

# Roshgold

AUG - OCT 2019

# NEWS

## WOMEN'S MONTH: EMPOWERED, FABULOUS AND KILLING IT

LAUNCH OF THE ROSHGOLD YOUNG BUSINESS ACHIEVER AWARDS 2019

Taking **Halaal**  
to new  
heights

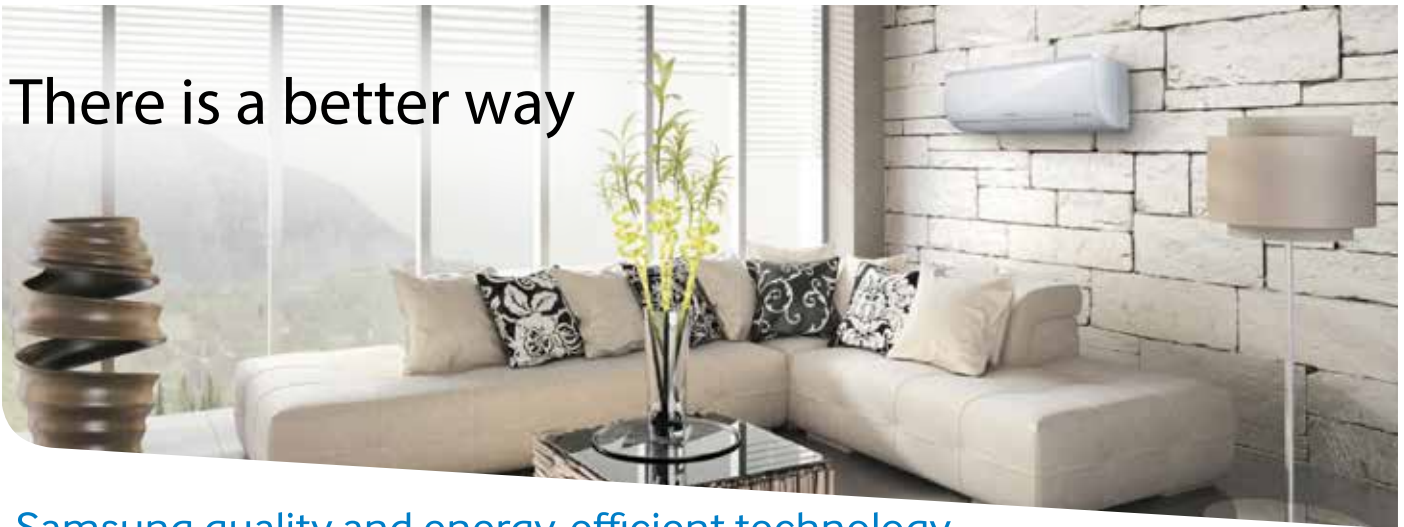
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## Ed's Entre

August is regarded as the windy month and a celebration of Women's month. There is a breath of fresh air as we showcase and celebrate women!

We recognise women in business with Fehms Jordaan and the Halaal Goods Market and Mariam Manack and her successes with Itrain. Each of them have different personalities, they pack killer punches and are making waves as entrepreneurs. These trail blazers head unique ventures and are role models of success and achievement. It makes for riveting reading.

It is also time for the launch of this year's "The Roshgold Young Business Achievers Awards." The previous two years produced exceptional winners with ladies instrumental in the start-up and development of their respective ventures. We call on you to encourage young entrepreneurs to enter the competition and extract full benefit from participation.

Entrepreneurship could be an antidote for poverty and unemployment. As a community we have a challenge to beat poverty. We have to out do poverty over the longer term. Government's finances are in a mess and wasteful spending over many years is now an "albatross" around government's neck. The lack of productivity, corruption and service delivery has disproportionately raised the cost of living and the cost of operating a business in South Africa. Sink or swim? There is only one alternative for survival and a career in business will keep one gainfully employed and financially independent. Swim for the safety of the shore.

Please do engage us on your thoughts on the way forward.

Haroun Pochee  
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**DID YOU KNOW?**  
You can view past issues on  
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## Contents

Poverty is a real threat. Haroun Pochee debates the prospects and he proposes an antidote...

02/03



Suraya Dadoo shares, Fehms Jordaan's journey in taking Halaal to new heights with the Halaal Goods Market.

04/05

Shaakira Rahiman Saleh walks the talk.

06/07/08

Women's Month Interview with ITrain's Mariam Manack

14/15

Technology: Productivity tools for solopreneurs

22/23



2019 YBAA – The launch is ready for a lift off

24/25

Hawa Patel yearns for a journey of a lifetime

28/29

Author Interview: Living Coloured by Shaakira Rahiman Saleh.

30/31

What are we feeding our kids? Zeenat Sirkhot questions

34/35



# ENTREPRENEURSHIP - AN ANTIDOTE TO POVERTY

By Haroun Pochee B. Com C.A.(S.A)

We are not in a good space.

Poor economic data from leading countries has shaken the fragile confidence of investors and business. The much publicised trade war between USA and China has not helped either and there are gloomy predictions on economic growth and expectations for the global economy are not so rosy.



Markets experienced a significant sell-off globally as the yield on long term bonds fell below the yields for short term bonds. CNBC reported, "The inverted bond-market spread is seen by many veteran traders as an important recession omen, though the timing on the eventual downturn is less predictable."

"When America sneezes, the world catches cold" is a phrase appropriate to our economic performance. The South African economy contracted during the first quarter of 2019, the exchange rate has tanked and the level of joblessness has increased, especially amongst the youth. The Government has yet to implement plans for the stimulation of the economy.

**Mail & Guardian reports; "Rocco Zizzamia, a researcher at the University of Cape Town, says poverty affects far more people than the 55% Statistics South Africa counts as poor. They quote Zizzamia; "Poverty is a dynamic phenomenon, with people moving in and out of it all of the time. Many of the 45% of the non-poor fall into poverty over time. While we think of the middle class as a group that faces a lower probability of falling into poverty, the portion that's in that position of economic stability is surprisingly small,"**

Are South Africans getting poorer? Do we measure our wealth against a reliable international indicator? Should the measurement be converted into a hard currency? This is a subjective debate and any serious self-examination should consider the above mentioned and a number of additional criteria. The technology is available. It is recommended that we measure and monitor our personal economic strength and attempt to incorporate safeguards that signal any descent into poverty, debt and possibly oblivion for future generations.

Many South Africans plod through life, adjust to economic difficulties, cut back on their spending or take on debt until their debt levels creep up. Currently, the unprecedented levels at which businesses are cutting back is making employability difficult. Technology is also enforcing redundancies and the numbers in employment continue to decline.

**Maya Fisher-French, analysed the predicament of South Africans in an article in the The City Press; "The average middle class South African has run out of runway – having already depleted savings – and is now tapping into whatever credit facilities they may have.**

These are the figures revealed in the 2019 Old Mutual Savings & Investment Monitor which is conducted each year and examines the financial attitude of urban, working South Africans.

What is particularly concerning this year is the significant decrease in savings and increase in personal loans for households earning between R14 000 and R39 999.

For emergencies, households have very little in terms of a buffer to manage an unforeseen expense. For households earning between R14 000 and R19 999, 43% said they would not manage an expense of R10 000.

Only 4% of them would be able to tap into savings for the R10 000 and the rest would use credit lines or borrow from family – which effectively means they are one pay cheque away from financial disaster.

A similar trend was seen for households earning up to R40 000 a month, with only 2% saying they have savings to cover a R50 000 unforeseen expense, and nearly two-thirds saying they have neither savings or credit lines to manage with that kind of unexpected expense."

Social agencies confirm the dire straits many families find themselves in. Many middle class households enjoyed a decent standard of living and lived within their means. The loss of a job or loss of a business is having dire consequences. The high cost of electricity and municipal charges, the poor levels of service delivery, rising cost of transport, security costs and the increased vat rate in 2018 has seriously eroded a family's financial reserves.

The economic conditions call for a downgrade in our lifestyles. Frugality is something many of us cannot adopt. Greater emphasis needs to be placed on our financial security and ability to sustain ourselves without debt until the economy improves. More economic discipline is needed and especially amongst our youth.

As it is youth employment is a cause of concern. What do the youth need to do to become economically active? Do they once again prioritise tertiary education and training, technical internships or work towards a career in entrepreneurship.

Getting into business, developing the business, working hard and becoming self-sustaining is an attractive option for not only our youth but also for those who have skills and expertise. South Africans are resourceful, innovative and hardworking to go into business and succeed.

**There is a dire need to become hungry again, adopt the right mental attitude in creating and sustaining businesses. It is possibly the best antidote to poverty.**

# Taking Halaal to New

written by Suraya Dadoo

"I wanted to go to a food market that featured cuisines from all over the world and be able to eat anything I wanted," says avid Johannesburg Muslim foodie, Fehmida Jordaan. More popularly known as Fehmz, Jordaan was a regular at Joburg's artisanal markets, and would marvel at the diversity of the global street-food on display. Then she and her family would always circle back to the only halaal food options: samoosas or chicken tikka.

"There were slim pickings when it came to halaal food, and I realised that there was a gap in the market. I had a vision of what the ideal food market would be," says Jordaan. Jordaan's idea was to showcase small businesses selling unique, high-quality, hand-crafted, locally-made food and goods that were halaal.



## "It was a risk I had to take"

"My friends and family got tired of me banging on about this and urged me to go for it. It was a risk I knew I had to take," admits the bubbly 39-year old mother-of-two. Using the last R10 000 in her bank account, Jordaan together with her husband, Muhammad Khalid, and a few other like-minded young entrepreneurs brought the dream market to life. They called their venture the HalaalGoods Market, a name inspired by their favourite artisanal market, the NeighbourGoods Market.

The market launched in July 2017, but Jordaan says they underestimated the interest that HGM generated, and almost became victims of their own success. The venue they had chosen in Kramerville, Sandton could not accommodate the thousands of people that wanted to attend the inaugural event.

It was a steep learning curve for the group, but they were buoyed by the success of the concept, and knew they were on to something. After listening to feedback from patrons and vendors, the team went back to the drawing-board to refine some elements of their original model. Almost immediately, Jordaan moved HGM to a new venue. Fox Junction in Ferreirasdorp was to be the market's new home.

## Making halaal history

Apart from the need for additional space, Jordaan says they chose this venue because it is central, wheelchair accessible and because of the incredible entrepreneurial history of the area. Fox

Junction houses the oldest industrial structures in Johannesburg, and Ferreirasdorp was the site of the city's first cafe, barber shop, tavern, the first school and even the first bank.

As South Africa's first halaal artisanal food and design market, HGM has now started to create its own history in the historic venue by providing - not only Muslims - but people from all walks of life the chance to enjoy unique halaal meals.

Jordaan avoided hosting the event in Fordsburg or Lenasia - suburbs that are traditionally known for halaal food - because she did not want the concept of halaal to be associated with a specific race or culture.

There have now been six massively successful editions of HGM at Fox Junction with over 10 000 people attending the last one in July. Powered by social media, there is a growing halaal foodie culture developing in South Africa, and the market - now held three times a year - is one of the most widely-anticipated events on the social and foodie calendar in Johannesburg.

## Innovate or perish

Consumers, however, are a fickle lot, and Jordaan does not want HGM to be a passing fad. Innovation is key to sustaining success in business, so the HGM team tries to ensure that every edition of the market offers patrons a different experience. Vendors are handpicked and must be owner-run businesses. "There is a story behind every vendor. Some are run by parents trying to pay school fees, or refugees sending money back home. Others are



# Heights

simply trying to make a bit of extra money in tough times," explains Jordaan.

HGM's vendors offer consumers a wide range of products to suit all tastes and budgets. It's possible to find everything from premium wagyu burgers and lobster to slap chips and hotdogs. Vendors also understand that while HGM is local, its outlook is global. They take visitors on a globe-trotting journey through Chinese dim sum, Turkish pides, American corndogs, Spanish paella; Italian gelato, Syrian baklava and French macarons.

## Small business, big passion

"The true stars of HGM are the vendors," says Jordaan. In her experience, owner-run businesses are more passionate than bigger enterprises. "Their passion is reflected in the presentation of their products and the way that they continuously innovate." This is even more remarkable since most of the vendors, along with Jordaan, still hold down 9 to 5 jobs.

Jordaan believes that small businesses are the heartbeat of South Africa's economy and have the potential to grow and employ more people. She is committed to growing the economy and lives by the "local is lekker" ethos, ensuring that at least 70% of the goods sold at HGM are locally-produced.

Some businesses that started, or participated at the market, now supply retailers around the country with their products. Jordaan is particularly proud of this, and is confident that they can even go on to open their own stores.

The market has already been featured on 702, eNCA, SABC, Joburg TV, SAFM and the Saturday Star. Despite the growing media attention, Jordaan is on a mission to grow the brand further.

One of the lessons she learnt early on in the journey of building a brand is the importance of working in a collective. "My vendors and I realise that if the HGM brand is growing and succeeding, then that is good for individual vendors too. Our success – and challenges - can't be divorced from each other."

HGM is not Jordaan's first attempt at entrepreneurship. In 2015,



she established a range of non-alcoholic cocktails called Fehmz Mocktails, which is now widely stocked throughout South Africa, Malawi, Botswana, and Zambia. With over 27 000 followers on Instagram alone, she has successfully leveraged her significant social media presence to grow both HGM and the mocktails business.

## Never stop learning

But the Lenasia native admits that her road to success has been rocky. Jordaan previously dabbled in various retail and home-based projects that were unsuccessful and costly. She grimly recalls how sponsors were unwilling to back the HGM concept simply because it was headed up by a woman. Some vendors and suppliers are difficult with her for the same reason. "We live in a male-dominated world. It is harder doing things as a female entrepreneur," Jordaan says with equal amounts of disappointment and determination.

For Jordaan, these challenges provide valuable learning experiences. "Everything that has gone wrong has taught me how to do things better. Through every failure or mistake there is a lesson to be learnt, and that is some sort of success for me," she says.

Coupled with prayer, there's hard work and sleepless nights that go into making HGM a success. But this live-wire and her trail-blazing team wouldn't have it any other way. "We strive to do better each time and we will not stop learning and hustling hard to achieve this," she declares.

Led by a woman who refuses to give up or stop innovating, HGM is fuelling a food and entrepreneurial revolution in a country that is hungry for halaal.



All photos by:  
Saaleha Idrees Bamjee



## **WALKING THE TALK- Spending Less, Choosing Well & Stretching it**

Shaakira Rahiman- Saleh

**O**n a mellow Monday morning I trudged to the kitchen, worn out by the weekend's family activities, I discovered an alarming truth in conversation with my nine year-old daughter.

"Mummy can you please put in an extra sandwich for me today?"- A usually strange request from a little girl. She is known to snack and not eat large portions. I wondered and asked; "Why the sudden urge for more food. " She replied: "I always share my lunch with Ayesha. It's not enough for the two of us. Mummy, can you please, pack a little more?" I learnt Ayesha's mum often did not have any bread in the house.



Puzzled, I recalled the unnamed mum always well dressed and groomed, this did not add up. Although a little disconcerted, she confided in me an unnerving truth that things had gotten tough in their household. With one salary and a heap of bills to pay, a mere necessity such as bread was hard to provide on a daily basis.

A simple yet interesting point hit me: You can't tell that a person is hungry or struggling because of the way they dress or the house they reside in or even the car they drive. Times are tough and the economy is not getting any better with many falling into the debt trap. I wondered if I really knew the true conditions of living for my neighbours, family and friends. These are people who I truly care about. People will not in passing share their financial predicament. An impersonal occasional text message or casual call will not suffice in showing concern for others.

This experience also got me reflecting about my own financial position. What if I shared the same fate? How would I cope? Are our finances stable enough to withstand escalating petrol prices, Eskom debacles and waves of retrenchments? I recalled an article I penned exactly a year ago in Roshgold News entitled "A Fab Frugal Females Guide to Financial Planning".

In summary I advised: How to understand cash flow, evaluate spending patterns including a guide to alter your mental conditioning in improving your relationship with money and savings and lastly, how to implement these learnings practically. In this current article, I hold myself to account and share my learnings as I reflect on how I personally fared over the past year. My thoughts are summarized in the five points below:

### **MY BIGGEST EXPENSE- TRAVEL**

I had the pleasure of enjoying three holidays in the past year. Two local and one international. What I have come to realize is as much as the wanderlust calls and the great memories are thought to be "priceless", there is a fairly big price tag that takes a huge beating on your finances with each trip. Experience has taught me to anticipate that whatever the cost of accommodation and travel locally, I need to at least double that for the total holiday cost, including food and entertainment for a family of five. When you are realistic about this, the total is shocking. You may want to reconsider frequent local travel, perhaps limiting to one trip per year (or none for the current year) if you are really serious about improving your financial standing.

When travelling abroad one underestimates one's budget especially for unforeseen expenses (such as additional sight-seeing, shopping and excess baggage paid for in Euros). I am fortunate that I did not incur any major debt. However, I have not saved much due to our finances recovering from the overseas trip. This was a big outlay and lesson learnt (hopefully) for future trip planning.

It is natural to crave a break but it's more important to remember that to be "forewarned is to be forearmed". I would advise NEVER to go on holiday using credit. A credit card is useful when travelling. However, restrict yourself to use the card for emergency situations only. Better to budget and save towards a goal. When you have the money banked, your holiday will indeed be a more pleasant one knowing you can afford it and there is NO overhang of credit card repayments. Yes, you may well "deserve a holiday", so start saving towards it and earn it! Lastly don't get caught by enticing ads- specials will always come and go, it's really not worth breaking the bank for a short stay thrill only to be paying for it months if not years thereafter.

### **THE BEST PURCHASE I MADE- INVESTING IN MY HEALTH**

It is my opinion that you should not deem a purchase an expense as long as it has a genuine return on investment that can be measured. One such example for me, is investing time and money on my health.

In recent years I have had frequent visits to the doctor and hospital for severe chest infections as well as other recurring niggles, I should typically not be struggling with. I decided to adopt a healthier lifestyle including better nutrition and joining the gym.

One could argue that the gym is an unnecessary expense that shouldn't be encouraged in difficult financial times. I think it depends on your lifestyle and commitment. For me, the option of taking a reduced payment option during off-peak hours means that I pay a fraction of the gym fee yet enjoying all the benefits. I have not seen a doctor for the first time in four years through winter and attribute this to working on improving my health. Regular exercise including Grid Training, Pilates and swimming, working with a personal trainer etc has really helped. I look at it as an opportunity cost: The amount of money I would spend on doctors' fees in one season is about my entire year's worth of gym fees- to me it's worth the investment and the benefits are manifold.

I am suggesting readers consider investing in improving their mental and physical state- If this is improved I believe you will be able to improve other areas of your life including your finances. Examples could be a workshop for a day on a subject that benefits or uplifts your mood, skill or outlook; a book or e-book that sparks new ideas or even better, activities that do not cost anything. For example, free park runs or local hiking trails. My family has come to enjoy our time in pursuit of such exercise and a period of bonding. Do what makes you happy and it is free or at a minimal cost with potential for maximum benefits.

>>> to page 8



**BE WEARY OF BAD HABITS AND SMALL EXPENSES- THEY ADD UP**

The love for good food is very testing. It is very hard to resist a “lekker” chow at the convenience of a call away or a short drive to an exciting new food stall or pop-up. I find this a particular problem when I do not prepare a menu for the week AND if I don’t have my groceries all readily available on hand.

Game Plan: It takes time to plan breakfasts, lunches, snacks and suppers for a whole family. My shopping is on point, neither excessive nor forgetful of key ingredients to be purchased. It takes me a whole Sunday afternoon to make these lists (1-2 hours) However preparing ahead of time saves me thousands of Rands. Prepared lunches from home are far healthier and more cost effective with a takeout limited to only once a week. I would suggest preparing monthly grocery lists in Microsoft Excel or Word and shifting family favourites around every so often. With time, pre-planning will reduce from a whole afternoon to less than an hour as your lists will already be typed out. I think that as a woman of the household one does actually hold a great deal of importance and power with monthly spending habits and you should not underestimate your influence in making a positive difference to the entire household’s financial state by making planned and better choices.

**A GOOD MOVE- MONETIZING A HOBBY:** There is a saying which goes “Find three hobbies you love: one to earn money, one to stay in shape, and one that allows you to be creative.” I have not achieved the one to earn money entirely yet. However, I am gearing up to working on my first published book. The deadline date is a few years away.

This is something that excites and challenges me. I want it to contribute an additional income to my household. My recommendation is to ask yourself about a hobby or talent you really good at and enjoy working on improving it. Can you possibly turn it into a small business, side gig or something saleable – this requires time, thought, development and feedback from your circle of support and your biggest critics.

**SMALL YET STEADY INVESTMENTS-** I have shared this in my previous article but feel it is important to reinforce here. If you are lazy like I am to manually transfer money into a savings account every month, sign a minimum debit order which goes off your account monthly. This is without any effort from you (and before you can spend it). I recommend the first organisation I ever invested in as a young student over twelve years ago. My investments are safe and steadily growing, with Roshgold. This may well serve as your emergency fund or nest egg when you need it the most.

In conclusion, I hope that you remember the heartbreaking yet important real case of the stark contrast shared with you: A little girl who goes to a school with an empty lunch box. I do not wish to be a proverbial “Prophet of Doom” but times are tough indeed. This is a case in point to understand the reality that is becoming more and more common even amongst the seemingly affluent. There are no untouchables, including huge franchises, chain stores and leading banks who have already closed dozens of branches leaving countless skilled workers unemployed.

What will we do to see this economic storm through? Know that it’s time to take control of your finances. My experience: it is harder to walk the talk and stay consistent. I think above all what matters most, is that when one falters to realise it, accept it and follow up with better decisions in the next financial period, with at least, one conscious small yet positive change to your money habits and spending one step at a time.

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# UNDERSTANDING UNDERINSURANCE



An article from PSG Insure on everything you need to know about under insuring;

The concept of being underinsured is something we hear about often – and hope won't ever affect us. Avoid it altogether by making sure you're adequately covered.

## FIRST THINGS FIRST

Being adequately insured, which simply means having the accurate replacement values for your assets and contents considered in your short-term insurance cover, starts with you. It is your responsibility to provide your adviser and insurer with correct information – including the true cost of the items you're insuring, should they need to be fixed or replaced. This is the first step to avoid being underinsured.

## FINDING VALUE

Getting your own valuation done by a professional will give you extra peace of mind. It's recommended that you seek a specialist, such as an evaluator from your insurer, the manufacturers of expensive items you own, or companies who focus on valuing goods within certain sectors.

For some items such as jewellery or art, you may require a valuation certificate, so check if any of your goods require one. While private valuations can incur a cost, this may be well worthwhile when compared to finding out you were underinsured when it's already too late.

For businesses that deal with large stock volumes (such as supermarkets or hypermarkets), the insurer may request that the stock value be determined and declared quarterly or bi-annually. This will, however, depend on your individual circumstances. Your adviser will be able to let you know which conditions apply to your policy based on your insurable needs.

## DON'T BE AVERAGE

When it comes to calculating claims, the principle of average is applied to under-insured assets or property. For example, consider a building insured for R500 000 when its actual replacement value is R1 million. In this case, only half of the property is insured. In turn, only half of claims will be honoured. So, if there is damage to the value of R100 000, only R50 000 will be paid out. It is therefore essential that the value of an asset is accurately recorded in your policy schedule at the time of loss.

While the principle of average does not apply across all sections of a short-term insurance policy, it is included under the fire, building, office contents and glass sections. (It would not, for example, apply to the All Risk, liability or motor sections.) The principle exists to protect both insurers and clients against prejudice if underinsurance comes to light, ensuring fair treatment for all.

If someone is underinsured, they are not contributing enough to the pool of premiums for the risk(s) they are insuring. The principle of average prevents them from sharing in all the advantages of belonging to the pool and means that they will have to carry a portion of their own losses.

## DON'T OVERDO IT THOUGH...

While it's difficult to over-insure most of your contents at home, you may not find this to be the case for your All Risk cover, which extends to your cellphone and other valuable items you carry with you (like watches and laptops). You can be paying too much for these items if you place an overly high value on them. It makes more sense to be realistic about their replacement costs and keep your budget in check. Also keep in mind that replacing an item such as a cellphone yourself would be much cheaper than replacing a building, yet cover for your portable gadgets is often not as cost-effective as cover for a building.

## BUDGET-PROOFED

It has to be remembered that expenses tend to go up. Use the opportunity to review your own budget and make sure all is in order. Whether you're insuring your personal goods or your commercial interests, you need to keep the full picture in mind, from the true costs to how long it could take for your goods to be replaced. Chat to your adviser to be sure you're on track.



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or Bruce Wolov ([brucew@psg.co.za](mailto:brucew@psg.co.za))

# WOMEN: EMPOWERED, FABULOUS AND KILLING IT

By Nasreen Dukander



Women have evolved! Women now have a voice and a purpose. This new age of women consists of; leaders, professionals, entrepreneurs, artists tradeswomen. With August being women's month, this article aims to; celebrate women and their various ventures. It also highlights how women are empowered and how their contributions are important to the economy.

Eleanor Roosevelt said "The purpose of life is to live it, to taste experience to the utmost, to reach out eagerly and without fear for newer and richer experience." This quote embodies how the new age women live. The economy benefits from self-made female entrepreneurs, utilizing their passions, skills, dynamism and talents to create and operate full functioning and profitable businesses. In South Africa, so many strong, successful and powerful female entrepreneurs have emerged since 1994. Their success proving what is possible with hard work and perseverance.

Rabia Ghoor, an entrepreneur admired by many. She is known as the Huda Kattan of South Africa. This strong woman revolutionised the makeup counter at the tender age of 14. While still in high school, Ghoor took her passion for makeup and founded a makeup brand called Switchbeauty. It is an affordable and trendy makeup brand. Her brand is used by many country wide including well known beauty bloggers and makeup artists.

Ghoor was not immune from challenges and hardships. Switchbeauty took hard work and toil to succeed. For a year she barely slept as she balanced school with working on the development of her business. As the brand started to grow with the demands of the business she dropped out of high school. This is every parent's worst nightmare. However, despite the risk of not finishing her education she persevered and turned Switchbeauty into a success.

I have been fortunate enough to have met small start-up entrepreneurs; I would like to shed some light on two of these brave women that are inspiring other women to learn and to create.

First up, Aasifah, a teacher by profession is the owner of, What the Fried Ice-cream. This ice-cream brand is unique and I find it to be divine. A passion for desert and business, coupled with the desire to make people smile started this business. What the Fried ice-cream is fried in a unique batter and topped with one's own choice of tasty treats. Aasifah's popups in Lenasia are hugely successful with residents lining up to have their cravings satisfied. These popups expanded to other suburbs and the ice cream is now being packaged and distributed via channels. The business is enjoying growth and is expanding.

Fahema owner of Adab Wear is admired for her blogs on travel and cultures. She has seen and written about countries such as; Turkey and the UAE amongst others. On her travels to Turkey she came across exquisite fashion that showed promise from a business perspective. Her passion for fashion turned into a business. She is importing this unique wear to our shores and selling it from home and popups. However, she has faced great challenges with importing and the vagrancies of the exchange rate. Adab Wear is still in it's formative stage and she has decided to create her own brand inspired by her travels. Her range caters to a large market with bursts of colour and elegance.

## *Women have come a long way and their stories intrigue.*

Many women have become travellers exploring different countries and cultures. Such have resulted in ventures and by being paid to blog about different destinations and cuisine. The motivational and personal development industries are thriving as women's needs increase. Some women through blogs, videos and seminars provide inspiration for them to live their best lives and take charge of their destinies.

We only have one life and it is our duty to live it to the fullest. Gone are the days where women had no voice or purpose. The new age of women has proven to be a flourishing one where striving for success is the order of the day. Empowerment is innate and living out one's passion has become a norm.



# SAVE THE DATE – ROSHGOLD AGM 2019

## BOOKINGS OPEN SOON

### PREPARATIONS FOR ROSHGOLD'S 35TH AGM ARE WELL UNDER WAY

Roshgold's annual general meeting is a feature on the calendar. AGM's are noted for motivational guest speakers, stakeholder engagement, networking and socialising and most importantly, reporting on the financial affairs of our group.

**Date** : Sunday 10 November 2019  
**Time** : 9.00 am for registrations.  
**Venue** : Balmoral Gardens, De Deur  
**Bookings open** : Monday, 7 October 2019

**Email:**  
[anja@roshgold.co.za](mailto:anja@roshgold.co.za)  
for any information  
you may require

Look out for Roshgold e-newsletters and social media posts on the Roshgold Instagram and Facebook pages.

ALL BOOKINGS WILL BE DONE ELECTRONICALLY. A link to the registration website will be published. Registrations will automatically close once the venue limit is reached. NO TELEPHONIC BOOKINGS or discussions will be entered into. Email [anja@roshgold.co.za](mailto:anja@roshgold.co.za) with your AGM enquiries.

The link for REGISTRATIONS to the annual general meeting will be sent out via sms, email, posted on the website and our social media pages about one month before the annual meeting. Should you wish to update your contact details please email [anja@roshgold.co.za](mailto:anja@roshgold.co.za) with your mobile number and email address so that you do NOT miss out registering.

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## Womens Month Interview with ITRAIN'S MARIAM MANACK



*Tell us about your business iTrain, how did it all begin; please share with us your passion for your business?*

It all began when I was inspired by my parents to be a fitness enthusiast, very early on in life. I was encouraged to excel both academically as well as in sport; Physical fitness became an integral part of my upbringing. To this day, I am absolutely ever so grateful for its ability to help restore my balance and bring to others, a holistic approach to life through my business iTrain.

Upon matriculating in 2007, I had a strong sense that the only way forward for me was to understand the nuances of the fitness industry. I needed to try and figure out how best I could use my unique skill set to help tackle the world's health crisis. I worked through the academic rigour of studying Sports Science at The University of KwaZulu Natal and graduated with honours in 2010. My entire fitness journey has been in reverence of my dad, who has always been my inspiration.

Perhaps, one would question how any of this is relevant to my passion for my business; Honestly, if this were not the case, I wonder if would have had the consistent drive and determination to launch iTrain! My dad was diagnosed with polio at the tender age of 11 months old. The time a polio epidemic was rife in 1956. As a child, I saw my father live with a disability, and yet without the slightest of complaint, he far exceed his potential to excel in all aspects of life.

I can proudly say that this 63-year-old, is now my entrepreneur mentor. He has taught me by example, to persevere and overcome challenges physically and mentally, and has made me truly believe that everything can be possible.



*Who is Mariam Manack beyond iTrain? What would our readers be surprised to know?*

The face behind the iTrain brand is just a normal woman, who thrives by actually living a healthy and fit lifestyle! My career did not make me who I am today- that was entirely built by two things - a beating heart and a passion so large that it lead me to show women the world over that if I can reap the unlimited benefits of living a fit and healthy life, so can they.

Growing up, we spent most of our time playing outside. I still enjoy working on my personal fitness training and self-development as a good way to release, learn and just have fun with it! Apart from this, I love to write blog posts on day to day healthy living. Lastly, I've always been passionate about style and design and sought out avenues that draw out my creative side.

This August, I've decided to launch my very first athletic wear range, as it stands to showcase the intersection where fitness and fashion meet.



*Aside from being the Top 5th Finalist in the Roshgold Young Business Achievers Awards 2018 you have had a few awards and successes of late. Kindly list your recently achieved accolades.*

My most recent achievement is, hands down, the biggest achievement of my career thus far; Being listed as a 'Forbes 30 under 30', is most definitely a huge milestone. I'm honoured and humbled to have been the first Indian Muslim woman to be ranked 3rd in the Business category in Africa!



*What do you attribute your success to?*

Above all, my greatest attribution is to My Lord. Each step of the way and in every decision I made, the Almighty has helped me achieve it all. True, there's a lot of hard work involved, and it can be time consuming, feel tiring and overwhelming. However, every bit of growth would have been impossible without the Almighty- himself guiding me and providing for me and showing me new paths and opportunities.



*As a female leader, do you experience resistance when you are leading your iTrain Team or clients? If so, how do you motivate them?*

Experiencing resistance is an integral part of being a human being, and being a leader does indeed come with an array of responsibilities. In my experiences of contributing to hundreds of women's transformations, I have seen women who've never stepped into a gym as well as women who have been persistent in their fitness journeys for years together. Just as no two bodies are the same, the coaching and support required for different individuals have challenged my perspectives on motivation and accommodation of differing personalities. Some take to change instantly, while others resist it because they view healthy eating and exercise like a mountain that's hard to scale. The saying 'Mind over Matter' couldn't be truer to help with these kinds of fears. The resisters are able to transform. When they can start to see how moving more and eating smarter is a better way of living, the physical changes actually begin to occur.



*How do you balance your work and home life responsibilities?*

I am still in search of mastery of balance. However, the nature of my work is such that I don't think there's ever a moment of slowing down. After one accomplishment, I'm seeking the next challenge, by choice! I have a very supportive family structure. My husband is always pushing me to improve. He is always by my side, and truly believes in all my best efforts at work.

To be honest, I've learnt to cope with the demands of life and work with experience. It is never easy, and can get very tiring. However, it is also an important source of constant joy. Learning how to manage time, and prioritizing are key to coping with stress. It is all a learning curve, really. But I'll be very eager to answer this question in 10 years to come, I'm hoping I'll have a more structured idea of balance, I'm sure I will.



*What advice would you give to young and aspiring female leaders?*

I was not born to lead or become anyone more special than the person next to me. Every individual is a blessed one. Regardless of whether or not you've got a degree, you can use your skill-set to empower yourself and those around you! Always make sure that you are doing it with heart and pure intentions. I strongly believe that life is about intent, so make sure you're doing it with a heart of pure intentions. Although failure is unintentional SUCCESS IS ABSOLUTELY INTENTIONAL. You must wake up and chose to move, work and thrive. In whichever path you may choose to succeed you have to persevere, show drive, hunger and resilience.

Most importantly, make the intention to create a positive impact in your community and extend that to your entire country. I always say to my ladies at the peak of where they want to quit, "get comfortable to get uncomfortable!" Embarking on a business venture or working on yourself isn't glamorous. It requires grit and simply not quitting at any cost. Believe in what you do and hold it firm in your heart - by doing this, my dear, you have every reason to shine and thrive!



*Please comment on your experience with the Roshgold YBAA Awards and what is your advice particularly for the female entrepreneurs entering the competition this year?*

My advice is that they should believe in themselves. You are already an awardee by the very fact of taking the first step and entering.

I was nominated in the Top 5. It was a great experience to be one of one hundred and twenty participants at the Roshgold YBAA Awards in 2018. All the other participants were incredible! What were the odds? Of course I believed I stood a chance, only because I believe so strongly and live for what I do.

So, regardless of your placement in the competition, the experience and journey itself is worth it. You will only move forward and discover more about yourself through the work you do.



# The Importance of the Real Estate Market and Economic Development

By Ahmed Zaid Saeed BinKhashah Al Shemeili



According to Yusra Mouzughi, David Bryde and Maher Al-Shaer - in the article entitled "The Role of Real Estate in Sustainable Development in Developing Countries: The Case of the Kingdom of Bahrain" (which first appeared in the open-access journal called "Sustainability" building real estate has the potential to assist the country with meeting economic and social goals. I strongly believe this means that if a country has a sustainable real estate market, they are well on their way to making the economy grow and maintain new heights. Through my vast experiences, not only in the UAE, but also in Africa and Eastern Europe, I understand that part of empowerment and growth is deeply rooted in the power of following 'your dreams'.

I also understand there are a lot of competitors in the

same field, but I must stress that if you want to improve and ensure a sustainable future in real estate the fact of nearby competitors is actually a good thing.

I believe in the blue ocean vs the red ocean concept, let me explain. It's always a good idea to search for new ventures where we can make a difference. This is why I believe in investing in Bosnia, for example. There is a great opportunity to uplift the area, therefore uplift the people." Thus far it is an untapped market, meaning "Blue Ocean". I personally believe in investing and developing in "Blue Ocean" instead of "Red Ocean" where the market is saturated. I believe in setting the stage with a high standard of expertise in this ocean which becomes highly difficult for our competitors to meet.

## The contribution of real estate to the GDP

Across the world, the real estate market has contributed extremely positively to the gross domestic product (GDP) of that particular country. This is because, among others, real estate provides a source of revenue for countless people, with this in mind I understand these points are important to the people of the UAE. As I look to making a considerable difference in the very near future, I believe the following points are important to keep in mind to uplift the economy:

- In the United States of America (USA) in 2018, the construction of real estate contributed US\$1.15 trillion to the nation's economic output. This figure amounts to 6.2% of the USA's GDP.
- The real estate sector plays a significant role in the GDP of the European Union (EU) as it produces prosperity and jobs. According to Eurostat data the real estate sector contributed approximately 10% to the European economy in 2014.
- In a report entitled "Emerging Trends in Real Estate: The global outlook for 2019" which was issued by PwC, according to data released by Real Capital Analytics (RCA) acquisitions of income-producing commercial real estate increased by 3% - to \$963.7 billion - in 2018. This was the third-highest annual total on record after 2007 and 2015.
- How many people does the real estate sector employ? According to latest stats, the numbers of people employed in the real estate sector are growing globally, and I personally see the value in investing in the real estate sector.
- According to the South African Quarterly Labour Force Survey - which was released in March 2018 - the financial intermediation, insurance, real estate and business services industry reported an annual increase of 16 000 employees. This number is set to increase in the second half of 2019, according to the survey released by the Manpower Group regarding its views on the outlook for employment for the third quarter of 2019.
- 2019 will see the same levels of growth in the real estate, construction, and manufacturing sectors in the United Arab Emirates as which was seen in 2018. This is due to a significant amount of development that is still on the cards for the Expo 2020 area. As such, employment in this sector is likely to remain robust.

In order to stimulate any economy, it's vital to build up a robust and sustainable real estate market within that economy. Everyone benefits from a solid real estate sector.

## New real estate developments

There are several real estate developments - and proposed real estate developments which are happening across the world, for example in Ilidza and Sarajevo in Bosnia and Herzegovina. This is a country in South Eastern Europe, located within the Balkan Peninsula where Sarajevo is the capital and largest city.

These developments are being spearheaded not only to improve the real estate sector in this part of the world but also to bring immeasurable benefits to other areas of the economy and, as such, benefit the people who work in them.

One of these such developments is the Lake Land in Jajce in Bosnia:

Jajce is in the centre between Sarajevo and Bihac. In my travels, research and recent investments personally in this area, I have found that there are no decent hotels for travellers passing through this location. This town is the former capital of Bosnia. It has a historical fortress at the top of the hill which faces the old Ottoman Town. In addition, there are other tourist attractions such as the highest waterfall in Bosnia and two lakes which are famed spots for picnickers. Given these attractions - which are attractive to tourists - there is a proposal on the cards to build a hotel, on the side of the lake as currently many Arabs from the Middle East and Africans are visiting this newly found oasis. Again, investing in a "blue ocean" is definitely the way to go within these untapped markets.

There are many other projects being proposed in this region. These are, for example:

- The Kongress Center in Sarajevo. This project has been designed to provide 35 000 square metres of showrooms in the business centre of the town. In addition to the showrooms, the precinct will include three residential buildings, one shopping mall, a congress hall and a hotel.
- MedPark Sarajevo is a proposed medical facility with expert physicians, health-care staff, a patient-oriented service approach, quality policy, state-of-the-art diagnosis and treatment centres in addition to comfortable facilities.

In conclusion, my views on the importance of the real estate market to the economic development of a country is that the real estate market is vital in the sustainability of any economy across the world.

As such, it is necessary to make constant investments in this area so that it is possible for this area to remain strong.



### More about Ahmed Zaid Saeed BinKhashah Al Shemeili

Nuclear Scientist, Head of CBRN (Chemical, Biological, Radiological and Nuclear) unit in Supreme counsel for National security (NCEMA) Abu Dhabi

- Investor & Director -Orbrix Training UAE and Training Excellence South Africa, KONKURS Poultry - Bosnia & Herzegovina, - Manazil Al Reef - UAE,
- Recipient of African Leadership Award in Africa and Middle East – African Leadership Magazine UK Feb 2019 and Hall of Fame Award Feb 2019

# CRUISING & HAVING FUN OFF THE ISLANDS OF MALDIVES.

by Haroun Pochee



A trip to Maldives is a must visit and is certainly on everyone's bucket list. Cruising out of Mumbai to the Maldives offers a lovely relaxing and fun trip for budget strapped South African's. We take you on a pictorial journey taking in the sights, sounds and beauty of this piece of heaven.

The cruise ship anchored off the capital city, of Mahle during the stay in Maldives. Travellers are ferried to shore and you explore the city, go on day trips, choose to swim at a local beach or browse through the curio shop. The island is only 6,8 square kilometres with the locals commuting by ferry from neighbouring islands to get to the capital, the airport or to work.





# Maldives

Pics by Haroun Pochee



^^ There are interesting little markets selling fresh fruit, veggies and fish as you meander along the foreshore.

^^ There is a meeting point and a tour office as you disembark from the ferry. There are regular ferries to and from the ship. A short walk along the promenade gives on access to the city and it's offerings.



<<<< after a hectic day travelling and touring it is time to enjoy the ship's facilities.



^^ Having fun enjoying the local resort facilities and beaches. Very economical to use the public conveyance, it is safe and experiencing local life makes the experience one to remember.

^^ Locals make extensive use of motor cycles for commuting

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# PRODUCTIVITY TOOLS FOR SOLOPRENEURS



The internet economy and the proliferation and wide use of smart phones begs the question of our capability to perform optimally in this new environment. Do we have the requisite skills to maintain and sustain our businesses into the future?


The lull in the economy gives us the time to reflect and ponder how we can use technology to leverage our business practices and move away from “bricks and mortar” models and practices to business models requiring a fresh approach and innovation to progress with the productive use of technology.

This move or shift requires time, effort and investment in one’s own education and training. Solopreneurs are under threat as they have not built a support system and are so involved in their businesses to even look at how the environment is changing. Thus, they are NOT using technology to work more efficiently, saving money or strengthening their businesses.

### Here are some low cost technology ideas on helping your business thinking:


- First and foremost your personal development and training. There are many free training resources, newsletters on small business development and utilising Google search to find disciplines requiring learning. For starters searching on how to use Google's offerings, Adwords and productive use of Google drive would be beneficial. Many small businessmen do not seek to maximise from the use of Microsoft Office, accounting packages for small business or communication technology to interact with suppliers, customers or bankers.
- More formal educational resources and training can also be accessed and registered for. We hope to cover this in more detail in a future issue.
- Make time and create a "to- do" technology list. Microsoft Outlook has an excellent electronic to-do list with deadline establishment and planning. Check your Mobile phone App store, there are bound to be applications that can help you learn to automate your to do list. Say for example, utilising Microsoft Excel for record keeping or remittances, recurring order information or sales and cash flow forecasting. Enlist the help of a mentor and create a formal program dedicated for your training and development. Set aside half a day or one day a month for 10 months of the year. Continuing business development will only be achieved with a formalised plan and disciplines implementation.
- Are we minimising cost by using on line Voice over Internet protocol for telephony, customer contact or order placing? By migrating from a landline we can reduce business cost and utilise platforms such as email, whats app or internet calls to conduct our affairs. The fact that these platforms can be used from any location will help costs and allow for flexibility.
- Learning and utilising an application such as Evernote will be the beginning of storing data and information off the premises. It will begin the process of cloud storage and lend mobility to your records as the information can be accessed through synchronisation from any connected device. A handy printer/scanner will make the process easier.
- Evernote can also be used as an online diary or journaling resource. On the move call reports, meeting notes and minutes, reminders, scheduling and email can be clipped or saved on to Evernote. This becomes a productivity tool.
- Get your technology service provider to set-up your home based or other smart devices such as mobile phone or tablet, laptop computer to access and login to your business desktop system. One can then access all of your information and data when you out of the office or over weekends. Remote applications such as Neorouter, GoToMyPC and LogMeIn, can keep you connected even when you're not sitting at your desk.
- Use Efiling to manage tax filing and communicating with SARS more effectively.
- Share digital files and financial information with your accountants to improve the process of accounting and management reporting. Most banks can provide monthly bank statement in digital formats that allow data capture directly into an accounting package, like Sage Pastel or Quickbooks. It will eliminate the need for duplicating the capture process and also permit the efficient production of vat reports. Could possibly also lead to cost savings.
- Being more market driven by using Facebook and other Social Media platforms to market your goods and services. Promotion of your business is important and this is a low cost method of touching base with your target market and customers. Product photos and reminders are conducive to InstaGram. Blogging could also be a suitable tool for publicising the business and the messaging can help strengthen your brand.

These simple tools once implemented will help the processes within a business and allow for productivity improvements.



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# 2019 YBAA – LAUNCH IS READY FOR A LIFT OFF!



The countdown to the 2019 Roshgold Young Business Achievers Award has begun. There is a flurry of activity as our organisers finish preparations for this year's competition. Our business savvy judges are on board, negotiations with sponsors are in place and the organising committee is looking at ways to get as many businesses to enter as possible.

Our stakeholders want a bigger COMPETITION! They aim for bigger prizes, bigger number of entrants and a bigger Awards finale.

The search will soon begin to unearth exciting entrepreneurs who have a business model and talents to leverage their success through the Roshgold Young Business Achievers Awards.

The legacy of the winners from the past competitions has been awesome. Inaugural winners Chilli Choc Chefs have been trail blazing since winning in 2017. Last year's winners, Hash Tag Our Stories have been phenomenal. There is a story of creating an international presence and their footprint is far reaching with presence and business development in many countries.

However, the competition has NOT been beneficial for our winners only. Every business entrant and every entrepreneur associated with this completion has benefitted. The coaching and mentoring, the prize awards, the support and marketing benefits have boosted their business positioning and branding.

One only needs to see confidences growing and article after article, videos and social media posts affirming the benefits of entering this prestigious competition. At the gala finale event, our young entrepreneurs' excitement and support was evident from a huge turnout and participation. It was NOT about winners but it was about giving them opportunities!

Look out for the dates for regional meets, look out for the entry forms, look out for the dates. Follow the competition on YBAA Social Media, our website and our communications. We looking forward to having you on board.

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The advertisement for Fahmida Wadee properties is located in the bottom right corner. It features a circular image of a hand holding a small house model. To the right of the image, the text 'WHETHER YOU NEED TO BUY OR SELL YOUR PROPERTY WE CAN HELP' is written in a white, sans-serif font. Below this, the text 'RESIDENTIAL • COMMERCIAL' is written in a red, sans-serif font. At the bottom right, the contact information is listed: 'Tel: (011) 837 0006', 'Mobile: 082 444 2717', and 'Email: wadee@fahmidawadee.co.za'.



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# HAJJ - A JOURNEY OF A LIFETIME!

By Hawa Patel  
@traveldiarieswithH



As many Pilgrims return from Hajj, their stories and experiences bring a yearning to go for this journey and experience it over and over again...

Why is this pilgrimage so fulfilling?

It is obligatory on people to make Hajj for the sake of Allah and on those who have the necessary means to perform it at least once in a lifetime.

Hajj strengthens one's Deen and brings one closer to Allah. Hajj is the 5th pillar of Islam and is performed in the holy month of Dhul Hijjah between the 8th and 12th Dhul Hijjah.

On day 1 of 8th Dhul Hijjah, a pilgrim makes the Sunnah Ghusl (Full ablution) and adorns the Ihram, that is two stitched clothes for men and loose fitting clothing for women.

The Intention of Pilgrimage is made and all prescribed rules are observed. One performs two rakaats Salatul Ihram

## DAY 1 – 8th Zil Hijjah

After Fajr (pre sunrise) prayers, pilgrims make their way to the first location Mina, which is approximately eight km from Makkah. The night is spent in Mina. The heart and tongue are kept moist with the zikr and recitation of Allah's Qalaam. It is here that the time is spent performing Dhuhr, Asr, Magrib, Esha and Fajr of 9th Dhul Hijjah.

## DAY 2 – 9th Zil Hijjah

After Fajr prayers, pilgrims make their way from Mina to Arafat reading taqbeer –e –tashreeq where they seek forgiveness and mercy of Allah and listen to the sermon near Jabal-e-Rahman (Mount of Mercy), from noon until sunset. Zohar, Asr Salaat is performed and excessive Dua and Istigfaar is made until sunset.

After sunset pilgrims leave Arafat to go to Muzdalifah where they spend the night praying and collecting pebbles that are needed for pelting the shaytaan. It is here in Muzdalifah where pilgrims sleep on the ground beneath the open skies. On reaching Muzdalifah, one reads the Magrib and Esha Salaat together once the time of Esha is set in. One should collect the 49 pebbles for pelting the shaytaan if you are staying in Mina until the 12th Dhul Hijjah or 70 pebbles if you are staying until the 13th Dhul Hijjah.

### On day 3 – 10 Dhil Hijjah

After Fajr , the pilgrims head back to Mina . Once the big shaytaan(pillar) is pelted , one does the sacrifice of Qurbaani on an animal or a voucher can be bought alternatively.

**Hadhrat Aishah (RA) narrates that Rasullullah (SAW) said:**  
**“During the days of Qurbaani there is no deed of man more beloved by Allah Taáallah than sacrificing of animals. On the day of Qiyaamah the sacrificed animal is accepted by Allah Taáallah before the blood reaches the ground . Therefore render the Qurbaani wholeheartedly and happily.” (ibn Majah , Tirmizi Hakim)**

The pelting represent the temptation of the shaytaan. When throwing the stones, the pilgrims recall the story of the Shaytaans attempt to stop Ebrahim (AS) from obeying Allah’s command to sacrifice his son Ismail. The stone represents Ebrahim(AS) rejection of Shaytaan and the firmness of his faith

Once the pelting is completed, Qurbaani is done and shaving of the hair is completed, the pilgrim is out of Ihraam. The pilgrim then revisits Makkah to perform Tawaaf – e- Ziyarah and complete the Safa Sae’e of Hajj. The Sae’e is a memory of the Prophet Ebrahim (AS) wife Bibi Hajira on finding water for her infant Hazrath Ismail (AS) after they were left in the dessert as per Allah’s command.

The pilgrims then return Mina where they spend the night in Mina.

### Day 4 – 11th Dhil Hijjah

- Three shaytaans have to be pelted on this day
- It is Sunnah to pelt the Jamarat in order of Small, medium and large size.

### Day 5 – 12 Dhil Hijjah

Pilgrims follow procedure of day 4.

If you cannot leave Mina before sunset , it is makrooh to leave without pelting the shaytaan on the 13th Dhil Hijjah

It is Waajib to perform Tawaaf –e – Widaa Before departing Makkah.

**Hadhrat ibn Umar (radiallahu Anhu ) narrates that Rasullullah (sallallahu alayhi wasalam) said:**  
**“The one who after having Hajj visits me after my deathn(i.e visits the Holy Raudah) is like the one who visited me while I was alive.”**  
**(Mishkaat)**

May Allah give one and all the opportunity to perform their pilgrimage with ease an spiritual upliftment.

As I reflect back to the two most memorable travel in my lifetime – My Hajj. The journey with my grandparents as a young girl in contrast with the journey with my husband as mother of two, was so different and spiritually uplifting.

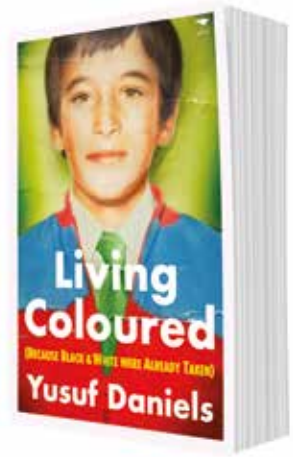
It was my grandfather’s wish to take every grandchild for hajj . Honestly , it is one memorable gift that a grandfather can give a grandchild and the experience remains in the heart of us grandchildren who have had the opportunity. This was a wonderful experience to meet and interact with the locals of Makkah and maximize ibaadah. My grandfather believed in doing the walking hajj and it is one experience I would encourage all to do.

The haj experienced with a spouse strengthens the bond spiritually between two souls bringing one closer to Allah. It is encouraged to perform hajj while you and your spouse are young. Once again, the experience of the walking hajj from Mina to Arafat to Muzdallifa and then back to Mina continuously making zikr along the way helping each other brings inner peace and deepens the love spiritually. I was again with the blessing of Allah afforded the opportunity with my hubby to join my grandparents on this spiritual journey. Ziyaret, Date farm, Zam Zam , Zikr, Romance, Salaat, Quraan , Shawarma, Kebabs and Kahwa are among the many memorable moments.

To those who have not yet embarked on the journey of hajj, just make the intention and Allah will make it possible insha Allah!

■ Acknowledgement - Reference: M I A R Kolia

## Book Interview



Shaakira Rahiman- Saleh speaks to Yusuf Daniels about his book "Living Coloured". It is a special kind of memoir that utilises short stories to weave together both a culturally insightful and an achingly nostalgic glimpse into a childhood on the Cape Flats. From the nightclubbing at Space Odyssey and the shenanigans at the Mitchells Plain public swimming pool, to the traditions of delectable food exchanges during Ramadan between Muslims and Christians alike, this book truly is a tribute to all that large parts of the Coloured community holds dear and sings of the spirit which helped them seek out an existence on the dusty flat plains of the Cape.

# LIVING COLOURED

SHAAKIRA RAHIMAN SALEH WITH YUSUF DANIELS



**Living Coloured is your baby. Tell us about your book:**

The book is not a political one. Yes, even though it is set against a political backdrop it is a light-hearted narrative of a youngster growing up in the lower income areas of Cape Town. It chronicles the antics of a lower income colored child within the dynamics of a close knit community.

The book depicts what families did to keep their spirits uplifted, the sense of community and the entrepreneurship of a kid my age who was not handed everything nor fed with a golden spoon. It really is a memoir written from the perspective of a young adolescent trying to make sense of the world around him and finding the humour in life.

**Tell us about yourself**

I grew up in the Cape Flats and moved with my family to Mitchells Plain on the Cape Flats. My family, like thousands of other families, carved out an existence in a close knit Coloured community that still today eat, laugh and pray together. I am a property auctioneer and a father of three.

**As a newly published author when and why did you decide to open these stories seeped in culture, history and humour?**

My inspiration came from being at the acupuncturist rooms staring at a mountain of toilet paper. I needed to occupy my time ... so I started writing about my experience at Dr Lin's. I uploaded the story to Facebook and with the power of social media my Facebook friends thoroughly enjoyed it and encouraged me to write more stories. Weeks later, I penned a compilation of short stories. I have always been a story teller and my colourful childhood and my stories took shape as such.

**With rapid changes in South African society what is the relevance of the book for South Africans?**

The book keeps us grounded. It is reminding people, especially coloured people of their roots and where their successes were derived from. How the laughs and games from our past can always be drawn upon. This book is a testament to that. We draw on the memories of our good times to help us through our bad times. The tough times remind us to be grateful of where we stand today as a free nation.

**What are you hoping for the youth to learn from your short stories?**

I would like the book to be a beacon of hope for the youth.

I am hoping for this book to send a clear message that no matter what the difficulties or hardships, there is always a way. If one uses ones imagination and adopt a positive spirit one will cope with adversity and never be lost. There is always hope for betterment.

**Briefly share the sights and sounds from the Cape Flats where your stories are set?**

I felt a sense of ease, safety and belonging as a youngster. In a way the community spirit connected and shielded us. It was a happy and a challenging time. Living in a bedroom with my four sisters, being the only thorn amongst the roses, had it's benefits.

There was adversity and there was poverty, I think that comes through in the book. For example the story of how we took a bath back then. The book shows that despite the hardships we made the best of times. Sights that were common included, children playing in the streets, whole communities would come

out over weekends to cheer us on during our Sunday afternoon matches. Playing in the ertjie dam with my friends was so much fun, games such as kennetjie and competing against my friends are etched in my memory.

**Do you think that humor is used to lighten the harsh realities of poverty one was faced with?**

The coloured spirit and humour is a unique one; one that is steeped in "lightness" Humor is a weapon we use to perhaps reflect on the harsh realities.

**Would you think your language and style of writing has contributed to the books success?**

Absolutely! The book has been successful as it is written in the language of the person on the Cape Flats. It is highly relatable. I also do believe we all have our own unique style.

**Would you advise aspiring writers to adopt a simliar writing style in their own authentic voices and language?**

South Africa has 11 official languages and each language has its own authentic style and colloquialisms. I feel that it is imperative that writers adopt their unique styles so that the reader becomes comfortable and is transported and engrossed by the unique story.

**Is writing a full time profession for you?**

As stated above I accidentally stumbled upon this passion by writing a few short stories, I am what one could call an accidental author. No it is not my full-time profession.

**Share with our reader some of your learning's on this writing journey?**

As a result of the popularity with the book and with the power of social media, I have embarked on empowering the community. I am advertising with my unique flavour promoting small businesses. I have done over ninety posts in the past two months. It has been successful as my followers shared the posts increasing the business reach. It has had a snowball effect on these businesses and the community at large. I have met a number of amazing people on this journey and this has inspired me to be more active and help the community.

**Lastly, Do you have a favourite excerpt from the book?**

From the Don't mess with Ruthie story:

"Ai, but it was too late. Ruthie was out of their yard like a gazelle and next thing her hands were around my neck and choking the shit out of me. Out of the corner of my eye I saw the other neighbour Mrs Cox touch the rosary she wore around her neck, while saying: 'Oooh jinne, die kind gaan dood vandag.' Yes, I could lipread a little mos, even back then.

First thing out of my mouth was: 'Our Father, who art in Heaven, hello be Thy name.' This was the first time in my life that I forgot I was a Muslim. I soema' forgot my Kalima. And all I heard out of Ruthie's mouth was: 'Wie is nou mal? Wie is nou mal?' And I was shouting back at her: 'Ek is mal, Ruthie. Ek is mal!' "





# TOYOTA

## CH-R

### 1.2 PLUS

TOYOTA HAS CAUSED A STIR IN THE SMALL SUV MARKET WITH ITS LAUNCH LAST YEAR OF THE NEW KID ON THE BLOCK ...

The SUV market has been a hotly contested one for a while, but Toyota has caused a stir in the small SUV market with its launch last year of the new kid on the block, the Toyota CH-R.

This new vehicle is compact yet has enough curves and jagged edges to compete with supercars. This radical new design cannot be mistaken for any other vehicle.

The front end has the trademark Toyota badge front and centre and the rather large headlights are reminiscent of the Corolla. The oversized bumper has a high hip section with a black grill section at the bottom. This adds to the sporty look of the car but also gives the impression of the car being higher off the ground than it actually is. The bonnet is flat with curved sections on either side behind

the headlight. This is possibly the only flat panel on the car. The large, steeply raked windscreen is in keeping with the overall front proportions.

As you move to the side, it is confirmed that this is no ordinary Toyota. The bulging wheel arches, small windows and sloping roof give this SUV a sporty, almost coupé-like stance. The car has two creases along the side of the body: one high hip crease and another lower one that angles steeply above the rear wheel to meet with the tail lights. The rear doors have handles hidden in the C-pillar and are smaller than the front ones, which is in keeping with the coupé look. The challenge with this approach is that getting in and out of the rear space takes some concentration, or you will definitely hit your head on the way in or out.

**ENGINE**

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**POWER**

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**TORQUE**

185 N.M

**0-100 KM/H**

N/A

**PRICE**

R364 600

The rear end is where things really get interesting, as the taillights bulge out of the body work almost like bug eyes. They then slope upwards towards the rear as it incorporates into the rear spoiler. That said, the car does have another rear spoiler above the rear windscreen. Between the sloping roofline and the spoilers, rear visibility is compromised to a certain degree. All around the bottom of the car is a black plastic wrap that also lines the wheel arches, in keeping with the SUV look.

Open the front door and you are welcomed to a very angular dashboard. Taking clues from some of the German marques, Toyota has mounted a screen above the centre of the dashboard for the infotainment system. The dashboard just below the screen is angled out

towards the driver, which makes you feel like the dash wraps around you like a cockpit. The climate control buttons and display are placed on this section.

The seats sit high, so you feel like you are in a raised car, which many city drivers are looking for these days. This improves visibility, but the smallish windows all round reduce overall visibility. The space inside is ample for four, and a fifth will be fine as long as it's a child. The rear seats are rather upright, to try and give added boot space. The boot is not huge as the spare wheel does take a large chunk of space away. Also with the high boot opening, you need to lift items quite high before they are loaded.

The 1,2-litre motor, matched with the manual gear box, was a pleasure to

drive. The light gearshift and clutch made traffic a breeze and the overall fuel consumption was good. As this is a 1,2 litre, don't expect to tow a caravan, but for day-to day driving and the occasional longer-distance drive, this vehicle is well suited.

Overall the exterior of the car was most striking and in electric blue did catch the eye of many an onlooker. If you like to be noticed while driving a car that has limited space and visibility, this is good fun to drive around. A definite sporty addition to Toyota.

**AUTHOR** | Torque Talk is a member of SAGMJ

Article first appeared in Accounting SA



# WHAT ARE WE DOING TO OUR KIDS?

by Zeenat Sirkhot



Zeenat Sirkhot is an Integrated Learning Therapy Practitioner working with children from four years of age to adults. She was previously a BabyGym Instructor and is a Learning Consultant.

Waheeda sat with her morning coffee in hand, resting her forehead against the other hand. She had just received Ismail's report. Her face went ashen as she perused through his scores, all in red and the final comment "Failed!!!"

She was lost for words they had tried everything with Ismail. Educational Psychology, Play Therapy, had his eyes tested, Ears tested, etc. etc. etc. And this last term was probably the most costly, different tuition to improve his performance.

"Aah, Where did we go wrong?" she asked, opening up her second cookie. Like Waheeda, many parents face these challenges on a daily basis, and many would swear that they are going through the exact phenomena. What's going on? Why are our children battling with their learning? What are we missing?

## Have we looked at that all important Question? What is the relationship between Learning and Nutrition?

The place to begin with is understanding and learning about the relationship between nutrition and the brain. The brain is made out of water and essential fatty acids. So when we talk about learning and the brain, we need to know, what feeds the healthy functioning of the brain. The brain requires foods high in “essential fatty acids” to be able to function efficiently. Research suggests that there is a link between sugar, trans fats and inefficient brain functioning. A study was done on rats, using a diet high in sugars. They found that the hippocampus which is the area responsible for learning and memory was inflamed. The rats were not able to use certain areas of their learning processes and there was a change in the electrochemical activity of the brain, thus leaving them confused and phased.

Bearing the above in mind, let's take a moment to dissect many of our easy on the go “breakfast” or any time snack. It's made of wheat flour (gluten), sugar, syrup, niacin, eggs, butter or shortening and preservatives. Our crazy lifestyles make many households consume processed foods, which are quick to prepare, or convenient to eat. Gone are the days of freshly made cereals or proteins for breakfast. Our tables are layered with heavily processed cereals, loaded with sugar and promises of many vitamins and processed meats with a hint of protein. And if you are the type, that has to leave the house before dawn, drinkable meals in boxes promise to keep you and your family in top shape for the day.

Most processed foods are high in carbohydrates, which when digested, are absorbed as glucose. Now eating carbohydrates that come from fruits, vegetables and grains, get absorbed slowly and therefore glucose is gradually released into the blood stream, whereas processed carbohydrates are released quickly into the blood stream, and are considered to be harmful to the body. The effect on the body is that one often feels sleepy. There are times when one could feel unwell, can't concentrate and tantrums and mood swings are often experienced. This is what many parents and educators can testify to when it comes to the classroom, or homework time. How do we fix this? Let us take breakfast for starters, said to be one of the most important meals of the day.

### CHOCOLATE OATS

Rolled oats are a healthier, as they are not processed and provide a slow release of energy. 1 cup of oats, toasted lightly with coconut, add enough water, and cook till all water is absorbed. Add in 1 tsp of cocoa powder, pinch of salt, a little honey, milk and leave to simmer. Alternatively, you can add in chopped dates and raisins, for sweetness. It is a good source of iron and calcium.

### MUESLI

Toast equal quantities of rolled oats, flaxseed (high in Omegas), coconut, some nuts, and chopped dates. Add in some goji berries, sultanas or cranberries and while the pan is hot, sprinkle a nice drizzle of honey, stirring to cover all the grains. Cool off and bottle. If you prefer, you can add cinnamon powder or cocoa.

### CHOCOLATE NUT BUTTER

Take one cup of almonds, 3 tablespoons of unsweetened cocoa powder, 2 to 3 teaspoons of coconut oil. Process ingredients by throwing in 1 teaspoon of coconut oil at a time. I like the butter thick, use no more than 2 tsp of coconut oil. For some sweetness add in honey. Now replaces the very sugary chocolate spread!! Lovely on Low GI toast with bananas, apples or raspberries, great as breakfast or a snack.

### SOME SNACK TIPS

Always cut up some apples or pears, before giving your kids a sugary snack. These fruits balance the sugar levels thus cutting down the craving. A block of Dark chocolate also does the trick. Cranberries topped with dark chocolate, some salt and a sprinkling of sesame seeds, make an awesome snack. The next time before you open up a biscuit or sugar infused cake, think about the effect this has on the brain, and make some good choices.

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*Channing Pollock*

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