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Inspiration | Advice | Opportunities

October/November 2022 DIGITAL EDITION
Volume 27 No.5 | www.bizmag.co.za
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WHAT'S IN STORE FOR MARKETING?

WORK SMARTER - NOT HARDER

How to:

- Avoid greenwashing
- Harness accountability
- Start your ESG strategy
- Check your team's 'pulse'

Boost your online sales

TRENDS AND TACTICS

THE FUTURE OF SHOPPING

HOW TO BUILD TRUST FOR YOUR ONLINE SHOP

LEAD-GENERATION STRATEGIES THAT WORK

Building a business in Africa *- the next global growth market*

Spring clean your business - and your mindset

Set your ACTION PLAN, fuel your SALES & TALENT PIPELINE, and celebrate the LITTLE WINS.

FRANCHISING

Deliver a great and consistent CX across your network

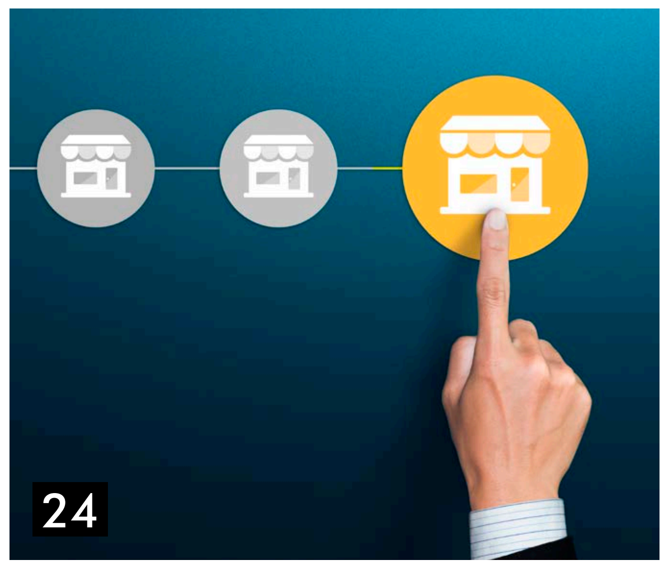
FRANCHISE & BIZOPPS GUIDE
OPPORTUNITIES, ADVICE & MORE!

FIX CUSTOMER SERVICE ISSUES
REFOCUS, RETRAIN & RESTRUCTURE

CALLS, MEETINGS & 'ALWAYS-ON'
STEPS TO AVOID STAFF BURNOUT

PARTNERSHIP AGREEMENTS
WHAT, WHEN, WHY AND HOW?

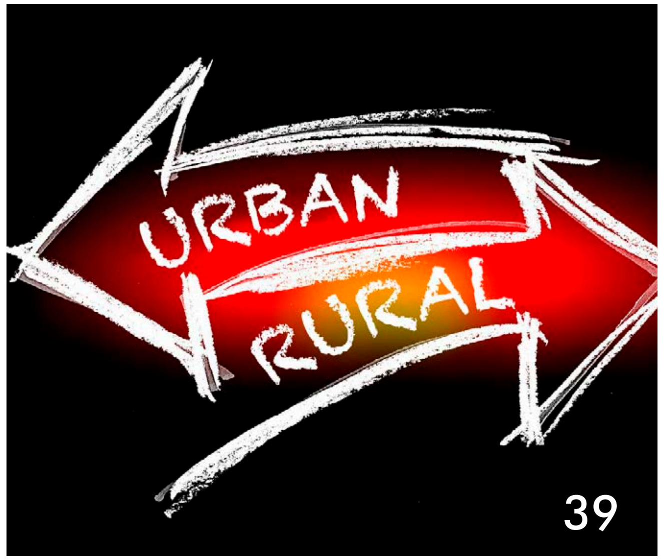
IN THIS ISSUE



OCTOBER/NOVEMBER 2022

OCTOBER/NOVEMBER 2022

36



39

52

Escape to planet rAge

It's been a hot minute, but for those immersed in the gaming and technology industry, it's time to descend once again on rAge 2022 for three fun-filled days of gaming, tech, gadgets and geek lifestyle. The expo will take place 9 - 11 December 2022 at the Gallagher Convention Centre in Midrand.

From comic books to cosplay, from international esports events to friends battling it out in the LAN, rAge promises a little something for everyone interested in the future of technology.

Visit: www.rageexpo.co.za for more info.

Africa Tech Festival back in Cape Town

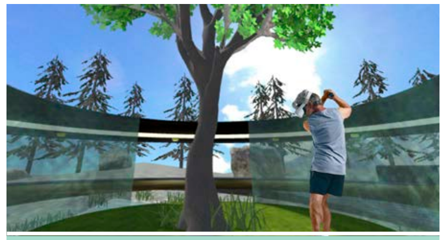
The world's largest Africa-focused technology and telecommunications event turns 25 this year and is set to return to Cape Town after a 2-year digital hiatus. Africa Tech Festival, home of AfricaCom, will welcome exhibitors, delegates and policy makers from all over the world from 7 – 11 November 2022 to continue shaping the continent's digital transformation and progress.

Africa Tech Festival addresses some of the most pertinent and pressing issues facing the African continent's socio-economic future and the role that technology and communications' play in facilitating this progression.

One of the more burning issues that will be addressed this year is climate change. The ICT sector has traditionally been a significant contributor to greenhouse gas emissions as data centres, for example, contribute to 2% of global GHG. Consequently, one of many topics that will be discussed at Africa Tech Festival is: *What is the role of Green ICT in combating climate change*, plus *Green ICT: Building a Continent powered by sustainable energy as a route to affordable and reliable electrification for all.*

"Although Africa still may have many challenges in its way, there are also many opportunities for rapid advancement if the right questions are asked, such as how the continent can get ahead of the curve and collaborate across countries to build financially viable power projects, for instance," says James Williams, Director, Events | Connecting Africa | Informa Tech. "Our hope is that AfricaCom will play a major role in connecting entrepreneurs, big corporate and major public sector players to create homegrown innovations that could help to drive these changes."

Visit Africa Tech Festival website here for further info and the full programme.



Banking on the metaverse

Nedbank has collaborated with *Africarare*, Africa's first metaverse, and secured a 12x12 village in Ubuntuland on which to establish its presence as the first African financial services organisation to enter the metaverse. The Nedbank village, with a focus on customer value and services, will also contain numerous experiences ranging from virtual gaming, a sports lounge and more.

Nedbank joins global players such as DBS Bank, HSBC, JP Morgan, and Fidelity Investment who have partnered with metaverses globally. Africarare, Africa's first metaverse is highly sought-after by companies and individuals wishing to capitalise on the multiple opportunities presented by the metaverse. The early settlers in Ubuntuland include MTN, World Data Lab, and M&C Saatchi Abel.

Africa: The next 'global growth market'

A four-point guide on what it takes to build a successful business on the African continent.

Several economists have referred to Africa as the "next global growth market", and a number of findings support this claim. According to the *World Bank*, six of the 10 fastest-growing economies in the world are in African countries. Furthermore, over the past decade, Africa's GDP grew at twice the rate than the preceding two decades.

Several exemplary models of Africa's potential as an enabling environment for entrepreneurship continue to prove that for aspiring businesspeople, it is indeed the next frontier. Mark Paper, Chief Operating Officer at Business Partners Limited, weighs in on how to build a successful business on the continent.

► Funding first: thinking beyond the conventional

Recent research shows that in Africa, small and growing businesses are responsible for more than 60% of all food production and trade on the continent, yet these businesses account for just 10% of commercial bank lending. Furthermore, according to the *Center for Strategic and International Studies*, only a fraction of SMEs in Africa have a bank loan or line of credit.

Access to capital has and continues to be one of the biggest hurdles that African entrepreneurs face. In an age where traditional lending institutions are being outpaced by independent financiers and non-bank lenders, aspiring entrepreneurs should set their sights beyond conventional funding sources in order to realise their potential.

Paper agrees with this sentiment, and comments: "Historically, African entrepreneurs have struggled to access bank loans to fund their businesses due to the perceived high-risk nature of ventures within the SME sector. But what we're seeing more of is the emergence of fintech firms, private investors and specialist funds who are often able to take on more risk and provide more flexible finance options than traditional institutions. The first port of call for African entrepreneurs, therefore, must be to tackle the challenge of access to capital by conducting thorough research into the most suitable finance option for their business, beyond traditional loans."

► Gain a grasp on the Africa's social makeup

Due to several unique socio-economic realities; African consumers are vastly different to how they were just a decade ago.

A report published by non-profit public policy organisation, *Brookings*, revealed that the Africa's urban population is growing. The rate and nature of that growth makes Africa the fastest-urbanising continent in the world. Along with this upward population trend comes growth in personal disposable income and the subsequent rise of the African middle-class. Spurred on by rapid industrialisation and the exponential upsurge in mobile technology adoption, Africa's consumer base is expanding. Consumer demand, spending habits and behaviour around purchasing decisions is set to evolve accordingly.

"This evolving demographic holds the key to identifying new and exciting opportunities. Entrepreneurs who want to succeed on the African continent need to immerse themselves in data and information that can help them understand the psyche of their target market. This is where market research becomes an indispensable tool in building a value proposition that aligns with the nature, tastes, preferences, demands and desires of African consumers," Paper explains.

► Leveraging the African Continent Free Trade Area

The establishment of the African Continental Free Trade Area (AfCFTA) is set to go a long way in eliminating some of the barriers to trade and economic integration between African countries. The agreement, between 54 African countries, has created a single market for goods and services with the added benefit of reduced tariffs among member countries, and more efficient facilitation of trade between countries on the continent.

"In the AfCTFA, we see an unparalleled opportunity for African entrepreneurs to trade under conditions that are much more conducive to efficient business than they have ever been. At this stage, the agreement is still taking shape and various negotiations are underway, involving issues such as dispute management policies, intellectual property rights, competition policy and e-commerce.

> "Africa is a continent of unmet needs and underserviced communities. While we appreciate the role that the state and the private sector have to play in meeting these needs, entrepreneurs with an innovation-first mindset have the biggest potential to solve these problems."

So, although there is still much ground to be covered, aspiring African entrepreneurs should keep their eye on these developments – the Free Trade Area is set to play a pivotal role in the development of African trade over the next decade," says Paper.

► Innovation key to unlocking opportunity

Adding to his perspectives on the factors that influence the success of SMEs in Africa, Paper emphasises the fact that "innovation is the doorway through which aspiring African entrepreneurs can enter a new phase of development." He expands, "a trend that has become very apparent is that the most profitable businesses on the African continent are those that solve problems through innovation."

Solutions to infrastructural development, better education, more accessible healthcare and job creation are just a few examples of the myriad of opportunities waiting to be seized.

Referencing startups like Nigerian Mobile money company, Paga, and South Africa's payment platform, Yoco, Paper concludes that: "Africa is a continent of unmet needs and underserviced communities. While we appreciate the role that the state and the private sector have to play in meeting these needs, entrepreneurs with an innovation-first mindset have the biggest potential to solve these problems by capitalising on their ability to adapt and iterate to suit the evolving needs of the population."

By Mark Paper, Chief Operating Officer at Business Partners Limited.

Six megatrends shaping Africa's future

A new report by the Boston Consulting Group (BCG) and the United States Agency for International Development (USAID) Mission to the African Union details six megatrends that are changing Africa and provides guidelines for how to navigate them.

1 Africa's people will be young.

By 2050, the population of the continent will double to reach 2.5 billion. As much as 60% of Africa's people will be under 25. Africa is poised to become the world's largest growth market for consumer goods and services. "The continent may also serve as a primary resource for talent, exporting digital natives and skilled labour to the rest of the world. However, these bright futures can only come to pass if the region's educational institutions provide the necessary schooling and training," says Tolu Oyekan, managing director and partner at BCG, Lagos.

2 Africa's cities will be crowded.

Urban areas in Africa will attract an additional 1 billion residents by 2050. African cities will add vibrancy to the economy and culture of the region. With sufficient investment into infrastructure, urbanisation is expected to accelerate GDP and consumer spending, leading to greater interchange between the government and private sector.

3 The continent will be vulnerable to climate change.

Despite contributing less than 4% to global greenhouse gas (GHG) emissions, 35 of the 50 countries most at risk from climate change effects are in Africa. Africa can expect a temperature increase that will occur 1.5 times faster than the global average increase. "With climate change affecting the environment, it is expected that it will also adversely affect some livelihoods, such as farming and increased health risks. To mitigate these effects, the continent's leaders will have to address current gaps in the availability of climate-related data," he added.

4 Africa will move quickly into digital technology.

Africa's digital tech sector has experienced tremendous growth since 2010. Internet penetration has grown tenfold in the past 12 years, and the internet economy will reach $712 billion by 2050. With appropriate investments in infrastructure, upskilling and education, Africa can position itself as one of the world's leaders in digital services.

5 The region will be more open to intracontinental cooperation.

The COVID-19 pandemic and subsequent food crisis have demonstrated that Africa needs to become more self-sufficient and reduce its reliance on international support. Several initiatives have begun to move Africa in this direction such as the African Continental Free Trade Area agreement (AfCFTA), which has been signed by 54 member states and is gradually advancing to becoming operational.

6 Africa will be a more active source of innovation and entrepreneurship.

Approximately 22% of working-age Africans start small businesses, as compared to 18% in Latin America and 13% in Asia. Africa's entrepreneurial culture is especially promising from the standpoint of gender parity. Women from Africa are twice as likely to start an enterprise as women in other geographies. Entrepreneurship in Africa is beginning to fuel transformative change in sectors such as energy, health and pharmaceuticals.

Meeting the opportunities and challenges

Africa's young population and entrepreneurial spirit will be needed to drive innovation on the continent to aid social and economic progress. "There are three critical enablers to boost African innovation and development, namely; the expansion and availability of funding sources, digital skills acceleration and climate analytics and planning," concludes Oyekan.

For a more in-depth analysis as well as access to the report, click here.

3 Steps to kickstart your ESG STRATEGY

How environmental, social and corporate governance has become an investment non-negotiable.

Around two decades ago environmental, social and corporate governance (ESG) was somewhat of a tick-box exercise; the main point of which was to avoid bad press. No one wanted to deal with the kind of blow that an oil spill or human resource disaster could bring to their business. But over the past few years, there's been a distinct step change. As Harley-Davidson CEO Jochen Zeitz put it: *"Sustainability is no longer about doing less harm. It's about doing more good."*

ESG is now fundamental to future investment and business sustainability. Natalie Kolbe is a YPO member (Young Presidents' Organization) and the Managing Partner at Norrsken22, a new tech growth fund focused on Africa with a first close of $110M. She says that while risk mitigation was initially a key theme across the investment landscape, it has now broadened to become more about impact.

Natalie Kolbe

"Around 15 years ago, the burning question was, 'how can I avoid trouble through my policies and practises?' Several years later, this shifted to an emphasis on doing less harm: 'How can I reduce my negative footprint?'

"Now, the industry has pivoted to impact. 'How can we actively do more good?' is the question continuously being asked," she says.

Former JP Morgan investment banker, Fleur Heyns, is also a YPO member and co-founded Africa's largest equity trading platform, Global Trader. Today she heads up Proof (formerly known as Proof of Impact), the world's leading impact and ESG data intelligence platform for private markets.

Heyns provides historical context: "The term 'ESG' was only coined in 2006 when the criteria for company valuations were developed, along with the catchphrase, 'who cares wins'. However, at the time – and quite ironically – the market believed that if you cared, you actually lost money."

Fleur highlights that in 2008 four global problems were identified at an Oxford University event, which businesses needed to solve. These were pegged to provide enormous growth opportunity and included climate change, education (with the use of technology being key to democratising access), poverty and a need for sustainable food and agriculture. "It has taken 14 years, but today no smart investor would see these are concessionary themes – they're now high-growth investment industries," she says.

There are a couple of factors driving this shift. "Firstly is market demand, underpinned by growing consumer consciousness. People want to know that they're supporting companies that are not only not doing harm, but which are actively doing good," Heyns explains.

Now, she says, ground-breaking new European regulation means that businesses will need to toe the ESG line or not be feasible for public investment. "As of 2023, new reporting standards want private fund managers to define their ESG policies backed up by hard data from their portfolio companies. As an asset manager, if you are unable to provide this data, you won't be able to access pension fund investment."

Finally is the matter of performance. A BNP Paribas global survey showed that the percentage of asset owners who put more than a quarter of their funds towards ESG had increased from 48% in 2017 to a massive 75% in 2019 – evidence that the link between ESG and business performance has become clear.

Says one report from KPMG: *"The investors' demands are in line with multiple studies suggesting that ESG and corporate performance are intrinsically intertwined. Companies with higher ESG performance are likely to have better financial performance, talent retention and long-term value creation."*

Kolbe says that the financial benefits to companies are evidenced in her line of work every day: "We can buy and sell a company with ESG at its core for far more profitable outcomes. One will always get a better valuation on a 'clean' business with sustainability principles demonstrably in place. It's not about the warm and fuzzy; there's a significant financial value attached."

Kolbe and Heyns provide three steps to follow for businesses that are looking to integrate ESG into their operations:

STEP 1:
Set your strategy. Then just start.

Kolbe says that the ESG and corporate social responsibility (CSR) programmes that have the most longevity and resonance are those aligned to your core business values or operations. "For example, if your

Fleur Heyns

business is a renewable energy company, it may not make as much sense to centre your CSR programme around building schools, as it might to provide schools with solar panels to generate their own electricity. That is where your expertise lies, and where you have the biggest capacity in your business," she says.

And then just get started. "Pick one or two things to focus on and expect that they will evolve as time goes on. You will likely end in a different place from where you started – but you won't get there if you don't start somewhere."

STEP 2:
Assess your progress.

"You can only improve what you measure. This provides the line of sight that will allow you to make the necessary tweaks as you go, moving you closer to your targets," says Heyns.

"Give this data as much weighting as you do to the other financial metrics that you use to track a successful business," she advises. "Much of this data will be correlated to your financial performance – you already have these indicators, so you can easily optimise for these. If I know that hiring more women, for example, reduces stress levels in my business and bolsters productivity, which in turn, improves output, I am going to keep hiring more women," she explains. This brings us to the next point…

STEP 3:
Understand your impact.

To ensure the sustainability of any ESG strategy, it is vital to understand the materiality of what is derived; both from both a financial and an impact perspective. "Seeing the financial return from having made sustainable decisions will keep you focused on your goals and ensure that you lead with impact," concludes Heyns.

Spring has sprung, but it's still a hot mess

So, now what?

Time to springclean your business, and your own way of thinking...

Spring has sprung, but let's not kid ourselves. The weather is still so all over the place even the blossoms are confused. For many, our marketplaces continue to be troublesome and supply lines remain pressured. Money too remains tight and the general willingness to spend is conservative in the midst of spiralling costs of living. Loadshedding is back with a bang, our old evil of unemployment is still rife and talent continues to be in short supply. In fact, doing business in the words of one of my clients has been described as "puke in a washing machine". What then, exactly is there to celebrate or look forward to this spring?" And more importantly, what can we do or do differently to get through better?

Well, as business owners, there's a lot:

► Appreciate anew the fact that we are still in business in a country that has not descended into outright war and that this makes us the minority lucky ones that many globally envy. It's the first thing to be celebrating. We still have the possibility to succeed, to grow and to come through. We are still in a position to make decisions that impact us for the better and can fund life. Is it harder than it was? Yes, and no!

► Secondly: Problems. They may be something we'd rather not have, but they are part of being alive – and that is a gift. And the fact is that they also come with building a business. Our job is to recognise that they are a tangible, essential part of living. There is nothing new under the sun – we have seen these trading conditions before and we will see them again. We need to get good at having strategies, habits and disciplines at hand that work in this climate and a plan for how we will fix what needs fixing and execute it in spite of everything. When we do this, we can still have a great business and leveraged, well-funded personal lives.

► Thirdly: Opportunity with a capital O! Difficulty births creativity in ways ease doesn't. Uncertainty births chances to do things differently, question the status quo, look with new eyes, do research, learn and approach things in ways we haven't done before. It keeps us firmly out of our comfort zones, seeking, thinking and appraising. This is the cauldron for better and best. We only have to look back personally to see this is true.

► Fourthly, others are relying on us, which means what we do now and next is purposeful. We remain a fulcrum for our teams, suppliers, customers and families as well as our prospective employees, suppliers and customers who may well be on their hands and knees for a future with us - we just don't know it yet.

► And lastly (for this list at least) we are in the unique position of being able to be part of the solution – not just a victim to it – for our ailing societies and stretched economies. This is not nothing.

In short then, we have a positive lens and choosing to look through it is a viable option. Let's start with what is positive, productive and worthy – *how we will get through* – as opposed to focusing on everything in the way of or not actually getting through.

Let's have a look at the essentials in your business Spring Survival Kit:

An ACTION PLAN to do and grow your business day-to-day, for the next 90 days, the next 6 months and the next year.

This plan needs a list of actual prospects by name: actual strategies that you and the team know how to execute on and that you know works; a calendar on which you record who's doing what, when; daily, weekly and monthly production goals to break even and make profit; concrete targets reflecting how many sales per day/month you need, how many leads per strategy you expect, how many calls you need to make and coffees per week to have "enough" production; who is the appointed, dedicated champion to get this work done and with whom the buck stops; and lastly, when you will meet over this plan – daily, weekly and monthly to ensure **stuff. gets. done.**

A successful business comes back to the action you are willing to take as the owner. Take the right action, correctly and at the right time and you'll succeed. Myself and my clients have proven this. Not taking the right action, taking it inconsistently (or not at all) is a disaster waiting to happen.

"Many a road to hell is paved with good intentions" is the old saying, as is making the mistake of working harder but not smarter or differently. We have to 'behave' our way into success by taking the actions that successful business owners do.

Fuel pipelines - TALENT AND PROSPECTS

No sales, no money. No money, no business - no life. Nothing else matters; not the untidy industrial kitchen, the variably motivated team, the unwritten job descriptions, the supply chain snarl up or the bank refusing you an overdraft. None of it if you don't have enough sales. This is our first important task.

Equally important is investing some of this income on having a talented, motivated team to help us deliver, scale, manage the load and share the pressure.

Both start with self-belief, both are motivated by growing competence, both work better by following a process, both benefit from proper targeting and scripting, and both are birthed in day-to-day practice. You can't "learn to sell" well unless you actually do it. And convincing enough people to buy your products or services now, or the talent to work for you and not anyone else, is at the heart of the sales game. It is being able to professionally persuade others to "buy" the value proposition behind your product/service/job opportunity that will solve both your and their problem.

Don't delude yourself it's his or their tasks. They are yours. Don't hide behind "no-ones buying right now" or there's no good people out there". Don't put it off until tomorrow - that may not come. Don't wait for better days or just keep doing what you've always done - or worse depend on word-of-mouth. What happens if that isn't enough or it dries up? Equally critically, don't assume that just because you've hired a recruitment specialist or placed an ad, talent will be forthcoming or choose you. You need to sell them on you, the vision, the role and what's in it for them. They have a choice.

The key now is to learn to sell to both prospects and talent by getting out there, setting an example and doing it. Date (and I do mean relationally) prospects and talent you've carefully and thoughtfully earmarked as inclined towards your value proposition, and start making calls and coffee dates. My genuine and heartfelt encouragement to you who may well be panicking about catching up the losses or dealing with a bumper season you don't feel ready for, is that every single one of my clients who has done this consistently is experiencing breakthrough growth, profitability, more sales, better CV's and better self-confidence. Without exception!

Good, on-time and reliable NUMBERS to watch

They don't lie. If you engage in marketing – what's the result you'd like/expect? If you're going networking for three hours – what's the outcome that makes the time well spent? If you've set a target, how close did you get to it in actuality? Which of your four sales efforts got you the most cost-effective response? If you didn't reach the weekly turnover, what will you and the team do differently to get the numbers up? How did you upsell every client this month? What costs did you save to budget? How spot on were your labour portions of your quotations for this quarter? Did you send out enough quotes to the right people to preserve your conversion rate - which hopefully you know? And so on....

These are all really good questions of which you need to know the answers.

TEAM CLARITY - as evidenced by good, proper, finished, in-use JOB DESCRIPTIONS and daily, weekly, monthly and quarterly feedback.

They need it (the team that is), so, give it to them. Stop the excuses. Get it done. Write proper job descriptions that clearly, unequivocally and fully describe what your teams need to get done, how and by when. Ensure your staff understand these and use your meetings rhythm to catch the people doing it right, to correct your people not doing it or doing it wrong.

Use the time each day to solve the problems that get in the way and ensure each level of your business leadership does likewise. Use the time each week to ensure you're on track to the right numbers and who's got to do what by when. Use the time each month to look back at what you all agreed needed to happen (budget) and what actually happened, why and how you'll do things differently to get back on track. Use the time each quarter to see if you achieved the longer-term goals, what you all did that made it possible or not and to set new ones.

Don't do this and the team will not be properly managed or led. Problems won't get solved and wrong behaviours will become "the way things are done around here".

Celebrate the LITTLE WINS on the way

May sound trite in these time, but it is not. We are all at some level of disheartened, discouraged, tired and weary. Life hasn't been kind or easy to most of us and we need something to look forward to. Even in the good times, this remains true. Working life cannot be all about what's not happening or gone wrong! We need mini breaks, little celebrations, small opportunities to "thumbs up", share a coffee, smell a rose, be lifted by our favourite song and have something to look forward to. Else, what's the point?

Our teams are not different, neither are our prospects, families, suppliers and customers. Neither are the librarians, the waitrons, our bus drivers, the shop assistants or bank tellers in our lives. Be slow to take offence, don't use others as punching bags, assume the worst, lash out and forget to look at what went right.

Business owners who follow these simple, easy-to-execute-on, hard-to-get-started-on (and then not so much) changes in the way they relate to people around them are getting results, in these times, in this place.

Try it this Spring.

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: hello@buildingbestbusiness.com.

Invoice factoring: The key to alleviate cash flow headaches

Customers often ask for credit sales terms of 30-90 days, leaving businesses short of cash as they wait for invoices to be paid. This is where invoice factoring comes in. Instead of waiting for your money to trickle into your account, FLEX CAPITAL will pay you up to 75% of the invoice value as soon as it has been approved. We pay you, while we wait for your customers to pay.

The benefits of invoice financing

Your debtor invoices are valuable assets that can be used to ease cash flow constraints:

- **No need to take on debt**
Instead of taking on new debt or an overdraft facility, a business can sell selected invoices to raise short term funds quickly and efficiently.

- **Choose how much money you need**
With FLEX CAPITAL you can choose to raise up to 75% of the invoice value. It is up to you to determine the percentage value of invoices that you want to receive upfront to keep your business running smoothly.

- **A more competitive position for you in the marketplace**
By having access to funds when you need it, you can negotiate better terms with your suppliers, thereby increasing your profit margins and your credit rating.

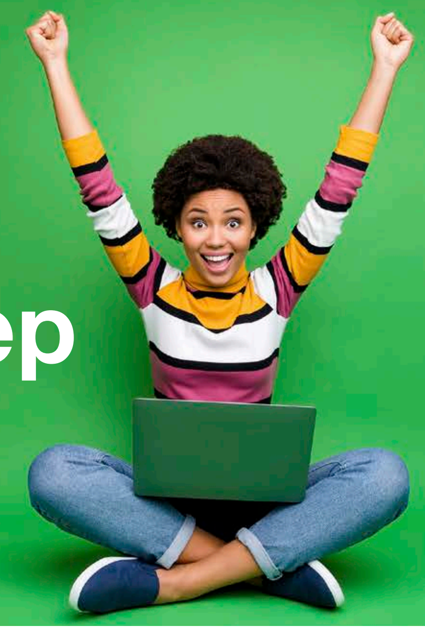
- **Grab opportunities to scale**
Sometimes it can be difficult to commit to big projects. Invoice factoring will give you the opportunity to take on new customers or projects as cash flow needs are taken care of.

- **Peace of mind**
By selling your invoices to FLEX CAPITAL you will have peace of mind knowing that your business will not run out of funds at month end due to unfavorable credit terms imposed on you by your customers. The days of worrying about managing your cash flow commitments will be behind you.

- **Debtors management**
We will assist you with vetting new and existing customers to ensure they are credit worthy and that the approved credit payment terms are appropriate for each debtor.

Unlock the cash in your business with a fast, flexible solution. Call: +27 (0)63 694 8606, email: info@flexcap.co.za or visit: www.flexcap.co.za.

Put a 'spring' in your sales step



Historically, spring is a busy time for small businesses and presents a season filled with opportunities to capitalise on the energy and positivity of the warmer months.

1. **Weave the spring narrative into your marketing collateral.** Spring is associated with renewal and rejuvenation – a period of new beginnings. One can use these associations to encourage new sales by incorporating the spring narrative into marketing efforts on social media, emails and website and blog content.

"Encourage your customers to embrace the new, put a spring back in their step, spread the good vibes or spring into the new season by purchasing your product or service," advises Aneesha Ragubeer, Area Manager at SME financier, Business Partners Limited., "This could be accompanied by a once-off discounted rate or an added incentive to drive repeat buying."

2. **Use spring as a launchpad for a new product or service.** A new season is the perfect time to launch a new product or service offering. Spring provides a way to get your marketing message across strongly and to begin pushing sales on new items, so that these products and services are well established in the market before the festive period.

"Remember that spring is a highly competitive time of year, particularly in the retail sector. So, when launching a new offering, refine your value proposition to focus on one or more of these key differentiating factors: price, value and service."

3. **Leverage outdoor markets and events.** Increased sunshine and longer daylight hours are associated with positive emotions, which makes spring the best time of year to return to the outdoors. This year in particular, the relaxation of COVID-19 restrictions may encourage more customers to attend outdoor functions and networking events.

"Bear in mind that at an outdoor event, your display or promotional area will need to stand out in a crowd of other vendors," says Ragubeer. "Conduct extensive market research to ascertain whether an investment into aspects such as signage, equipment and mobile fittings will produce a worthy positive return."

Due to the availability of a larger space, outdoor markets and events also lend themselves to product demonstrations, sample giveaways and experiential elements that will give audiences a taste of what is on offer. "Leverage the 'buzz' and activity of these types of events to engage with customers face-to-face, spark conversation and add an element of tangibility to your product or service offering," says Ragubeer.

4. **Build a content community.** With more people venturing into the outdoors during spring and sharing their experiences on social media, a business owner can use this time of year to engage with audiences online and build a community around products or a service.

"You could do this by hosting competitions, posting positive reviews, profiling your customers, and using micro-influencers to promote your offering," says Ragubeer. "Heading into the last quarter of the year, the rise of 'social commerce' will provide SMEs with an opportunity to use the power of social endorsement to drive sales and get people talking about what you do."

5. **Collaborate with seasonal SMEs.** A number of SMEs rely on specific seasons to generate sales and drive profitability. During spring for example, small businesses supplying items such as artisanal ice-cream, swimwear, outdoor gear, air conditioners, exercising equipment and clothing and travel accessories are in high demand.

"You can take advantage of this spike in demand by partnering with other small businesses that can complement your offering. Collaborating in this way will allow you to combine forces and tap into another SME's established audience, while adding value and promoting the element of fun and whimsy with which the season is associated," concludes Ragubeer.

We Only Do Stunning

Blind Guys
We Only Do Stunning

BLIND GUYS is South Africa's fastest-growing blinds, shutters and awnings re-seller and installation company. Servicing many locations throughout the country, they strive to supply clients with the best quality products and professional service.

Blind Guys was established in 2009 in Secunda, Mpumalanga, and today the group has 24 franchise outlets. The brand prides itself in providing décor advice and their wide range of stunning products to the consumer.

Growing a national footprint

Blind Guys are looking for new franchisees to get on board to expand their national footprint. The franchisor provides the franchisee and their staff with product training as well as sales and business skills. Customer-focused individuals with great communication skills and selling ability are ideal prospective franchisees.

If you would like to be part of our successful and stunning brand, contact Wynand today to find out more. Call: 071 672 0358, email: wynand@blindguys.co.za or visit: www.blindguys.co.za

Are we losing the customer service plot?

What sits behind the poor customer service ethic, and why has service seem to have gone backwards?

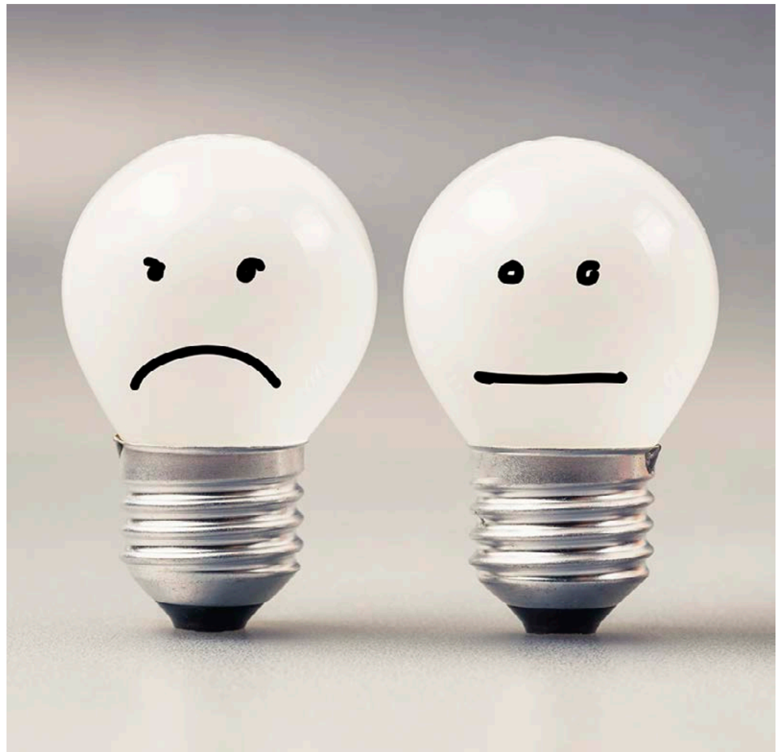
The frustration with lousy service is palpable. You see it manifest on social media platforms, where people turn to and vent out of frustration about not being listened to. You hear it in casual conversations at work, around the dinner table and on the shop floor.

Looking at where service delivery no longer stacks up, more attention should be given to how businesses respond to and approach customer service since the onset of the pandemic, including now while in the recovery stage. Much has changed over the last two and half years. Legacy business models were disrupted overnight and there was a mad dash to stay accessible, relevant and desired in order to survive the economic destruction of lockdown.

But since the frenetic focus on meeting customer needs in those early pandemic months as a means of business survival, it now seems that the ability and willingness of businesses to deliver great customer service has dissipated somewhat. Many businesses have sunk back into service complacency believing that things have gone back to 'normal'. However, the changed service technology landscape and customer expectations have not reverted back to pre-pandemic times. If anything, the pandemic's repercussions in terms of service delivery and design are huge. Customer expectations have been fundamentally altered, and businesses seem to be missing the service plot.

So, what exactly sits behind the current sorry state of customer service?

Here's my take on the most pressing issues, with insights and observations gleaned from my personal experience as a customer experience specialist, as well as from the CX market research that we conduct as the *Consumer Psychology Lab:*



Is there a link between under-developed people skills and tech-savvy Gen Z?

A *Deloitte* study created an informative picture of Gen Z and its skill with technology. Gen Z has grown up with a variety of technologies such as smartphones, tablets, laptops, social media and video calling. The study also highlights the generational and technological challenges in entry-level jobs that GEN Z and employers face as a result.

Many Gen Z will find themselves starting off their working careers in the service sector as the barriers for entry in terms of technical skills are relatively low. The same *Deloitte* report points out though that Gen Z is concerned about their ability to communicate and forge strong interpersonal relationships, due to the fact that technology has impaired their cognitive skill development, and they recognise that their social skills, like critical thinking and communication, are weak. So where does this leave them in terms of customer service where interpersonal communication is key?

Gen Z to a large extent has grown up in a digital world where device-led interaction is the norm and face-to-face, in-person engagement is the exception, resulting in under-developed skills to deal with conflict, raw emotions and real-time problem solving. In many respects, Gen Z is also emotionally immature due to the protective shield of their upbringing in a modern world fraught with risks and dangers.

It is these traits and mental frameworks of Gen Z that present unique challenges when it comes to customer service delivery. The key question for every business leader is whether their younger, front-line Gen Z employees have the ability to practice empathy, perseverance in the face of adversity, good (human) communication and problem-solving skills?

While Gen Z brings an unprecedented level of technology skills to the workforce which is a bonus, businesses will need to invest significantly into training and development of the interpersonal communication skills of their frontline people – the so-called soft skills and EQ that no academic qualification or tech brings you – or risk being left with a workforce poorly equipped to drive lasting success on the customer service front.

Customers are angry!

Consumers are fighting to be heard, and not always in expected ways. Several recent articles on bad behaviour of customers, including the *Time's 'Why is everyone so rude right now'*, point to customers in exceptionally high states of intolerance and behaviour displaying fury, aggression, violence and abuse. Some articles include statistics on the escalating number of 'customer abuse' cases being investigated, even in industries such as airlines and hospitality which regularly experience customers behaving badly.

From a consumer behaviour perspective, this phenomenon requires more exploration, especially considering the impact of the pandemic on the deeper psychological states of people. Some authors predicted that 'post-pandemic' reintegration of consumers into the in-person environment, would be far 'gentler' and people would welcome the return to in-person, human contact. Yet, two years later, we see consumers behaving very differently, with high levels of emotion underpinning behaviour. So, what is driving it?

Many recent studies revealed interesting findings, some of which are mentioned here.

> "It stands to reason that people are reacting more strongly to poor service delivery. However, one must also consider if consumers have moved on at a much faster pace than many businesses?"

► **Pent up emotions:** People had to internalise much of the collective angst and frustration since the pandemic started and had to adjust to a new reality with little warning and having to deal with uncertainty, which is not a state humans thrive in. As people became more isolated, it resulted in the inability to release the tension in constructive ways. These pent-up emotions may be contributing to the current and often over-the-top response to poor service delivery.

► **Dehumanised contact:** Much of the current aggressive behaviour towards service providers may also be related to an extended period of limited face-to-face contact. For instance, it is easy to switch off the face-time function during online meetings, hearing only voices, and not seeing (or sensing) the reaction of their words on others – in essence 'dehumanising' the person on the other side.Not seeing people or their responses to the interaction (body language) has removed many filters of behaviour towards others. Notably, this applies to the younger generations too, where device-led communication tones down or removes emotional engagement. Growing up in a world where people's reactions are filtered through emojis and screens, and not experiencing the real emotional responses (in words and body language) has resulted in an underdeveloped ability to interact with challenging situations, especially when emotionally charged.

► **Fear:** It is argued that fear is driving extreme consumer responses. From the typical flight-fight-freeze response to fear, 'fight' seems to be the strongest contender. The excessive responses often relate to illogical rules or procedures that are not customer-centric and leave consumers feeling unheard. It is also a fear of freedom being taken away or being marginalised and ignored into insignificance. People are fighting to be heard in a world where 'multichannel tech communications channels' are drowning out their voices. In the absence of competent (inter-personal and communication skills) service staff, the fight reaction is hypercharged.

► **Despondency:** Do not underestimate the impact of global and local events and circumstances on people's psyches. People are feeling despondent! This is due to too many factors creating bleak pictures of the future. The pandemic and the war in Ukraine, and its dramatic impact on the cost of living globally, are only some of the factors contributing to an extended period of 'not so rosy' current reality. In South Africa, the state of the country in terms of power supply, basic infrastructure, corruption, political uncertainty and soaring living costs also exacerbate the sense of despondency of its citizens.

It stands to reason that people are reacting more strongly, and often out-of-character, to poor service delivery with beyond seemingly 'normal' responses to dissatisfaction, disappointment and unmet expectations. However, looking at the consumer behaviour described, one must also consider if consumers have moved on at a much faster pace than many businesses? The risk is that it would be easy to justify such angry responses as simply a consumer behaving badly, rather than the result of a service delivery failure that pushes an already strained customer over the edge.

Businesses need to look critically at whether their service delivery has kept pace with the changed dynamics. Where it no longer stacks up, business leaders need to ask whether the business and service delivery responses since the onset of the pandemic have evolved to meet customers where they are *now*. Customers no longer simply compare service delivery between comparable industries or businesses, but expect the same instant service and gratification that they get from their online banks from their insurer, their telecoms provider, restaurant and retailer.

What can companies do to improve service?

#1 Refocus attention on customers and their needs.
Customers are more vocal and less forgiving than before, and will rather go to other providers who do listen. Ask customers more questions, listen and adjust the service delivery according to their needs.

#2 Invest in training frontline staff with not only 'what to do' but 'HOW' to deliver the required service.
The generational shortcomings that technology brings in relation to intuitively knowing how to connect with customers on a human level presents a significant gap and requires development of the right capabilities and communication skills.

#3 Review service design as legacy systems no longer cut it for customers' needs and expectations today!
When new systems and tech platforms are introduced to seemingly improve CX, be sure that it does not in fact have the opposite effect. For instance, using AI to personalise communication, but the messaging is inappropriate (offering a benefit that does not apply to the customer) will ultimately create indifferent customers who have zero affinity to the brand.

Similarly, deploying chatbots to save on call centre human resources and forcing customers into self-service as the only option to solve problems only serves to infuriate customers. Do not leave customers stranded in a linear bot-thinking process, especially with more complex problems that need human intuition to resolve. Even the most intelligent chatbot cannot deliver on your customer needs and experience as effectively as a well-trained service agent. The challenge for all businesses is to strike the balance between machine and human service delivery, deploying the right technology in addition to people in the customer service journey, at the right time, with the right objectives.

As a business leader in a very different world, take another look at the past two to three years, and how your business had to change, adjust and reposition. Your customers have done the same. The traditional approaches to customer service can no longer be applied to the present situation and customer psyche.

The time to restructure with a more customer-centric, empathetic, forward-looking approach that is hyper-aware of your customer's changed realities is long overdue – failing which you may very well be kissing the customer service plot goodbye.

By Liezel Jonkheid, Director of the Consumer Psychology Lab.

TRANSWORLD Business Advisors
Business Sales • Mergers & Acquisitions • Franchises

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TRANSWORLD BUSINESS ADVISORS is expanding across southern Africa...

Transworld Business Advisors is part of the United Franchise Group, parent company to some of the world's most successful franchise systems specialising in providing personalised business services. With a presence in 12 countries, and further expansion plans on the agenda, Transworld Business Advisors have assisted buyers and sellers in thousands of transactions for over 30 years. Their business model is centred around three thriving industries, all involving the development and growth of existing and new businesses.

Prospective investors with a real estate background, registered business brokers, business coaches, accountants, attorneys or those with any financial sector experience are preferred applicants to this high-profit, low-cost business model. Important characteristics include being entrepreneurial and business-minded, as well as a passion for deal making and assisting people, along with good people skills. Transworld franchisees receive comprehensive training that includes Franchisor Management, Basic Principals, Services & Customer Service Standards, General Sales Practices, Business Listings, Business Valuation, Marketing the Business, Selling the Business, The Art of Negotiation, Working with the Buyer; as well as a 30/60/90 & 180-day visit after opening by the franchisor.

A short route to business success

The turnkey business includes an initial supply of marketing materials, access to proprietary software and brokerage support, as well as ongoing marketing and assistance in all areas of the enterprise. The business can be operated

from a virtual or executive office suite, and with no required inventory and low monthly overheads, there is even the possibility of franchisees breaking even and building a sustainable venture in less than six months. "It could even be recovered with one deal," says master license franchisee for southern Africa Jacques Stoltz. Stoltz recently opened his own Transworld Business Advisors office in the Vaal Triangle, and with the franchise rights to South Africa, Namibia, Zimbabwe, Lesotho and Botswana, he is looking to recruit additional franchise owners into the Transworld network at the rate of two per year. We currently have 4 offices open in South Africa.

Call: 083 308 9133, jstoltz@tworld.com or visit: www.tworldba.co.za.

Keeping it consistent

Delivering a consistently excellent CUSTOMER EXPERIENCE across every single franchise outlet is a huge challenge for franchisors. A terrible consumer experience at one branch risks all the franchises getting painted with the same brush.

A key factor in the success of franchising is its process model which defines how the operation works. Each franchise operates the same way and delivers the same products and services whether in Joburg, Durban or London for that matter. It is this consistency that sees entrepreneurs buying into it and keeps franchises in business, compared to independent businesses, where as many as 90% fail within the first two years.

Yet, you will still find many consumers who will tell you of very different experiences at branches and outlets within the same group. The risk here is that all franchises get painted with the same brush. The performance of one franchisee on matters of CX has a disproportionately magnified negative effect on all other franchises, and it is this danger that needs focus and where the franchisor needs to step in.

The Consumer Psychology Lab sets out several important challenges and recommendations that every franchisor and franchisee should consider in achieving and delivering a consistent customer experience:

CHALLENGE #1: The right people.

► Recruit for the right culture fit, over skills and experience

Ideally, the right culture fit for the business should be defined from the get-go, and used to recruit the right people to run operations, as well as be the face of the business. This applies equally to the franchisor in vetting the right franchisee to be trusted in taking ownership of the brand, as well as to the franchisee in recruiting their staff.

One of the best examples of recruiting for culture fit before skills or experience is that of *Southwest Airlines*. They follow a "Hire for Attitude, Train for Skill" recruiting method. The company believes that skill can be taught and it can train its employees to do any number of jobs, but an employee with the wrong attitude for the company's culture will never be a good fit. This approach applies to employees at all levels – from the ticket counter to the highly skilled positions of pilots.

The challenge to overcome in the franchise model lies in who controls or influences the recruitment, selecting, appointment and onboarding of key employees. Generally, franchisees are responsible for their own employees. However, from the outset, franchisors should define their level of involvement and influence in the recruitment, selection, appointment or management of key employees at the onset of scaling the business through a franchise network.

Although franchisors may not be responsible for the employees across all sites, they do remain accountable to the brand reputation and should provide clear guidelines for management of human resources. The performance of every franchise has a direct impact on the reputation and customer experience for the rest of the group. Examples could include a requirement that all managers appointed by franchisees must be approved by the franchisor. In addition, a clear framework of the 'type of people' or characteristics to represent the brand must be available for recruiting purposes – with training made available to franchisees of what to look for in their ideal employees. The franchisor should be accountable for the brand fit of employees, and the franchisees, responsible for the delivery.

CHALLENGE #2: Employees get confused! No one can serve two kings.

► Define the role of the franchisor and the franchisee

The influence of the requirements and expectations of the franchisor (brand owner) versus the requirements and expectations of the franchisees on employees should not be underestimated. The delivery of the desired brand experience is dependent on employees, but what happens when the approaches to CX of the franchisee and franchisor are not aligned? Employees are expected to understand and embrace the brand that they sell (the brand owner), and the franchisee (who employs them). The confusion often plays out around who pays the salaries versus who is represented. Whose culture and brand personality fit takes the front seat?

The biggest challenge to overcome is for employees to decipher who to serve: the local management (franchisee) who appoints, remunerates and manages them; or the owners (franchisor) who require a standard of service delivery associated with the brand? An example may be a local manager driving sales with no consideration for the brand experience, or reducing costs to declare profitability without considering the impact of any reduced value-adds perceived to be part and parcel of the brand experience. The brand owner on the other hand may have particular requirements or guidelines around the brand experience that cannot be adhered to when the local management is misaligned, creating confusion for employees. This is a significant conundrum and it begs consideration - no one can serve two kings!

It is crucial that the onboarding process and the 'how to' of showcasing the brand, its values, the desired customer experience and promises to customers should be hosted and shared by the franchisor and franchisees. This will ensure the establishment of the right framework for consistent customer experience.

> "The investment in the brand's reputation and a differentiated customer experience by its founders can be destroyed in a heartbeat by employees who are not aligned with its service culture. Too many leave this to chance!"

CHALLENGE #3: Employees don't always know 'how to'.

► Empower the franchisees with customer service training

Franchisors may take the view that training remains the responsibility of the franchisees, yet to ensure consistency, continuous modular training should be offered to the franchisee and employees by the franchisor.

Create customer experience training modules and ensure that compulsory completion is embedded in the SLA with the franchisees. The CX training modules should include the Group's defined customer promises and the desired experience. So called 'soft skills' should be built into the programmes too, developing competencies such as empathy and serving customers - what is expected, how to serve, telephone skills or dealing with challenging situations. Training should also include product (or services) training to ensure everyone understands the problems to solve. Investing in ongoing training will empower employees to be confident representatives of the brand. Don't leave this to individual owners to interpret the brand expectations or expect them to offer training from their own budgets (most would forfeit this in the belief they would save money and time).

Every customer interaction either builds or breaks the customer experience and brand reputation. When it comes to CX and the people side of the franchise model, always start with the recruitment and selection process, as it lays the foundation for consistency by focusing on the culture-fit first, before skills or experience. Getting the right people, onboarding them to become ambassadors of the brand experience and continuing to invest in their development as empowered brand representatives provides a far more realistic opportunity for consistency across the network.

What does it *really* take to be an entrepreneur?

When you listen to a podcast about the secrets behind entrepreneurial success, or Google 'The traits of successful entrepreneurs', the usual and expected themes come up - things like passion, resilience, vision, confidence, inspiration, focus, strong leadership abilities, optimism and a willingness to fail.

It is a popular belief that if you are to make it in business in the long run, you need the courage of a lion, the skin of a rhino, the posturing of a peacock, the wisdom and dexterity of an octopus and the passion of a bull during mating season. Is it any wonder then that, according to a *2020 USB Entrepreneurship Report*, almost 90% of South Africans elect to seek gainful employment rather than pursuing an entrepreneurial journey?

The truth is, the most important trait a budding entrepreneur needs to possess, apart perhaps from the ability to multi-task, is a deflective shield; one that can endure an almost endless stream of missiles being flung at it. Because the reality is that the most successful entrepreneurs do share a trait - the ability to duck, dodge, catch, juggle and deflect an endless number of trials.

Entrepreneurship is not for everyone primarily because it is a long journey, filled with struggle and hardship, especially in the early start-up stages, but actually for the long-term as well. From registering a business to navigating your way through staffing challenges to trying to drive sales to dealing with SARS, UIF and general compliance and all the other millions of missiles you will duck and dive (and sometimes take as a direct hit), the art of building a business lies in the shape, form and effectiveness of your deflective shield.

This analogy aligns quite closely with some of the more generic and oft-repeated traits inherent in successful entrepreneurs – tenacity, resilience and courage are all important elements of success.

However, to be successful as an entrepreneur requires more than just resilience or tenacity. It requires more than just bravery or the ability to stand back up after being knocked on your ass for the umpteenth time.

If you want to know, here are four things you really need:

► **The ability to weather constant storms.** What separates true entrepreneurs from mere mortals, or those who have dabbled in starting a business but reverted back to the relative safety and shelter of gainful employment, is the ability to withstand constant shifts, twists, turns and curve balls – for as long as you own a business.

► **The ability to make quick and firm decisions and stand by them.** Hesitancy or fence-sitting is not appropriate when you are building a business.

► **A gift for multi-tasking.** Forget juggling balls, this is more like juggling flaming hot knives. With teeth.

► **The ability to think operationally AND strategically.** And often at the same time.

What is needed is a set of character traits more akin to an air traffic controller or a General during a time of war. The gumption to deal with almost unending stress and challenges, interspersed certainly with some tremendous successes and great joy, but mostly made up of wading through muck and dodging bullets.

Now would be a good time to ask yourself: How durable is your shield?

By Anton Ressel, Strategic Head: SME Support at Fetola.

Growing our national footprint through franchising

HJ Bosch and Sons
Autobody Repair Network

With a legacy dating back to 1969, HJ BOSCH & SONS AUTO REPAIR NETWORK have established themselves as a leader in the industry, and is proud to be a preferred supplier for all major insurance companies.

Franchise offering

Whether you want to open a new store or convert your existing store, we offer a complete turnkey franchise opportunity. Our franchise offering allows franchisees to retain their independence and express their individuality, whilst enjoying the support of a group of like-minded individuals.

Franchisees will initially be limited to repairing out-of-warranty vehicles. However, once they are accredited on the various automotive brand panels, have developed the necessary skills, and acquired all the required tools prescribed by each brand, they will also be able to take on in-warranty vehicles. This accreditation will require additional investment from the franchisee, but is not a requirement for the initial setup of the franchise.

For existing Auto Body Shops, joining our network is an opportunity to preserve what they have built and they can strengthen their operation by locking arms with one of the industry's best and well-respected brands.

HJ Bosch's franchise model embraces a culture of continuous learning that includes supervised in-service training for all employees and training of apprentices in conjunction with merSETA. Our brand's BEE strategy has people at its heart. We believe a BEE process that invests in people to empower themselves through knowledge, experience and skills training for this Industry would be the best foundation for widespread and sustainable growth in South Africa.

"Our growth strategy includes expanding our business model into rural areas where there is a shortage of insurance-approved panel beaters," says Yvette Jonker, Chief Operating Officer.

Call Martin de Beer on 087 654 1912 or email: martin@mcbmanco.co.za for more information.

Payroll 101

As you add new people to your team, payroll becomes one of your most important admin processes.

Payroll management is about paying employees on time and submitting the correct tax and reports to the relevant authorities. With the South African Revenue Service (SARS) cracking down on non-compliance, businesses need to ensure their payroll is efficient and error-free. Let's look at the basics every business owner needs to know.

What is PAYE?

Pay as You Earn (PAYE) is a personal income taxation system for employees where the employer deducts tax from employees' remuneration monthly and pays it to SARS on the employee's behalf. PAYE allows SARS to collect personal income tax revenue on a monthly basis. Without PAYE, all employed individuals would have to complete their own annual tax returns and make a once-off tax lump sum payment to SARS at the end of the tax year. This would give governments less regular income and creates the potential for human error and fraud.

Each month, your business must calculate the exact amount of tax each employee should pay based on the individual's remuneration value and the SARS personal income tax brackets. These tax brackets are adjusted in February each year when the Finance Minister presents the budget speech, effective for the tax year starting in March. Employees are taxed based on their remuneration value and includes items such as salary, overtime, bonuses, commission, allowances and fringe benefits, minus allowable tax deductions, such as retirement fund contributions and certain donations. The PAYE payable is reduced with medical scheme fees tax credits if the employee or employer contributes towards a registered medical aid.

Employees younger than 65 years old who earn above R91 250 are liable to pay tax. The tax rate levied on an individual is set on a sliding scale, which increases the tax as taxable income increases. The marginal tax rate ranges from 18% for people earning R91 251 to R226 000, up to 45% for those earning more than R1 731 601 a year.

What's the deal with payslips?

It is a legal requirement to provide your employees with a payslip. Not only do payslips help employees understand their salary and deductions, but they also need them when applying for credit. A payslip should contain at least the following information:

- The employer's name and address.
- The employee's name and job description.
- The period for which the payment is made.
- The employee's remuneration in money, such as salary, overtime, commission, etc.
- All deductions made including voluntary amounts like loan repayments and union fees, and statutory deductions like UIF and PAYE. Depending on company policy, deductions like pension fund, medical aid, and life insurance may be voluntary or compulsory and should be indicated if deducted.
- If relevant to the employee, the employee's overtime rate, the number of ordinary and overtime hours, and the number of hours worked on a Sunday or public holiday during the payment period.
- Net pay, which is what the employee takes home after all deductions.

Do you need a payroll software?

Small businesses and start-ups may be able to get by running payroll through spreadsheets and manually producing their employees' payslips. However, this is very time-consuming, and as a business grows, it's more effective to use an automated system that can do most of the calculations for you. Immediate benefits include:

- Significantly reduced risk of data entry errors.
- Rapid processing of payments.
- Automatic calculations of relevant deductions.
- Frequent updates to make sure you comply with the latest legislation.
- Easy-to-use and secure software
- Digital payslips.

By Yolandi Esterhuizen, Director: Product Compliance, Sage Africa & Middle East & Registered Tax Practitioner.

myhomewatch
Peace of mind while you're away!

Carve your niche in the Property and Pet Care market

MY HOME WATCH is a one-of-a-kind franchise that's taken the industry by storm.

Originating in Australia, this winning concept offers a multitude of services to assist home owners, pet owners, real estate agents, Airbnb and property owners in taking care of their valuable and cherished possessions whilst they are away.

Just launched here in South Africa, **My Home Watch** is looking for license partners that share a passion for providing exceptional customer service.

Licensees will be required to provide a range of services to care for and safeguard the owner's property inside and out. Services include home inspections, maintenance and emergency repairs coordination, security, guest arrivals and departures, grocery purchases, linen changes, pet home care visits, and any other tasks requested by the home owner who wants 'peace of mind' knowing that everything is managed during their absence.

Are you a good fit and ready to join us?

R30 000 is all you need to start your own **My Home Watch** business.

An online training course is provided to teach you all aspects of running the business. Using our innovative systems and technology you will have all the tools you need to hit the ground running. Your training and support will not stop here. As a Licensee, you become part of the **My Home Watch** family as we all continue to train and learn as our business model evolves over time.

This license is best suited to self-motivated, well organised and caring individuals who have a desire to run their own business with pride and from their home. Your success is our success, which is why we're committed to sharing our experience and considerable market knowledge with you. Our job is to support you and work as a team!

Call: 083 308 9133 or email: jacques@myhomewatch.co.za.

Snap-on Tools

Run your own 'showroom on wheels'

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

100 Snap-on SINCE 1920

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.

Blended reality retail:

How we will shop in 2030

Whether through augmented reality or virtual reality - the reality is that the future of shopping is blended and immersive and will harness innovative digital tools by creating immersive experiences to reel in, and keep customers engaged and shopping for more.

Blended reality retail in a world that is interactive, connected and shoppable is only just materialising. Brands that get it right will bring digital wallets, gaming and mixed realities together, along with digital storytelling and new forms of engagement – a kind of 360-degree retail.

Brands are banking on the online shopping trend as the platform that will leave digital catalogues in the dust, one not confined by device, medium, or channel. Some are already filling their digital shelves with products that will get your "screen time attention". They're developing creative and interactive experiences where the pixelated sky's the limit. Why? To excite the next generation, already buried in their smartphones and video games about shopping for goods, services and even real estate in an entirely new way.

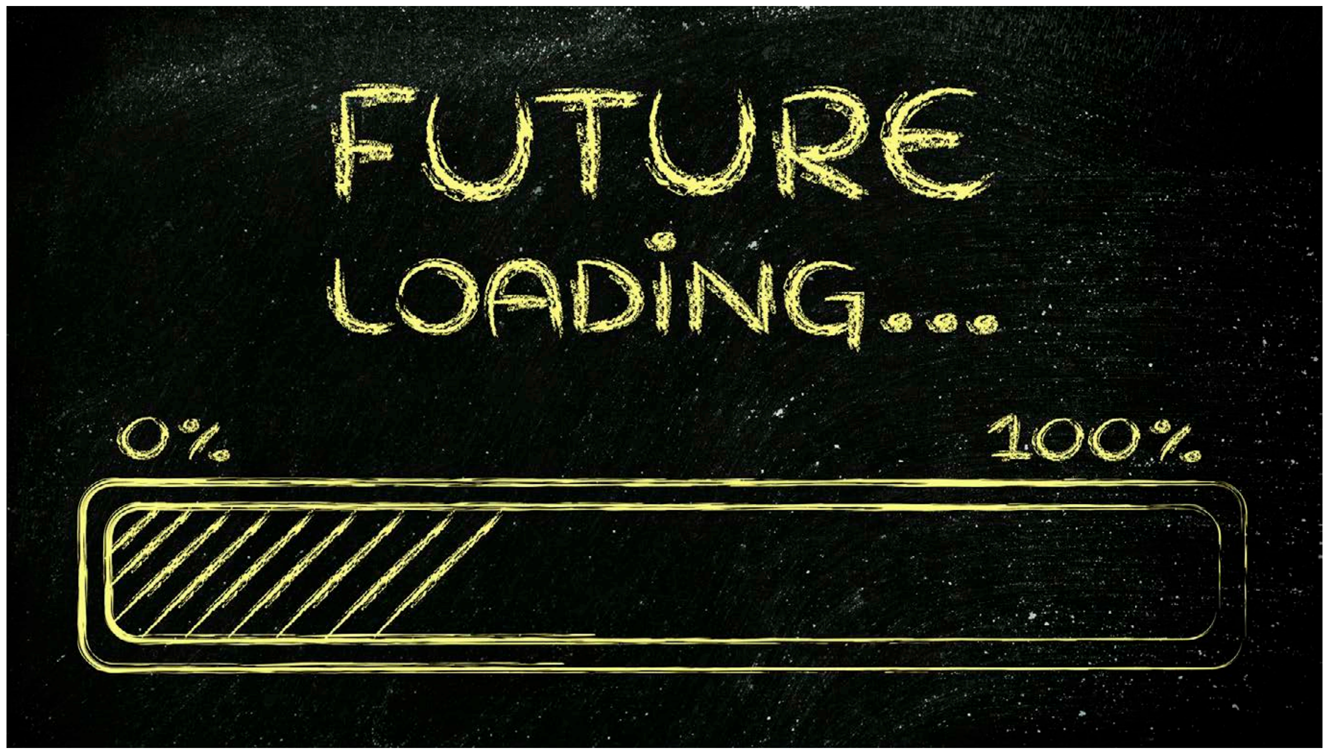
Taking this new reality to mind, HP has put together a guide to help you navigate your "new" shopping experience:

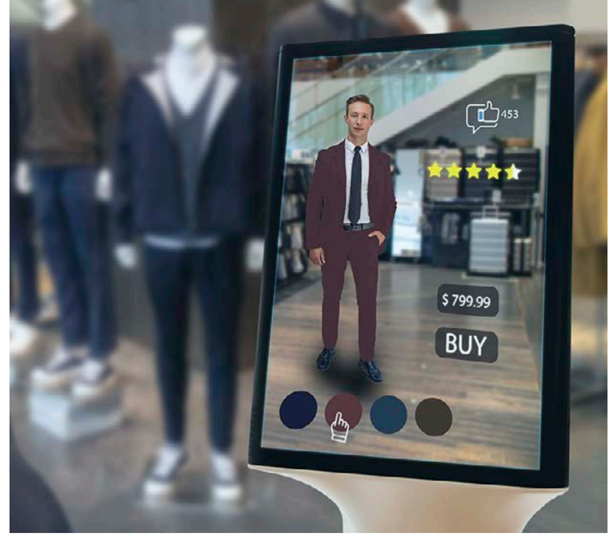
► Gaming

Gaming is now a major sales platform for retailers where real-world and digital goods are bought, gifted and exchanged. Video games are emerging as a mainstream channel for online consumer engagement and even sales. Retailers are using the virtual environment of video games to connect with customers at a level they never have before.

► Meta mall

Visit app stores or digital marketplaces in virtual space. Drop into awe-inspiring digital hangouts to see concerts, entertainment and fashion shows. Be enticed by storefronts and personalised offers. Browse with friends away from crowded physical malls – an exciting new and immersive world of shopping.





► Digital workers and salespeople

Salespeople that are created using AI will interact with real-life virtual versions of ourselves. Businesses will fill the metaverse with a digital workforce that humans will converse with.

► Livestreamed shopping assistants

Expect real-life expertise in retail in the virtual world, where human-assistants-as-avatars offer advice on your real-world wardrobe, give out discount coupons, and inform shoppers of the latest sale. They also push personalised content to customers who then purchase a physical outfit.

► Book a vacation

With a virtual travel agency you can ski the mountain, tour your resort or hotel room before you book, sit in different rows on the plane and get a preview of what you'll see on a cruise or safari. Then have the avatar agents help you choose destinations and book flights and accommodations.

► Paying for goods

Seamlessly connect your real-life bank account to your digital avatar. Use biometrics to authenticate that it's physically you. Click to make payments using open banking. Many of these tools are already readily available to us to jump into the digital economy.

Together, we already have the tools we need

Many businesses are now harnessing the tools already mentioned to make their own products and service chains easier to reach online. However, it's not enough for businesses to simply adopt these tools and practices themselves. It's crucial for companies to collaborate with partners across the entire supply chain.

Feed Marketing Report 2022

DataFeedWatch by Cart.com has just released *The Feed Marketing Report 2022*. With product data from 15 000+ online stores in over 60 countries, the report holds valuable answers for digital marketers.

The analysis delivers an inside look into 4 critical retail areas: the Products retailers are selling, the Channels being used to advertise, the most common Errors, and the most prevalent optimisation Tactics.

Benchmarking PPC & retail tactics

The economic challenges of the past couple of years have made their mark on the retail strategies and the types of tactics that have been prioritised by advertisers.

- Discounting products is a big part of customer acquisition strategy: 26.49% of all products advertised are on sale. The Fashion sector takes the lead at 37%, and the Health & Beauty and Furniture sectors are close behind with roughly 33%.

- Search and Social are the dominant channels for almost every retailer, with 92% of advertisers on Search and 54% on Social; 44% of online advertisers are leveraging both channels.

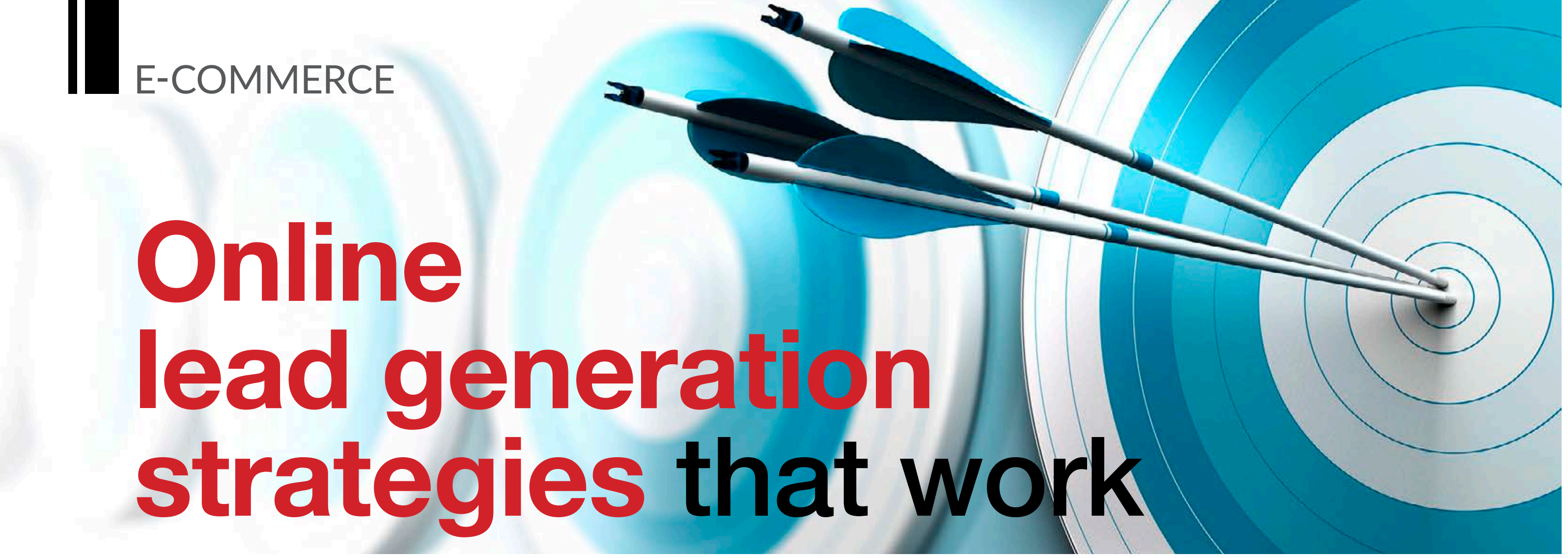
- The largest retailers advertise on 5x more marketing channels than the average online shop (the average stands at 3.2 channels). The huge gap is likely justified by the sizable difference in ad budget at their disposal.

- Nearly 65% of e-Commerce businesses remove products from advertising catalogs in order to manage ad budgets more effectively towards higher ROI. The main decision factor is the product's price.

- 2 out of 5 advertisers use custom labels to optimise bidding across various product groups. Products being on sale turns out to be the biggest reason to modify bids.

Despite the economic slowdown, *Morgan Stanley* forecasts that global e-Commerce sales in 2022 will reach the 3.3 trillion dollar mark. This tells us there's a lot at stake for retailers. And with a good data-driven advertising strategy, a lot to gain too.

Download the full report: https://www.datafeedwatch.com/feed-marketing-report



Online lead generation strategies that work

Improving conversion rates sounds straightforward enough, but a lot of marketers struggle with the most fundamental aspects of lead generation and lead quality.

How do you know what kind of leads you really need? And how do you know if your incoming leads are high-quality?

Lead generation is the process of attracting potential customers to a website and gathering relevant information that can be used to convert any interest into sales. In short, it's the fuel that any sales machine runs on. The right lead generation strategy is the differentiator that separates any company from its competitors, so understanding what makes a strategy effective should be a top priority across every industry.

Marketers need to adapt to new strategies to differentiate themselves from competitors and cater to a new generation of customers. Here are some new lead generation strategies that could help funnel and convert leads into customers.

► Create content to attract your audience

Many companies spend most of their time crafting a headline but very little of their time on the actual content. One needs to understand what content is going to work for your specific audience. Weak content and good headlines can work short term and generate leads, but one should rather think long term and make sure content is consistent with the quality of everything else you do.

► Use digital events to collect quality data

Digital events such as webinars, concerts and livestreams are now at an all-time high, enabling marketers to drive traffic to their platforms. These events are a unique way to generate leads and collect quality data. Create engaging digital experiences that meet customers' needs and captures their attention. Consumers who may otherwise be unwilling to share information are glad to provide an email address and opt-in to cookies when they get something in return.

The rapidly changing digital world creates unique new opportunities for digital marketers, and it provides an excellent opportunity to gather quality data on potential leads. *Salesforce* is one example of a company that has enjoyed huge success from its digital events. When their event schedule was uprooted, they adapted quickly and as a result, their virtual World Tour event brought over 1.2 million views to their social channels. That's 1.2 million potential leads.

► Targeting niche audiences

Casting a wide net catches the most fish, but it's also the most expensive. Identifying a niche audience is a key component of any digital strategy. Targeted marketing is therefore the key to success because online communities are becoming niche spaces.

Offer value to niche customers in terms of insight and advice, and this will earn dividends in terms of data and trust. Furthermore, use account-based campaigns to target specific customers with personalised messages. Strengthen your existing connections and pursue new relationships by incorporating account-based campaigns into your digital strategy.

Also, as the walls between personal and professional lives are coming down, many business people are looking for a more personal touch in their digital strategy. People want to feel like they're doing business with unique individuals. Don't be afraid to show off your unique personality through distinctive personal branding and personalised services.

More importantly, use digital video platforms – this allows customers to hear about your company and put a friendly face to it. Capitalise on the popularity of platforms like TikTok and YouTube to offer personable and informative content to your audience. In fact, 86% of digital marketers say video has helped them generate leads.

As personal lives are becoming more profession-centric, professionals are following TikTok creators, joining Facebook groups and subscribing to industry newsletters. Become a voice in those communities or even consider creating your own digital community.

► Marketing emails

Once you have a potential customer's email address, it's critical that your marketing material stands out from the rest of the hundreds of emails people receive each day. Filling your sales funnel with unconvertible data won't meet your or your customer's needs, so converting that data into leads is the key to successful email marketing.

Email marketing continues to have unparalleled ROI, but the saturation of email marketing also presents unique challenges. In addition to standard practices like A/B testing and writing compelling subject lines, here are some ways to leverage your marketing emails to generate leads.

- Humans are pattern-recognising machines, and it only takes a few milliseconds for people to register a first impression. Unless your emails can be read in a fraction of a second, that means your potential customers are deciding how they feel about your marketing materials before they've even read a word on the screen. Avoid generic formatting, and make sure the recipient actually read the email.

- Use animated GIFs, email marketing containing animated GIFs has more than double the ROI of those who don't. What static text gains in clarity, it loses in richness. Finding the appropriate balance of catchiness and usefulness means marketers should consider using GIFs in their marketing emails.

- Personalise the experience, use dynamic content to tailor your email marketing to individual leads. Remember that people want to have their needs met, and if your marketing can speak to those specific needs, your product will sell itself.

► Bring visitors back to your site by retargeting

Retargeting enables marketers to speak to visitors who left the site. The first thing you want to make sure to do is drop a retargeting cookie. Tools like *Adroll* are very simple to set up and use. It covers both web retargeting and Facebook retargeting. You can also do web retargeting in your Google AdWords account.

The useful thing about retargeting is that you can show different ads based on what pages people saw on your site. For example, if they went to the checkout page, but didn't buy, you can target them with ads that show them a whitepaper that talks about cost savings. If they browsed the site generally and viewed 5 pages on the site, you can show them an ad that lands them on general educational content.

If someone downloaded a pdf aimed at finance companies, you can show them ads around how the product works well for finance companies. Or if someone starts a free trial, you can target them during the 14-day free trial period with content aimed at getting them to convert into a paid customer.

► Offer a live chat service

Live chat services are becoming more sophisticated and most consumers expect them when visiting a site. It could be a major lead generator. Companies should install a live chat tool on the pages where customers need the most assistance or information. It also allows marketers to collect and log insight into their product needs.

One can integrate the customer service team with the live chat feature, ensuring that every visitor has their needs addressed no matter where the conversation goes.

By Nick Durrant,
CEO of Bluegrass Digital.

IT'S ABOUT BUILDING TRUST

To get the best out of the year-on-year growth of the ecommerce space, there are a number of things SMEs can do to build - and keep - the trust of their customers. Joshua Shimkin from Peach Payments offers the following four tips:

► **Use trusted payment gateways:** Consumers want to make sure that their personal data, especially credit card information, is safely secured. For this reason, it's advisable to offer payment methods that require a One-Time PIN or banking app authorisation (known as 3D Secure). "The right payment gateway will also ensure newer payment methods use established security protocols before becoming available to business owners. That's one of the many benefits of using a payment gateway instead of integrating directly into a single payment method," says Shimkin.

► **Keep an eye on reviews:** *The South African Digital Customer Experience Report* boldly states that the impact of reviews are "indisputable". More than half (57%) of the respondents to the report indicated that they relied on third-party review platforms such as TripAdvisor, Google or HelloPeter. Keeping track of these reviews and responding to them is a worthwhile exercise. It helps customers to feel noticed and important, and adds a layer of legitimacy for online businesses.

► **Know your customers:** One of the biggest challenges for local online SMEs is that consumers benchmark them against global brands and not just against their local competition. An efficient way to improve the customer experience is using channels customers prefer, and include targeted ads on platforms such as Instagram and Facebook. "Also keep in regular communication with your customers, asking for their direct product feedback. This will give you invaluable knowledge to improve your offering," Shimkin says.

► **Be honest and transparent:** What works to build offline trust works online too: frankness, under-promising, over-delivering and being true to the values you hold as a business.

"Trust, to quote *Salesforce's* Marc Benioff, is the glue that holds successful relationships between companies and their stakeholders together. Without it, your online SME will struggle to thrive and scale. With the trust of your customers, though, it's hard to fail," Shimkin concludes.

Online activity boosts offline shopping

Of the R1.2-trillion in traditional retail spend in the last year, almost R300-billion was directly influenced by online activity, according to the recently published South African Digital Consumer report. Consumers are using online platforms to browse and compare products, find deals, and read reviews all in preparation for in-store purchases.

"Brands need to understand that even if purchases don't happen online, this is where many customer journeys begin. Digital and traditional shopping have become so intertwined that even if you don't have an ecommerce store, an online presence is still critical to drive consumers into your sales funnel. Your website and your brick-and-mortar store are not separate entities – they're part of a unified strategy," says Thomas Vollrath of local web hosting company, 1-grid.com.

A strong online presence also contributes to brand credibility. Customers look at reviews before making a purchase to gauge how other users have experienced a business and their products or services. A website that showcases positive testimonials about your business builds trust, by showcasing quality and consumer satisfaction.

"It takes people less than half a second to form a first impression of a website – so you want that impression to be good enough to drive them to your store. It needs to be user-friendly, content needs to load fast, and your services or products must be easy to find and navigate," says Vollrath.

Beyond showcasing products and services, a dedicated web presence also increases exposure to a local audience. The "Vicinity Update" rolled out by Google last year takes the location of a business in relation to an online search into account, and provides results based on where a consumer is located. SMEs with a .co.za domain can take advantage of these algorithms, by advertising their physical store online, to attract local clientele.

SMBs also need to consider that most online searches take place on mobile – but not all of these convert to digital sales; "To make sure they're getting the best deal, or help them make up their minds, some consumers will search for reviews while in your store. With this in mind, creating a mobile-compatible website should be a priority."

Bridging the digital divide

A TALE OF TWO WORLDS

With online and offline shopping now evidently combining, retailers are no doubt looking towards connected retail strategies to deliver omnichannel experiences for their customers. Connected Retail being services such as Click & Collect, Ship from Store, and Endless Aisle. However, South Africa has one big hurdle to overcome in this space – the disparity between servicing urban and rural communities with retail offerings.

To a large extent, the South African retail market is a tale of two worlds, sitting on either side of the country's so-called digital divide. Each of these consumer segments has its own unique needs, challenges and expectations, meaning that there is essentially no one-size-fits-all approach to growing Connected Retailing across the country's entire consumer base.

Consumers who are driving the uptake of online shopping are predominantly based in densely populated urban areas, engaging with their preferred brands on their own terms, via their preferred channels.

At the other end of the spectrum is the consumer segment that is spread across our remote rural areas, and whose experiences and spending habits are distinctly different to those of the other urban-based consumer segment.

These customers often have limited access to resources and reside in areas with little or no network coverage and sporadic power. Considering the high cost of data, it is unlikely that these customers would buy it for the purposes of online shopping.

Instead of focusing on providing a fully connected retail experience, rural outlets should rather look at enhancing their customers' in-store experience by looking to solutions such as smart point-of-sale (POS) and mobile retail solutions. These are designed to boost in-store performance, reduce operating costs, and enable quick and efficient services for both single and multi-location operations.

Unfeasibly expensive

From a logistical perspective, even if consumers in these remote areas were to look to online shopping to access the type of items that high-end stores provide in urban areas, the sheer distance and low population density in these areas would make delivery unfeasibly expensive.

So, the service offerings in these areas remain quite limited, even for large retailers, who normally offer a very limited assortment of basic products to far-flung outlets. Unlike the stores in urban centres, these outlets receive stock deliveries one a week, or even once every two weeks.

One way to address the issue of online shopping in remote areas (albeit to a limited extent) is to offer a Click & Collect option, where a customer can order an item online that is not usually stocked in the local outlet and collect it from the store once it arrives with the store's regular stock shipment. However, delivery would take a long time and the experience would be vastly different to that of a consumer based in an urban setting.

Nonetheless, when aligned with measures to manage consumer expectations, traditional brick-and-mortar outlets can be used to enhance the online experience by providing a venue from which online customers can collect or return goods, which could speed up the process and reduce some of the retailer's costs.

Thus, the brick-and-mortar store can act as a fulfilment centre for the online customer, as well as a way of strengthening the brand by making it concrete. How far e-Commerce ultimately penetrates across South Africa's retail landscape will depend on how aggressively retailers push these offerings into remote areas, but a fully connected retail experience seems unlikely in the foreseeable future.

Instead, a better fit for rural retail outlets would be a hybrid in-store and connected retail experience that would improve the customer experience, even if to a limited extent. Arguably, one of the best ways for retailers to start thinking about the role their brick-and-mortar stores can play, is to view them holistically as an ecosystem that includes the logistics/fulfilment side of operations.

By Adrian Smith, Senior Managing Consultant at Retail Directions.

Common e-Commerce mistakes that SMEs make

Small businesses that rushed online during the pandemic finally have a moment to catch their breath and tweak their online presence to deliver better results.

With e-Commerce adoption accelerated by three-to five years as a result of the Covid-19 pandemic, and online retail in South Africa in 2020 growing by 66%, it is perhaps understandable that small to medium enterprises (SMEs) have found themselves online out of necessity.

To help entrepreneurs who want to iron out the creases in their online presence, Joshua Shimkin of Peach Payments highlights these six common mistakes SMEs tend to make online, and how to solve them.

► Social media profiles, but no website

Social media is an easy way for many SMEs to get in touch with their customers and sell to them. Most social media platforms - including Facebook, Instagram, TikTok and Pinterest - also offer some way of accepting payments.

"But if there is no website that customers can refer to when they're looking for your business, they're just as likely to buy from your competitor's Instagram profile, which has an accompanying website to support their online presence, where they can see shipping policies and refund/return policies. Customers are still more used to finding those key signals of trust on websites," Shimkin warns.

Instead, spend time putting together a basic website on Wix, WordPress or Shopify, and then link to it from all your company's social media profiles.

► All the socials - and all outdated

"Don't think it's essential to be on every single social media platform out there," Shimkin says. He believes it is much more important to have one or two active and fun social media profiles, than to have outdated and boring content associated with your business spread across ten different social media platforms.

"Choose the social media platforms you focus on based on what you know about each platform's users," he advises.

For instance, if you have gorgeous pics of the homemade food you deliver, Instagram and Pinterest are likely to be more useful for your business than a more staid LinkedIn post. Add a quick video and you also have content for TikTok and Instagram. Remember to include links to your profiles on your website, and deactivate all old profiles on social media platforms you decide don't work for your business.

"That way people won't see old content, and wonder if you're still in business," Shimkin says.

► An outdated and clunky website

Once your website is up, it's important to keep it updated with new blog posts, new products, and updated payments technology. This is what will make people come back, looking for your products and services.

Use the free templates in popular website builders like Wix, WordPress or Shopify to ensure your website is mobile-friendly, because it's non-negotiable in 2022. And it is particularly important in Africa, where mobile is the most popular way for people to access e-Commerce.

"You don't necessarily need to spend money on developing an app, but you do need to make sure your website is easy to read on a mobile screen," Shimkin advises.

Also make sure you have an easy, reassuring checkout process with multiple payment options (credit and debit cards, QR codes and instant EFTs) so that customers have a number of ways to pay securely.

► Ignoring local SEO

You may not be interested in landing on the first page of global search engines, but you should make sure that your business website hits the first page on any "near me" searches on Google," Shimkin says.

This local search engine optimisation (SEO) can make or break your bricks-and-mortar business, particularly if your business is the type that only services your local neighbourhood or city, and not the whole country - like a local restaurant that offers online ordering. It is also important if you're an online business that isn't yet ready to start shipping internationally.

Two of the easiest ways to improve your local SEO results are to embed a Google Map in your Contact Us page and to verify your Google My Business page. Also include these details on all your social media profiles as well, so your website becomes the hub for all your marketing activities, such as newsletters and special offers.

► Not remarketing to your online customers

Take time to learn about and use the remarketing tools

that come with all e-commerce website builders to your advantage. They will help you to better understand who your online customers are, where they're based and how many people come to your website but don't buy anything. It will also give you insight into how long they spend on your site, where they are getting stuck on your site, and which type of device (mobile or desktop) they are using - all useful to help you tailor your offering.

Google Analytics is a free and powerful tool to help you understand who your clients are - and not just who you dream or hope they are. That will help you serve their needs better. Shopify, Wix and WordPress all have easy integrations that incorporate Google Analytics seamlessly.

► Be meticulous about checking your pricing

Online mistakes can cost you - but none more than making a blunder like uploading a new product and leaving its pricing at R0 or R10 000, when it should be R100! This is something that happens surprisingly often and can be prevented with a quick double-check before making any product live.

"It may seem daunting, but it is pretty easy to fix minor mistakes that you may have made while rushing to get online. The difference it will make to your online business is likely to show very quickly," Shimkin concludes.

By Joshua Shimkin, Head of SME Growth and Marketing at Peach Payments.

HOW WE DID IT

If *they* can, so can *you*

Welcome to the fifth inspiring story in our series called *If they can, so can you*, in which we're featuring online eco store, Sustainable.co.za.

This series features ordinary business owners that are thriving, through these anything-but-ordinary times.

Well, let's re-phrase that: Ordinary in that they don't enjoy any special advantages resource-wise or come with talents that none of us could hope to share.

So far, we've covered sisters Christy-Lyn Dose, Megan Dugec and Cara Smuts who own and run *Learning the Harp;* Marquerite van Wyk and her husband PK who own *Fish and More*; Chartered Accountant AJ Martin from *AMJ Financial Services* and Godfrey Needham who founded *Offshore Maritime Services*. These businesses come from some of the hardest hit sectors of industry: the music world, the hospitality industry, the professional "grudge" business services sector, and shipping/transport – and they 'pulled through' this most recent global crisis.

Introducing Sustainable.co.za

We meet ZEKE MURPHY and ANGELA LEE-WRIGHT, business partners and co-owners of *Sustainable.co.za*, an online eco store that supplies eco-friendly and energy-saving products. Their goal is to help more South Africans – and Africans from further afield - to live more sustainable lives and reduce their carbon footprint.

Aiming to provide the right products and information to make environmentally-friendly living simpler and more affordable, *Sustainable* is not only been in the product and tech info supply game, but also in the education game. They have lobbied, enthused, informed and passionately endorsed enabling individuals to take control of and improve their environmental impact. And they've allowed this passion to be the driving force behind what started in 2002 as a 'good idea' and has now become South Africa's longest operating online eco-store with an impressive range of products for the home or business.

While what they have built enjoys a well-deserved and established reputation that any business owner would be proud of, Zeke and Angela will be the first to tell you that it hasn't all been plain sailing. They've had partnership woes, cashflow crises, team upsets, months where they didn't break even, growth spurts that nearly broke them, IT challenges, supplier debacles, sleepless nights, as well as some of the most glorious wins and seasons of monumental joy. In short, owning their business has been very much akin to riding a lion – there's the exhilaration of doing something elemental, wild and awesome, all the while knowing it just might kill you.

When Zeke and Angela first met business coach Kathi Clarke, they weren't making enough money to warrant the effort they were putting into their business. They were on the wrong side of partnerships that had run their course; their long-term vision and planning was non-existent; their personal earnings were nowhere near "market related" or sufficient to support their respective families and the funds to scale their business were non-existent. However, as Kathi was quick to underline, they had 'good bones' - a wonderful, relevant business concept with every reason to take off exponentially: exclusively online, about all things 'green', based on good tech, with a great reputation and every personal reason to grow.

But most of all (as Kathi said at their first meeting) "our world needs businesses like you!" To be the owner of a business that fires our personal passions, a business that we can make money from *and* a business that the world so desperately needs? Well, that's quite simply being in the sweet spot of perfect overlap and is a tremendously smart place to start.

That said, just because the world needs what *Sustainable* does, it didn't follow that the world was queuing up to

> "We were ultimately selling ourselves too cheap and had been doing so for years". This is a common problem with startups, but when you are still having those same issues after a few years, it is an indication that something needs fixing."

buy its products. Like any business, *Sustainable* needed to "be heard" and "seen" and sought out by their prospects, not just locally, but on the web – which is global and huge.

With there being 1.88 billion websites in 2021 according to *Review42* (an online fact-checking team of tech and otherwise enthusiasts, determined to find the Answers to the Ultimate Questions of Life, the Universe, and Everything), attracting customers, getting the message out there and closing enough sales was a competitive challenge at the best of times. Add a global pandemic into the mix and you just ratchet up the stakes exponentially.

Indentifying the problems

In the beginning Zeke will be the first to tell you: "We were ultimately selling ourselves too cheap and had been doing so for years". And it's a common problem when businesses start - because they start small. While student wages, a hand-to-mouth existence, zero reserves and everything and everyone else first are often hallmarks of startups, to still have those same issues after a few years is an indication that something needs fixing.

"A business often has to start small and be cash-starved, with the owners saving pennies and tightening their belts to birth their baby. Funding is hard to find and seldom there when you want or need it. But if the business doesn't or isn't able to grow past break even and into profitability within the first two years, owners of that business can find themselves locked in a horrible hand-to-mouth existence that they may call a business, but it really is not," Kathi maintains. "A business is by definition both commercially functioning and consistently profitable. And if it's not, then it's a charity, a hobby or vulnerable to becoming a failed statistic. None of these will be able to support you and the family, let alone the team, customers, supply chain or your dreams."

For sure conservative and planned expenditure, careful deployment of resources, time and money and mitigating financial risk matters in business (especially in the founding stages or tough trading times), but owners have to value themselves and what they are doing sufficiently to confidently charge properly and be okay with both making and investing money.

And for Zeke and Angela, this was a learning curve and a personal growth journey – one that many entrepreneurs need to make. "Being sufficiently mercenary in pricing our time and services properly and profitably, and then commending this to our prospects is part of any business foundation and a key mindset shift for any entrepreneur. So too is the courage to invest when there isn't much to go around – invest not spend. Growth and scaling cost money, so you will need to part with it. But as long as you get a sufficient or great return, it has to be done." says Kathi. But just because you own a business, it doesn't necessarily follow that these mental shifts have taken place.

Fixing the business by fixing themselves

Through coaching insights and community with other owners that came with being Kathi's client, reading and being accountable, Zeke and Angela started their business fix by growing themselves. This also included addressing their second big choke point, which according to Kathi was "having gotten used to thinking and playing too small". Angela says that "disagreements and frustrations between Zeke and I in those early days were often about what we could afford, breaking even and just making it each month. For all our hard work we were living like students. I didn't own a decent car, Zeke hadn't taken a proper holiday. I wanted to be a homeowner and paying staff increases made me nervous. We employed people who were willing to work for the little we could afford to pay and did most of what was needed largely in-house and on the cheap. Dreaming big? No way!"

> As Gary Player famously said: "the more I prepare and practice, the luckier I get.

Kathi helped them formulate an ambitious vision worthy of their passions, dreams and their business offerings as the right place to start. And from there, they formulated a 1-page strategic plan to stretch their minds around what was possible, what was needed, what would enable them to finally enjoy the life they went into business for in the first place and how this was to be achieved.

From there Angela and Zeke worked hard at redefining their organisational structure, job descriptions and importantly what roles they would both inhabit in the business to deliver this plan.

The next task to tackle was bad habits. "We all have them, but without new behaviours to replace the bad ones, business success or any success is elusive. It's the action we take that makes the difference. Intentions, plans, berating ourselves, introspection, test and measure – all these can help, but if they don't translate into new, sustained behaviour – nada," says Kathi.

Zeke put his hand up to fighting at work when things got stressful or frustrating. Angela also said "yip" to what Kim Scott calls "ruinous empathy" - where we go too far as business owners to help/collude with/take responsibility for the personal problems of our team members. While we need to care and must do what we can, we must remember that we are – in Kathi's words – "business owners, not social workers". And she had to remind both Zeke and Angela that: "Our primary role and best help for people is the dignity, security and proper payment for work we can create for them if we run our businesses well. This is our unique contribution to society – our quest that we need to take up each day. Growth creates jobs, and jobs help fix broken societies and families."

Both were guilty too of going by their feelings or gut intuition, and both admitted to being "allergic to sales" instead of being the best order takers in the world! Zeke took the leadership in ensuring they and their team learned the power of sales, the tools and habits of setting targets, scripting, creating and following a process, regular meetings to check in on progress and re-calibrate action if need be, practice and getting out into the market place. Angela got their financials in order, hired an A-Team Manager to oversee logistics and refined their marketing tool kit to include 8-10 strategies to drive enough prospects to their site to make the monthly targets.

Together they employed team members and trained them to upgrade the software in-house, switch to Shopify, target bigger more commercial sales (at which Zeke excels) and manage the supplier stable. Their best month after all this hard work was equivalent to what they used to do in a year.

And when COVID hit, unlike most, they were ready. Their opportunities in the pandemic were many and manifold. Savvy home and business owners alike recognised the opportunity to use lockdown to fix, repair, amend, transition, improve, overhaul and redo their properties, homes, establishments and outlets. Lockdown was for some the welcome pause in trading to build, renovate and future-proof their places with the foresight that electricity would be in short supply.

"The myth," Kathi explained, "is that people think that just because things seem universally bleak, business stops. But it doesn't totally, ever. There are always those willing and able to buy and in every single seismic market dislocation since 1929, there have been those who've boomed, grown and thrived in hard times."

And with everyone being forced to go online, *Sustainable* as an experienced and active player in this market for so long was at a distinct advantage. They were ready for the bigger audience, one that was open to rapidly embrace buying online. They didn't have to play catch up unlike many – they were playing to their strengths and expertise. They had the systems and team who could pivot operations to home and keep going. Stuff was shipped from suppliers direct to customers and again they had the systems to do this. From March 2021 to March 2022 they doubled their turnover, grew their profit exponentially, overhauled their online software and platform for a better customer experience, optimised their sales muscle with key new appointments and kept growing. Digital marketing and learning to optimise saw Angela bringing new tricks out of the hat and their communiques enjoying growing reach, click rates and engagements.

Without any additional funding they have been able to expand, replace team members who had become stuck in negativity and "small-time thinking", improve the systems, expand the range, audit their supplier chain and grow as business owners. They read and leaned into what Kathi as their business coach could offer them: stretch tools, better and different ways of thinking, executing, testing, measuring, closing sales, driving traffic, communicating compellingly, hiring and firing well and performance managing both themselves and the team.

And the sales trajectory kept going up. Lucky? Yes, but not only luck. As Gary Player famously said: "the more I prepare and practice, the luckier I get."

Their advice to fellow business owners?

Zeke: "Fail fast and learn to be the boss. Don't go cheap, because it costs you as the business. Don't kid yourself that there's no time to do what's needed – make the time. There was a time when I was sure it would always be hard. But then I reached the point when I realised that, yes, it isn't easy, but it's do-able. When I look at how far we've come and what we've achieved..." – and you can just see the tear in his eye!

And Angela? "If you don't like the results, change your behaviour and listen to the facts. It's too easy to be emotional and fight. It's easy to feel for the staff, put up with what you shouldn't, avoid making hard decisions and not do what needs to be done. Don't do that. I changed, and now have my own car, own home and a business we can all be proud of."

Inspiring, or what?

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: hello@buildingbestbusiness.com.

3 Marketing trends to watch

Staying ahead of the game and on top of future trends means working smarter, not harder.

Keeping up with current digital marketing trends can be difficult with ever-changing technologies, algorithm updates and tools. People in the industry will tell you: 'SEO can help you increase visibility and organic traffic'; 'You can create a brand using only your social media presence'; 'A well-managed PPC campaign can help you sell more'... But how do you know what to stay focused on and how to implement this knowledge in your business?

The secret is to work smarter, not harder. In order to stay ahead of the game we must keep up with current and future trends, but do it in a way that benefits your business. As we approach 2023, here are three trends we are keeping our eyes on.

► How AI could change your business

Artificial intelligence and machine learning have been around since 1956, but only exploded in 2015. Much of this is due to the widespread availability of graphics processing units (GPUs), which make parallel processing faster, cheaper and more powerful. This has revolutionised the marketing industry by providing marketers and business owners with real-time insights to improve customer service, optimise product line pricing strategy, and so much more.

An AI-first approach to marketing includes the use of chatbots to simulate a conversation with a customer. While some brick-and-mortar stores already use chatbots through a customer's smartphone while in the store, we expect to see them used more frequently in both online and offline stores to advertise products or services to a captive audience. According to *Forbes Magazine* reviews, chatbots appear to be the way forward in the future of marketing. In fact, the market value of AI is expected to rise from $93.53 billion in 2021 to $190.61 billion in 2025.

The AI-first strategy will also be used to track views and sales through improved analytics by collecting and sifting through massive amounts of marketing data from various campaigns and programmes that would otherwise have to be manually sorted. Analytics can be useful in tracking marketing trends, which can be difficult to do with offline advertising unless you partner with services like Oppizi (Oppizi is a leading platform that enables data-driven offline marketing campaigns).

► Voice marketing will become your new best friend

The introduction of voice assistants is certainly enticing users to desire voice search over traditional type-to-search. Some people have even begun to regard voice assistants as close friends who are gradually becoming an integral part of their lives. Who wouldn't grow fond of a constant companion who can listen and respond to their needs in an effortless manner?

As a result, voice-enabled technology creates new marketing opportunities while paving the way for contextual interaction with users.

For example, voice-assisted marketing allows consumers to have a more personalised shopping experience. Think of the way that you can receive personalised results by asking Alexa or Siri 'Where is my closest pharmacy?'

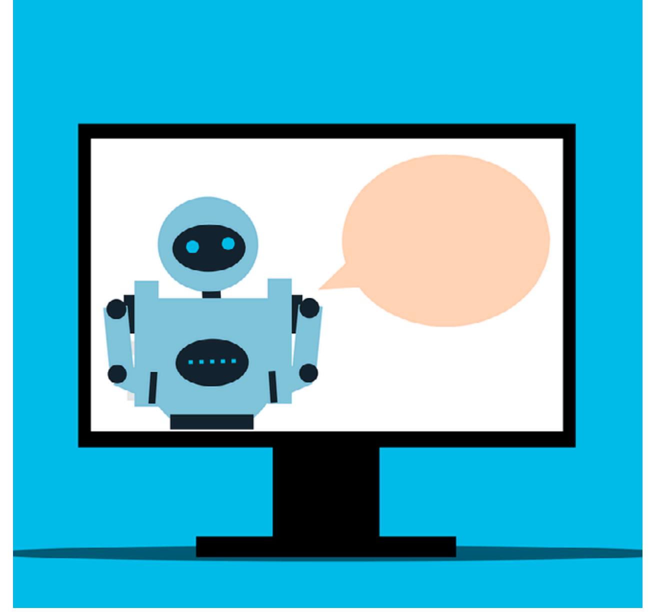
Audio advertising was expected to increase by 6.4% in 2022 alone. With the use of voice-activated devices such as Alexa, Google Assist and Siri, among others, the future of marketing will be more innovative and inviting than in previous years. A customer can easily explore a product using smart speakers from anywhere in their home. Voice marketing can be done with or without a screen on a mobile phone, tablet, laptop or desktop computer.

As voice technology becomes more prevalent in marketing; radio, television, podcasts and video advertising can be used to make shopping more efficient. Pamphlets, newsletters, store signs and newspaper advertisements may struggle to compete with more innovative advertising methods.

► It's time to tap into Blockchain's potential

Blockchain has been a buzzword for a while, and it is being marketed as a technology that can bring dramatic change to a variety of industries.

According to Mohammed Mosam, Director of Product Marketing for Sage Africa, Middle East and Asia,



Blockchain functions essentially as a distributed global and public ledger without a central database that can be tampered with. According to Mosam, the Blockchain facilitates and verifies financial transactions or data transfers by storing software on thousands of computers distributed across a global network.

Marketing can use blockchain to address some of its most pressing concerns and challenges. Resolving privacy concerns, increasing transparency in terms of identifying bots, and building consumer trust are some of the key potential areas that are currently being evaluated. It has the potential to alter how marketers collect and use data, address customers, and manage advertisements.

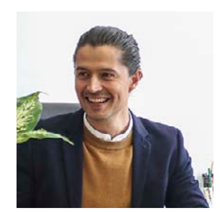
Curious to know how blockchain will impact digital marketing?

Users are currently bombarded with advertisements on nearly every channel they access.

However, with blockchain, advertising could become much more direct. In fact, some of the advertising budgets used by businesses could be reallocated to compensate users who view a company's ads,which is already being demonstrated by the browser programme Brave. This could be a game changer for ad fatigue because consumers will be asking to see ads rather than having them appear every time they scroll down a page.

Whether it's for artificial intelligence, blockchain technology, or voice marketing, there is no doubt that these innovative tactics are the future of marketing.

The only question is, which ones will you choose to use?



By Francois Viljoen, Business Operations Manager at Yellow Door Collective.

Are you engaged in greenwashing?

Even if your business is genuinely working towards sustainable business practices, it's easy to become overenthusiastic about your environmentally-friendly claims when it comes to marketing your products or speaking about your business practices.

The purchasing behaviour of consumers is a critical insight for marketers when developing strategies and campaigns to drive sales for a company's products and services. So, with the world facing a climate crisis and the threat of increasing biodiversity loss, it shouldn't come as a shock that consumers' purchasing behaviour is changing in response to this threat.

According to a recent study, 8 in 10 global consumers expect companies to ensure that their wooden or paper products do not contribute to deforestation or damage wildlife habitats, and 86% of consumers say they check the product information before buying to make informed choices. *(2021 Global Consumer Survey, conducted by the Forest Stewardship Council).*

Unsurprisingly, this has not gone unnoticed by marketers and companies, with buzzwords like 'sustainability', and 'environmentally-friendly products' finding their way onto product packaging, advertising material, corporate websites etc. Whether these claims are in fact entirely true is not always clear, especially to consumers.

What is greenwashing?

Simply put, greenwashing is when a company makes false claims (purposefully or inadvertently) about its products and business practices being sustainable and environmentally-friendly for marketing purposes.

Greenwashing is a deceitful marketing tactic intended to mislead consumers who, now more than ever, want to buy goods and services from genuinely eco-conscious brands. While it's true that companies can greenwash even when they do have good intentions, the result is the same — consumers' trust in your brand is broken.

Green marketing vs. greenwashing - what's the difference?

There's a fine line between green marketing and greenwashing. Unlike greenwashing, green marketing is when companies sell products or services based on legitimate environmental positives.

Green marketing is generally practical, honest, and transparent. It means that a product or service meets specific criteria, e.g., free of toxic materials or ozone-depleting substances, or is recyclable or produced from recycled materials.

However, it's easy for green marketing to translate to greenwashing in practice when an organisation doesn't live up to the standards of sustainable business practices. "Eco-friendly," "organic," "natural" and "green" are just some of the widely used buzzwords that can be confusing and misleading to consumers.

The key takeaway here is, be transparent with customers about your company's practices, and have information readily available to back up your claims. Transparency can bridge the gap between artificial and genuine concern for the environment.

Consumers have deep relationships with brands they trust. Even if you've built a successful brand, nothing destroys trust in a business more than consumers realising that they've been lied to about something they deeply care about.

By Chris Hoelson, Senior Copywriter at hoola Modern Agency.

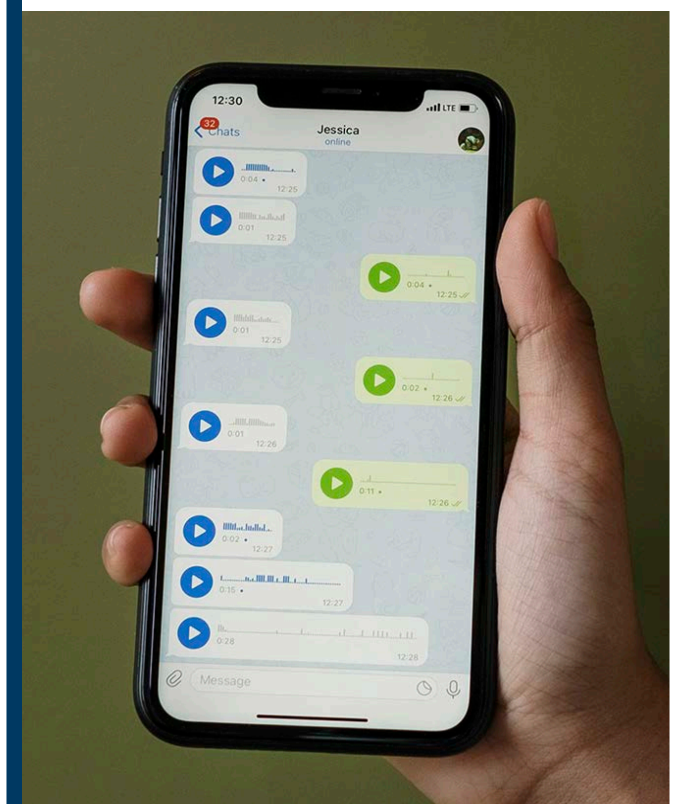
Voice note *vs* voice call *vs* none of the above

There's a war underway in the communications sphere. There are at least three sides: Pro phone calls, pro voice notes and pro 'anything that doesn't involve voice'.

Some people are fine with voice calls, but hate voice notes. For others it's the opposite. Millennials and Gen Z famously hate phone calls and avoid them entirely. Generation Mute, as they're being dubbed, much prefer text-based channels.

This is important for businesses, because if you want to reach people, you need to do it using a channel they are comfortable with. Businesses that are tied to PBXs with landlines, using old-fashioned 'call them until they answer' approaches are out of luck in an era of Truecaller and call screening (or outright avoidance).

Beyond knowing which channels to use to reach people, it's also important to brush up on the etiquette, as any business that has made a faux pas on Twitter will tell you.



We look at some of the etiquette that businesses need to keep in mind to ensure their communications hit the mark, and they're not alienating possible customers.

Ambush calling is out: Calling someone who isn't expecting your call is something of a no-no for younger generations, which is why it's been dubbed 'ambush calling'. While Generation X and above might be happy to hear from you (and then with Gen X it could go either way), Gen Y and onwards certainly won't. Text or email first to find out when it suits them to have a phone call, otherwise just default to their text-based channel of choice and save everyone a bit of stress and aggravation.

KISS: Permission is key, for calls and voice notes. Find out first if the person is amenable to voice notes (some people hate them passionately). If they are, keep it short and simple (KISS). If what you need to say takes you more than 30 seconds you should possibly send it in an email or ask if they're free for a brief call. Make the voice note easy to find later by sending a message before the voice note, saying: "Regarding our meeting on 23 September", for example. Also find out their channel of choice; you can send voice notes via most major social media platforms these days, and everyone has their preferred one for communications from businesses.

Choices, choices: For every Gen Z'er that prefers text because it leaves them free to reply at their leisure and multitask on their phones, there's likely another one who values the personal touch of a phone call. And while older generations have a rep for preferring voice calls, many keep their earphones permanently on silent so they can ignore calls in peace. Ultimately, it boils down to individual preference and personal choice.

Businesses looking to communicate with all of the diverse economically active generations need to change their approach from one-size-fits-all industrial era thinking, and start tailoring their approaches down to a factor of one. In the digital era personalisation and excellent customer experience are key. Your sales targets will thank you for it.

By John Woollam, CEO of Euphoria Telecom.

Pulsing

Bringing performance insights to life.

I spent sleepless nights throughout my HR career thinking about how to improve performance reviews. A 1 to 5 scale to measure a KPI/ OKRs just wasn't doing it for me. The numbers felt arbitrary and both managers and employees had no tangible examples of what the difference between a 3 and a 4 really meant.

That left them often picking a number which wasn't an accurate reflection of their performance, didn't give any constructive feedback and couldn't easily translate into actionable goals.

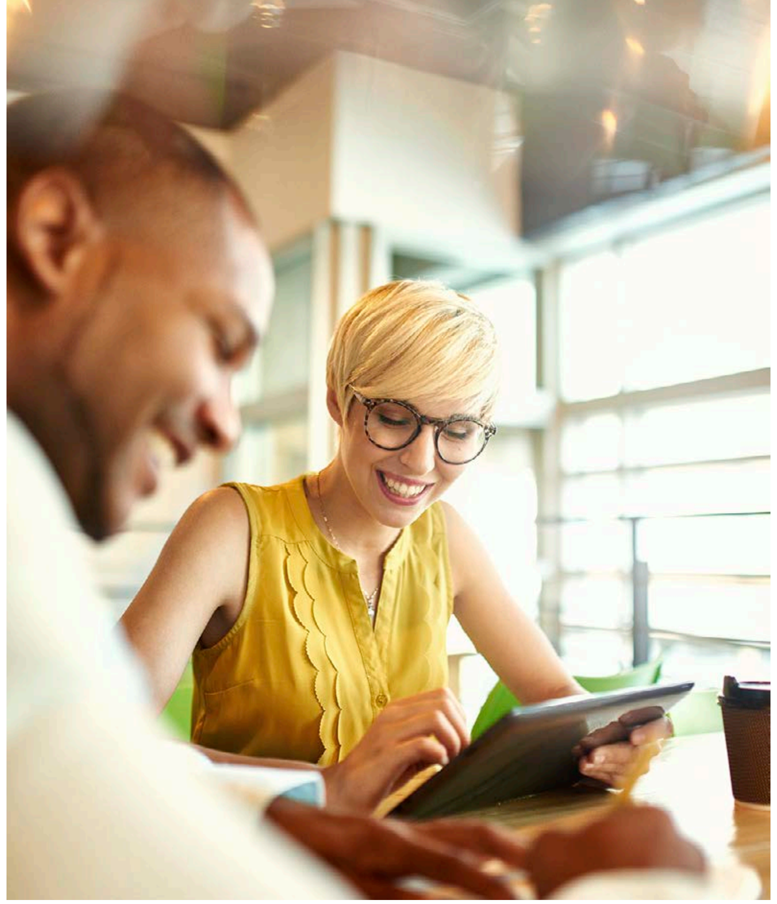
The more time I spent explaining what the scale of 1 to 5 meant, the more confused people felt. I dreaded having to explain what getting a 3 out of 5 meant as opposed to getting a 5 out of 5, and I asked myself how I could make performance reviews more objective, as I didn't trust the methodology.

It was when I read a Harvard Business Review article titled *The death of HR* in 2019 that I decided to go back to the drawing board. I needed to completely reinvent the system, to find a way to make managers and employees get real value out of these sessions and to draw actionable insights from the data.

I started toying around with the idea of collecting data daily, to start 'pulsing' employees on a daily basis. The word pulsing was quite new back then - I had employees thinking I was going to measure their heart rate with my new system! It took a while until I started seeing the full benefits of this tool, but it was evident from the early days that there was something phenomenal about it. Getting information from employees firsthand was a new experience. Each employee telling HR what they were busy with as opposed to measuring them against their job description felt groundbreaking.

I was completely sold on the idea. But the hard work was still ahead of us, as we turned pulsing into a system HR could get real value from. So many questions still remained unanswered, such as:

- *How often should we be doing this?*
- *How many questions should be included?*



- *What should those questions be?*
- *Should we get rid of the all-confusing rating scale?*

FREQUENCY

Daily pulsing felt like plain micro-managing. You would be better off completing a timesheet for that purpose. For this exercise you need inspiration, and it sucks the soul out of you to tell HR on a daily basis what you are busy with.

On the other hand, when we pulsed employees on a monthly basis, it was clear that lots of important milestones and achievements were missed. Employees would often only recall what they did the past few days and forget about the previous weeks.

So it became evident that weekly pulses were the way to go. People were able to recall the main achievements for the week and had the perspective needed to write about what mattered most.

QUESTIONS

When I designed my first pulse I did not think much of the questions to be asked on a weekly basis. I just wrote the first thing that came to mind, which was something like: *What did you do last week?*

This then turned into: *What task were you busy with during this week?*
Which then turned into: *Looking back at your week, what achievement are you most proud of?*

And I finally settled on: *What was your highlight from the past week?*

That question works like a charm. ***The magic word was highlights!*** Employees are inspired by this question and give meaningful answers that provide valuable insights for HR.

You might have noticed the time component in the evolution of the question. When you pulse employees, you need to ask questions in retrospect, as that is where the inspirational factor comes into play.

We also asked employees for any last thoughts or general comments. This was an optional question and I didn't have high hopes for it. Well, much to my surprise, this became an incredibly insightful part of the exercise. This question helped us understand exactly what employees were going through and captured the sentiment on the ground. This provided HR with the insight needed to be a proactive department.

From the answers that stemmed from this question, we have created work-from-home and flexi-time policies, activated the Employee Assistance Programme for trauma counselling, and heard of employees' financial struggles which led to CTC reviews. When used correctly, this channel allows HR to be strategic and contribute to employee wellness.

SENTIMENT TAGGING

I mentioned my dislike for ratings at the beginning of this article, and the various ways to interpret them. I developed the concept of sentiment tagging (a term which we coined) to capture the employees' feelings about a fact.

For example, below is the log of a highlight of an employee:

"The podcast we started in January 2022 has over 13 000 listens overall. During this week we received over 1 000 listens in a day for the first time."

The manager would then 'sentiment tag' the highlight as follows:

- This highlight wasn't executed as expected.
- Some development is needed.
- This highlight was well executed.
- It exceeded expectations.
- It created a new standard.

The manager could say it wasn't a well-executed highlight, because we paid an advertising fee to spread

Named after the idea of checking the "pulse" of something, these surveys are designed to have short, pointed questions to give a brief insight of the employee experience, including how satisfaction and company health are doing at that exact moment, instead of conducting cumbersome, yearly reviews.

the word of our podcast during the past week, and we were forecasting about 2 000 listens for the week (flop!). Or the manager could say the employee exceeded expectations because we hit an all time target by having 1 000 people listening to the podcast with organic advertising.

With this practical example, you can see the depth of the conversation HR, managers and employees can have, replacing the stale method where we rate a KPI like: "Continually create, test, analyse and optimise compelling content to drive high levels of engagement on all distribution channels" and the employee gets rated a 3 for that. Can you see the difference?

BOTTOM-UP

And the last and probably most significant benefit of the pulsing concept is the bottom-up approach as opposed to top-down. Employees are encouraged to bring their highlights to the managers' attention, and managers get to discuss and sentiment tag those highlights. This is a big difference and it changes the way the conversation flows, creating a narrative of true empowerment in your company culture as employees get to be the ones crafting their careers one week at a time.

And as the weeks go by, this tool can be used for the purpose of journaling. Employees open up and disclose thoughts that keep their minds busy in a constructive way.

I strongly believe that pulsing is the most successful tool I have ever used to unpack individual performance, due to its power to start meaningful conversations.

By Rose Elcock, Founder and CEO of VHRS, a complete HR solution catering to SMEs.

Accountability at work
- *in the Age of Entitlement*

The genesis of the 'Two E's' started some generations ago - Entitlement and Expectation.

One might (still) blame the Millennials, but somehow, these cultural mindsets have found and wound their way from wider generational shifts in attitudes and action to a place where they simply don't belong: the office.

Fresh-out-of-uni earners and first-time employees are stepping through the door and onto career rungs with the misguided belief that simply showing up is enough: that you "deserve" the perks without the work; the promotion without the performance. But, the brutal truth is that when it comes to real success for employees, leaders and companies, the only "E" that is welcome and warranted is how you "Earn" it.

"The only thing Entitlement and Expectation are earning is a bad rap," says Kerry Morris, CEO of recruitment agency, The Tower Group.

Reported as a regular HR headache amongst industry players, Morris says that employees – specifically from a younger cohort – enter the job market with an attitude of entitlement that perpetuates a difficult, ineffective and unhealthy work culture for leaders to manage, and for team members alike, to learn from.

This idea of "you owe me" results in employees expecting to receive something (or everything) in return for putting little, less, or nothing in. "For as long as it is accepted in industry, 'Entitlement' will become the norm – and it's not okay anymore," says Morris.

According to Morris, a company's culture should be a level playing field where employees and leaders seek to be accountable before being entitled. "This me-me-me mindset creates obstruction and conflict amongst leaders and employees, amongst employees and employees, and ultimately becomes the demise of the company's common goal. Leaders and employees need to adopt an emotional intelligence that sees them owning their roles and their responsibilities, owning their follow-throughs, their decisions, their triumphs and their failures. Essentially this is how you scale a business, and too often it is overlooked," says Morris

When it comes to harnessing an accountable work culture, who's responsible? In a *Gallup* data survey reported by *Monday.com*, 25% of leaders believe that 10% to 20% of their workers avoid accountability, while 84% of employees blamed the behaviour of their leaders as the single most important factor influencing accountability in their organisations. So just where does the responsibility of 'the responsibility' lie?

"The onus sits with every individual in a company. No matter your title or rank, everyone remains accountable for their behaviour, their decisions and their overall part in the firm, and that leaves no room for an entitled environment," says Morris.

Morris goes on to advocate an **'ACT to EARN'** modality of culture in the workplace; one where 'action' equals 'earned values' such as respect and promotion. For leaders seeking to instil an accountable work culture, the 'ACT to EARN' principles serve as a guiding tool in equipping teams with an ownership mindset; one that matters not only to the success of a project or company, but equally so to the shaping of an individual into a better version of themselves.

"Act to Earn should not just be viewed as a set of principles, it must become a way of work and should thereby be adopted early enough in a team, in order to allow comradery and trust to build, automatically," says Morris.

ACT TO EARN. Every worker's guide to building an accountable work culture:

A IS FOR ALWAYS-IN

For both leader and employee, cultivating an always-in mindset delivers confidence amongst team players, as well as trust and excitement amongst collaborators. Additionally, this idea of 'always-in' creates optimism against adversity and a sense of continued leadership that others in the organisation can learn from and look up to.

An Always-in approach looks like this:

- Taking initiative on projects out of your scope.
- Being optimistic and not resistant.
- Taking responsibility for your actions.
- Stepping up and into your role and responsibilities.
- Embracing critical feedback.
- Acknowledging the skills gaps that could benefit your career and/or people skills.
- Communicating your ideas, plans and objectives clearly - and thrice over, to allow an accountability culture to grow and thrive.

C IS FOR COMMUNICATION

Cultivating a sense of community at work and communicating how the company walks and talks is crucial to cultivating an accountable culture.

This is achieved by:

- Clearly communicating company values and expectations to anyone who joins the firm. From recruitment to onboarding to resignation and retirement – it's important that everyone understands and upholds the business' culture and values.
- Keeping your values top-of-mind and alive helps to deliver effective feedback for when a team member behaves inconsistently; or needs to be held accountable for their actions.
- Creating a sense of community amongst your team goes a long way to encourage an "us" mentality.

T IS FOR TRANSPARENT OWNERSHIP

Each and every leader and employee is responsible for showing up for their own success. There are no short-cuts and no quick fixes – and no brownie points for keeping trade secrets too close to the heart.

Enabling this collective mindset starts when you:

- Own your impact on others.
- Own your misjudgments and mistakes.
- Say you're sorry
- Commit to the work and stick to that commitment.
- Share your knowledge and skills with team members to avoid defaulting into 'silo-mentality'
- Remind yourself and your team that shared knowledge is shared success – don't be afraid to share what you own. This is how everyone wins.

By Kerry Morris, CEO of recruitment and labour services agency, Tower Group.

Modern work: Calls, meetings & 'always-on'

As hybrid working becomes a part of our 'new normal', we look at how managers can ensure that perpetual connectivity doesn't lead to employee burnout.

The work-from-home element of the hybrid model has many well-known benefits, such as reducing the amount of time employees spend commuting and enabling them to spend more time with their families. It can also provide them with more opportunities to customise their working environment, and manage the day-to-day of maintaining their homes alongside their work.

But when the living space and the workspace converge, a big challenge can be compartmentalising personal and professional lives – especially in the age of 'always on' work, when emails and tasks can be dealt with at any time of the day.

We take a look at how a well-conceived hybrid strategy can remedy unhealthy work habits and help both businesses and workers get the most from varied ways of working.

The importance of boundaries in the hybrid model

When done correctly, hybrid working empowers employees to improve their work-life balance, helping them feel happier, more fulfilled, and more in control. Research suggests this need for calm and stability is more pressing than ever among employees.

A study of more than 4 000 workers published by *Business in the Community (BITC)* demonstrated that while 45% of employees felt that they could 'switch off' after work, the remaining 55% found that they felt pressured to respond to calls or check emails outside of working hours. The same survey revealed that 41% of employees admitted that they struggled to find time to take off for annual leave or had to work overtime in order to complete their workloads.

The beauty of the hybrid model is that it encourages employees to draw lines of demarcation between work time and home time. The support of managers is also of paramount importance here, as they can provide guidance and lead by example when it comes to making the most of hybrid routines as a way of reducing fatigue and burnout.

Creating the change

As the intermediary between executives and employees, managers are integral in keeping organisations connected as their physical locations diverge. In this context, there are many ways in which managers can provide employees with the support they need as a business adjusts to going hybrid.

1 Rethink your approach to meetings

It's an old cliche that today's workers attend too many meetings. But believe it or not, we're having more meetings than ever, whether we're sharing a physical space or not. In fact, it seems that remote workers actually spend more time in meetings than the office-bound. Microsoft's research shows that the average Teams user's meeting time has increased by 252% since February 2020, and the number of weekly meetings has increased by 153%. The average Teams user also sent 32% more chats per week in February 2022 compared to March 2020. A figure that continues to climb.

Evidence shows that excessive meetings can make employees less productive. A survey of 10 624 knowledge workers by the productivity management software specialists Asana revealed that employees spend an average of 58% of their day coordinating their work, rather than actually doing it.

With a huge array of video conferencing platforms available to us, remote meetings are quicker and easier to arrange than ever. But this availability can make meetings more plentiful and less purposeful. Using dedicated meeting spaces may help to redress this balance, so organisations can have fewer but more purposeful meetings.

2 Ensure that employees can switch off after work

Your workplace culture should encourage employees to value their free time, and recognise the importance of switching off after work. Managers are ideally placed to recognise signs of 'workaholism' in team members and ensure that their relationships with their jobs are healthy. Arranging social activities for the end of the working day and issuing reminders to "clock off" at the end of their assigned hours can be highly effective in helping employees pursue a healthy work-life balance.

3 Keep workloads and targets realistic

Some may argue that it's important to ensure that employees are challenged when working remotely. Nonetheless, it's important to keep employees' workloads and targets realistic and achievable in order to prevent the buildup of unmanaged stress.

> "Evidence shows that excessive meetings can make employees less productive. A survey of 10 624 knowledge workers revealed that employees spend an average of 58% of their day coordinating their work, rather than actually doing it."

4 Check-in regularly

Check-ins are a great way to provide employees with a sense of connectivity to their work and their employers. Hybrid working provides a range of ways in which managers can do this. They can be carried out virtually when necessary, or if you prefer the personal touch, at a flex space or at the company HQ.

5 Model healthy working behaviours

Managers must walk the walk when it comes to avoiding counterproductive 'always-on' cultures. As well as encouraging teams to get together for social time, managers can model healthy working by not making calls or sending emails outside of work hours or on annual leave days, and not working when ill. Managers set the precedent for their teams, whether they realise it or not.

Drawing the line

If remote working can blur the lines between work and home life, organisations and managers can use hybrid to help re-establish those lines.

A clearly defined hybrid strategy can help employees to plan and utilise their time more effectively at home, while local flex spaces can provide an environment where meetings and collaboration are made easier and more enjoyable.

By Joanne Bushell, MD of IWG, South Africa.

Partnership Agreements

When establishing a new business where multiple parties are involved, many opt for a Partnership as the business type to be formed.

It is seldom that we recommend a Partnership as a business type, as from a legal perspective, partnerships can become messy relatively quickly. For example, consider the following aspects of a partnership:

- The business is conducted in its own name, but forms part of the personal estates of all the partners.
- The partners will be liable for all debts of the business and their assets may be compromised when this business fails.
- The mismanagement of any partner's personal finances may have a detrimental effect on both the partnership as well as the personal estate of the remaining partners.

However, when a partnership is formed then it is imperative that a Partnership Agreement is put in place to protect the parties involved and minimise the risk of litigation around the partnership going forward.

What is a Partnership Agreement?

The Partnership Agreement is a written agreement between all parties that form part of a new venture, called the partnership. It details important elements of the working relationships, including responsibilities, expectations, investments, and the working relationships.

Most importantly, a Partnership Agreement sets shared expectations in place, to which all parties agree to.

Why is it important?

The Partnership Agreement is of utmost importance at the initial formation of the business. When the business is still in it's "honeymoon phase", many believe that "understanding and trust" will be sufficient – and many are wrong. With new businesses come stress, difficult choices and disagreements. This is when relationships break down quickly and when that happens the Partnership Agreement must be in place to resolve disputes and protect assets.

We especially see Partnerships fail among friends and family or spouses. These business relationships tend to go sour very quickly, as people lose sight of the fact that "a good friend/family member/spouse" has vastly different requirements than "a good business partner". Identifying the most suitable business partner is key to the future success of any business, irrespective of which ownership structure you choose or the effectiveness of your corporate governance structure, memorandum of incorporation, or commercial agreement.

But having a Partnership Agreement in place allows all partners in the new business to address disagreements in a civil manner, remove non-performing business partners, add new business partners according to the stipulations of the Agreement, and protect their own initial investment into the new venture. The Partnership Agreement is important for all partners, as it protects minority and majority owners each to their own extent.

Is there an alternative to a Partnership Agreement?

If you are entering into a Partnership, you need a written and signed Partnership Agreement right from the beginning of the new venture. However, there are alternative Ownership vehicles to consider. The most popular alternative, if feasible, is a Joint Venture Agreement that is based on the merits of what each party brings to the table for a specific purpose.

"With new businesses come stress, difficult choices and disagreements. This is when relationships break down quickly, and when that happens the Partnership Agreement must be in place to resolve disputes and protect assets."

Still considering a Partnership Agreement? Here's what to include:

You want to make the Partnership Agreement as comprehensive as possible to exclude future disagreements – but at least a Partnership Agreement must address the following topics:

- ► What the initial investment is from each partner.
- ► How profits and losses are shared among partners.
- ► How new partners can be added, or existing partners be removed from the venture.
- ► The roles and responsibilities of each partner in the business.
- ► How disagreements and disputes will be resolved or addressed among partners.

When it comes to deciding the vehicle of Ownership for your new business, it is always important that an experienced legal or corporate professional help you understand the impact of the decision you are making – along with its possible and probable repercussions.

While a Partnership may look like a simple agreement, the consequences are not to be taken lightly.

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