. According to a recent ClickZ study - shoppers who use three or more channels to interact with brands have a purchasing frequency rate 250% higher than single-channel users.



Serving the modern customer

Why you should embrace a relational approach...

The modern customer has evolved. Now, when a customer does not find exactly what they're looking for, they can switch brands at the click or tap of a button. Convenience, personalisation, and velocity are expected – not to mention omnichannel experiences and a commitment to sustainability.

In this competitive environment, it's challenging for retailers to differentiate. But there is also opportunity - new innovative players and disruptive business models are emerging and reshaping the market, pressuring traditional retailers.

Where every digital interaction has the potential to establish a long term-relationship with a customer, businesses can no longer only take a transactional approach. Focusing on closing short-term sales or differentiating your products and services on price alone is difficult, and it means that opportunities are missed, such as the lifetime value of a customer who keeps coming back, and opportunities for cross-selling and upselling.

Instead, businesses should embrace a more relational business model: one that focuses on the customer's unique needs, their experience during their journey, and nurtures a long-term relationship through seamless, personalised interactions. A relational business approach leads to repeat sales and increased loyalty. Once the initial sale or conversion has happened, the brand keeps in regular contact with the customer, building rapport, and encouraging advocacy. Differentiating on service and customer experience does cost more, but if companies do this well, consumers are willing to pay higher prices. So, how can you meet those expectations?

Get personal

Personalisation has become central to customer experience. A report by McKinsey highlighted that as many as 71% of today's consumers expect companies to deliver personalised interactions, and 76% get frustrated when this doesn't happen. The report also found that companies that excel at personalisation and tailored experiences generate 40% more revenue than companies with average personalisation.

Personalisation doesn't only apply to marketing. Service channels and contact centres provide an opportunity for personalised interactions. A 'one-size-fits-all' approach often results in a poor customer experience, and more effective customer care now requires a comprehensive view of the customer journey across multiple touchpoints.

This is where customer data platforms have become crucial: they allow companies to stitch together customer data generated across multiple systems and create a single, unified view of each of their customers. These platforms lead to much richer customer experiences and better customer engagement, while also enabling more advanced analytics capabilities.

The new rules of engagement

Global leaders that have improved their digital capabilities have raised the bar for almost all industries, and an omnichannel approach to customer engagement is now expected. Modern customers look for seamless experiences – regardless of the device or communication channels they choose – and businesses need to provide them.

Organisations therefore need to reimagine the value they create for their customers through enhanced technological capabilities. Doing so will enable them to deliver truly personalised experiences effectively and at scale across different channels and all stages of the customer journey.

By nurturing relationships with customers, rather than simply taking a transactional approach, businesses can drive revenue and keep customers coming back for more. Relational business models create opportunities to turn customers into word-of-mouth advocates, and generate valuable customer insights that can drive better product development.

By James Bayhack, Director, Sub-Saharan Africa at CM.com.



South Africa's evolving work environment

What employees want from work, and what they are willing to give in return, has changed.

South Africa is at a long-awaited inflection point: the lived experience of hybrid work. To help local organisations navigate this era of uncertainty, the *Work Trend Index* combines insights from studies of thousands of people, trillions of productivity signals in Microsoft 365 and labour trends on LinkedIn.

“We’re simply not the same people that went home to work in early 2020. Employees in South Africa are rethinking what they want from work and voting with their feet when these new expectations aren’t met. The challenge ahead for every organisation is to adapt to changing employee priorities while still balancing business outcomes in an unpredictable economy,” says Colin Erasmus, director of Modern Workplace and Security at Microsoft South Africa.

The Index uncovers four urgent trends business leaders in South Africa need to know in 2022.

TREND #1: "The worth-it equation"



Perhaps one of the most valuable insights from the Index is that employees have a new “worth it equation” and are more likely to prioritise health and wellbeing over work than before the pandemic. This is particularly the case in South Africa, which forms part of a region where 50 percent of employees report high feelings of daily stress.

It's also clear employees are acting on this newfound priority to achieve a better work-life balance. In fact, more than half of employees in the broader Middle East and North Africa region say they are prioritising a new job in 2022.

TREND #2: The great disconnect

Managers feel wedged between leadership and employee expectations. They believe leadership is out of touch with employees and don't feel empowered to help their teams. Employees agree, with around 84 percent of workers across the broader region saying they are not engaged.

Managers can help provide a bridge between evolving employee expectations and leadership priorities, but, according to the Work Trend Index, most lack the influence and resources to make changes on behalf of

their team. In fact, almost 70 percent of managers in the Middle East and Africa say they are battling to empower their people.

Forward-thinking companies like Old Mutual in South Africa have begun drawing on tools such as Microsoft Viva to better equip managers. The company has been on an intentional journey, building an environment that truly cares for employees. A key step in this journey was providing managers with insight into the ways people are working. Viva helped them achieve exactly that, enabling managers to identify key patterns, better understand their teams and create the best possible working experiences for them.

TREND #3: Making the office worth the commute

While most employees in South Africa favour the idea of a hybrid working model, the Work Trend Index shows people are generally unsure of when to come into the office and why. Many employees also feel the commute is unnecessary and would rather spend valuable time with family.

It means leaders are faced with a key challenge - making the office worth the commute. The Index reveals, however, that few companies globally have created new team norms, such as hybrid work meeting etiquette, to ensure time together is intentional. The biggest opportunity for business leaders is to reimagine the role of the office and create clarity around why, when, and how often teams should gather in person.



TREND #4: Distinguishing flexibility from "always on"

Though employees prize their newfound flexibility, there's still a need to combat digital exhaustion. Leaders across the broader region report equal to or higher productivity levels than before the pandemic, but this has taken a toll on employee work-life balance.

For the average Teams user, meetings, chat, workday span, and after-hours and weekend work have all risen over the past two years. In fact, since February 2020, the average Teams user saw a 252 percent increase in their weekly meeting time.

If leaders want to offer employees true flexibility, they must shift focus from activities to impact. Views of productivity are changing and according to the Work Trend Index, most employees feel it's important for employers to reward impact over hours worked.

“Businesses have an opportunity and responsibility to engage the shift to hybrid with a growth mindset. The best leaders will create a culture that embraces flexibility and prioritises employee wellbeing—understanding that this is a competitive advantage to build a thriving organisation and drive long-term growth,” concludes Erasmus.

Stepping up the HR function

Digital transformation isn't just about technology, but also about people and the future of work.

Accelerated automation projects also includes the focus on the human elements, like strategic thinking, customer service and creativity. Also, as hybrid work becomes a permanent part of more companies' operating models, creating a culture that spans virtual and office work, and fostering a sense of belonging for remote workers and ensuring employee wellbeing poses significant challenges. These pressures demand that human resources (HR) departments re-evaluate how they operate - like every other part of the business.

As the voice of the employee, HR has invaluable perspectives to offer. Nkululeko Nombika, Business Operations Director for Sage Africa, Middle East and Asia, envisages five key roles for HR:

■ Shaping the skills base

Digital technologies could change the nature of many jobs and displace some roles in the workplace. But they also create the need for new skills. Most office jobs today require at least some digital proficiency. Many new roles need to be filled, for example, in data science or customer experience.

HR leaders can work with businesses to transform how they acquire, engage and manage their people. They can help audit the existing skills base, develop programmes to upskill or reskill employees whose roles will change due to digitalisation, and find ways to source talent to fill positions where they can't recruit internally.

■ Reinventing the employee experience

Workplace IT has a significant impact on the employee's experience at work. HR can play a key role in making things easier for employees, from helping to streamline the onboarding process when they're issued a computer to providing employee self-service tools. These solutions make it easy for people to use an app or web browser to update their personal details, get a copy of their payslip,

apply for leave and file expense claims. This improves their workplace experience and saves time for HR.

■ Preparing the organisation for change

Digital transformation projects achieve the best payoffs when they get buy-in from everyone, from senior leaders to junior staff. But they can also inspire fear and anxiety in the workplace. People might resist being asked to change ways of working they have adopted for years. Or they could be afraid of being replaced by a computer program. HR has an invaluable role to play in driving change management. As importantly, as part of the business responsible for nurturing talent, HR can help drive continuous learning and improved culture.

■ Partnering with the business to improve performance

HR in a forward-looking business isn't just about filing employment equity reports and issuing company policy documents. Rather, it's about working with finance, technology and other parts of the business to drive better performance. Through these collaborations, business leaders can make better decisions about future hiring and training investments, and initiatives to improve productivity and talent retention.

■ Knocking down barriers so everyone can thrive

As we move into a bold future of work, where digital technology drives efficiencies and enables great customer and employee experiences, it's important to remain human and inclusive. HR needs to play a leading role in digital transformation, ensuring that no one gets left behind. In innovative people companies, digital tech is not just about automating repetitive, low-value activities. It's about knocking down barriers so everyone can thrive.

Flexibility, affordability, productivity and community

VENTURE WORKSPACE was born out of a passion for client-focused service and the need for a South African-owned and operated coworking and serviced office provider. Our ethos is a no-nonsense, client-focused approach to coworking. Hence, we offer members a variety of tailor-made options based on flexibility, affordability, productivity and community.

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10 TIPS to enact change

Change, like death and taxes, is inevitable. But it's also necessary to keep yourself and your business relevant.

Humans typically don't like change, even if they say they do. Or, if they're anti-authority like many entrepreneurs, don't like change that *they* haven't initiated.

Changes can be big or small, but either way, change is a necessary part of progress. To move forward in just about anything, positive change is required.

Here are 10 tips to help you seed change successfully in your life, team or business.

1 Start with the 'why'?

Paint the big picture of why the change is necessary and how it will improve things, so people don't think it's just change for change's sake. For example, perhaps you need to implement a better system in your organisation to track and manage your suppliers, which will ultimately improve your supplier diversity. The benefits of this will include building a range of suppliers that will give women-owned businesses and small companies opportunities they might not otherwise have had.

Diversity in all aspects is ultimately good for people and for business. In South Africa, it will also help your organisation attain a strong B-BBEE score, therefore opening up better business opportunities. Once your team sees the why, they're less likely to resist the new system because they think it's just burdensome and unnecessary.

2 Provide context

Aside from the benefits, be upfront about the size and scope of the change, how long it will take, what it's likely to involve and who it's going to affect. This will help others to visualise the change and will make it less scary. People don't like uncertainty, so clearly communicating about the change and being transparent will remove some of the anxiety.

3 Positive change is about a good attitude

Examine your own attitude to change to understand how others will feel about the change you want to seed. Perhaps a change has been foisted on you and you don't like it. Maybe a colleague has called in sick

and you need to stand in for them, you've been asked to adopt a new system at work, or your cellphone breaks and you need a new one.

Is your initial response negative and, if so, why? What are you resistant to? Could you think about the change in a more positive way? Maybe that new system will be more efficient or a new cellphone will have a better camera or battery life.

If you try to adjust your own negative attitudes to change by first identifying them, and then consciously try to foster a more positive approach instead, you'll be amazed at how much better you'll cope with change.

4 Collaborate and co-create change

Not many people like being told what to do. If you ask people's opinions and get their buy-in early on in a change initiative, your chances of the change being adopted and people being positive about it are much higher, because those you've involved have a stake in the change being positive. The bigger the change, the more important this is.

5 Identify champions of change

A few years ago, I was involved in a merger of two organisations where, post-merger, the culture of "us" and "them" was toxic. The organisation called for volunteers to be "change-makers", who were subsequently trained in change management and taught to lead the necessary changes in a positive way. I volunteered and learnt that, ideally, it takes a mix of people to champion change.

You want the allegiance of the most positive people in your organisation to help lead the change, but sometimes involving the harshest critics can be powerful. The critics will help identify loopholes and problems quickly. And once you've won over the critics, much of your work in getting the change adopted will be done.

6 You don't need everyone to agree to achieve change, just a critical mass

It's unlikely you'll get everyone to agree to a large change upfront, which is why it's a good idea to use your change champions to influence others positively and in an ongoing process of persuasion, until there are enough people to form a critical mass to push the change through.

7 The tool of 'social proof'

If a company's management says a change is

"People don't like uncertainty, so clearly communicating about the change and being transparent will remove some of the anxiety."

going to be a good idea, that's likely to elicit eye-rolls and disinterested shrugs from some. If a peer says it, people will sit up and listen. So, when trying to influence positive change, use different members of staff to extol its virtues (with sincerity, of course). An endorsement about that new system you want to get adopted in a staff meeting or on a poster, or using whatever ways you communicate internally, will do wonders for the adoption rate of your change.

8 Prototyping

A good model for initiating positive change is prototyping, or an action research approach. First, set clear objectives for the change. What do you want the change to achieve? Then prototype the change, perhaps by creating the basics of a new method or system. Release this to a few people who you feel will benefit from it. From their feedback, make tweaks to your new system, then release it more widely.

Again, gather feedback, improve and release. And so the upward spiral of improvement goes, until your system is perfect and the change has been successfully adopted.

9 Small chunks, big change

Break the change needed into a plan with small steps, with clear roles, responsibilities and accountabilities. Small, iterative changes that are strategic and well-thought-out are likely to be more effective than trying to do everything at once.

10 Stay flexible

Change is not easy. The unexpected happens. Be ready to adapt around whatever happens in the process. Always keep in mind the bigger picture – why the change was required in the first place.

Don't give up. Positive change is the bedrock of all progress.

By Tara Turkington, CEO of Flow Communications.



HOW WE DID IT

Selling your craft



“Surround yourself with the right support to remain positive. Spend on technology and your team to leverage how you work. Force yourself to master the essential skills like selling.”

- AJ Martin, CA(SA) and Family Man

Covid and the related lockdowns have posed some major challenges to the continued survival of many accounting practices and B2B firms. But as AC Martin has learned, by asking for help and doing the hard yards, it's possible to come out the other end of the tunnel - stronger than before and ahead of the planned profit.

Alcid John Martin, known to his clients as AJ, qualified as a Chartered accountant in 2001 and worked in commerce for about 12 years as a Financial Manager at 3 large companies in various industries before being retrenched. Left with the decision of whether to find another job or use his professional qualification to start his own Accounting and Tax practice, AJ decided to form AJM Financial Services Inc. in 2013.

The decision was made easier when as he realised that opening his own practice meant no more corporate red tape to deal with, and the ability to make more time for his family. Work/life balance was important. Although the risks and stresses of the two options were different, he believed the stress of running his own business were more in his control. How wrong he was!

Skill alone does not make a profitable business

It took AJ two short years to appreciate that one's professional craft is not the same as turning that into a successful business. You can be a great accountant, but not able to run an accounting business. You can be a hotshot photographer, and fail at turning that skill into a business. You can be the best attorney in town, but it doesn't necessarily equal a great, profitable practice that gifts you financial security. Craft or skillset is simply what gets professional business owners to the starting line - it is their “product”. But building a business off the back of it, means learning how to scale this craft, how to market this craft consistently, and how to sell to customers and ensure they “see” and “feel” value.



The AJM Financial Services Inc. team

All the things that years at university qualifying as a CA did *not* teach AJ.

Know when to get help

But AJ has that unmatched quality of a great entrepreneur: he knew when he was beaten and he wasn't afraid to put up his hand and get help. He remained teachable. After months of turning over what amounted to a fraction of his previous corporate salary, he reached out to get help and got himself a business coach. “I had to learn the skills I needed to run a business, especially when it came to sales and who my ideal target market is,” says AJ. These were foreign concepts and required a language that many an accountant simply does not know how to speak.

And AJ is not alone. So many entrepreneurs start businesses as technicians (good at what they are trained to do), but ‘don't know what they don't know’. They think (wrongly) that if they are great at what they do, clients will come...and stay.

We are smack bang in the middle of an economic winter. The way to engage new clients and grow any business is to *sell*. This does not mean what it used to, i.e. flogging products and services down people's throats. Nor does it mean waiting for the phone to ring or relying solely on word-of-mouth. It is appreciating, then developing and mastering a sales and marketing pipeline – even as a B2B practice – that generates a lead flow and consistent conversions to paying clients. *Every month*.

Defining your market

With business coach Kathi Clarke's help, AJ defined his target market as those SMEs who need assistance in compliance, specifically with SARS (South African Revenue Services) and the full range of well-priced, timeous financial help that sets an owner up to make great financial decisions each day, week and month. Together they ensured AJ created basic, almost-free marketing collateral and a calendar that ensures a

manageable flow of new leads when the business needs them - not when they come in. He learned sales-speak and handling objections, as well as presenting professionally and compellingly to generate leads and establish a visible reputation as an expert.

Now, 9 years later, AJM Financial Services has grown from a one-man band to a team of 4 employees, servicing approximately 90 clients in various industries. The services offered include basic bookkeeping, payroll, tax submissions for companies and individuals, preparation and sign-off of Financial Statements, company secretarial services and general management consulting on the financial side of the business. AJ has had a consistent and growing turnover per month that is now six figures. He owns a great red Audi, his children are being educated well and his wife was able to give up work she didn't enjoy.

AJM Financial Services' strap line is “Growing Together”. And with bi-monthly accountability all the way through COVID with his coach to “keep me brave and on-track”, AJ continues to fly his vision. He believes that clients are deserving of good working knowledge and the sort of partnership that sets both clients and staff up for great results.

Juggling how to keep client expectations real and meet their need for good, regular, useful accounting and financial communication is a priority that was made possible because AJ had taken to heart Kathi's warning before COVID to “date your prospects, clients, suppliers, strategic alliances *well*”. If it won't work in dating, it won't work in this type of marketing and selling. Pick up the phone, serve strategically by being useful and stay in touch beyond just doing business”.

Be willing to upskill and adapt - fast

Keeping up-to-date with changes is always a hard one for professional firms, because it eats into billable hours. But again AJ and the team have taken to heart Kathi's mantra: “If you want to build a bigger, better

business, you have to build a bigger, better you.” And if AJ wants bigger, better clients, he and his team need to stay on point with finance, compliance and accounting knowledge in order to serve their clients well. This means investing in the time for self-education, training, online presentations and reading. And as the boss, AJ has been encouraged to lead from the top.

Working from home during the pandemic meant that staff needed the right tools and equipment fast. Financially this was a big outlay, however through coaching AJ had been encouraged to build a nest-egg for such eventualities and so the money was there when he needed it. As too were the standard operating procedures, software, meetings’ roster and clear job descriptions which enabled staff to “keep on” during lockdown from their home offices. Not only was it good for business, but in the scary times of so many going bust and so many losing jobs, the AJM team had security, an uninterrupted income and peace of mind. Invaluable.

AJ’s advice to other B2B business owners is simple: “The secret to success is surrounding yourself with the right support to remain positive. Spend on technology and your team to leverage how you work. Force yourself to master the essential skills like selling; and finally, outsource those tasks that you love - like the technical

accounting work - so that we have time to market and sell...which needs constant push. Remember you don’t have to do everything yourself.” How right he is!

So, if your business is not working well or you are backed into a corner – don’t wait till later to fix it. If it’s growing too fast or too slow, and this is robbing you of stability or a good work/life balance – don’t hesitate in tackling it. If the pandemic taught us anything, it was that windows of opportunity don’t last, and life is short.

We as business owners are required to adapt, flex and keep going with all sorts of new challenges on the back of those we’re still dealing with from the last two years. And getting help may be the very best investment you can make. Help to ensure that you are building a profitable business that can work without you. It’s there – so don’t wait until you’re sick to get better.

The economy needs SMEs to grow. And if other business owners can do it, so can you!

By Kathi Clarke, registered Industrial Psychologist, internationally-certified Business Coach and an award-winning business growth expert. Contact her at +27 63 624 4492 or email: buildingbestbusiness@kathiclarke.com.



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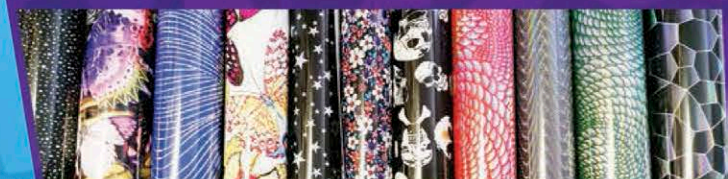
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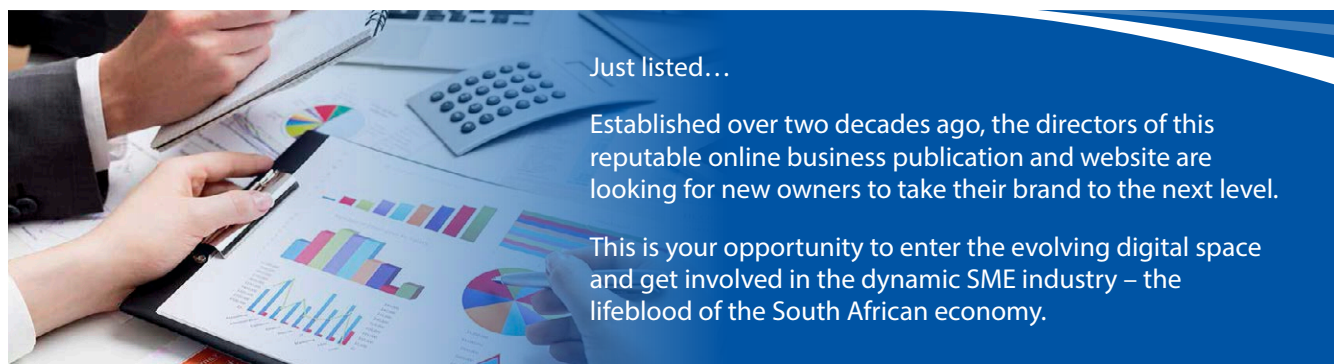
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Managing GROWTH

Most businesses have growth as a goal. But, to grow sustainability you need to understand how this growth will impact all areas of your business.

Who wouldn't be thrilled at the prospect of gaining new clients and upping their exposure in the marketplace? It's why you went into business in the first place – to sell your products or services to as many clients as possible and dominate the market. What could go wrong?

Pace yourself

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

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

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

Some of these signs sound like the typical challenges that entrepreneurs face when they are starting out. Although that is the case; overtrading is experienced when a business grows too quickly and due to this fast growth, it is unable to cope with the demands that stem from this growth. This happens when the business receives

incredible demands for its product or service, but is ill-prepared to meet these demands. To stay on the top of the situation, you need to set sales targets and, more importantly, plan for potential growth when setting these targets.

How to plan for sales growth

► **Does your business have the capital to fund anticipated sales growth?** When setting sales targets, calculate how much of your product you will need to fulfil anticipated orders. With this in mind, assess whether your business is in a position to fund this growth, or whether you need additional funding. Not having the funds needed to fulfil orders is a key challenge during growth periods. And, it leads to many other challenges, such as late deliveries, compromised quality, unfulfilled orders etc. The result? Potential reputational damage and a decline in brand credibility.

► **Do you have the resources required to achieve your sales targets?** Assess the resources you will need to meet your sales targets. These could include human resources, infrastructure, extra equipment, investment in your technology, etc.

► **How will you ensure that quality and service are consistent?** Your customers demand quality services or products that meet their expectations, consistently. To achieve this, you need quality control processes. All touchpoints are important here; from the moment the phone is first answered, or the order placed online, right up until when the product or service is delivered. The process needs to be mapped out, documented and shared with your team – and your team must be able to follow the process through without your involvement. This is increasingly important as the business expands and more people, processes and activities are involved.

So, will your growth take your business to new heights, or will it damage its very foundations? The answer lies in the depth of your planning. So when set your sales target, be sure to put the necessary structures in place to help you achieve your planned-for growth.

Medicinal Cannabis Agency Opportunities

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

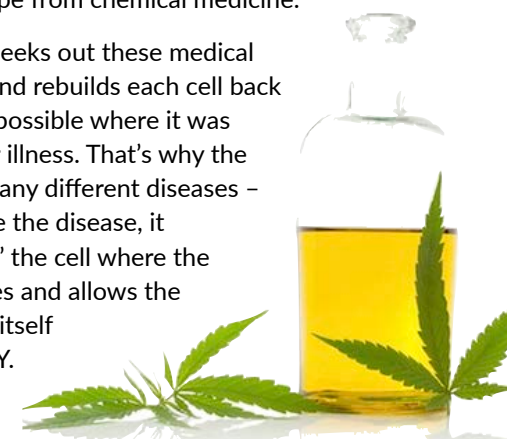
Cannabis Oil Research is currently looking to appoint 20 agents that will be fully trained in advising patients on what oils to use for what illness. Currently there are already over 300 products and treatments available for over 600 illnesses, ranging from acne to cancer and from dieting to body conditioning.

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

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

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

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



Opportunity to become a full-time agent in South Africa

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

Sole Agent: R250 000

With this top position you will be opening and managing a large area such as Pretoria, Durban or Bloemfontein, supplying retail outlets and looking after a direct sales team. The agency is a nominal R100 000. The bulk of the purchase price is for training costs, and sales and marketing costs for your first year to ensure we get you into a decent profit by the end of the 12 months. This includes over R80 000 going into social media campaigns and the next Cannabis Expo in YOUR area. Full training and start up assistance will be provided. To receive more information about getting into the Medicinal Cannabis market, please email geoff@cannabisoilresearch.com.

Direct Sales Agent - R1 950

This opportunity is ideal for those looking for a second or retirement income. We are looking to appoint Agents in every suburb under the direct control of the Sole Agent. Agents will be fully trained as the first Medicinal Cannabis consultants in South Africa. Application forms are available from sharon@cannabisoilresearch.com.

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

Get into the driver's seat with a **mobile business...**

In our frenetic, tech-enabled lives, it's the business that makes life simpler and more convenient that is becoming the customer's best friend.

And with a set of wheels, a good product or service and a mobile payment solution, on-the-go vendors are well placed to meet this need.

As a potential operator, there is a huge variety of rewarding and varied mobile businesses to choose from. You can set up just about anything from an ice cream cart to a car wash, garden services, personal services, pet-grooming, cleaning services or on-site vehicle repairs. Container-based businesses are also popular, especially in our informal settlements. Old shipping containers are used to house small businesses – anything from hairdressers to cellphone shops. They're cheap and sturdy, though not as mobile as the carts and van-based options mentioned above.

Why go mobile?

Consumers who are looking for convenience and on-site service are your target market. Time-poor consumers opt to support vendors near their workplace, at their homes, or on their route to or from work, and are willing to pay a premium for this convenience. You can also target high-traffic locations such as universities, schools, hospitals, parks and trade shows.

Manageable start-up costs are often the initial draw card for starting up a mobile business. You can test demand for a product or service without a hefty investment, and, if the market takes to it, you can grow organically and expand your fleet or staff complement as finances allow. There are many areas where savings can be made by working on-the-move as opposed to a fully-fledged bricks 'n mortar outlet or renting office space. Rental costs and outfitting are the big ones, but there are other

hidden ones that make a mobile concept a less risky venture. Think of marketing, for example. Your moving vehicle is an excellent branding medium – a mobile billboard that'll attract attention wherever you go.

Do you fit the profile?

The majority of the mobile businesses require hands-on operators who deliver the service to the customer. Time management is thus a crucial skill for mobile operators. You will need to factor in things like the distances between job sites, potential traffic delays, and use any periods that you aren't busy productively.

Mobile operators tend to be more flexible than your typical nine to five office workers and many operators

start up on a part-time basis before deciding to take the plunge and go full-time. Most service franchises do not require their franchisees to possess specific industry experience or knowledge, but you will still need high levels of determination, dedication and commitment to make your business a success.

Operators also need to be outgoing and have a sales and marketing mindset to succeed. Marketing is the key differentiator between an average and a high-profit vendor. If you are investing in a franchised mobile concept, be sure to establish what marketing support you will receive from your franchisor or licensor; and if necessary take steps to gain additional training in this area.

Lastly, you need to make sure you do a good job, have high levels of determination, dedication and commitment to make your business a success. There really is nothing better than word-of-mouth referrals and

reputation when it comes to marketing your business. Be on time, reliable, professional and friendly, and you'll find the jobs come rolling in.

Getting the word out

Like in any other business, you need to spend time, money and effort promoting your services and products to be 'seen' by your target market. Driving around in a branded vehicle is just part of this. You should also look to advertise locally, build a network of satisfied clients, and social media can create a fantastic buzz. A professional and user-friendly website, Facebook page and Instagram profile will stand you in good stead. Even the occasional TikTok video can help. Of course, when buying into an already established brand or franchise, you will 'ride' on the franchisor's marketing efforts.

Do your homework

For certain locations you'll need to have a permit or at least permission to sell within the area. Some municipalities issue hawkers or trading permits to monitor activity in the area. When you've identified some potential locations, conduct a SWOT (strengths, weaknesses, opportunities, threats) analysis to evaluate their feasibility. Also consider the days of the week and times of day that will be best for your business – pizza may suit some for breakfast, but chances are it'll be more popular later in the day. You'll want to keep an eye on the competition too – frequenting a spot where the market is already saturated makes business that much harder. And it goes without saying, a mobile business selling food will still need to comply with standard regulations.

As is the case if you are considering any franchise investment, due diligence is crucial when looking at a mobile opportunity. Franchisors and licensors provide varying degrees of training, support and back-up. Be sure to find out exactly what your package includes. In the case of a license, agency or business opportunity, training, support and back-up may be limited. This is where your research comes in.

Speak to as many existing franchisees or operators as possible to determine if this is a sound proposition and the right business for you. Research all the possibilities thoroughly, even if you are in a hurry to start up.

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



Run your own 'showroom on wheels'

SNAP-ON is an established industry leader for over 100 years, and is renowned for delivering personalised, professional service - right at the customer's place of work.

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

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

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

What's on offer

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

Join the best home-nursing franchise in South Africa

...and make a meaningful impact in your community.

Gone are the days when families have to struggle to take care of their loved ones. Operating for over 8 years, the ASSISTED HOME NURSING franchise offers a 24/7 professional, personal and compassionate home-based caring service for the elderly, disabled or those recovering from surgery to become more self-sufficient in the comfort of their own homes.

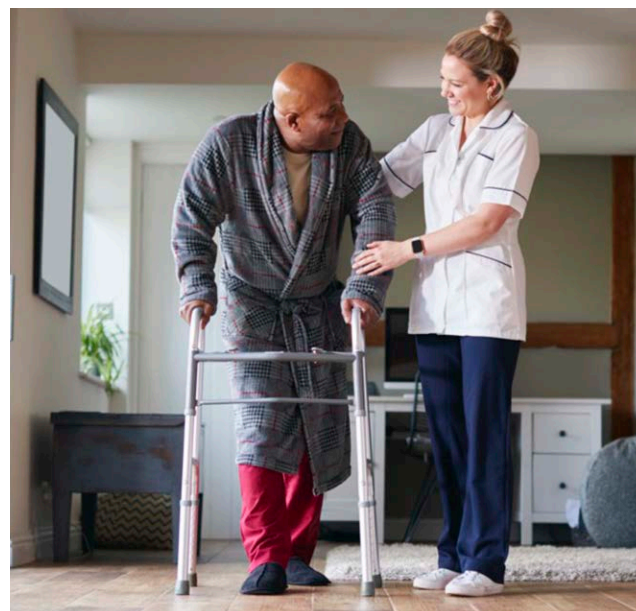
The range of services and routine tasks that are taken care of allows clients to retain an optimum degree of independence and dignity, thus reducing unnecessary stress for the individual and their family. The type of care can be tailored to suit the needs of the client and their family and can include cooking, cleaning, assisting with personal hygiene, dressing, helping with mobility and providing support to those who have more complex medical conditions. Most importantly, caregivers provide a level of companionship that eases loneliness and isolation. Since the pandemic there has been a surge in demand for home care, with more people preferring home care nursing as opposed to nursing homes.

Assisted Home Nursing is currently operational across Gauteng's Northern and Eastern suburbs, Midrand, Cape Town's Northern suburbs, the Cape's West Coast, KwaZulu-Natal's South Coast and Port Alfred in the Eastern Cape. Due to the increasing demand for quality home care services, other territories across South Africa are available for prospective franchisees.

Full turnkey franchise offered

The cost of a turnkey franchise package is R250 000 ex Vat. This includes one-on-one training, a comprehensive induction programme covering recruiting, training and retaining carers, marketing support and systems. Assisted Home Nursing's state-of-the-art caregiver monitoring system allows daily tasks to be monitored easily, which is part of what sets the brand apart from its competitors.

Budget is set aside for local marketing, and franchisees receive a mini-website to generate interest from potential clients looking for quality care services in their area. This business can be run from home or an office. Franchisees have the freedom to control their own



schedule and choose which clients to work with. The advantage of this "home-care" franchise opportunity means job security in these uncertain times of unemployment.

Grow with us

"Our typical candidate should have some management experience, an entrepreneurial spirit and the desire and ability to run a high-quality home care business. No medical experience is necessary. This opportunity would suit caring individuals who are ethical, hardworking and committed. This is a business that revolves around people. The people we look after, the people who work for us and of course the people who do everything in-between," says franchisor, Chris Dunn.

If you're looking for an opportunity to achieve your goal of business ownership and make a meaningful impact in your community, this could be the business for you.

For more info and to download a detailed information pack on this unique franchise opportunity, kindly visit: www.assistedhomenursing.co.za



AN ESSENTIAL SERVICES FRANCHISE

It's time to invest in home care.

AREA
FRANCHISES
AVAILABLE
NATIONWIDE

Demand is growing...
Run your own high quality home-nursing business that is both financially and personally rewarding »

Assisted Home Nursing is one of the fastest-growing home care franchises in South Africa offering a 24/7 professional, personal and compassionate service for seniors or the disabled in the comfort of their own homes. We take care of routine tasks and simplify daily living for families in need.

VIEW OUR LATEST VIDEO

DOWNLOAD OUR INFO PACK



Work from
home or office



Time-tested
business model



Low cost
of entry

EXCLUSIVE TERRITORY FROM ONLY R250K_{ex VAT}

PACKAGE INCLUDES:

- Intensive one-on-one training
- Full induction programme: recruiting, training and retaining carers
- Expert marketing to attract new clients
- Proven business with ongoing support
- Recession-proof business model

If you have management experience, a desire and aptitude to run your own high-quality home care business, we'd like to hear from you.

Go to www.assistedhomenursing.co.za for more information.

Successfully operating in the following territories:

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



ACT NOW TO SECURE YOUR OWN EXCLUSIVE TERRITORY!

Solopreneurship:

A realistic option for SA's youth

Every June we celebrate Youth Month. However, the recent youth unemployment statistics are a cause for concern.

With current youth unemployment of 65.5% in South Africa, it is clear most young people will not get a formal job. Plus, realistically, only a small proportion could potentially develop into high-growth entrepreneurs.

Michelle Matthews is with Viridian, a consultancy that works with development agencies, government departments and corporates to design and deliver programmes that catalyse African entrepreneurial ecosystems. She discusses how solopreneurship might offer opportunities for South Africa's unemployed youth.

A million jobs, one job at a time

Our idealised notions of entrepreneurship are not the antidote to joblessness. Only a handful of people can build a fast-growing business able to employ hundreds of people. But what if we could create a million one-person businesses? We should get as many individuals earning an income as possible; participating in the economy and starting to spend, creating markets for other small businesses.

Young people with skills and grit should be taught how to apply entrepreneurial thinking to their careers. And, if they look to the digital economy, they don't even need to be constrained by what's available locally.

Instilling self-efficacy

As many South African graduates have discovered, a degree won't make anybody's life magically unfold. Relevant practical skills, a flexible and opportunistic approach to making work happen and the ability to bounce back from setbacks are far more effective. These individuals could become confident operating as a business of one: a solopreneur.



We can have a lot more people managing themselves as small businesses and participating in the global economy. Yet, the regular Global Entrepreneurship Monitor (GEM) regularly reports a relatively low amount of entrepreneurial activity among South Africans (although we are increasingly looking more favourably on entrepreneurship as a desirable career path). Does this mean South Africans are not entrepreneurial? Perhaps.

Arguably, the reason for this is deeply rooted in our South African history and psyches. Decades of systematic disempowerment have likely led to a general erosion of self-efficacy. South Africans struggle to believe they can take control of their circumstances and influence the world around them.

To solve our youth unemployment crisis, the first thing we would need to do is work with young people to increase their confidence in their ability to execute their own plans. In some schools and environments, this type of thinking is actively discouraged, let alone positively

taught. But it is counter-productive to tell young adults what to do: what happens when we're not around? What happens when we're wrong?

We need to allow them to test their assumptions and own the decisions they make. We have to give our youth a space where they can make mistakes, correct their mistakes, experience some small wins and build confidence in themselves so they can make a plan, no matter what. We need to encourage an entrepreneurial mindset in every receptive young person.

TIPS TO FOSTER SELF-EFFICACY AMONG YOUNG SOUTH AFRICANS:

1 Create safe spaces

There is a saying: do safe things in dangerous places and dangerous things in safe places. Create those spaces within the education framework, entrepreneurial hubs, families or church groups where young people can try out things and get feedback. Mentorships can support this; people who have been there before, giving young people feedback and encouragement, and helping them extract the lessons from what they are learning.

2 Provide skills and knowledge

We have to give young people skills so they feel more competent to give opportunities a try (for example, using an online platform to find a piece of freelance work). These include technical skills, whether writing code or designing in Canva and basic digital management principles. In addition, self-management skills – like time and money management, costing to make a profit, making sales and negotiating – are all useful to a young person running their own career.

3 Encourage the creation of peer-to-peer support networks

Create platforms, spaces and events for young people, and incentivise them to connect with like-minded peers. Young people who meet in productive places like entrepreneurial hubs tend to positively challenge and motivate each other. Some might even decide to partner up to secure contracts.

4 Share success stories

We should be fanatical about sharing stories of relatable young people who are blazing trails in entrepreneurship, like Theo Baloyi, who founded Bathu Shoes, an exciting sneaker brand.

“We have to give our youth a space where they can make mistakes, correct their mistakes, experience some small wins and build confidence in themselves so they can make a plan, no matter what.”

These profiles make entrepreneurship aspirational, but also attainable. Young people need to know somebody like them managed to be successful and that they can do it, too, if they work on their skills and connections.

5 Address young people's trauma

Most unemployed South Africans have likely experienced trauma, and it is important to address this in order for our youth to master self-efficacy. Otherwise, they will be defined by their woundedness. The circumstances in which the majority of young South Africans grow up in means that they will have seen or experienced things that may have disturbed and damaged them. They are also generationally traumatised and have just been through a pandemic.

If they are not helped to confront these difficult experiences and reframe how they think about it, the rest of these interventions won't work. Properly mediated, stress can be turned into a strength. South Africa has a lot of problems to be solved. Young South Africans need to believe they are the people who can tackle these challenges, starting with themselves.

The expectations on South Africa's young people are high. We should support them to take baby steps and to realise small wins, develop their resilience and protect their mental health, apply their skills and, ultimately, make opportunities happen for themselves. One job at a time.

By Michelle Matthews,
Director at Viridian.



Making it happen...

Our youth are willing, innovative motivated and resilient - they just need our support.

It's a challenging environment for our youth, but yet there are many young 'treps that are making it happen by solving problems in their communities, promoting sustainability and creating employment opportunities for their peers.

The go-getters featured here are part of or supported by organisations and

initiatives including the Branson Centre and the Naspers Youth Development Programme, Stellenbosch Network, Hollard's Big Ads for Small Business campaign, First Watch Entrepreneurs' Challenge, the De Beers' enterprise development programme and The Engen Pitch and Polish Competition. They are a shining example of what can be achieved - with a little bit of help.



Priya Patel

400 SEATS

The Business: Experienced filmmaker PRIYA PATEL founded 400 seats, a production company with a fresh, young and creative approach.

By working in the South African film industry and building strong working relationships with other freelancers, she has become aware of the under-representation of women, people of colour and LGBTIQ+ in the industry. With this in mind, her vision is to create a production house that produces world-class content and represents freelancers, enabling individuals from underrepresented groups to gain access to parts of the industry previously closed to them.

Ambitions for the future: 400 seats aims to be known for quality content and its inclusive environment. Priya also hopes to be widely recognised in South Africa and globally, providing local creatives with an international platform.

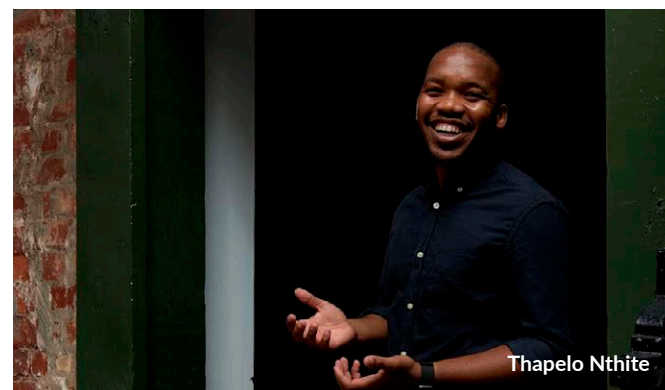
BOTLHALE AI

The Business: Botlhale AI is a research and innovation startup that specialises in conversational AI.

As computer systems have become an integral part of our daily lives, natural spoken language has become a desirable form of human-computer interaction. However, many people have been left behind due to the lack of human language technologies in African languages. THAPELO NTHITE and his co-founders believe that language should not be a barrier to accessing digital services, but rather an enabler, and have designed a suite of Natural Language Processing (NLP) tools for African languages.

Using these NLP tools, service providers and developers can take advantage of the commercial potential of human language technologies and more Africans can access digital solutions. The team is currently expanding their NLP suite to support more African languages.

Ambitions for the future: Botlhale AI envisions operating in many countries and supporting 75 languages spoken by 300 million people.



Thapelo Nthite



Godiragetse Mogajane

DELIVERY KA SPEED

The Business: Delivery Ka Speed is a fast-food delivery company operating in Hammanskraal, just north of Tshwane.

GODIRAGETSE MOGAJANE launched the business at the end of July 2021 after he tried to order food via a food delivery service from his grandmother's home in Hammanskraal and found that the service did not operate in the area.

After doing some research, he discovered that most food delivery services don't operate in townships or rural areas because of the lack of mapping. He saw a gap in the market and started Delivery Ka Speed with a small team taking orders via WhatsApp and delivery drivers from Hammanskraal. Over 6 500 orders have been received since the service launched, and they are now in the process of launching an app.

Godi also hopes Delivery Ka Speed helps set an example for businesses operating in townships and hopes that more businesses will set up shop in townships and provide employment for youth in the area.

Ambitions for the future: Godi intends to expand Delivery Ka Speed beyond Hammanskraal, focusing on townships and rural areas.

QHANTU FARMS

The Business: ZAKITHI KWEYAMA'S passion for sustainable farming started with her grandmother, and now she farms nine hectares of family land in the Eastern Cape with hopes to purchase more land.

Through her experience on the farm, Zakithi has realised that the traditional farming methods are outdated. Through Qhantu Farms she hopes to encourage farmers to adopt sustainable and organic farming practices. To do this, Qhantu Farms hopes to offer a leased agripreneurship option providing microloans to each agribusiness leasing space on the farms.



Zakithi Kweyama

Ambitions for the future: Zakithi hopes to continue to challenge the farming industry and inspire a new generation of farmers.

YOU AND YOURS

You and Yours is one of Africa's first customised skincare lines, and responds directly to consumers' interest in personalised, customisable beauty products.

Knowing that personalised skincare is very limited in the South African market and that limited beauty brands currently offer the ability to customise and personalise products, CATHY MAHLOANA saw an opportunity. And with the help of a skin expert and a beauty retailer, she founded You and



Cathy Mahloana and her business partner, Gerrit Hahn

Yours using her experience building digital products.

There are currently 36 different body butter formulas available on the website to choose from, depending on your skin type.

Cathy is currently

working on boosting brand awareness and expanding the product line by personalising more everyday products.

Ambitions for the future: Cathy's dream is to make You and Yours a household name and work full-time for the business.



GROUND ONE COFFEE

The Business: MOELETSI MAILULA and PRIDE RADEBE partnered in 2017 to launch their fledgling coffee company, combining Mailula's desire to start a business with Radebe's experience in the hospitality beverage industry.

They readily admit that launching was no easy road. Applications for funding to various development finance institutions were unsuccessful and, in the end, it was family members who lent them the capital to source equipment so they could start selling locally roasted wholesale coffee.

The venture took off, but then the pandemic hit and crippled their momentum. Fortunately for them, being chosen as one of the small businesses supported by Hollard's Big Ads for Small Business campaign has helped them secure a number of new clients and put them on the road to recovery. From a two-person start-up with no premises, Ground One Coffee now employs 10 staff members wearing multiple hats, and has a spacious operations base in Roodepoort.

What differentiates Ground One Coffee is its focus on sourcing beans from coffee-producing countries to create perfectly balanced blends that are tailor-made for different establishments. Already, the enterprise delivers across the country and several neighbouring countries, with plans to deliver globally by 2023.

Ambitions for the future: On the heels of recently launching their first concept store in Midrand, they plan to develop more products, open more outlets and to be present at more coffee events. But giving back to the community is "at the heart" of the business. Ground One Coffee is currently working on an upliftment programme to provide township entrepreneurs with training and products to set up mobile coffee stands.

Advice for fellow 'treps: "Believe in yourself. Nothing can prepare you for the entrepreneurship journey. Your *why* has to be strong to keep up with your commitment. You have to strive, seek, build and never yield."



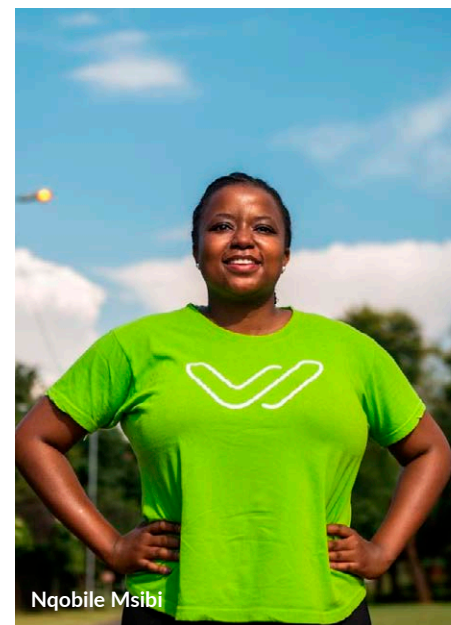
FARMRU

The Business: TSEDZU NETSHIMBUPFE and his co-founder LUFUNO MBAU invented an agri-tech system called Farmru.

In addition to having a background in Information Systems and Business Management, Tsedzu also has farming roots, as both his grandfather and father were farmers. While at home in his village in Limpopo, he started talking to the local farmers and found that most of them relied on intuition farming, which meant that many knew little to nothing about the conditions they were farming in. In a hope to learn more, Tsedzu and the team partnered with farming forums in the area. They began to understand the information farmers needed to succeed and invented Farmru.

The Farmru system assists by saving water and maintaining optimal soil quality to produce healthy crops. It also monitors the environment, executes tasks and collects data using a low-cost microcontroller device. The team is currently developing an app that plugs into the microcontroller, giving farmers remote access to their farms.

Ambitions for the future: Farmru hopes to expand its networks and roll out the system to many more farmers.



WESIT

The Business: WeSit joins the ranks of other gig economy businesses by offering on-demand babysitting services across South Africa. You can book a sitter on the platform at any time, on short notice, with no minimum booking time, and all the sitters on the platform are vetted and trusted.

WeSit founder NQOBILE MSIBI was a babysitter herself when she realised the safety risks involved with babysitting for both the parents and the sitters. Most parents and sitters are not thoroughly screened, and

a thorough vetting beforehand would make both parties feel safe. The WeSit platform is built on trust and plans to expand to include training and steady income for all WeSit sitters.

In addition, Nqobile also hopes to play a role in shaping legislation regulating industries such as babysitting so that sitters, parents and children are better protected.

Ambitions for the future: Within the next three years, finding a reliable babysitter will become easier with WeSit's vision to expand into all major cities throughout Africa and Asia.

BASKET

The Business: Basket is an e-commerce and agri-tech startup digitising the supply and value chains between township-based farmers and traders across the province.

The idea for the business took shape when LUNGA MOMOZA witnessed first-hand how the pandemic impacted his aunt, who at the time was herself an informal trader and entrepreneur. Under strict lockdown regulations, small-scale farmers in townships around the Western Cape were unable to do business with their usual buyers of fresh fruit, meat and vegetables. To tackle these challenges, at first, Momoza and the team developed a digital application, however, they soon discovered that informal farmers and traders were weary about adopting new technologies that deviated from traditional business models. They went back to the drawing board. After more research, they found that – while farmers and informal traders lacked



computers and a stable internet connection at home – they were very adept to mobile phones and frequently used WhatsApp to liaise with family and friends.

As such, the company pivoted to a chat-based model, with producers and retailers now able to meet and negotiate terms completely online. As they grow, their focus is on on-boarding more farmers and traders from across the province on to the system.

Advice for fellow 'treps: "South Africa's challenges offer endless

opportunities for innovation. As the next generation of leaders, we need to start thinking differently about how we solve issues. Especially young entrepreneurs, they should not be afraid to take that leap of faith, explore how and where we can make a difference, and utilise what we have available to kick-start our solution."

"We need to change our mindset in which we tend to shy away from hardship, to one that welcomes adversity and recognises the growth and opportunity behind it."

GHEMERE GINGER BEER

The Business: MPHO MOHASWA is a chemical engineer turned entrepreneur who founded Precious and Pearl Brands, the home of Ghemere Ginger Beer. In the creation of her brainchild, an all-natural, traditional beverage, Mpho set out to maintain the nostalgic, traditional authenticity of South African ginger beer. Ghemere is non-alcoholic and available in concentrate or ready-to-drink bottles.

Since being the winner of the Firstwatch Entrepreneur's Challenge in 2019 and during the pandemic, her product has gained major popularity, branching out their footprint in resellers like Takealot,

selected Food Lovers' Market stores, via their website www.preciousandpearl.com, and recently even more with their Ghemere Edition Gift Pack in Makro stores nationwide.

Ambitions for the future: Being associated with a big brand like Firstwatch has opened doors for them, lending more credibility and visibility to the brand. Mpho's long-term vision is to expand and turn Ghemere into a household brand, bringing value that meets true consumers' needs and focusses on upliftment and education. She hopes to inspire other entrepreneurs to trust in themselves and work towards their dreams. "With hard work and preparation, anything is possible."



Mpho Mohaswa



Noko Malatjie

ORME AND MEKO

The Business: Founder NOKO MALATJIE'S passion for eyewear design began at school when he struggled with weak eyesight and short-sightedness, but didn't have access to prescription glasses.

He realised that his experience was part of a bigger problem, so he founded Orme & Meko, a white-label eyewear manufacturer, distributor and designer that specialises in African-designed eyewear made for the African face.

Ambitions for the future: He plans to expand his business into luxury luggage with The Future of Luggage.



Vuyo Pakade

FOONDA

The Business: Foonda connects graduates and students with employers through technology.

Foonda was inspired by the #feesmustfall movement of 2015, during which time it became apparent to Founder VUYO PAKADE just how difficult it is for many people to obtain financial aid for their studies. He saw the opportunity to tackle the problem head-on and launched the Foonda app.

While it started as a scholarship platform, today, it places graduates with companies

looking for entry-level talent. So far, Foonda has helped place 15 candidates in two organisations in July 2021 and placed ten more graduates in October 2021.

Their goal is to transform it into a scalable solution that helps more youth gain job-readiness skills and transition from tertiary education to employment.

Ambitions for the future: Vuyo's vision is to help 100 000 youth find employment by 2026 and 1 million by 2030. In addition, he plans to expand throughout Africa, helping young people in underserved communities across the world.



Cynthia Mokgobu

MOSIBUDI TRADING ENTERPRISE

The Business: Five years ago, CYNTHIA MOKGOBU started a tiny farming operation in her backyard in the Limpopo village of Bochum. Today, she's supplying vegetables to markets as far afield as Gauteng and is well on her way to realising her dream of becoming a fully-fledged potato farmer and ensuring food security for her entire village.

This ambitious 29-year-old entrepreneur studied ornamental horticulture at Unisa, but quickly realised during her internship that she wanted to do something more tangible with her skills. From a vegetable patch in her backyard, she is now the proud owner of Mosibudi Trading Enterprise that farms spinach, butternut and cabbage for local markets, and baby marrows for the lucrative Gauteng market on 3 hectares of land outside the village. Her next goal is to join Potatoes SA's developer programme, and she has just planted her first hectare of potatoes.

Cynthia's farming journey is also being supported by Anglo American's De Beers subsidiary, which runs an intensive enterprise development programme to help build skills and create jobs in its host communities, with a focus on woman- and youth-owned businesses.

Advice for fellow 'treps in her position: Cynthia has five tips. "One, start small. Start with what you have. Two, have a second source of income if you can. Three, try to find land where you live. It's hard to manage a business from a distance. Four, make sure you have water before you start anything. You can't rely on rain alone. And five, start in your own back yard. Introduce yourself to the market. Once people know you, it's easier to sell your products to them."



Gomolemo Motshwane

URBAN MOBILITY

The Business: For many entrepreneurs, Covid-19 brought their businesses to a shuddering halt. For others, like GOMOLEMO 'LEMO' MOTSHWANE, it was a golden opportunity to reshape their businesses to meet the needs of the post-pandemic economy.

Motshwane owns motorbike solutions company, Urban Mobility. Their services include motorbike training, servicing and fleet management. With the pandemic driving a boom in online shopping and a growing demand for home deliveries, he saw the gap to provide training and licensing for people interested in becoming drivers for delivery services like Mr. Delivery or Uber Eats.

Motshwane's business has made huge strides since he was named runner up of the 2021 ENGEN Pitch & Polish competition, after being chosen as the wild card winner for the season. The increase in motorbike drivers has seen all divisions of his business working hand in hand to experience rapid growth.

"My business was born out of a necessity for the new environment I was operating in. Restaurants and businesses are doing more deliveries, and it gave me the chance to grow the business," he said.

Advice for fellow 'treps: Describing his experience as 'eye-opening, life changing, educational and fun', Motshwane has realised the need to know his business inside and out. "You need to be able to paint a clear picture of what your company does. But when it comes to entrepreneurship support and mentorship, the experience is invaluable. I look forward to working with my mentors to take my company to the next level."

Accrediting the next generation

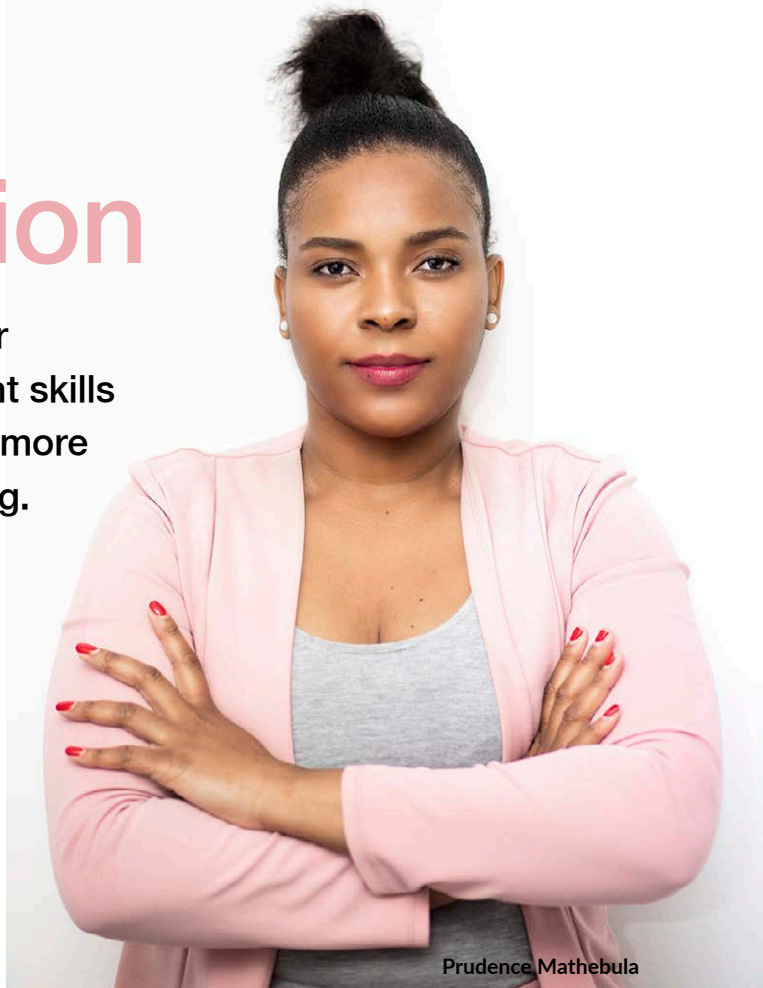
PRUDENCE MATHEBULA'S passion for empowering young people with the right skills for the future, and her focus on getting more black women in the IT sector, is uplifting.

And she doesn't just inspire, she walks the talk: now 32 years old, at the age of just 26 Prudence claimed her place as a business owner, founding *Dynamic DNA*, a training and skills development company, to build the economy one ICT youth at a time and close the digital skills and gender divide in our country.

"I come from humble beginnings growing up in Soweto, but was always a hard worker with a keen interest in Mathematics and Accountancy. However, my entrepreneurial spirit has always been one of my strongest drivers. It is a spirit I inherited from my mother and grandmother who showed me the value of energetic leadership, razor-sharp focus and unstoppable perseverance," says Prudence.

At 13 she started assisting her father in his mobile repair shop to help with customer service. Post-matric there were no funds for her to go to University, but she relentlessly sought out every opportunity and eventually won a bursary offered by MICT SETA for a Vega diploma in Marketing and Advertising. After completing her diploma and receiving the Top Achievement Award, she was offered a sales consulting position at a print, network security and telecommunications company where she spent the next six years and was appointed as Personal Assistant to the CEO. There she assisted in various activities including preparing submissions to SETA.

"A role was then created for me spearheading the B-BBEE component for the company, analysing scorecards and presenting my findings to management. I also furthered my knowledge at the University of Witwatersrand where I completed a degree in B-BBEE Management in 2015 - this is where my passion for skills development was ignited."



"I left to join the software development company Dynamic Visual Technologies (DVT), which is part of the Dynamic Technologies Group of companies as the B-BBEE transformation Manager in 2016, and within two months had secured funding for their skills development programme and had it registered with the MICT SETA."

"Whilst rolling out the programme over the next year, I become 51% shareholder and Managing Director of Dynamic DNA. I saw the opportunity to integrate the practical learning and mentoring component of skills development into the ICT sector. Of course, my goal of owning my own company was also a big motivator for me, so I pitched a business model to the board and set about securing funding. In just three weeks the board accepted my proposal and Dynamic DNA was born!"

Creating opportunities

"Many people grow up just like me without opportunities or access to technology and information. The challenge for me was solving the question of how these individuals could get into a company like DVT when they couldn't attend university to get the right skills." She then set out building a model that academically would be accredited

and the company recognised as a private college.

Looking at the type of skills needed by companies, as well as niche areas to focus on such as Java, Oracle, Google, Amazon, Microsoft, IBM and more specialist skills in software development, testing and business analysis, Prudence began building a solution and partnered with top ICT vendors to provide a variety of courses. Today, all Dynamic DNA courses are fully accredited specialisation courses that plug into NQF standards.

Acting for change

Looking at our massive unemployment statistics, combined with the already large skills deficit in the next generation of our workforce, it is easy to see that the youth is where you need to act to see real change. The rate at which people are being trained and hired to fill the digital skills gap is far too slow. With the added pressure to meet B-BBEE requirements, companies need to invest time and energy in training, upskilling and reskilling programmes, as well as to adapt their hiring practices to be more inclusive.

In South Africa in particular, many companies expect employees to have a four-year degree and specific experience. "This is not possible in the current skills crisis, and it isn't inclusive as many young people do not have the financial opportunity to attend university. By widening the net to include inexperienced individuals - especially digitally-savvy Generation Z candidates - recruiting for people potential, and participating in learnerships, employers remove the barrier to entry for candidates who have the right cognitive abilities, behaviours, and values, to become a long-term, high value employees."

"Our role as the facilitators of these learnerships is to benefit both parties. Employing young highly skilled individuals not only improves a business. Companies can also improve their B-BBEE score, take advantage of tax credits and levy reimbursements. There is a rigorous administrative process associated with investing in skills development that produces financial returns that are well worth it. In our experience in the ICT skills sector, these reimbursements have been able to reduce skills development costs by up to 63%."

"With proper skills planning companies can anticipate the technological demands and plan for the talent they will need. Identifying skills that are lacking in your workforce means examining your current and future skills requirements, identifying talent and planning the interventions your company needs to develop or acquire these skills - or risk being left behind."

Finding your inspiration

"Like with any business, launching can be hard. It's important to always focus on the opportunities, your strengths and to launch into industries that have a need for those skills. My experience was filled with mentors that guided me where I had shortcomings and nurtured my passion for tech skills development."

"I find inspiration in some form in every young South African out there. From women in tech to the lady selling food on the street corner, our country is full of unsung female heroes that are a constant source of strength for me and from whom I learn every day."

"With Dynamic DNA being an accredited college, I was able to create a career that is more fulfilling than I could have ever dreamt," Prudence concludes.

PAYING IT FORWARD

► 4IR4Her

Prudence started the 4IR4Her movement to empower women in ICT in a very real way. This non-profit brings women empowerment, female youth, and women in tech together and intentionally moves womenkind towards different 4IR tech opportunities in streams like Robotics, Artificial Intelligence, Cybersecurity and UX/IX by assisting them to equip themselves with key skills for the future. Currently there are 15 women in the programme.

"When people look at black women excellence, they want to see a picture. There is a gap for women to take on powerful positions in business, in the technology sector and entrepreneurship. Yet we see few successful women who have made it in the industry. I want to change the narrative for young women."

► Pay Your Device Forward

In response to the shifting education landscape and digitised learning, Prudence, in partnership with COMETSA Friends, Supporters Club NPO and Kaya FM, launched a campaign that will enable learners from the disadvantaged community to access online training. The campaign calls to individuals and corporates alike to 'Pay Your Device Forward' and donate new/old devices like laptops, smartphones, WiFi routers and tablets to enable continuous skills development for the disadvantaged youth.

"It is the responsibility of all to ensure our disadvantaged youth don't get left behind."



Keeping sales management simple

The lifeblood of any business is its sales department.

Leading this department is the sales manager who is responsible for building, guiding and managing his or her team of sales superheroes.

In these extracts from his latest book, *Sales management...Shift to Simplicity*, Guy Daines shares his insight and advice based on his experience training and coaching sales reps, sales managers and sales directors in the trenches.

Daines' business career spans 43 years, with positions ranging from sales representative, business development officer, sales manager, branch manager, regional manager and national sales and marketing manager. The book is designed to improve a sales manager's approach in managing his (or her) team in its simplest form to become more effective and efficient.

Profile of the modern Sales Manager

"Hold yourself responsible for a higher standard than anybody else expects of you, never excuse yourself." – H W Beecher

The head of sales has one of the most difficult task in any business. That may be why the sales teams are at the front of the firing line. I've had many conversations with my sales teams about the undermentioned, and I believe it critical that your team understands your role fully.

Below, I have tried to give a simple example of what a sales manager needs. It's not so simple.

- **Mind:** The sales manager must have above-average intelligence, be innovative, and be open to new ideas and new ways of doing things.
- **Eyes:** The sales manager must be a visionary who is able to see opportunities instead of problems.
- **Nose:** The sales manager must be able to smell the smoke and put the fire out as quickly as possible.
- **Ears:** The sales manager must be able to listen to the views of others.



- **Mouth:** The sales manager must be good at communicating and articulating clearly what he/she means.
- **Chin:** The sales manager must be able to handle setbacks head on and take the left and right hooks as well as the upper cut.
- **Neck:** The sales manager must be able to stick his/her neck out – adventurously, but not recklessly.
- **Shoulders:** The sales manager must take accountability and responsibility.
- **Heart:** The sales manager must be soft enough to have empathy for salespeople who are going through a sales slump, but strong enough to ride the emotional roller coaster. Good emotional IQ has become a key success factor over the past 8 years, given how economies globally are in a disruptive phase.
- **Stomach:** The sales manager must have the guts to manage the mavericks and cynics and move them to be totally committed staff members.
- **Hands:** The sales manager must be able to juggle several balls in the air at once.
- **Legs:** The sales manager must have the stamina to keep going for the long run, leading from the front.
- **Feet:** The sales manager must be fast and nimble, move with speed to adapt to change, and implement change quickly.
- **Watch:** The sales manager must have great time management.
- **Technology:** The sales manager should have a laptop to be able to pull key information for better and quicker decision making, plus a smartphone with all the relevant apps needed to be ahead of the game and be contactable 14 hours a day.

Looking at your role as a Sales Manager through new eyes, using the above, will make life easier.

5 Areas of sales management effectiveness

"There is always a best way of doing everything." – R W Emerson

Focus on these 5 areas and your life will be simpler.

► Sales force strategy

This covers sales force structure, specialist or generalist reps, sales force size (geographic or client base), sales force compensation, sales channel, sales targets (rand, gross profit percentage, product, new vs current clients), sales key metrics, and go-to-market plan (The Ansoff Matrix).

► Sales Operation

This covers sales reporting, type of reports, format (sales activities), CRM policy, sales analysis (product mix sales), client-base analysis, won/lost business and market segments analysis.

► Sales force development

This covers sales-skills coaching, product training, business and financial acumen, dual-calling, and personal growth as a person.

► Sales Force Process

This covers the sales system (understanding the selling and buying processes), sales methods, key account management, motivation, and client-service experience.

► Sales Promotion Strategies

This covers social selling (i.e. LinkedIn), plus using the other platforms that make it happen for you. Lead generation, it's quality and client relationship building. Content, context, timing, audience. What is the message being communicated?

The above is a simple framework to give you and your team focus. As a sales leader your team should know and understand the framework and its benefits to them and the business.

Key areas to focus on regarding client acquisition and client retention

“A wise man will make more opportunities than he finds.” – F Bacon

If you fully understand the dynamics of client acquisition and client retention and follow the simple approach below, it will simplify your life as a sales manager.

We all know that business is about finding the right clients and keeping them, but we also know we must have a pipeline of new clients. That is the ideal. Know *how* and *why* your reps go about the following:

► Client Acquisition

Prospect the right type of clients (not just the gunshot approach) from your network (for example research on LinkedIn), from a pricing point of view, from a timing point of view (client needed a change), from promotional activities and from presenting the right solutions to client’s issues.

► Client Retention

Build value and relationships for the lifetime value of the customer. Focus on the quality of the service delivery system and quality of the knowledge of the client. Maintain consistent pricing, ensure open lines of communications and focus on multi-level relationship building within the client’s business. Understand their business and strategy, and work towards being a partner rather than just another supplier. Being a *partner* is the key success.

The above is simple to monitor via your CRM system. You have the above as key noting points on the client information screen and the reps then just tick the appropriate blocks.

Relationship selling rounds off the sales journey.

A simple sales meeting agenda

“The key to mastery is simplicity.” – R Sharma

Ask yourself: what are the key objectives of these meetings? Does your team know that the week-on-week objectives should be different, but with a common thread that prevails for the whole quarter or year? This is critical. Some of the common threads could be to reinforce a winning culture (the way things are done), share success stories and challenge the team. Have your sales team individuals spend most of the time doing the talking, and/or sharing results.

Here are examples of a week-1 sales meeting and a week-2 sales meeting.

Week-1 sales meeting agenda:

- Sales results, rand, product, GP%.
- Key account management status.
- Pipeline/sales forecasting (CRM Dashboard analysis).
- Success stories and explanation on how and why.
- Key actions for the following week: who and why and how.
- Developmental sales coaching (could cover/include going through a particular sales blog). Many of the sales teams and managers I have coached share chapters of a sales book given to reps at the beginning of the sales year.
- To finish off the meeting, ask each rep what one key takeaway/learning they will use. Implement this in the following days.

Week-2 sales meeting agenda:

- Results, same as week one.
 - Pipeline/sales forecasting.
 - Product training one key product.
 - Sales promotional activities.
 - Key actions for new week.
 - Discussion on a subject from the HOD of another department.
 - Key learnings implemented month-to-date, why and how.
- Have 2 or 3 reps do a 5-minute presentation.

Obviously, sales meeting agendas will be different for quarterly, 6-monthly and annual reviews.

The key is making sure there is rep involvement and that there is a common thread. Make sure you use this forum to push the sales culture you want and need. It is about transferring *ownership* with the objective for reps to learn and grow.



Rep onboarding

“Life is such a great teacher, that when you don’t learn a lesson, it will repeat it.” – Buddha

Reps will come and go, preferably in the minority. But many sales managers I have coached have complained about the time constraints of rep onboarding. How much time should be allocated to onboarding and monitoring the process?

You merely need a simple 10-point process.

- Ask the rep what 5 key areas they will want to focus on in the first 20 working days. This will give you a feel for their thinking.
- Explain your sales vision and the overall sales department’s goals and where the rep fits in relative to them.
- Explain your sales process and give examples of 2 key clients’ buying processes.
- Give key reports that the rep has to complete by a given date and explain how and why.
- Have the rep spend time with the internal sales department.
- Have the rep spend time in operations/distribution.
- Have the rep spend a certain amount of time dual-calling with other reps.
- Give the rep copies of the past 5 sales meeting agendas.
- Using the Ansoff Matrix, establish with the rep his initial 3-month sales plan. The Ansoff matrix is an amazingly simple model to follow that has been around since 1957. It is a matrix that helps marketing

leaders identify business growth opportunities for their strategies in a challenging market.

► Make time, as the sales manager, to spend 2 hours a week in the first month face-to-face with your new rep. Establish upfront what he/she must bring to those meetings.

Additional point:

► If you have a sales play book, ask the rep to familiarise himself/herself with the content and come back to you in 2 days’ time. Set an appointment time there and then.

Thereafter, you should be able to establish when you will dual-call with him/her and the objective of you accompanying him/her.


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Final thoughts

“I say this to sales managers of tomorrow: keep your standards high. Your profession is an honourable one. Remember, other people’s happiness may depend on you selling your way to success.” – Guy Daines

Now is the time to invest in your time, your knowledge and your team’s upskilling. Strive to be the best that you can be, and you *will* be the best!

By Guy W Daines, Founder and Business Strategist at Expanding Your Horizon (1997) and Founder of Sales Wisdom Academy (2016). Visit www.eyh.co.za or connect on LinkedIn.



I'll have what they're having...

WORD-OF-MOUTH MARKETING has changed its gameplan, but not its clout.

Word-of-mouth marketing (WOMM) is no longer reserved for the offline arena. Digital integration has made online an adrenalised distribution channel that bullet-trains references, commodities, recommendations and reviews through communities and economies. Enter the rise of momfluencers, product reviewers, micro and macro influencers - all of which are now helping to fuel the world's 21st Century economy - through their personal and trusted experiences.

Let's look at the facts. Data reported on *Review42.com* lists that 92% of consumers trust recommendations from friends; and that word-of-mouth marketing brings in 5 times more sales than paid media, with 74% of consumers identifying word-of-mouth as a critical influencing factor in their purchasing decision.

If we consider a case in point (according to *Forbes.com*): 83% of new moms are millennials, of which 46% trust the recommendation of other parents above any other channels, of which, on average, these moms are spending over eight hours online primarily searching or browsing for parenting advice - we can't help but tip our hats to the explosive possibility of word-of-mouth marketing via online channels.

And guess what? You need to be there!

We're not saying get rid of the classic parking lot moms nor the old school golf game, where many a business

lead has been caught in the name of 'I know a guy that' or 'you should try' recommendations. We're saying pay attention to where these recommendations are now being explored, discovered and 'shared' - at an alarmingly rapid rate. It's not that WOMM requires a comeback - it's always been there. But now it shares its voice with an online buzz and has reshaped itself to be stronger, bolder, quicker and more impactful in the online amphitheatre. The difference between then and now is the how.

In a world that increasingly leans towards the digital, automation, tools, views, and clicks, we're seeing growing emphasis placed on the importance of word-of-mouth marketing online as a primary component of eCommerce success.

Here's three key factors around why word-of-mouth marketing - online and offline - is an avenue well worth investing in:

1 The age of influence

Traditionally, the power of word-of-mouth marketing has been believed to belong firmly in the realm of celebrity. The mistaken perception is that millions of followers mean best bang for your buck when partnering with people to spread the word about your product. But there's increasing evidence to demonstrate that this is not the case. Currently, we're seeing a larger band of potential word-of-mouth 'advertisees', which means more people are putting their degree of influence - both big and small - to work, sharing recommendations and tips to the benefit of the brands they work with. It's also worth noting that brands now tend to utilise micro-influencers and nano-influencers more regularly, than

celebrities and mega-influencers - and for good reason, since their content receives higher engagement, which arguably delivers a more meaningful ROI at the end of the day.

2 Power to the people

Long gone are the days when creative careers were limited to those who were fortunate - and funded - enough to make a name for themselves on the big screens or sports fields. Now, we're seeing ordinary people amass millions of followers through the combination of natural talent, creative flair, and dynamic tech platforms engineered to facilitate the widespread consumption of entertaining content. Accessible platforms that empower users to craft unique content are producing an entirely new generation of entrepreneurs (with big and small audiences) who put their time online to work earning money in ways we've never seen before.

3 The power of trust

There's no denying that the Internet-of-Things has rapidly become a space in which an array of mixed-quality (and often terribly poor quality) information is available with just a few clicks. To this end, people with smaller, more engaged online communities tend to have a higher degree of trustworthiness in the eyes of their friends, family and followers. In the world of word-of-mouth marketing, that trust is gold, and that's why brands are moving towards building relationships with real people, who lend their own authenticity and credibility to the brand as well.

With the exponential trend towards online, WOMM as a hot contender in the eCommerce space, it would be a brand's foolery to overlook it as a key business investment strategy.

By Pieter Groenewald,
CEO of digital
agency, Nfinity.



5 Things that can damage your online presence

An online presence is an absolute necessity, but a poorly managed one can also harm your business in a variety of ways. Mkhusele Vangile, MD of *The Dynaste Communication Firm*, advises companies to keep the following in mind:

► Negative reviews under Google Business

An aspect that is sometimes overlooked is Google My Business page. A well-optimised Google My Business page is a necessity if your company provides local services. A company's Google My Business account may be terminated if it receives too many negative reviews on the internet, which not only discourages new customers from considering it, but also makes current customers hesitant to work with it.

► Social media reviews

Positive social media reviews will result in client loyalty and a larger customer base for a credible business that values its customers. Negative reviews, on the other hand, may cause you to lose the majority of your potential clients. This is because customers often use reviews to make purchasing decisions, and it is critical to prioritise quality customer service.

► Updating the business website and its content

A properly designed and informative website with well-written content enables customers to make informed

purchasing choices.

However, if you do not update and upload content to your website on a regular basis as a business, you may find that your chances of ranking well in search engines are affected. This could cost you a lot of leads and new potential clients, as well as pushing your website to the bottom of search engine results pages. In such a case, having an internet presence is only partially useful.

► Not replying to negative reviews

With customers being able to share their experiences with online reviews, they can also submit negative evaluations. It is critical for businesses to respond to both good and negative reviews as soon as possible to ensure that your business is well-represented and not seen as having poor customer service. Ensure you stay on top of reviews to maintain a positive reputation.

► Signing up on other review sites

Some review systems, such as HelloPeter, are incredibly effective, and businesses should sign up and use them to manage brand perceptions and reviews. If a client or individual posts negative reviews about your company on these sites and you are not present to defend or resolve the situation, your company's reputation will suffer, and all of your efforts will be in vain.

Don't WhatsApp me, I'll WhatsApp you

WhatsApp Business may not have taken off as a promotional or push marketing channel as expected - to the relief of consumers.

Instead it has evolved into a convenient self-servicing tool that allows customers to interact with businesses.



When WhatsApp Business launched in 2018, it's safe to say that many people feared they'd be inundated with promotional messages from businesses. Those fears have largely proven unfounded. That's not because it isn't being used. According to figures from *Sensor Tower*, the app has been downloaded more than 26-million times. It may not have been adopted as a marketing channel as predicted, but it has evolved into a servicing tool that allows customers to engage with businesses, self-serve, and ultimately increase convenience.

At least in part, it is because of how WhatsApp Business has been designed. From the get-go, it's been a strictly opt-in service, with customers able to visit a business' WhatsApp profile by scanning a QR code, clicking on a link on an ad, or following a shortlink that you've shared with them.

With that in mind, how should your business integrate WhatsApp into its communication strategy?

Why WhatsApp?

It's easy to understand the appeal of WhatsApp as a communication channel. With more than 2 billion users, there's an almost 100% certainty that your customers

are on WhatsApp. This is especially true in an Android-dominant market like South Africa, where WhatsApp is most people's default messaging service.

If any organisation is to take the maxim "be where your customers are" seriously, then it has to be on WhatsApp. It also allows users to easily share links, photos, documents and location data. The ability to move seamlessly between mobile and web only heightens its appeal. Small wonder then that organisations were looking for ways to use WhatsApp as a communication channel before WhatsApp Business launched.

But it's also clear that WhatsApp wouldn't have worked as an unrestricted push marketing channel. The app achieved almost all of its growth without adverts of any kind, so allowing companies to market to people directly would've felt alien. And even if people didn't fall out of love with the app, they would've rapidly lost patience with any brands that abused their presence on it.

Fulfilling the desire for self-service

As it stands, WhatsApp Business is a strong self-service channel. As well as creating a business profile with helpful information for your customers like your address,

business description, email address, and website, it allows you to do things like create quick replies for your most asked questions and set automated messages.

Additionally, using the WhatsApp Business API, organisations can build experiences that make it easy for customers to find the information they need as well as do things like make appointments, settle invoices, and buy goods based on personal recommendations. Utilised properly, it can provide customers with immediate, personalised customer service. But as with any other communication channel, businesses need to ensure that the experience they promise is met in reality.

Given those features, it's possible to get a clearer sense not only of why WhatsApp should be part of your business' communication strategy, but how it should be integrated too.

Part of the communication mix

As tempting as it might be to see WhatsApp as a total solution, it's important to remember that it's just one part of a wider customer communication mix. While some customers may want to engage with your business on WhatsApp, that may not be true of everyone. It's



As with any other communication channel, businesses need to ensure that the experience they promise is met in reality.

also important to remember that people use different channels on different devices at different times of the day. That means they should always have the option to communicate with your organisation across as wide a range of relevant channels as possible.

You can also use some of those other channels, including email and SMS, to encourage adoption of WhatsApp and to help customers understand how they can use it as a servicing channel. It's additionally important to remember that whole processes don't have to take place on WhatsApp. Even just having a part of a journey take place on WhatsApp can improve the overall experience.

Anyone who's booked a flight over the past few years would've seen that many airlines now offer passengers the option to have their boarding passes sent to them via WhatsApp. That's one less thing they have to worry about before getting on their flight. With the right document protection in place, there's no reason insurers (for example) couldn't do the same with documents such as policy quotes and claim resolutions. The same is true for any number of functions across a broad range of industries.

Initiated by customers themselves

Critical to all of these functions being successful, however, is the fact that they're initiated by customers. They're telling the organisation that they want to be communicated with on WhatsApp. Even though WhatsApp has not changed marketing communications as expected, it has fast become one of the most important tools when building strong and lasting relationships with customers - giving customers the right channel to approach you when they need something makes marketing to them later easier.

No matter how much WhatsApp and WhatsApp Business evolve, remember what customers are saying: "Don't WhatsApp me, I'll WhatsApp you."

By Dori-Jo Bonner, Strategist at Striata Africa.



Sourcing and procurement

We all know South Africa has a corruption problem. Here are some red flags to watch for...



There are practices in almost all corporates and governments that serve as incubators for greed and corruption that could trap even the most ethical procurement professionals among us. More often than not, these practices are forced upon us by CEOs, CPOs, CFOs, heads of department, senior management, and government officials – ironically, the exact leaders we look up to for guidance.

However, corruption is a process, not an event. It's like a virus that takes time to incubate and move all the players into position for it to be triggered. That's why it's critical for procurement professionals, business leaders, contractors and people in authority to understand how to spot potential corruption and prevent it from happening in the first place.

We've identified six leading indicators of corruption to serve as a checklist of red flags. Individually, these indicators don't constitute potential corruption, and even if all six are present, it doesn't mean corruption is taking place. Instead, these leading indicators act as a guide to help spot the potential of corruption and then get relevant experts involved to investigate further. So, what are those red flags to watch?

1 Direct instruction from an authorised person

Unlike your everyday business instructions, these directives would come from the left-field and are considered unusual. For example, an out-of-the-blue request from a senior executive you normally wouldn't speak to or get direction from. A political power play if you will. In my own experience, I have been told to "just do it because the CEO said so, the CPO said so, and therefore thou shall do so".

2 Bypassing of procedures and best practices

The second indicator usually follows an unusual instruction that is given. The individual is typically asked to bypass normal business procedures, agreed-

on processes, or practices that are in place for a reason. For example, you could be told not to contact the designated person or department for consulting, not to source quotes for comparison, or ignore the usual procurement process. This can involve bypassing specific governance steps and the accountability framework too.

Of course, there are times when sidestepping processes are justified, such as during the COVID-19 crisis or the factory riots last year, where businesses needed to act quickly to stay afloat – but in this case, the bypassing wouldn't make commercial or logical sense.

3 Creation of a crisis

A crisis in the supply chain is usually well-known, well-documented and well-published. However, in the case of potential corruption, the crisis will come out of nowhere and will quickly turn into an 'emergency'. Another nuance of these kinds of crises is that they are usually self-inflicted or self-made. If they were managed better or dealt with earlier, they could have been avoided altogether.

Personally, I believe that this indicator is one of the more suspicious ones that should raise eyebrows immediately. A common tactic is to use time for the crisis. The instruction/initiative often arise just before some or other deadline that cannot be "missed".

4 Specific suppliers that are pre-selected

There's nothing wrong with a shortlist of preferred suppliers or vendors – this happens often in procurement and supply chains. However, if this pre-selected list comes with a host of other corruption red flags, that's worrying. When a specific supplier is hand-picked for you, and you are told not to research alternative options or compare quotes, corruption could be at play.

A key function of supply chain is to provide options to the business and stakeholders. Options drive competition and result in value for money, but if this is removed from your playbook, there must be a very good reason, else, it's a huge red flag too.

5 Ready-made, non-negotiable terms and conditions

Commercial terms and conditions are part and parcel of the procurement process, but when they're in favour of the vendor, rather than the individual procuring the supplier, there's a problem. If the terms can't be negotiated and border on being unreasonable or ridiculous, your intuition should tell you that something is wrong. Typically, they are all packaged for you to simply tick the boxes and not ask questions.

Benchmarks is the supply chain ticket to the value for money deal. Knowing the market price commodities and services, and how those commodities and services are priced, is a principle value driver. Take that away, and the deal is suspicious.

6 Pressure, pressure, pressure

Supply chains and procurement come with deadlines to meet and the need to get things done urgently. This is normal; however, potential corruption feels like a pressure cooker about to explode. This indicator translates to perpetual pressure from all angles until you finally crack. Pressure can come in many forms – from being threatened with insubordination and disciplinary action to suspension and even death threats. The purpose of this pressure is to create fear to coerce sourcing and procurement professionals to "just do it". Slowly, just like the frog in boiling water, you become too afraid to think for yourself, becoming unable to follow your intuition and apply your integrity.

Connecting the dots, corruption training, and more accountability

The more of these indicators you see, the higher the probability that corruption is taking place. If all six red flags go up, you need to "connect the dots", as Pravin Gordhan would say. In the sourcing to contract process, you should have checkpoints where you can flag these six indicators, question them, document them, and, if necessary, report them for a deeper investigation.

Most businesses don't know how to spot corruption. Therefore, it's essential that procurement professionals, managers and executives are well-versed in pinpointing

"Corruption is a process, not an event. It's like a virus that takes time to incubate and move all the players into position for it to be triggered. That's why it's critical for people to understand how to spot it."

it through leading indicators like these. The more people that know how to identify corruption and expose it, the more difficult it will be to hide it and the less it will occur.

If we really want to reduce corruption, we need more accountability in the public and private sectors. Chief architects of corruption aren't being prosecuted to the fullest extent of the law, which makes people think they can get away with it. If people knew these things will become known and that they would be held accountable for corruption, they would think twice.

The importance of anonymity and fighting corruption together

Before you report it, I would recommend looking into the whistle-blowing facilities available and if they can offer you anonymity. Unfortunately, in South Africa, whistle-blowers often get more backlash than the criminals themselves, so you need to find a way to bring the corruption to light while still covering your flanks. Fighting corruption as an individual is almost impossible, but fighting it in a collective makes it easier, especially if you can remain anonymous.

In conclusion, be on high alert for these six corruption indicators and don't let anyone or anything dull your sense of judgement. No matter what industry you're in, you have to apply your own judgement, ask and even insist on more information, and stick to your principles.

As a consultant, my motto is that I would rather get fired for doing the right thing than get paid for doing the wrong thing. You have to be willing to lose your job for doing the right thing – otherwise, corruption will continue to prevail.



By Leon Steyn, CEO at Dante Deo Consulting.

EXPLAINER

The Code of Good Practice on Prevention and Elimination of Harassment in the workplace

Workplace harassment includes both sexual harassment and bullying.

The Code of Good Practice on the Prevention and Elimination of Harassment in the Workplace (Code on Harassment) was introduced on 18 March 2022. It was developed following the introduction of International Labour Organisation Convention No 190, which came into force on 25 June 2021. The Convention is the first international treaty to recognise the right of everyone to a world of work free from violence and harassment, including gender-based violence and harassment.

Prior to the introduction of the Code on Harassment, most employers' main focus was on sexual harassment as a form of unfair discrimination in the workplace and the requirement to ensure, as far as possible, that employees were protected from sexual harassment in the workplace. The Code on Harassment, critically devotes an entire chapter to sexual harassment, but makes it clear that other forms of harassment and bullying should not be ignored.

Guiding principles

Section 60 of the Employment Equity Act requires employers to take steps to prevent all forms of harassment in the workplace.

It is important that employers conduct an assessment of the risk of harassment that employees may be exposed to while performing their duties.

Employers ought to approach harassment on a "zero tolerance" basis and should create and maintain a working environment where the employee's dignity is paramount.

Employees should feel comfortable to raise complaints without fear of reprisal or retaliation or that their complaints will be trivialised or ignored.

The Code on Harassment addresses all forms of harassment and bullying in the workplace, including Sexual Harassment and Racial, Ethnic or Social Origin Harassment.



Achieving a workplace which is free of harassment, as far as possible

Employers ought to do the following in order to achieve, as far as possible, a workplace that is free from harassment:

- ensure that the necessary procedures are in place to identify possible harassers from entering the workplace during the recruitment period. This would include:
 - ▶ investigating employee's reasons for leaving their previous employer;
 - ▶ reviewing their social media practices with a view to identifying any concerning conduct;
 - ▶ determining their views on harassment during the interview process utilising hypothetical scenarios;
 - ▶ informing prospective employees of the employer's policy in relation to harassment (zero tolerance) and requesting their views.

- ensure that current employees appreciate and understand what harassment means and what it entails. This would involve:

- ▶ drafting and / or updating the current sexual harassment policy to include details relating to bullying and harassment more generally;
- ▶ sending employees regular (quarterly) written communications relating to harassment;
- ▶ conducting regular (at least twice a year) awareness training sessions with employees with a view to educating them in relation to harassment;
- ▶ requiring employees to complete online training sessions in relation to harassment upon commencement of employment and during the course of employment at least once a year;
- ▶ providing employees with details of where the harassment policy may be accessed;
- ▶ invite well known speakers and experts on the subject to address employees whether virtually or in person;
- ▶ making it a term and condition of employment that employees familiarise themselves with the harassment policy by specifically including it in all employment contracts.

- ensure that employees who wish to lay a complaint can do so with the confidence that their complaint will be treated urgently and confidentially:

- ▶ create a platform (whether digital or manual) which an employee can easily access for the purposes of making a complaint if the employee wishes to do so in writing;
- ▶ ensure that the employer's human resources team has a dedicated person(s) who can be approached at any time on a strictly confidential basis for the purposes of raising a complaint. In this regard, it is important for the employer to satisfy itself that human resources is a source of comfort and safety for employees and there is no sense that human resources cannot be trusted with confidential information;
- ▶ prioritise the confidential nature of the complaint.

- ensure that employees appreciate and understand that the employer takes complaints of harassment seriously. This can be done by:

- ▶ obtaining the advice of external employment law advisers on an urgent basis so they can analyse the complaint and assist the employer. In the event of a dispute for whatever reason, the employer's decision to engage outside counsel will weigh in the employer's

favour as it will indicate that the employer has taken the complaint seriously and wants to ensure a legally sound outcome for all parties;

- ▶ taking swift disciplinary action against employees who commit harassment.

Important points to note

Employers are obliged to protect employees from harassment in any situation in which the employee is working including, but not limited to:

- the public and private spaces in which employees perform their work;
- places where the employee is paid, takes a break or has a meal, uses washing, changing, sanitary, breastfeeding or medical facilities;
- work-related travel, training, events or social activities;
- work-related communications;
- employer-provided accommodation;
- transport to or from work provided or controlled by the employer.

The Code on Harassment extends to applicants for employment and those who may be presumed to be employees in terms of the applicable legislation, i.e. independent contractors.

Harassment may be a pattern of persistent conduct or a single instance or event and can include physical, verbal or psychological conduct. It is defined in the Code as including:

- spreading malicious rumours;
- conduct which humiliates or demeans;
- sabotaging the performance of work;
- demotion without justification;
- surveillance of an employee without their knowledge and with harmful intent; or
- abusive use of disciplinary proceedings.

Bullying, which is the abuse of coercive power in the workplace, can also take a number of forms including:

- intimidation;
- passive-aggressive behaviour such as negative gossip, sarcasm, marginalisation and deliberately causing embarrassment; and
- cyber-bullying (online harassment).

By Jacqui Reed, Senior Associate at law firm Herbert Smith Freehills.



You are the weakest link

Business e-mail compromise (BEC) schemes is still the costliest internet scam - and it's long past time organisations get a handle on it.



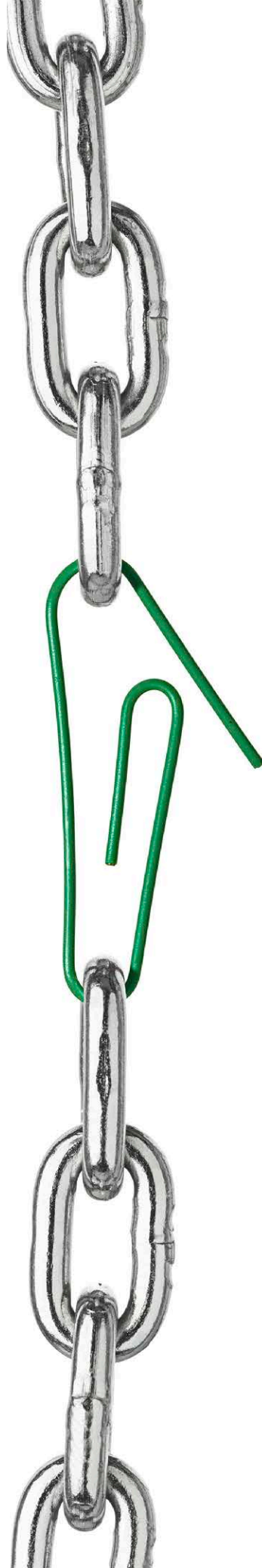
Technology-based systems are under attack, and they cost organisations around the world billions in lost funds. While ransomware, hacking, API hacks, the criminal use of cryptocurrency and other cybersecurity threats make headlines, it's worth remembering that the costliest internet scam is still business email compromises, this according to the latest *FBI Internet Crime Report*. It has been the highest-grossing of any criminal activity over the past few years, generating more losses for victims than any other type of cybercrime.

The report reveals that while only 19 954 complaints of BEC were received last year – far behind the leading complaints of phishing (324 000), non-payment/non-delivery (82 000) and personal data breach (52 000) – the loss of US\$2.4bn through BEC is of a far higher value than any of the more

reported crimes in the list. While this means that it might seem as much of a problem as the other types of fraud, because the case number is lower, it's the one type of fraud that costs businesses the most – an 82% increase over 2020 and almost a third of all cybercrime losses in 2021.

The report correlates with what we see in South Africa; business email compromises remain one of the most concerning threat vectors, because the weakest link is not something that can be easily patched - as it is a human being.

The old adage of people being the weakest link in security is especially true when it comes to email threats. Here, cybercriminals can arguably generate their biggest 'bang-for-buck' by using social engineering tactics on their targets and persuading them to follow instructions.



Despite the great efforts that employee organisations and financial institutions go through to educate customers and staff on what to avoid, many still fall victim, unknowingly providing access to cybercriminals. Phishing is the most obvious example of these efforts.

It's time that organisations got a handle on email compromises and developed a layered defensive approach to mitigate the risk of losing large sums of money to faceless fraudsters.

HOW DOES BEC WORK?

At a simple level, BEC is a type of social engineering. Members of finance teams are usually targeted by whom they believe to be a senior executive or CEO that wants an urgent money transfer to happen, or potentially a supplier that requires payment.

As implausible as it sounds, these scams occasionally still work, because the victim is usually pressured to act, without being given time to think through the consequences of their actions – classic social engineering. Sometimes fraudulent invoices with updated banking details are all that is required.

Remember: it only needs to work occasionally to make it worth the while of a fraudster.

Because these attacks do not use malware, they're harder for organisations to spot. AI-powered email security solutions are getting better at detecting suspicious behavioural patterns which can indicate when a sender may have been spoofed. User awareness training and updated payment processes are therefore a critical part of layered BEC defence.

WHAT THE FUTURE HOLDS

The bad news for network defenders is that the scammers are still innovating. The FBI warned that deepfake audio and video conferencing platforms are being used in concert to deceive organisations nowadays.

Deepfake audio has already been used to devastating effect in two standout cases. In one, a British CEO was tricked into believing his German boss requested a €220 000 money transfer. In another, a bank manager from the UAE was duped into transferring US\$35 million at the request of a 'customer.'

This kind of technology has been with us for a while.

"The loss of US\$2.4bn through BEC is of a far higher value than any of the more reported crimes in the latest *FBI Internet Crime Report*".

The concern is that it's now cheap enough and realistic enough to trick even expert eyes and ears. The prospect of spoofed video conferencing sessions not only using deepfake audio but also video, is a worrying prospect for CISOs and risk managers.

WHAT CAN I DO TO TACKLE BEC?

The FBI, security industry bodies and companies like ESET are doing their best to disrupt BEC gangs where they operate. But given the huge potential profits on offer, arrests will not deter cyber-criminals, which is why prevention is always the best strategy.

Organisations need to consider the following:

- Invest in advanced email security that leverages AI to discern suspicious email patterns and sender writing styles.
- Update payment processes so that large EFT transfers must be signed off by two employees.
- Double check any payment requests again with the person allegedly making the request.
- Build BEC into staff security awareness training such as in phishing simulations.
- Keep updated on the latest trends in BEC and be sure to update training courses and defensive measures accordingly.

Like any fraudsters, BEC actors will always go after low-hanging fruit. Organisations need to make themselves a harder target, which will hopefully lead to opportunistic scammers turning their attention elsewhere.

By Steve Flynn, Sales and Marketing Director, ESET Southern Africa



Gone phishing

Phishing, smishing. And no, we're not saying bah-humbug to cybersecurity. Smishing is, in fact, yet another form of online attack, along with vishing and spear-phishing.

The spate of data breaches has put cybersecurity firmly at the forefront of consumer consciousness. Even in local news, a well-known credit bureau recently confirmed that it has been the victim of a cybersecurity attack, with the hacker gaining access to the data of the millions of South Africans who had entered into a credit agreement at some point in their lives.

"The very real repercussion is that phishing attacks have the potential to put your finances at risk, specifically with so many of us transacting online these days," warns Liezel Gordon, Client Engagement Team Lead at *Metropolitan GetUp*. She unpacks the different types of 'phishing' attacks and what to be on the lookout for.

► Phishing

'PHISHING' refers to someone trying to defraud you or steal your money by getting you to reveal your personal information.

Phishing generally involves a message - often sent by email - that appears to be from a trusted source...but it's not. "The criminal aims to steal your information or money by getting you to click on a malicious link, download an attachment or share sensitive information.

"Phishing targets humans, not computers. These scammers play on your emotions to trigger their desired reaction. They may tempt you into responding by creating a fraudulent scenario where you're the beneficiary of a large sum of money; or they might claim that your account has been locked, throwing you into a state of panic where you are more amenable to doing as they suggest."

Gordon shares a few red flags. "Watch out for signs that make the communication seem unprofessional: a messy layout, pixelated and distorted logos or poor spelling and grammar. Is the wording and phrasing of the copy disjointed and not what you'd expect from a professional organisation? Are there capital letters used in odd places, random spacing, and are certain words in different fonts or sizes?"

She also advises to look at the sender's email address. Does it display a random string of characters, or does it purport to be from a professional organisation, but reflect a Gmail or Yahoo email address? These are all warning signs.

Finally, she says, if something sounds too good to be true, it generally is. "If the email claims that you're due large sums of money - especially if the sender doesn't address you by name - it's very likely a phishing attempt.

► Smishing, Vishing and Spear-Phishing

'SMISHING' is the same as phishing, but instead of the attempt being made via email, a fraudulent link appears via SMS. "Criminals use this mechanism as people often trust updates that are delivered to their phones. If an SMS contains banking info or alerts, tread carefully. Rather call your bank before clicking on the link."

'VISHING' is a new tactic that refers to 'voice phishing', generally conducted via phone call. "During a vishing expedition, a scammer uses social engineering to get you to share personal information and financial details. Reputable companies will never call you at home asking you to transfer funds, provide confidential information or supply passwords. If you're unsure, simply hang up and call the institution back, using the official phone number found on the company website."

'SPEAR-PHISHING' (also known as whale-phishing) targets specific subcategories of people (for example, an HR manager or a doctor). "These are generally more sophisticated and thus harder to spot, warns Gordon.

"These scammers use e-mail spoofing to fool the receiver into thinking the email originated from somewhere else. The criminals usually know a bit more about the person that they are targeting, and often their communication is more personalised. This is an advanced phishing attack and warrants extra caution and vigilance."

► Avoid the bait

Firstly, ensure that your passwords are secure. These should be long and contain a combination of different characters, capital and sentence case letters, as well as numbers. Avoid using personal details such as surnames and birthdays, and don't use the same password for different accounts. You can also look into two-factor authentication or biometric options, if available."

"Secondly, use your common sense. Stay focused on what you are doing, slow down and be vigilant. Criminals like to create a sense of urgency to get you to act quickly."

"Finally, think before you click, or proceed with a transaction or request. Trust your intuition. If you suspect anything, rather stop and do the due diligence. A credible institution will never mind you taking the time to verify their authenticity - and you may save yourself a great deal of stress down the line."

Impersonating the CEO

Over the past month, there has been an increase in an evolved method in change of banking details or payment fraud. This trend involves an internal change of bank details, mostly for the CEO.

Traditional payment fraud has been rife for some time, where the cybercriminal impersonates the CEO or other senior member of staff, to convince the finance department to make an urgent payment to either a new supplier or update their bank details. The change of bank details fraud uses fake banking confirmation letters and the trust of finance people to update an existing supplier's details. The growing number of successful attacks have proven to be very costly to businesses of all sizes.

Owing to this, many businesses have now implemented stronger verification processes to verify supplier bank details changes, which means that the criminals have had to change their approach and tactics.

Introducing the new version:

The cybercriminal impersonates the CEO by using an external email address, claiming that it is their private email address, and requests that their bank details for payroll are updated. All of these emails use similar wording and it is usually done a week before payroll, to stress the urgency.

Some of these fraud attempts are even done on official company paperwork, showing a likely insider threat from a malicious or disgruntled employee.

To make sure that they pay their CEO, many of these changes have been successful. The finance or HR team

update the details and the cybercriminal is paid, after which they rapidly get the money out before anybody notices.

This sort of attack can be successful owing to the modern workplace, hybrid working models and because very few people know about this risk or have implemented a program to identify it. In order to stop this from happening, here are some simple pointers to incorporate into your processes:

- Review and strengthen internal change of bank details processes. This should include secondary validation of the request in the same way external parties are treated.
- Ensure your cyber resilience program includes awareness training for those involved in finance or HR matters, as there are as much risk of financial losses and embarrassment from internal risks as there is from external sources.
- When receiving such a request, make sure you are speaking to the correct person on the other side of the email. Verify changes only from contact details that are already on the system; do not rely on something purely in the email.
- Implement impersonation protection at the gateway. Your external secure email gateway should do this for you. Specific additional checks for those VIPs who have greater access must be in place.
- Look at bolstering your resilience capability to identify insider risk and detect changes in behaviour, or the suspicious sharing or movement of official documentation.

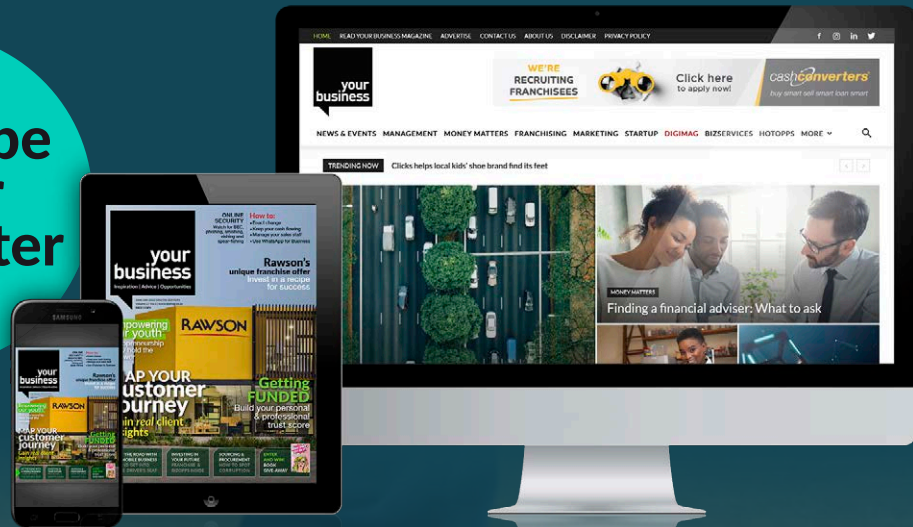
By John Mc Loughlin,
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