

# Roshgold

FEB - APR 2020

# NEWS



**YOUNG  
BUSINESS  
ACHIEVERS  
AWARDS –  
WINNERS ARE A HIT**

**KENAKO - THEIR TIME HAS COME**

**WORKING FROM HOME  
KHAZAN'S RICH HISTORICAL CHARM  
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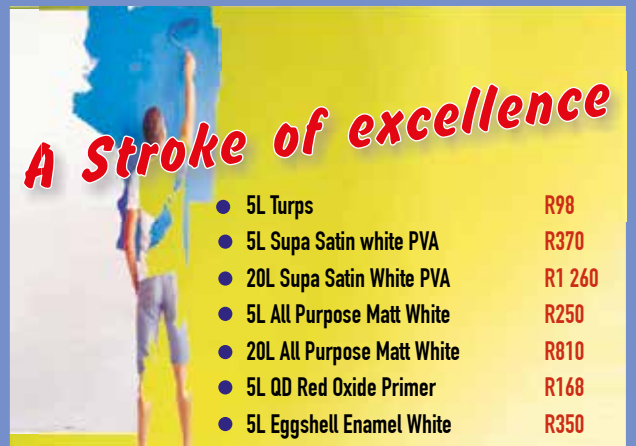
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# Ed's Entre

Just when one had thought there is no hope, the Young Business Achievers Awards and our participants spreads hope and charm. They spray us with that feel-good factor and a dollop of inspiration.

Their enthusiasm, spirit and quest for success rubs onto you and you left wondering where you could rekindle such eagerness for success.

We introduce you to the top five, try and capture the feel of the night of champions.

I hope like myself you are eager to peel the layers of time and adopt the dynamic culture of these young ones. I am addicted to these young ones and cannot wait for the 2020 edition and what talent it churns out.

Our contributors present concepts that many of us are faced with in such difficult economic times. Governments finances are not in a good state and poor economic growth has become an acceptable norm. Suretyships and guarantees can be disastrous. Similarly, is working from home as productive as we think it is?

Travel and travel experiences help as a form of escapism in these times. The pictorial journey to Khazan is enchanting and beautiful. Saaleha Idries Bamjee expresses her talent with creative flair and captivates one's imagination as we are drawn into her journey.

Aslam Khota's tribute to a long forgotten boxer is a lesson for the young that may not know of Ebrahim Momla's successes in the ring. Our prayers for this soft and amiable champion as we bade farewell and pray for Jannat for Uncle Ebrahim.

As always, we call for your comments and engagement.

**Haroun Pochee**  
Editor  
harpo@offinet.co.za

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# KENAKO - THEIR TIME HAS COME

By Haroun Pochee BCom CA (SA)

The troubled economic landscape is muddled with uncertainties and challenges. Roshgold News has in past issues painted the dark economic scene with many brushes and colours. Our spirits were pleasantly lifted with a douse of fresh inspiration, raw energy and the simple mindedness of youth on a mission.

The 2019 Young Business Achievers Awards finale has changed the dark landscape with a welcome ray of sunshine blazing through the ominous dark clouds.

Our YBAA finalists assembled well attired, glowing with confidence and proudly staking their claim. They were true ambassadors for the YBAA competition. On behalf of the judges, Roshgold Chairman, Ebrahim Sujee commended the 2019 finalists on the quality of the entrees and said; "Our judges were impressed by the finalists. They handled the interview process with aplomb and certainly made an impression on the judges."

***He quoted Thornton Wilder; "We can only be said to be alive in those moments when our hearts are conscious of our treasures." And continued; "Those treasures are in front of us. Your engagement is greatly appreciated and etched in our memories."***

Ebrahim Sujee shared;

*"This was an exciting year of judging and the judges were unanimous in providing input for improvements in the competition criteria and possible greater interaction with the entrants."*

He advised the attendees:

- The uniqueness of a business is not necessarily a certainty for higher scoring;
- A business must be scalable and sustainable and printable with positive cash flows.
- Profitability is not necessarily a solution for positive cash flow.

The businesses require mentoring in good management practices and must ensure production of regular management accounts and reviewing of processes.

He concluded; *"It is interesting to note that the entrant is finding solutions to satisfy the need. However as young business look for opportunity in good growth areas."*

Guest speaker, Azim Omar, a chartered accountant addressed the audience on the increasing need to use technology and artificial intelligence applications in their businesses. He congratulated the finalists on adopting technology to leverage their businesses. He too was complimentary of the respective finalists and their business models.

Kenako, their time has come. Tributes poured on a band of young champions who have excelled and are on the cusp of being recognised for the development and successes of their fledgling businesses.

They were cautioned; *"Make no mistake. Your journey has just started. It is like a marathon and not a hundred metre sprint. Let the foundations you have laid for sustainable businesses be solid. Let these stand the test of time and let them stand out as beacons of success. Your legacy will be evident by your labour of love."*

They were advised; *"Success is a relative concept and success is a fickle phenomenon. Your ogre is the marketplace. It is always ready to gobble you up. Your ogre is the competition. It is always ready to disrupt your plans and grab from you. Your razor-sharp mind will be tested, and you and your business will be challenged. Oh! young ones- don't let your guard down. It is a fight and you must carry the fight to your foes."*

Here are some highlights from a night heralded as Kenako- Their time has come.

- The third consecutive winner from Kwa Zulu Natal. Moosa Bux and the Pedros Chicken team amazed with the development of their concept and the scaling of their business. Lutfiya Ally's, Skinsation was another KZN top five. Our kudos to the KZN for regularly producing winners.
- Following hard on Cape Crops success in 2018, Hotchefs was a commendable Cape finalist. Placed third behind Pedros Chicken and U Tyala STEM Institute, Ammarah Petersen captivated the audience.
- The diversity of the businesses started by this intake is really impressive. Fast food, Chef placement, scaffolding, beauty and grooming, fitness, training and education, security are some of the many class of businesses. We wish them all the success.
- Saffiya Dawood- Essackjee and husband Abdul Razack readily supported and engaged with the YBAA team on the Johannesburg and Lenasia YBAA roadshows, media engagements, thus becoming YBAA brand ambassadors. Their support of the YBAA project, starting up and entering U Tyala Stem for the competition and achieving second place is encouraging and makes the running of the contest for the benefit of the young worthwhile from an organisers and sponsors point of view.
- Our sponsors and prize money have grown. The competition has taken on a new dimension for competitors and community builders. This year contestants had to pitch their business for a R 30 000 prize. Then was also a competition for the most scalable business. The prize money spread for allowing entrepreneurs to showcase and earn recognition for the strengths of their businesses.
- The success of the competition should not be judged by the winners and finalist nor the gala event. The roadshows conducted in major regions, the engagement with would be participants and entrepreneurs, the organisation and hosting of the roadshows and the high profile social media campaign add to the showcasing of young entrepreneurs and creating a platform for their growth and development.

### ***Kenako- Their time has come.***

They were challenged; "The world is beckoning you, the opportunity is yours and it is your challenge to exploit all opportunities. Not waiting for inspiration's shove or societies kiss on the forehead. Pay attention. It's all about paying attention. Attention is vitality. It connects you with others. It makes you eager. Stay eager."

The YBAA is our entrepreneurs' home, the network and support is theirs. Use the YBAA network, use the expertise and use the partnerships YBAA have forged. Oh young ones, benefit from those who have travelled the same journey before you have.



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# The Suretyship Trap

## Joint & Several Liability:

What you should know before binding yourself

By Abdur Rehman Mahomed - Attorney and Conveyancer at AR Mahomed Attorneys.



Financial institutions and other businesses have long since discovered that loaning money or selling goods on credit can be a risky affair. If the person who lent money or bought on credit cannot afford to pay, a long court battle ensues in order for the borrower to recover the money. This means legal fees and a risk of the amount never being recovered, if it is later discovered that the debtor is insolvent and cannot repay the debt.

>>> to page 6



This is why banks and businesses often require additional security when monies are advanced or a debtor buys goods on credit. In the case of banks, they are pleased that these loans generate a fees and interest. They also want to ensure that they are able to secure and recover the debt together with the interest. Therefore, these institutions secure their money, while not necessarily having the debtor's best interests at heart.



### What is joint and several liability?

In contract law, joint and several liability exists if imposed by express words or necessary implication. In solidum liability may also be imposed by statute, as is illustrated by ss 17(5) and 23(5) of the Matrimonial Property Act 88 of 1984. Both these subsections, in express terms, provide for joint and several liability of spouses in regard to joint household necessities.

In regard to joint and several liability for payment of debts, our law pre-supposes a pre-existing underlying liability of all parties in respect of that debt such as joint wrongdoers in a motor vehicle collision, with the exception of voluntary assumed in solidum liability, for example, as surety and co-principal debtor to the principal debtor.

The latter should be identifiable in the ordinary course of business and is what this article seeks to make you aware of.

It is common in the business arena for companies and financial institutions to extend loans or credit on the condition that a third-party sign as surety. The requirements for the loan or the credit application makes it almost impossible for the applicant to access such credit without a signed surety. In today's business climate, access to credit or the lack thereof, can be detrimental to the success of your business.

Business owners will therefore append their signatures as well as obtain the signature of third parties to secure such credit. The consequence of this is that in the event of default, the third party will be pursued legally in order to satisfy the debt. One should be aware that the creditor is not compelled to excuse the principal debtor, i.e. to proceed against a principal debtor before falling back on a surety.

As a creditor it will make more legal sense to proceed against the third party, who may have deeper pockets, than the principal debtor in order to recover the debt.



**Therefore, the three golden rules to avoid getting into the suretyship trap are:**

- 1 Do not sign as surety;**
- 2. Do not sign as surety; and**
- 3. Do not sign as surety.**

There are times when directors and shareholders act as guarantor for their corporate or a friend or family member. What you may ask is the difference between a suretyship and the being a guarantor?

This was explained very well on News 24 by Anneri Moolman, an associate, Phatshoane Henney Attorneys

"A surety will exist where a person (you) enters into an agreement with a creditor (the bank) to stand surety (be bound) for the payment of an obligation by a principal debtor (your company).

Should the principal debtor fail to fulfil its obligations towards the creditor (i.e. the company does not pay the debt to the bank) then you (the surety) will be held liable to fulfil the obligation of the principal debtor towards the creditor (i.e. you will be required to make good the debt of your company to the bank).

A surety is accessory in nature – it cannot exist without a principal obligation, for example the obligation to pay the bank the finance debt for the vehicle purchased by the company.

A creditor can therefore only claim performance of the obligation from the surety (you) to the extent that the principal debtor (your company) fails to perform. The obligation to pay or fulfil the obligation under a surety is also only created when the surety is validly called upon by the creditor.

A guarantee on the other hand is an undertaking by a guarantor (you) to pay or fulfil an obligation to a creditor (bank) upon the occurrence of a certain event.

In the case of an independent guarantee the obligation of the guarantor to pay is principal in nature and exists independent of an underlying obligation or the existence of any other debt.

Such a guarantee can be demanded once the agreed conditions of such guarantee have been met. Once it has been determined that the conditions of the guarantee have been met, the guarantor is obliged to perform in full as contracted. The liability of the guarantor under a guarantee is equal to the amount which is guaranteed, whether the guarantee is called upon.

A guarantee can only be discharged if there is performance of the principal obligation or payment on the part of the guarantor.

A guarantee does not have any formal requirements such as having to be embodied in a written document, although it is recommended to record the terms of a guarantee in a valid written agreement.

A guarantee is generally seen as a stronger form of security than a surety which is accessory in nature as it establishes independent liability for the principal obligation."

Jokes aside, as a surety or co-principal debtor you are liable and cannot revert to the old maxim of, I did not know what my obligations are. Ignorance of the law is no excuse. In order to avoid getting stuck in the suretyship trap, one should firstly abstain from signing as surety and if that is not possible for whatever reason, one should always ensure that the person you are standing surety for can pay the debt or perform the obligation, lest you be made to do so on their behalf. You can protect yourself by only signing such agreements if you are prepared to step into the shoes of the debtor, should you later be required to.



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# IS WORKING FROM HOME AS CREATIVE AND FREE-FLOWING AS IT IS CRACKED UP TO BE?

Suraya Dadoo takes a look.

For a brief spell in 2002, I worked from one location every day for 40 hours a week, seeing my colleagues every single workday. Other than those few months almost twenty years ago, my office has always been wherever my laptop and internet connection was; my colleagues spread across South Africa. Currently, no-one in my team is in the same time-zone as me.

E-mail, messaging apps, cloud services, and video conferencing means that there is very little that one can't do working remotely, mostly from home – especially if you work in the media, technology, human resources, accounting, law, marketing or NGO sectors.

In 2015, it was estimated that almost 45% of US employees worked remotely. About 50% of their workforce will be working remotely this year. It's a trend that's catching on in South Africa too.

# *The good news is the 9-5 boundaries have broken down; the bad news is the 9-5 boundaries have broken down.*

Many companies are downsizing their office space to save money on rentals, and are allowing – sometimes even encouraging – employees to work from home. FNB's CEO, Jacques Celliers, is a case in point. Celliers doesn't believe in a conventional office. He does not have one himself and works wherever he can find space. "The days of saying 'Come to my office' are over," he told Business Insider.

Working remotely has liberated me from traffic and the daily commute. But don't be deceived. It isn't all about slopping around in pyjamas and working out of the comfort of your bed. As with most things, there are advantages and disadvantages. And in the case of working remotely, some of the pros are the cons!

## **Work from anywhere, anytime.**

The traditional 9-5 working day no longer applies. I pretty much work anywhere at any time of day. Having the freedom to run errands and take the kids to school suits family life well, especially for those of us with young children. The flexible schedule accommodates childcare, school events, and sick kids, though trying to work from home with babies and toddlers is not for the faint-hearted!

The danger, however, is that you don't have a strict schedule. You would think that working remotely would allow you to enjoy more of a work/life balance but it doesn't. When there isn't a clear separation of workplace and home space, they can blend together. The result is that you can't switch-off from work. You sometimes see your family only over the window of your laptop, as they wonder why you're always at your computer. Unplugging the laptop when you work from home is sometimes more difficult.

Ironically, working at home can lead to longer hours than they would have in a traditional office setting. Simply put: The good news is the 9-5 boundaries have broken down; the bad news is the 9-5 boundaries have broken down.

## **No office politics.**

Not having to deal daily with toxic colleagues or clients and tense work environments is a major advantage of working from home, allowing a career to thrive. You can easily interact with co-workers and clients via WhatsApp, Telegram, Zoom, Skype, or FaceTime. Therein lies the problem, though.

Truth be told, technology has given us the means to communicate on a hundred different platforms, but the quality of that conversation is questionable. A Zoom meeting or a WhatsApp chat is not as effective as a face-to-face meeting. In the absence of face-to-face interaction, even the simplest decisions can become complex and tedious.

For all the technology at my disposal, using a pen and paper, sketching a layout, scribbling instructions and sending a

snapshot to the WhatsApp group has still proved to be the most effective means of getting a message across. I'll admit it. In those moments, I wish I could walk to the office next door, engage and speak to a colleague. In person!

Having successfully completed projects across continents without leaving my house, let me confess that there's nothing as efficient as sitting next to the person you're working with when trying to get something done. What other way is there to read the nuances and tone of conversation, or test an idea? Working remotely means that there is a very real chance of killing conversation and physical interaction.

## **A slave to technology?**

Remote working was established to empower the office worker, to liberate them from the desk and set them free. Instead the leash has just gotten longer. There are days when I feel shackled to my cell-phone and laptop. The very technology that enables one to work anywhere on the planet is also what ties you down.

As a remote worker, you have to rely on a myriad of devices, internet connections and software such as email, smart phones, laptop, etc. to stay in contact with clients and colleagues. Power-banks, battery-back up for modems and multiple batteries keep me sane and productive through load-shedding. You are totally dependent on the right technology to be in business. Poor WiFi, cell signals and reception mean that your once crystal-clear signal voice call now sounds so remote you might as well be working on the moon.

Working from home also requires reliable, secure Internet that can power video conferences. Because much of our country lacks fast, high quality broadband internet and remote work is restricted only to areas with access to that technology.

Despite this, working remotely is on the rise in South Africa and across the world. Estimates are that by 2025, some 70 percent of the workforce involved in technology and media will work remotely at least five days a month. As knowledge-based work continues to edge out jobs that require a physical presence, other sectors will adopt the practice and more and more people will begin to work remotely.

The growing popularity of working remotely is redefining how we work, the tools we use to work, how we communicate at work, and even the hours we work. What was once a rarity among a select set of workers is quickly becoming a defining feature of the future of work.

In my experience, working remotely means working three times as hard, sending voice-notes to my team while cooking and assisting with homework, all on one bar of Wifi. But I wouldn't have it any other way, and neither would millions of others who are choosing to work anywhere, anytime.

*Suraya Dadoo is a freelance writer.*



YOUNG BUSINESS ACHIEVER AWARD  
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Guest speaker, Jak Kossef (left), from The Office of the Premier Gauteng Province welcomed by Master of Ceremonies, Farhan Esat.



Left to Right: Keynote speaker Azim Omar (C.A. S.A.) with Roshgold's Haroun Pochee and Ebrahim Sujee and Awqaf's Sheraz Gany.



Top 24 Finalist Naadirah Mukkadam of Fr3kls Aquatics with YBAA host, Shaakira Rahiman- Saleh



L to R: Ahmed Lambat (Roshgold), Shabbir Chohan (Albaraka Bank) Dr Ayub Bux (Ahmed Al Kadi Hospital) and Roshmed's Dr Ahmed Bhyat catching up.



Roshgold Chairman and YBAA Judge, Ebrahim Sujee tabling a report on behalf of the judges.



Shabbir Chohan (rhs), 2019 YBAA Winner Moosa Bux (centre) and YBAA's, Haroun Pochee (lhs) in discussion.



L to R – Roshgold's Shaakira Rahiman- Saleh and Aadilah Sallie presenting the winners trophy to Pedros Moosa Bux.



The 2019 Top three being addressed by Master of Ceremonies, Farhan Esat



From L to R -Judges, Nasir Seedat, Zafeer Nagdee, Yusuf Patel, Razia Mohammed, Ebrahim Sujee and Sheraz Gany.

Pics by:







# 2019 FINALISTS

Young Business Achiever Awards  
South Africa



**Naadirah Mukadam**  
Fr3kles



**Nishaan Ansary**  
Hola Skoko Group



**Nazeefah Safi**  
Mod-ish



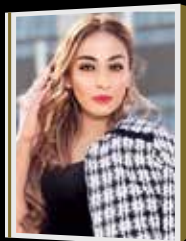
**Lutfiya Ally**  
Skinsation



**Zakkiyya Mangel**  
Zakkiyya's Crafts



**Ayaz Shah**  
Shahs Protection Services



**Raesa Chamda**  
Raebeauty Artistry



**Ayesha Makada**  
Mums & Cubs



**Moosa Bux**  
Pedros Flame Grilled Chicken



**Lameesah Soeker**  
Muslimah Revolution



**Tasneem Moola**  
Nura Online



**Raesa Dawood**  
Raesa International



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Iceburg



**Razina L. Suliman**  
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Form Force Scaffolding



**Safiyya D. Esakjee**  
uTyala STEM Institute



**Sadiya Mosam**  
Mesmerizing Mixes



**Mogamat F. Inglis**  
MFI Assistance



**Nazmeera Hajee**  
Sweet Visions



**Ammaarah Petersen**  
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Roshgold Young Business  
Achiever Award





# Drumroll!!! Presenting our 2019 YBAA Gladiators Top Five

by Shaakira Rahiman- Saleh

One hundred and twenty-five challengers for the coveted 2019 Young Business Achievers Awards title!

That's how many young businesses entered the 2019 Young Business Achiever Awards in the third annual competition, showcasing each entrepreneur's talents and achievements. The dexterity and drive of the candidates was notable.

The competition launched in September 2019, closed in November 2019. In keeping with two previous competitions it was remarkable in terms of quality and capabilities of the challengers. Our challengers threw down the gauntlet. The real work started for Roshgold, the YBAA's nine Official Judges and our Independent Auditor. Their task, sift the entries, whittle it down to the top twenty-four and then with a toothcomb judge the Top five.

This process took weeks and weeks. It involved an intense rubric, checking their credentials and conducting live interviews with the finalists. The information received was interrogated

to ensure that the winners were true to their claims of achievements as cited on their application forms. We commend our judges as they put the finalists through their analytical magnifying glasses.

Each entry was read and analyzed- links & references were checked- The facts and figures were examined, the highs (and lows) of individual journey's followed in their applications and the profitability and potential for scaling each business were reviewed. What was most fascinating, however, was the learnings on how to use the available resources to the maximum in often restricting circumstances. The adage of "necessity becoming the mother invention" was the common denominator for all high scoring candidates.

Eventually the one hundred and twenty-five entries were whittled down to the Top 24. Our highest scoring candidates from around South Africa included seven from Cape Town, surprisingly only five from Durban and a strong twelve from Johannesburg. Our winners this year exemplify exactly what it takes.



## Congratulations to Our 2019 WINNER - Pedros Flame Grilled Chicken



Twenty-nine-year-old Moosa Bux's franchise is only one and a half years old. The upstart is a national operator in Kwa-Zulu Natal, Cape Town and Gauteng. Pedros has developed a affordable concept and is in a growth spurt with twenty-two stores.

Moosa's first success was purchasing and successfully managing a Spar supermarket at the tender age of twenty-two. He backed himself to become a high performance operator and completed an MBA at the age of 25 from GIBS. He has successfully created a national franchise chain, competing successfully with the established operators in a tight food sector. Moosa is a cool operator and shows maturity well beyond his age.

"Our unique recipe provides quality food with value for money whilst focusing on customer service and inviting franchisees." Says Moosa. Pedros offers the convenience of delivering food to homes, drive thru's and seamless ordering.

Pedros is a member of the Franchise Association of South Africa, employs a digital marketing manager and is online with Mr D and Uber Eats. "We also have our own in-house app for ease of ordering food. Moosa adds;" We are very active on social media and driving brand awareness. Pedros is committed to responding timeously to daily queries and comments. We have grown our social media following from 0 to 29 000 in under two years. We have implemented electronic consumer surveys to gain regular feedback from customers.". Needless to say Pedros scored highly on Technology and Innovation, leadership and job creation.

Watch this space as we track Moosa Bux to keep the momentum of building a quality brand. Pedros Flame Grilled Chicken promises a bright future.



## 1st Runner Up - uTyala STEM Institute

Safiyya Dawood Essackjee and her husband Abdul Razack left the Roshgold 2018 AGM & YBA Awards as Top Finalists. They were set on coming back to challenge with a new business idea. They were inspired by the competition and their interest was piqued by a very different business idea. This was NOT like their original engineering business AEGM which they had entered in 2018. They started and developed the Utyala STEM Institute and little did they know their new business venture would place them as the first runner up in 2019.

"uTyala in Xhosa means "to sow". It is our mission to plant the seed of enquiry into the minds of our children by equipping them with the necessary skills to independently solve problems.", said Safiyya.

In a world where technology is increasingly a constituent of every profession and conversation, Utyala's objective is to ensure that children are adequately prepared for the 4th Industrial Revolution.

"Our country requires youth who will be able to contribute to the economy through innovation and entrepreneurship which is underpinned by critical, cognitive and independent thinking skills." says Saffiya. Their business is a value-based business with a clear mission to make an impact, advance society, empower people and uplift generations. It was a pleasure to host them at the awards with a table of their winning team.





## ★ 2nd Runner Up - Hotchefs



Second Runner-Up, Ammaarah Petersen was born and raised in Gleemoor, Athlone, Cape Town. Coming from a huge family, there many reasons to celebrate and they would always celebrate with food. Ammaarah built a strong desire to revolutionize food and championed her desire to fuse her very own flavours to certain dishes.

This long journey began at the age of 16 for Ammaarah. She studied at Capsicum Culinary. Ammaarah has been in business for three years, catering for special occasions. The food is prepared with love by professional chefs. Ammaarah confides;

“We are the only Halaal company in Cape Town to source private chef services. That’s when chefs come into your home to cook and serve your guests. We are also the exclusive caterer for the very first strictly Halaal vineyard style estate which caters up to eight hundred people.”

HotChefs has been featured on numerous TV shows including Afternoon Express, Espresso, Deen TV & iTV to name a few. The business recently established an NPO with the objectives to feed, transform and uplift her community. She explains; “We have yet to get there but the long term goal of this NPO is to create a training program which will skill the community to be creative foodies, training participants on business or to help them get a job in the industry.”

## ★ 4th Place FINALIST - Form Force Scaffolding

Form Force Scaffolding provides a turnkey scaffolding solution to customers. They initially began trading as an importer and distributor of scaffolding components. Over the years, they expanded their services and began providing skilled labour resources to erect and dismantle scaffolding on sites for construction companies.

Hassen Suleman from Force Scaffolding shares that the company employs over fifty five employees. They are one of the only Level 1 BBBEE service providers in the industry that can compete with major companies dominating the market. Form Force have been awarded numerous major construction projects over the years. Form Force Scaffolding is a member of Institute for Working at Heights, as well as a member of Black Business Council in Built Enterprise. They were selected as finalist for the Business Partners Entrepreneur of the Year award in 2014.

“My passion is that no matter what comes my way or challenges faced, I will continue to grow this business, create employment and strive to ensure that both myself and staff live comfortable lives. The achievement in the Roshgold Young Business Achiever Awards provides me with the inspiration to continue breaking boundaries and ensuring that I keep growing the business.” says Hassen



Pics by:







## 5TH Place Finalist - Skinsation

Skinsation opened its doors in 2009 offering a full range of beauty services as well as botox and fillers, homeopathic consults and vitamin IV drips to ensure they have something to offer to any prospective customer. They like to meet any prospects needs and be of service.

They currently have two branches in Durban. These offer the same range of products and services and strive to deliver unique and satisfying customer experiences. What makes Skinsation different from other "beauty salons" is that they positioned a shift within their brand to offer more than just beauty.

Dynamic Lutfiya Ally is passionate about her business. She elaborates, "When a client visits Skinsation, we see them as a person and not just a customer, which is very common in our industry. We try and make it special for our guest. We offer a thorough consultation for all of our service offerings to ensure that each experience is unique and personalized. Our core focus is skin. In order for us to stand out and shine amongst our competitors we delve deeper than just treating the condition on the outside. Our brand is built to stand for its values. Hence, we have the privilege of stocking medical Skincare brands as well as a practitioner exclusive vitamin and supplement ranges. We also carry a range of medical and aesthetic equipment which is the best in the market." The businesses slogan is look healthy, feel young, live beautiful.

Lutfiya's intention is to use the resources and support of the YBAA to help Skinsation to the next level. Her next objective; She wants to set up a wellness Centre. She wants to provide for her clientele, help with job creation employee empowerment and develop corporate social initiative for future community participation.



Our top five are dynamic in their quest for business success and are proud representatives of all the entrants.

For more info on the Top 5 Finalists as well as all confirmed participants of the YBAA, logon to [www.ybaa.co.za](http://www.ybaa.co.za) to see their individual bios. You may find these on our official Instagram & Facebook too. We encourage you to follow them on their journeys, learn take the leap to building your entrepreneurial dreams.

Next year's finalists and winners are already out there. We looking to unearth future winners and look forward to putting them through their paces and celebrating them as we have our current year's and previous years champions.

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*Channing Pollock*

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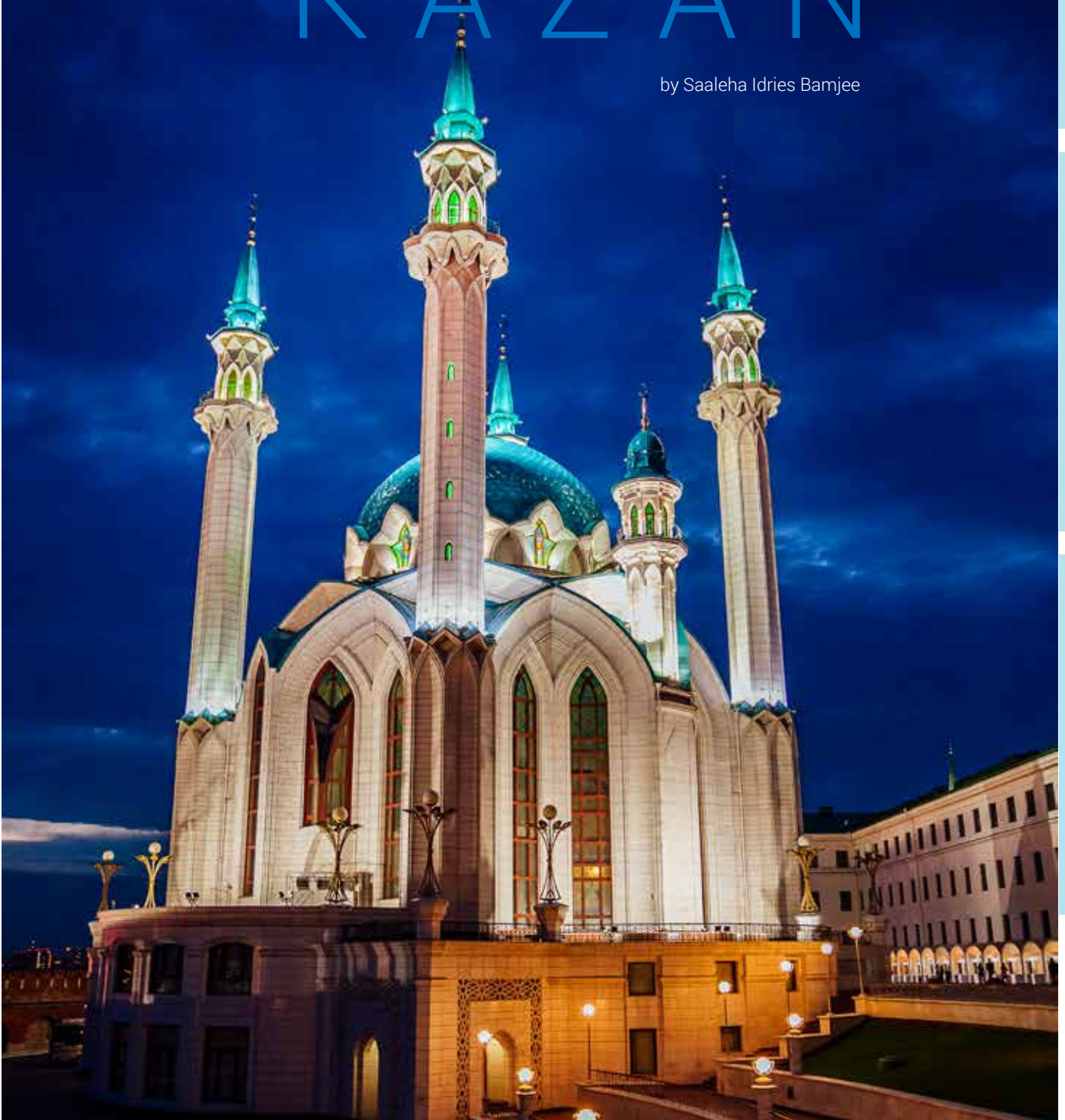
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# Enjoying the Rich Historical Charm of

# KAZAN

by Saaleha Idries Bamjee



The website, Travel All Russia ([travelallrussia.com](http://travelallrussia.com)) proclaims;

“As the capital city of the Republic of Tatarstan, Kazan is a glorious city that represents Russia’s Tsarist past. With complex palaces, towering churches, and a thriving cultural scene, Kazan is a pure Russian city with incredible beauty and heart.

As the “Third Capital of Russia,” there is plenty to see and to do while staying in Kazan. Visitors can enjoy long walks down the streets of the city, as each of them offers a new arrangement of colors and historic buildings. Kazan is also one of the largest economic, political, scientific and cultural centers of the country.”

Branded as Russia’s third capital, Kazan’s marketing is often centred around its sports development and industry.

*The Kul Sharif mosque can accommodate up to 6000 worshippers*

The city, the largest in the republic of Tatarstan, as well as its surrounds, also offers up a narrative of the Russian Federation's deep-rooted association with the Tatar people and Islam.

Architecture is history made tangible, Kazan's buildings reflect the changing mores of the Russian identity; from tsarism to communism to its modern-day interpretation of democracy and capitalism. When once religious structures were repurposed as storage and barracks, there is now a revival of faith.

In 2005 Kazan celebrated its millennium jubilee.

***The city made an ideal stage for our photographic journey.....Enjoy the sights of this ancient city, its architecture, culture and food***



*Just over a hundred years old, this synagogue was returned to the Jewish community in 1996 and has since been renovated and is now in use.*



*A wooden house in the old Tatar Quarter of Kazan (Staro-Tatarskaya Sloboda)*



*Streets in the old Tatar Quarter retain their medieval charm. Completed in 1770, the Al-Mardjani mosque was the first stone mosque erected in the quarter and was the only mosque to remain operational in Kazan during Soviet rule.*



*A view of the Kazan Kremlin from the Epiphany Cathedral's bell tower.*



# KAZAN



The White Mosque of Great Bolgar, built in 2012



Chak-chak is a Tatar delicacy made with deep-fried dough and honey. It is decorated with pieces of dried fruit and served at weddings



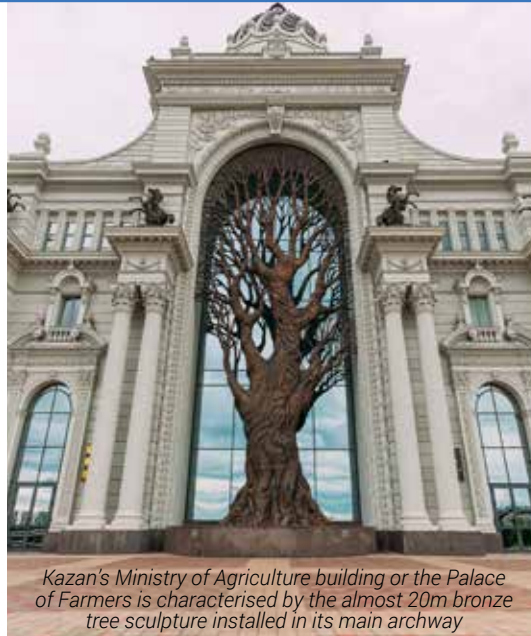
Traditional Tatar embroidery on display at the Museum of Chak-chak



Horsemeat is a Tatar delicacy and is served in restaurants throughout Kazan



The interior of the Kul Sharif Mosque in Kazan



Kazan's Ministry of Agriculture building or the Palace of Farmers is characterised by the almost 20m bronze tree sculpture installed in its main archway



The Temple of All Religions in Kazan is an architectural complex that is more of an art installation than an active centre of worship. Its construction is ongoing by artist Ildar Khano



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# VIDEO MEETING ETIQUETTE: 7 TIPS TO ENSURE A GREAT ATTENDEE EXPERIENCE

By John Montgomery, Zoom Blog

There's just no substitute for good manners in all of our daily interactions, and they're certainly appreciated more than ever in workplace meetings. There are some age-old guidelines that comprise good meeting etiquette — being on time, maintaining eye contact, paying attention — and applying those same principles to our video meetings can go a long way toward a productive business environment. It can also help elevate your personal reputation into “great meeting host” territory.

Traditional business meetings are too often considered unproductive because there are so many delays and interruptions. Reliable, easy-to-use video conferencing platforms like Zoom have helped to restore meetings' reputations, but there are still ways to ensure all of your attendees get the most out of the allotted time.

Some of the most common-sense meeting decorum — avoiding eating and drinking, minding your body language, and being respectful to whoever is speaking — are no-brainers. So here are seven additional etiquette tips to help ensure a focused and effective Zoom Meeting.



to page 24



## 1. MAKE SURE TO INTRODUCE EVERYONE AT THE BEGINNING.

Just like a real meeting or social event, you wouldn't initiate a conversation between two acquaintances who haven't met without introducing them. The same practice applies to a virtual meeting. Be sure to introduce all parties you are hosting at the beginning to create a welcoming environment and stimulate engagement.

## 2. ENSURE THAT YOU HAVE A CLEAN, WORK-APPROPRIATE BACKGROUND.

You want your attendees' focus to be on the meeting content, not your messy office or your amazing art collection. By having a clean setting with work-appropriate art and decorations, you reduce the chance that attendees will get distracted. You should also try to attend the meeting from a quiet area that has minimal background noise and movement. Zoom's virtual background feature is an easy way to eliminate background distractions when you have to meet in a messy or busy location.

## 3. LOOK INTO THE CAMERA WHEN TALKING INSTEAD OF LOOKING AT YOURSELF.

If you're looking at yourself on the screen while you're talking, it will seem like your attention is elsewhere. Direct eye contact into the camera while speaking gives attendees the impression that you are looking at them rather than off to the side, which creates an environment where everyone feels engaged and present in the conversation. Be sure to position your web camera and monitor at eye level so you can look into the camera and simulate that eye-to-eye connection with other attendees.

## 4. ELIMINATE DISTRACTIONS AND FOCUS ON THE AGENDA.

Notifications from messaging applications, ringtones, and applications running on your desktop can be distracting, which can make your attendees feel disrespected and undervalued. Mitigating these distractions helps keep the meeting focused and free from interruption.

## 5. BE AWARE OF YOUR AUDIO AND VIDEO SETTINGS.

Check whether your microphone is unmuted and that your camera is on to ensure that all attendees can hear you and see you when you speak. If you notice that someone in the meeting is speaking but their microphone is muted, you can alert them that they are muted by requesting that they unmute their audio in the Manage Participants tab. You also can manage how you start and join meetings — with video on, entering a meeting muted, etc. — in your Zoom Meeting Settings.

## 6. ONLY INVITE MEETING PARTICIPANTS WHO NEED TO BE THERE.

Inviting co-workers who don't need to participate or make decisions can be detrimental to the quality of the meeting. Because you can send other stakeholders a summary of the meeting via Zoom Chat, you can limit the attendee list and keep the meeting streamlined. As an invitee, make sure to review any meeting invites you receive to determine whether you actually need to attend. If not, request a recording of the meeting or a summary to get the info you need.

## 7. IF YOU'RE THE HOST, STICK AROUND.

The general rule for meeting hosts: Wait until everyone else has left the meeting before hanging up, so attendees can leave at their own pace and get any final words in before disconnecting. Zoom will assign an alternate host if the original host exits first, but it's not a good look. A host leaving everyone else in the meeting is much like bailing on your own party.

## PRACTICE GOOD VIDEO MEETING ETIQUETTE

You don't want to be the person in your organization known for scheduling lots of unproductive meetings. Practicing good video meeting etiquette is critical to ensuring that your meetings are professional, efficient, and valuable.

Acknowledgement: Zoom Blog <https://blog.zoom.us/wordpress/2019/11/27/video-meeting-etiquette-tips/>

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**Fries**



**Plain Sundae**



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# SOLUTIONS FOR MOVING BETTER AND FEELING HEALTHIER

By Laila Tayob, Burn Club SA, Trainer & Nike Runner



**G**ood old December feasting and festivities in South Africa is not just between Christmas and New Year's that we celebrate, but the entire month is go slow from get-togethers to school holidays, work leave and travel. Over this period, we are more relaxed, days are longer and we tend to have an increase in calories and reduced exercise. But who can blame us? After working hard all year on our clean eating habits & tough exercise routines – a little indulgence and rest is much needed.

Now that the New Year has officially started with school and work routines settled in – we need to get back into good clean eating habits and exercising so we don't feel sluggish and constantly crave sugar to get us through our days.

It's important to note that good nutrition and exercise go hand in hand. While exercise releases endorphins which make you feel good and more confident you are inclined to take better care of your body. Taking better care of your body implies eating good wholesome foods and not overeating – thus contributing to a better heart health. Your daily tasks and activities become easier as you get stronger, you have more time to do more with less recovery time as your fitness levels increase.

The formula to “detox” from all the holiday treats is simple calorie deficit – it might make you feel slightly hungry and or possibly get a slight headache during the first day or so – but that’s normal for your body to deal with the reduced calorie and sugar consumption.

1. Be cautious of drinking your calories: go back to basics, have more water and herbal teas, less caffeine, sugary, creamy and full cream drinks.  
**a. Try this tip, for every caffeine drink – make sure you top up with one glass of water.**
2. Limit highly processed foods from now, such as fast foods, desserts, breakfast cereals, baked goodies, pastries and convenience foods.
3. Eat primarily home cooked foods – home cooked food allows you to control the ingredients, your portion sizes and ultimately contributes to your calorie intake.
4. Try this tip: Eat 1/3 food; 1/3 water & 1/3 you should still feel slightly hungry – remember we are aiming for a calorie deficit, so it’s not about eating until you are full – but enough to fuel you for the day.

#### Getting back into training routines and exercise:

1. Allocate your time to training, be it at a gym or with a trainer, make sure the time suits you and you have no reason to skip it.
2. Have a workout buddy or train in a group – this makes it more sociable and fun and you are less likely to skip it if everyone else is still going to make it.
3. Set your goals and work towards it – use daily affirmations to motivate yourself.

Try this for a Beginners Home-based Workout

- Jumping Jacks x 20 reps
- body weight squats x 20 reps
- wall / modified push ups x 20 reps
- Sit ups x 20 reps
- Lunges - alternating legs x 20 reps (10 x each leg)

To ease into this routine for “Level 1” beginners do one or two sets of the above. With time as you feel you can do more, try “Level 2”: two sets with one minute skipping in between sets.

Remember not to go too hard, or too fast, get back into exercising slow and steady and increase the reps and/or intensity as each week passes, this will ensure that you still enjoy the process and can maintain it all year round. Rest when you need to– and allow the results of looking good and feeling healthier to motivate you- don’t stop!





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To learn new words you need a good dictionary.  
Exchange words and quotations with your friends.  
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How do you start reading?  
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Read aloud beautiful paragraphs and passages.  
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The reading of books teaches us of events and people.  
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The Swan of Avon, bullfighting in Spain,  
The Sistine Chapel in Rome, the majesty of the Pyramids,  
And of Kings and Queens, Prince and Paupers,

Reading will take you into the caverns of your own Mind,  
It will give you a glimpse of Heaven and Hell,  
The stark naked hardships on Robben Island,  
Tempestuous seas and roaring waves,  
And the quivering heat of the Arabian Desert.

Reading will enthrall you with the love stories  
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Collecting books will help you form your own library.  
Books will bring to you balm and solace.  
“A good book is the precious life-blood  
of a Master-spirit”. (John Milton)

Reading books must give you joy and fun.  
But to ask question is the beginning of wisdom.

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Courage and cowardice, power and meekness.

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Eskia Mphahlele, Peter Abrahams, Athol Fugard,  
Ahmed Essop, Don Mattera, Rumi, and Khalil Gibran.

Reading introduces you to characters, imaginary and living:  
Hamlet, Charlie Chaplin, Michael Angelo, Sir Isaac Newton,  
King Lear and Cordelia and Imogen, Confucius, Mohamed Ali,  
Gandhi and Madiba and Othello and Shylock.

Reading leads you into the company of the greats.  
The realm of the imagination opens up the  
Universe of Knowledge as you embrace  
The writings of the mighty dead.

The Fountain of Literature is flowing before you,  
Drink from it, quench your thirst for learning.  
You shall feel cleansed and satisfied.

# READING AND BOOKS



By Yusuf Chubb Garda

**Reading becomes a lifelong habit  
Books will be your lifelong friends.**





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## Making holidays fun even when at home.

By Martha Kruger

We thought we might  
Turn our garden into a campsight

Putting up our sleeping space  
And get some stuff for the mosquitoes we might face

We must make a fire  
Because smores tonight is our desire.

Kiddo is happy and without a fuss  
And the stars shines down on us.

For just one night we will put up a tent  
A great memory for Kiddo, so time well spent.

For that moment without a worry or care.  
Jokes, games and laughter we share.

People think we are terribly funny  
But I think for great fun you don't need to spend a lot of money

Tonight we are going to try  
To stay up till midnight to see fireworks light up the sky.

A little strange I will admit  
But definitely something Kiddo won't forget.

One thing I will say  
It is up to you to make an unforgettable day.





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# I AM A WRITER; DIVE RIGHT IN!

By Raashida Khan

***"I am a writer." It took time and some great effort before I could say those words out loud.***

It was only after I'd published two books – a poetry anthology and my first novel that I've been voicing this. People who've known me, know that I've wanted to write since forever. I've been saying that I would write novels since I was a teenager, but actually only started a few years ago. What an incredible journey this has been. It took me more than a year to finish my first novel, which was a baptism of fire. I was finally happy after approximately ten versions; seven of them with the help of an editor.

The second thing I did when I committed (committing to yourself is the first) to this path, was to attend writing courses, because one doesn't know what one doesn't know. I'd like to share with you that the hardest part is getting started. Once you're past that hurdle, the rest becomes easier. While it was a huge breakthrough, the struggle is to persevere; to show up at your notebook or computer every day. It certainly does get easier, but there are days when I fail to reach a target – even if that target is only a few hundred words.

As part of one of the practises encouraged and taught in the courses, I began to write poetry. It forces you to succinctly express your thoughts. I discovered I had an aptitude for poetry writing and was heartily encouraged by friends who were subjected to my first attempts. Writing poetry is particularly enjoyable as it is a chance to tap into my feelings and emotions and express them with the freedom that is allowed in verse.

I opted to self-publish and bring my dream to fruition. My poetry collection, Happy Birthday, Raashi was launched on 7 March 2018 and is available on Amazon. What a rush that was! Celebrating every achievement and disappointment is critical as every step on the journey is step of the process of reaching milestones towards one's goals.

In 2017, I won a short story competition and another of my short stories was selected to be included in an anthology that raised money towards world literacy. Since then two novels and a collection of short stories have been published. My work has also been included in another two anthologies (Saffron and Drumbeats for Africa). None of this would have been possible without learning to master the craft, perseverance, self-belief, courage and becoming a networker. But I attribute overcoming the fear of failure as the most important factor. My writing has yet to bear personal financial reward, but I live in hope.

## ***'Write what you know,' we're told!***

My stories are based in the South African Muslim community. The stories may be considered controversial but are tales that have to be narrated. I love all of my characters intensely and there is a part of me in each of them.

The other not-so-small challenge has been to practise the art of patience. To understand that things will happen in their time, and that the end result is always worth the wait. If you're considering writing, I encourage you to dive right in. It's not easy, but then nothing worthwhile ever is.

### ***About the author***

Raashida Khan is a content creator, author, poet, wife, mother and friend. Her first novel, Mirror Cracked won the Minara Aziz Hassim Literary Award in 2017 (debut category). Raashida's books are available on Amazon, major bookstores and from her directly. Please contact her on [khanraashida@gmail.com](mailto:khanraashida@gmail.com) for further information. Raashida's website is [www.raashisreflectons.com](http://www.raashisreflectons.com)



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# AUDI Q5 2.0Tdi

**THE NEW Q5 IS A WORTHY CONTENDER IN THE MIDSIZED SUV MARKET, BUT THE S-LINE IS AN ALMOST MUST FOR THE UP-AND-COMING EXECUTIVE**

The second-generation Q5 was launched late last year in South Africa. The test vehicle we had was the two-litre diesel model, which is normally the popular choice of motor when

choosing an SUV, but Audi has a petrol TSi motor that seems to be gaining momentum, especially with people who do not tow.

The new Q5 looks a bit bigger, but thanks to the more square edges, the new version looks a lot sportier than its predecessor while still exuding a touch of executive class. The overall weight of the car has decreased by about 90 kilograms while the overall size of the vehicle has grown. The Q5 now shares the same platform that is used on the A4 and Q7, and this means that the wheel base is longer, making the interior more spacious.

The look of the car has also changed in keeping with the new Audi face. The front-end grill is now larger and has a more angular shape as opposed to the older, more square shape. The headlights have been trimmed down adding to the sporty look, while the larger bumper now has more defined

air intakes on either side of the grill. The bonnet is smoother with more subtle lines running from the grill to the A-pillar.

From the side, the silhouette has not changed at all, but Audi has cleverly added a new look by squaring the lower door carve-out and making the waistline more prominent. The rear end has not changed drastically, but again with clever use of prominent lines, the rear end looks refreshed. The rear light cluster also has a new look. The small exhaust tips have been replaced by large square fake tips that are incorporated into the bumper. This hides the actual exhaust and gives the look of a sports exhaust.

The new Q5 definitely has a refreshed look, but the bigger changes are inside the vehicle. To start with, as you open the door you see the quality of materials used to improve look and feel of the vehicle. As you jump into



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the driver's seat, you feel a sense of comfort with the larger seats. The dashboard has been drastically changed – gone is the bulky look and in with the new minimalistic look. The new centre infotainment screen is larger and sits just above the air vents, but this time there is no back or cover around the screen. The infotainment controls have also been moved lower down and the new electronic ventilation controls are more easily accessible. The gear box has been moved back to make space for the trackpad control, which sits just in front of the gearbox. The information cluster now has a more square covering and the steering-wheel centre hub also has been squared, unlike the original circular one. The biggest change for me on the inside is the new digital display for the speedometer and other readings. This new display was originally put on the Audi TT and is a fully electronic display

that incorporates the navigation. This makes it easy for the driver to have all information in front of them while they are driving, so there is no need to look at the centre display. The fuel and temperature gauges have also moved to the sides and again in keeping with the design, there is no longer circular dials but rather angular dials.

The rear seat spacing has improved and the cabin feels a lot more spacious. There are also rear controls for the ventilation of the rear seats, which is a nice touch. The boot size has gone up by almost 100 litres and with the large opening, this makes it easy to load.

On the road the vehicle feels composed and easy to drive. The new gearbox is super smooth and gear changes are not felt unless you put the vehicle into Sport and drive it hard, and then too it is very subtle. The road holding was good, but there is an

element of body roll due to the high centre of gravity. I am sure this will be better in the S-line versions. There is ample power from the diesel motor, but don't expect to run many cars away off the line. On the highway the car is more at home, and with the huge torque overtaking is a lot easier. The other positive is the fuel consumption that was good even though I did not get to the claimed 4,9 l / 100 km. My overall average was around 7,2 l / 100 km. That said, I did sit in traffic a lot, which is not good for the consumption as I switched off the auto off feature.

Overall the new Q5 is certainly a step up from its predecessor. Its quality feel has been taken to the next level and the ride quality has also improved.

**AUTHOR** | TorqueTalk is a member of SAGMJ

Article first appeared in Accounting SA



# EBRAHIM MOMLA

## - THE SMARTEST BOXER AND AN UNSUNG HERO



BY Aslam Khota

Ebrahim Momla was a non-entity to me until I was invited to the 1860 Legacy Foundation honours dinner held at the Houghton Golf Course 12th November 2010. I was a little in the dark regarding the theme for the evening but gladly accepted the invitation. I certainly have no regrets.

As a country we were basking in glory after the successful staging of the FIFA World Cup. But we were also entering the Zuma years and we know how that unfolded.

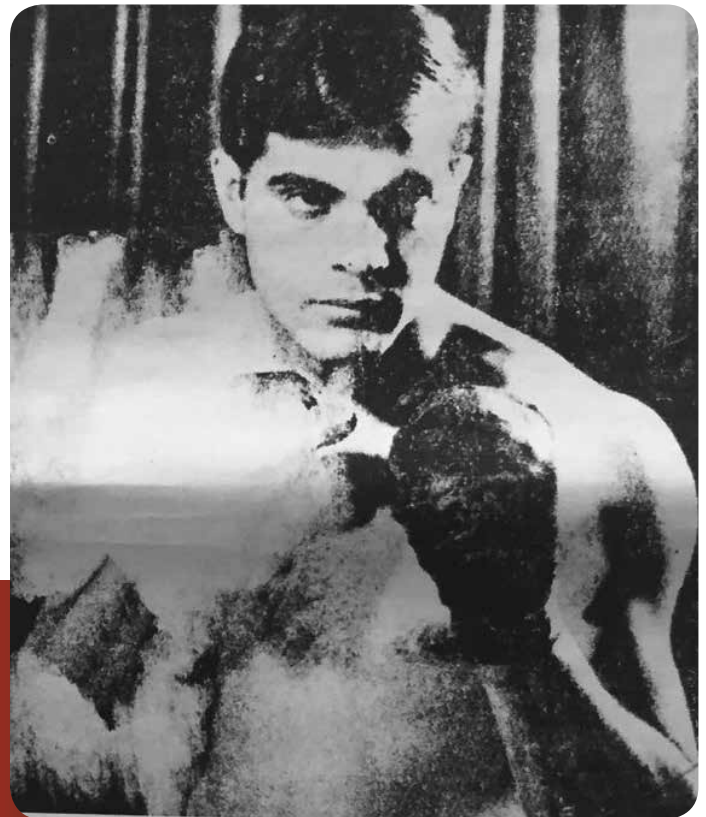


My wife Zaheda and I shared a table with Yusuf and Tahera Garda, 7th Dan Karate expert and coach Mohan Hira and to my immediate right was this extremely good looking gentleman. Unbeknown to me I was sat alongside a legend in a sport I least expected to see represented that night.

We were soon acquainted with each other and paging through the booklet I saw names of many luminaries from the sporting world, among them; Papwa Sewgolum, Sam Ramsamy, David Samaai, Frank Roro, Ebrahim Momla, Sydney Maree, Goolam Abed, Prof Dennis Brutus, Ameen Akhalwaya, Basil D'Oliveira, Ahmed Deedat, Jake Ntuli, Chinook Moodley (after whom the Sam China Cup was named), Precious McKenzie, Thoplan Persuraman, Mohan Hira, Hassan Howa and Anamaly LINKS Padayachee. Momla was just another picture in the book.

Most are late, but some were present and we were regaled for a time by the then Minister of Finance, the Honourable Mr Trevor Manuel and marathon champion Maree.

Hira soon got into a discussion with this gentleman. They obviously shared much in common. I then realised I was sitting alongside a former boxing champion. Momla looked nothing like the photo that appears in the book, he looked much smarter. It surprised me like most that he never bore any physical scars after such a long career. The bigger surprise to me was that I was writing about past and present sport stars for a long time but that I had never heard about him. Coverage of sport in the non-white communities was few and far between. But then it may have been in Momla's favour that his exploits didn't get wider coverage.



We got into a protracted discussion and I was enthralled to hear his fascinating story. In short Momla had to 'play white' in order to get on the bill. In the end he boxed in over 200 fights in a career that spanned two decades! He autographed my copy of the booklet and we remained friends ever since.

Momla had retired by the time I showed interest in sport. Muhammad Ali stirred the interest around the world and we became avid fans and followers of the sport. South Africa staged many world title fights even though the country was isolated from international sport. What did happen during apartheid was that individual athletes from abroad ignored the international sports boycott and the government sanctioned bouts to help perpetuate apartheid. Now reading about the fact that the biggest fight of Momla's career against world welterweight champion Curtis Cokes fell through because of financial constraints; this turn of events, perhaps saved him from being exposed to the security police for breaking a whole host of the draconian laws!

We subsequently met on a few occasions. Just recently we met at a funeral in Roshnee and he still looked in fine shape.

Sadly his passing went without notice in main stream media. But then, even though he boxed under bright lights, he essentially remained a humble and modest man.

*I was indeed sad to learn of Ebrahim Bhai's passing. May ALLAH SWT grant him Jannatul Firdose and his family and friends peace in their hearts.*

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