

# Roshgold

NOV 2019 - JAN 2020

# NEWS

## INVESTING IN PEOPLE AND IMPACTING COMMUNITIES



**ROSHGOLD 35TH AGM**  
- NEWS, VIEWS AND  
ALL THE PICS

**TIME TO  
INVEST IN  
JAPAN?**

**LOCAL  
HOLIDAY  
HOTSPOTS**

**TOP TIPS  
FOR A SAFE  
HOLIDAY  
SEASON**

There is a better way



Samsung quality and energy-efficient technology ensure economical, reliable airconditioning of large areas.



**Boracay**

Samsung quality at a competitive price  
Boracay airconditioners come in 4 sizes from 9000 Btu to 24 000 Btu. With Smart Saver technology, anti-bacterial filter, Good Sleep mode and anti-corrosion fins, the Boracay is your value-for-money choice combined with proven Samsung quality.

**Maldives**

With advanced Samsung Inverter technology  
A top-range Inverter airconditioner that saves you up to 40% on electricity consumption, Samsung's Maldives range comes in 4 sizes for rooms from 16m<sup>2</sup> up to 45m<sup>2</sup>. A Full HD filter with anti-bacterial coating ensures a healthy environment.

Contact JasAir for more information:

Johannesburg: 011 942 2990/1 | Cape Town: 021 593-0559  
Durban: 031 502-2054 | [jasair@mweb.co.za](mailto:jasair@mweb.co.za) | [www.jasair.co.za](http://www.jasair.co.za)



habby&lace  
SOUTH AFRICA'S NO.1 FABRIC & HOME STORE



FOLLOW US FOR DAILY POSTS  
f i t g+

[WWW.HABBYANDLACE.CO.ZA](http://WWW.HABBYANDLACE.CO.ZA)

DRESS FABRIC · HABERDASHERY · LINEN · HOMEWARE · CURTAINING · CARPETS & RUGS · PLASTICWARE · WOOL

PLACE ORDERS QUICKLY & EASILY ONLINE & GET DELIVERY ANYWHERE IN AFRICA  
BROWSE THROUGH PRODUCTS EASILY ON OUR MOBILE APP

063 662 5965 | 016 422 5400 | [info@habbyandlace.co.za](mailto:info@habbyandlace.co.za) | 56 Voortrekker Street, Vereeniging

*A Stroke of excellence*

- 5L Turps R98
- 5L Supa Satin white PVA R370
- 20L Supa Satin White PVA R1 260
- 5L All Purpose Matt White R250
- 20L All Purpose Matt White R810
- 5L QD Red Oxide Primer R168
- 5L Eggshell Enamel White R350
- 20L Eggshell Enamel White R1 170
- 5L Gloss Enamel White R340
- 20L Gloss Enamel White R1 055
- 5L Contractor's White R75
- 20L Contractor's White R240
- 20L Dulux Weatherguard  
(white and standard colours) Special
- 20L Roof Paint from R560



**Hot Pot**  
Paint & Hardware

HOUTKOP ROAD 108A, DUNCANVILLE, VEREENIGING

TEL: (016) 427-5518 / 25, TEL: (016) 428-1113

TEL/FAX: (016) 427-5525, CELL: 082 774 9552

[info@hotpotpaint.com](mailto:info@hotpotpaint.com)



## Ed's Entre

This year's annual meeting gave us time to reflect on Roshgold's thirty five year journey.

We also bade farewell with emotional tributes to two founders. The value of their contributions cannot be measured except to say that Roshgold will miss their wisdom and we will cherish and treasure their legacy.

Thirty five is a memorable milestone and we cover the annual meeting comprehensively. Sad to say we cannot do justice by encapsulating the vibe and atmosphere prevailing at the event. The Hall of Fame Awards were very special and recognised the contributions of Uncle Bhai Dadabhai and Uncle Abbas Dadoo.

Arif Ismail, the guest speaker is a banker and an authority on crypto currencies. His presentation illustrated how technology and especially Fintech is evolving to revolutionise the way we use money as a medium of exchange.

The issue has meaningful holiday coverage which is appropriate for this time of the year. Local holidays, food and recipes and a debut novel book review completes a broad offering.

We thank our contributors and advertisers for their support and editorial submissions.

Enjoy your well-deserved holiday break and we will be energised by the rest and be ready for 2020.

We invite your comments and the best email will win a lovely little prize. Get cracking!

Haroun Pochee  
 Editor  
[harpo@offinet.co.za](mailto:harpo@offinet.co.za)

## Contents



Thirty five years on. Haroun Pochee reviews Roshgold's investing in people and it's impact on communities	<u>02/03</u>
AGM News:	
■ Highlights from the AGM	<u>04/05</u>
■ Competition winners	<u>05</u>
■ From the Chairman's desk by Ebrahim Sujee	<u>06/07</u>
■ The Hall of Fame Awards	<u>08/09</u>
■ All the pics from the AGM..	<u>18/19/20</u>
Bertus Visser gives top tips for a safe holiday season	<u>10</u>
PSG's Bruce Wolov asks; Is it time to buy Japan?	<u>11</u>

Shaakira Rahiman Saleh reflects on the SANWF Youth Conference and empowering to serve humanity	<u>22/23</u>
Fatima Parker gives you many local holiday hotspot options.	<u>26/27</u>
Zeenat Sirkhot cautions; Watch what the family eats during the holidays	<u>28/29</u>
Mummy, what can we eat? Nabeela Saley Tar Mohammed provides easy recipes.	<u>30/31</u>
Our motoring correspondent puts the BMWi3 through a rigorous test.	<u>34/35</u>

**DID YOU KNOW?**  
 You can view past issues on  
[www.roshgold.co.za](http://www.roshgold.co.za)

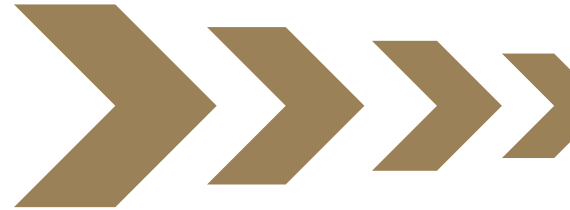
Publisher: Top Share Management Services cc

Editor: Haroun Pochee

Design and Layout: Media Dynamix

Printing: Neon Printers cc

Roshgold News is published on behalf of Roshgold Investment Holdings Limited. it is published to promote business education and development, and is supplied free to Roshgold shareholders and other interested parties. Neither Roshgold Investment Holdings limited, nor it's subsidiaries, nor the Topshare Group accept responsibility for the opinions expressed by the contributors or regular correspondents, nor the accuracy of any information contained in articles, advertisements or correspondence in this magazine. All contributions are subject to the editorial team.



# Investing in People and Impacting on Communities

Take a moment and cast your mind back to 1984. There was no internet, no mobile technology and no access to the expertise we have now. Our founding fathers sat on cool-drink crates, eating chips, fish and deep fried polony as they deliberated on the development of this unique collective investment company.

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


Simple little chatter, bright-spark ideas, plenty of youthful energy and a cause!

They had no idea they were planting the seeds and the beginning of a community of like-minded people through the use of "small monies". Little did they know that many years later the baby will grow to be a mature and solid investment group.

Ten years ago, in 2009, Roshgold reported a membership base of 2059 holding 20630 units. Today, on our thirty fifth anniversary, our community of shareholders exceed 3300 unit holders. The units in issue now stand at an astonishing 67 137. This equates to an incredible 225% more than in 2009. Such a core of a like-minded community that has been extremely supportive, has been extremely co-operative and has become not only a sounding board but a reliable and accurate advocacy group for the mutual development of the broader community.

The impact on communities is much wider than the profit motive and returns paid to our shareholders. Our shareholder community is very important as their core values and encouragement provides wise counsel to the Roshgold leadership. Many an important partnership has been forged out of the concerns of our shareholder community.





Roshgold serves many communities through partnerships and co-operation. The footprint is national and in some cases international. Examples of such impact include media, writing, authoring and publishing via the Roshgold News platform, entrepreneurs through YBAA, joint projects in conjunction with investment partners and with Roshmed with hospitals and other service providers. On the social and non-profit sector our relations with many NGO's help us facilitate support for their projects and logistical help when required. The Growing Hands Enterprise Development project has been providing home based businesses and solopreneurs with cost free loan funding for their micro enterprises. We have also supported womens' groups interested in empowering small businesses and their respective stakeholders.

Roshgold's interest in youth has been showcased once again at this year's annual meeting. The younger leaders are eager for opportunity and were tasked with key meeting functions. The master of ceremonies, photography, tabling of reports and resolutions, organisation and administration assignments were appropriately handled by a new youthful group. There are no shortages of volunteers who are eager to grow and develop. They show gratitude at the opportunities afforded them.

However, the 2019 YBAA meets and road show events presented excellent opportunities in developing human capital. We facilitated roles for past YBAA participants at the meets, provided meaningful media engagements and interviews on radio, print media and television for these future talents. YBAA entrants were asked to record and post videos for YBAA social media campaigns.

We are extremely proud on the progress and achievements of past YBAA participants. They are benefitting from real life exposure and gaining valuable experience to help their businesses grow further.

The Roshgold board has also been active in developing the next generation of leadership. A number of young leaders are invited to board and management meetings. They have been co-opted into committees negotiating on behalf of the group. This gives them exposure to high level engagement, strategic thinking and conflict resolution. It is hoped that younger people can be facilitated for inclusion into the group decision making processes and a pool of talent can be harvested to take Roshgold forward.

We really appreciate and rely on members of the board of directors, partners and shareholders for the uncovering of raw gems of talent. Not everyone will glitter after polishing. However, mentoring such talent can be very rewarding and growing the base with our valued stakeholders will help us prospect for such talent. Our team is willing to engage with the young to facilitate investing in their futures.

### ***Is it a pipe dream or is it for real?***

One needed to be at the AGM or YBAA to experience the electric anticipation of the youth. Their dreams, dynamism, eagerness and youthful talents cry to be unleashed through opportunity. Can we deny them?

We have the making of more communities as the need of our people increase. Once again, we may not be able to assist every cause but we can try.

We have the capacity to continue investing in youth and creating opportunities for them with calls from communities crying out for help and assistance.

***We urge, we appeal and we call out. Lets invest more in our youth and leverage this God given talent in the service of building GREAT communities.***

# AGM HIGHLIGHTS



## INVESTING IN PEOPLE AND IMPACTING COMMUNITIES IN OUR 35TH YEAR

The 2019 Annual Meeting celebrated Roshgold's 35th Anniversary. It is certainly a highlight, a milestone and a year of continued progress despite the stalled economic growth. Thirty five years is a long time. Aadilah Sallie and her team's theme for this milestone celebration was appropriate and showcased new generation of talent and the continued development of the Roshgold community and the impact Roshgold has after 35 rewarding years. We express our gratitude to the Almighty on Roshgold's progress and achievements and look forward to new conquests and milestones.

We list some of the financial highlights from the annual financial statements tabled at the 35th Annual General Meeting;

- Group total revenue increased to R 32,9 million for the year to June 2019
- Returns paid to group shareholders increase by 10% over 2018 to R 22, 4 million.
- Fair value of group assets increase from R 325 million in 2018 to R 365 million in 2019.
- The number of units in issue increased by 7596 units to 67 137. An increase of 12,7%.
- Roshgold to pay returns of R 137-35 whilst Roshsun will pay a return of R 113-31 per unit.
- Chairman Ebrahim Sujee discussed the strategy for to boost shareholder returns.
- Property accounted for 67% of the total investment portfolio.
- The investment in Albaraka Bank appreciated to R 22.30 per share. Timewest entry price was R 10.00 per share.
- There was no impairment in the investment in Ahmed Al Kadi Hospital as occupancies and performance has improved.
- Bad debts of R 606 904 were written off as the economic conditions worsened and R 573 793 was spent on Repairs and Maintenance.
- Roshmetals & Minerals unit price increases from R 1020 at the beginning of the financial year to R 1440. The increase in unit price appreciation is approximately 85% since 2017.
- Roshmetals dividend and benefit income increased during the year to June 2019. A tax-free dividend of R 350 000 will be distributed to Roshmetals unit holders.
- Roshgold's marketing initiatives supported women's empowerment and the Young Business Achievers Awards. This is in line with the theme of "Investing in People and Impacting on Communities"
- The 2019 YBAA Awards Finals will be hosted in January 2020.

Roshgold Marketing's Shaakira Rahiman- Saleh says;

"The programme featured many young speakers from the Roshgold Team including MC for the day Raeesa Pochee, Nasreen Dukander (Minutes of the Meeting), Saood Dadabhay (Review of Operations) and Naeem Saleh (Adoptions of Resolutions). You may download the Annual Report including the Chairman's Statement from the Roshgold Website [www.roshgold.co.za](http://www.roshgold.co.za) "

Keynote Speaker Mr Arif Ismail recalled his humble beginnings as a teacher at the Roshnee Islamic School, learning his very first lessons in finance from Hall of Fame Awardee 2019 and Community Leader Abdus Samad Nana. Roshgold invited ten young leaders outside of our shareholder pool to learn about "Bitcoin and the Future" from the Fintech Head of the South African Reserve Bank."

Some feedback from AGM Attendees:

"My compliments to the management of Roshgold, for organizing and successfully concluding an excellent AGM. Thank you/directors also for the surprise induction to the hall of fame and the lovely painting." Long Serving Shareholder- Haroun Motara

"Congratulations on a very successful and informative presentation. I know full well what it takes to prepare for such a gathering. Allah has blessed your team with fortitude to forge ahead with dignity and decorum. Remembering the Awards posthumously, was indeed a heart rendering moment..as was seen and felt from the MC's touching words. At that moment I raised my hands and pleaded to the Almighty to grant them nothing less than JANNAT AL FIRDAUS. Ameen. Once again, Jazak Allah for showing us your team work and expertise in hosting such a big function." Mr. Sheik Hoosen Kassim



Investing in People  Impacting Communities

# ALL THE COMPETITION WINNERS



COMPETITION	WINNER	PRIZE	SPONSORED BY
NEWSLETTER COMPETITION	SHAMIMA JADA	SMEG STAINLESS STEEL JUICER	DIAMOND CORNER
INSTAGRAM COMPETITION	MASOOD PAHAD	SMEG STAINLESS STEEL JUICER	DIAMOND CORNER
LUCKY DRAW	FAGIELA PATEL	SMEG SAUCEPAN	DIAMOND CORNER
LUCKY DRAW	SHOWNEEZ GABRU	SMEG SAUTE PAN	DIAMOND CORNER
LUCKY DRAW	MARIAM LOONAT	SAMSUNG A10	MTN PARYS
EARLY BIRD	RASHIDA DADABHAY	GIFT BASKET	ROSHGOLD GROUP
EARLY BIRD	AHMED CHOTIA	GIFT BASKET	ROSHGOLD GROUP
YOUNG LEADERS COMPETITION	MUHAMED CHOONARA	GIFT BASKET	ROSHGOLD GROUP



## From the Chairman *Ebrahim Sujee's Desk:*

### On Leadership and Governance

The leadership and governance that Roshgold exhibited over the years was core to our values of maintaining shareholders' trust, earning pure returns and striving to preserve and protect our shareholders monies. This has been achieved with timely reporting, prudent investing and management of our investments.

Roshgold's core is characterised by its treatment of shareholders' interests and prioritising the shareholder family. It is not a case of management versus shareholders but rather as one united family. The corporate and political worlds are characterised by greedy management serving self-interests at the expense of their stakeholders.

### On Roshgold's Culture

*"Carve your name on hearts, not tombstones. A legacy is etched into the minds of others and the stories they share about you." – Shannon Alder*

Two stalwarts who have defined Roshgold culture, sadly passed on during this year. Their names are forever carved in our hearts and their values and leadership contributed to the success and achievements of Roshgold. We will not forget the valuable life lessons they inculcated in us. Uncle Ebrahim Bhay Dadabhay and Uncle Abbas M Dadoo were legends in community building. Our illustrious founding fathers made certain that they build a company that can continue to stand the test of time. It is their vision, their integrity, their persistence for accountability, their tenacity and their generosity that runs through the veins of culture of this great organisation, Roshgold.

Uncle Abbas was unwavering in his quest for shareholders to earn a return that is pure and free of interest. He was brave and fearless when challenged as he was astute and righteous. Uncle Bhay an avid reader was honest. He always gave the board honest and sound advice.

We salute their unselfish dedication commitment and sacrifices made to establish the good name Roshgold bears today.

We pray to the Almighty to keep them as they deserve amongst his most beloved and his shade of mercy. May their abode in the hereafter be the crowing of all the good they did with unselfish resolve.

### On Roshgold's commitment for change and the direction for the future.

It is only the start of the technological revolution. Technology is bringing radical change at an ever-increasing pace. "It is vital to embrace change, upgrade, and stay abreast of technology to promote innovation within our business," says Breytenbach. Inventive thinking can only take place in an atmosphere conducive to innovation, and this should be encouraged at all costs.

### On economics and politics.

The economy is tough and investment performance is very challenging.



The ANC was returned to a majority government once again. However the political demographics and sentiments are fast changing. There is deep division and the country's interest and is being sacrificed by the in-fighting. The lack of service delivery and drain of State owned enterprises is having a negative effect on the economy and confidence of the electorate. The future of the ruling party could dramatically change by the next general or local elections.

These conditions, coupled with the high levels of unemployment, especially amongst the youth, a declining Rand, migration of professionals and business people, high inflation and shortage of funding will continue to impact on the economy.

### On investment performance.

The ripple effect of a contracting economy is pressure for lower rentals and lower yields which are seriously eroding your returns. Those earning returns in business are also being affected. Those earning returns in equity markets or unit trusts are affected too. Those earning returns in other classes of investments are also affected. We should not fool ourselves, this is for real. Conditions in the global economy are fragile and investing offshore is also challenging. The currency depreciation is the real reason for growth in investments. As an example, I refer you to the performance of Roshmetals and Minerals. Two years ago, this portfolio's performance was impacted negatively as commodity prices crashed. Those contrarian investors that spread their risk and invested in Roshmetals have benefited from the recoveries in commodity prices and the depreciation of the rand exchange rate. The price of a Roshmetals unit has appreciated approximately 73% since march 2017.

### On Roshgold's Investment portfolio.

There are exciting developments which would yield returns that are above the market average. Shareholders we are in for the long haul.

The Sandton Development has been allocated the necessary zoning and is an attractive property investment in the wealthiest square mile in Africa. Project planning will now commence.

The investment in Ahmed Al Kadi Hospital shows promise and the hospital has received recognition and awards. The occupancies have increased and the hospital has been granted a cathlab licence. The hospital's board of directors have implemented a plan to get the hospital to grow it's earnings..

The property and business portfolio is sound. Roshgold has consulted and engaged property consultants to review and revitalize properties to attract better tenants and rentals. Sustainability of the portfolio is essential. The Board is not averse to disposing of investments that don't have a future growth potential.

The Roshgold Board is in negotiations and formalising Roshgold's proposed investment into a new class of investment. Roshgold has proposed purchasing a majority stake in a franchised business which owns eleven food outlets. The investment has potential for growth and widening our basket of risk diversification. The forecasted returns will enhance Roshgold returns to shareholders. The task team and appointed legal team are working towards finalising the deal.

### On YBAA

The YBBA program has created a new vibe of enthusiasm amongst young entrepreneurs. The excitement and continued growth of this competition is heartening. Since inception in 2017, over 250 young businesses have been supported, showcased or mentored. There is a true awakening of a passion for business amongst the younger generation. Trade is returning to our blood in a new way with many innovative businesses operating in diverse sectors of the economy.

### On Attracting a new Generation of Shareholders

It is Roshgold's aim to attract and grow a new generation of investors. Roshgold is embracing this change. As has been done for over thirty five years, spread the word, call to action and let us bring home a future generation of investors and leaders who will continue the work started by our esteemed founders. It is time to carve Roshgold into the hearts of a new generation.

*"Greatness to me is a man's attitude in the face of everything - a smile in the face of adversity; composure in times of extreme joy; presence and peace of mind when under pressure; a strong shoulder to others in times of need. It's thankfulness to the Almighty under every circumstance."*

**-Abdulaziz Khattak Sub Editor/Reporter at Gulf Construction Magazine**



## 2019 HALL OF FAME ENTRIES- CONGRATULATIONS TO OUR AWARDEES

The Roshgold Hall of Fame awards have become a popular slot at Roshgold Annual Meetings. This year was no exception, with Roshgold's Shaakira Rahiman-Saleh presenting the awards to recipients. Roshgold has made three awards posthumously in 2019.



*Sufyaan Sarang, Rabia Cassim and Leonard Rolfes accepting Posthumous Award on behalf of the late Roshgold Founders Uncles Bhai Dadabhai and Abbas Dadoo*

Our duas and prayers for them in the aakhirah (hereafter) and may Allah reward them abundantly for all the good that they have done and may Allah grant comfort and patience to their wives and extended families.

They leave proud legacies and leadership examples for many in the Roshgold family.

### Ebrahim "Baboo" Gangat

Popularly known as the pioneer of Islamic radio, Uncle Ebrahim through his charismatic voice and personality touched the hearts of many through radio. He opted for Islamic Radio when he decided against an offered sports broadcasting position at a leading talk radio station. The rest is history and he leaves a rich legacy as a champion of the masses and the hope and pleasure he gave the elderly and infirmed.

Hailing from Roshnee, our association with Baboo goes back to his and our youth. Roshgold recognised his efforts and success in Media by awarding him the Media Personality of the year award some years ago. He was a very good public announcer prior to his radio days and those attending sporting events enjoyed his commentary in the vernacular too. A man of many talents, a man who was gifted in extracting the best from his interviewees and a man whose sincere disposition could not be denied. Our youth in Roshnee benefitted from his skills as a public speaker and leader when they did the Toastmasters Youth Leadership program at the beginning of each calendar year. He had a lovely sense of humour and who will forget his shows when he talked about members of the Roshnee community at times of happiness or sorrow. His infectious humour, charming smile and laugh will be long remembered.

We cherish the memories and stories he leaves behind. Our duas and prayers for him in the aakhirah (hereafter) and may Allah reward him abundantly for all the good that he has done. May Allah grant comfort and patience to his wife, daughters and his extended family

### ACHIEVER OF THE YEAR - Hashim Amla

Hashim "Hash" Amla retired from cricket after an illustrious career locally and internationally. He reached many highlights in a glittering career. Regarded as one of the greatest opening batsman of all time he has broken many one day records. He reached the fastest milestones at many levels. One cannot forget his innings of 311 not out in a test against England at the Oval in 2012.

We salute Hashim for being a distinguished ambassador for South Africa. He is an exemplary role model for our youth. In the sporting field this giant has displayed the highest levels of integrity and his conduct has been exceptional.

We wish him, wife Sumaiyah and sons some well-deserved family time.

### POSTHUMOUS AWARDS

Abbas Mohammed Dadoo and Ebrahim Bhai Dadabhai- Founding Roshgold Members and directors

Both were founding directors and members of Roshgold. They were not only towers of strength and support but inspired our younger generation of leaders to blossom under their guidance and tutelage. They were typical "old school" stern, open and practical instruction. They were pivotal in the adoption and instillation of a unique value system and core ethics of Roshgold and it's many projects.

Uncle Bhai advocated and practiced the concept of getting families and ladies especially to eke out savings from their tight budgets for investment in Roshgold. Calling for the kitchen monies not to be wasted he urged that ladies make the pennies grow and not waste unnecessarily. In simple terms budget surpluses were not to be consumed on unnecessary expenses. He wanted Roshgold to champion the cause of the smaller investors because this class of investor did not have many avenues to invest and save for the longer-term.

Uncle Abbas was no different. He was against anything prejudicial to the community or shareholders. There were lifetime lessons when he took on people who were not acting in the interests of people they were serving. His will prevailed. He was always there to assist, give advice and provided assistance when needed. He epitomised a general that could be counted upon in times of crises. He called a spade a spade and ultimatums were not taken lightly.

They served on many community organisations, were involved in the development of schools, madressah, bursary funds and were supportive of the struggle against oppression and Apartheid. They also played roles in the development of small business in the region

They were both very active until they succumbed to ill health and contributed positively. Their passing had left a void.

## LIFETIME ACHIEVER AWARD - Mohamed Ahmed Carim

Uncle Mac as he is popularly called, is the author of "Coolie Come Out and Fight."

Mac & Hajoo Carim served our liberation struggle without ever being members of the ANC. In Ethiopia, then ANC President Oliver Tambo specifically instructed them to work outside ANC structures and cultivate officials in the OAU, the UN & various embassies in Africa & facilitate ex-officio meetings for senior ANC officials to help secure passports, scholarships & finances. They were tasked to mobilise popular public opinion by engaging trade unions, church groups, and organizing lawyers, doctors and teachers against apartheid.

In Canada Mac served as Executive Director of the Nelson Mandela Fund with Hajoo supporting as assistant to the office administrator. Their mandate was to raise \$20m for voter education in SA. The Carim's left SA in 1961 and returned home for good soon after Nelson Mandela became President. He says; "Since 1961 I provided programme start-up, expansion and organizational turnaround support to scores of businesses, government departments, municipal councils, government agencies and NGOs in more than 33 countries in Africa, the Middle East, Europe, the Caribbean and North America."

At the tender age of eighty three, he is penning a guide for dementia sufferers.

## COMMUNITY BUILDING – Dr. Zaheera Jina & Abdul Samad Nana

Zaheera Jina a regular contributor to Roshgold News, a mathematician, teacher, published author and mother. Her recognition by Roshgold is for efforts in developing the writing and authorship community. She is the brains behind Jozis Book & Blog Festival and the Samoosa Express and it's follow up book. Zaheera is also very involved in the development of mathematics and has made strides in the establishment of mathematics club for school going kids.

Abdul Samad Nana is a community leader and a motivator. He was an active sportsperson, provincial cricketer and has an interesting and commendable academic background. He practised as a – teacher, attorney, principal and business person. He has contributed positively towards many community organisations including the Roshnee Islamic School, RNW and Everton Social Club in the old days. He is an inspiration and leader to a few generations including present day community leaders. Many of whom are Roshgold Board Members. His mild mannered approach, wit and understanding captured the imagination of audiences.

## Life time achiever – Cricket Development

Afzal Saloojee's name is synonymous with cricket and sports. His contribution to youth and cricket extends far beyond to Sedibeng and the greater Gauteng. He is the current chairman of the Sedibeng District Cricket Council. Afzel most famous quote is; "no player is bigger than the game" and "if you want something out of the game you have to put a lot in". We commend him on the sacrifices he has made for the community.

## Long Serving Shareholder

Haron Motara started work at Munich Re and through hard work and dedication he progressed to become an executive. He was an expert in re-insurance and was head hunted to start up East Africa Re in Kenya and then Uganda Re. He also lectured at the Insurance Institute. He is currently enjoying retirement.



Aslam Khota accepting the "Media Personality of the Year" award

## Media Personality of the Year

Aslam Khota is a prominent and well known veteran in media. He serves many roles as a writer, an analyst on Supersport and on Radio 2000's ball-by-ball cricket coverage. Aslam has toured extensively including the West Indies and India. During his career, one of the highlights included his passion and mild mannered approach to cricket talks which captured the imagination of audiences during the Caribbean World Cup in 2007.

Aslam has contributed cricket articles to the Sunday Times, The Star and the Weekly Mail (Mail & Guardian) local newspapers, periodicals, Cricket South Africa's tour brochures, The Prestigious Wisden Magazine and Cricket Today in India. He wrote "ACROSS THE GREAT DIVIDE - TRANSVAAL CRICKETS JOYS STRUGGLES & TRIUMPHS" that was published in March 2003. A number of his articles have also appeared in the Roshgold magazine.

www.neonprint.co.za

**TECHNOLOGY  
DRIVEN SOLUTIONS**

Technology has perfected the art of printing.  
At Neon Printers we believe that quality service delivers quality products.  
Our innovative quest for the optimum solution has placed us in the  
forefront of leading-edge technologies.

**Neon**  
PRINTERS cc

JHB: 79 Mimetes Road, Cnr Watkins Street, Denver 2094, Johannesburg  
P.O. Box 260426, Excom 2023  
Tel: (011) 615-7858/9, Fax: (011) 615-7843, E-mail: neon@neonprint.co.za

MEDIADYNAMIX



# Give a Little Gain a Lot

Your small change will help bring love, education, warmth and healing to millions of people all around the world - all year long. Save a life from as little as R100 per month by setting up a simple debit order today.

**0800 111 898 | [islamic-relief.org.za/](http://islamic-relief.org.za/)**

## BANKING DETAILS

Acc Name. Islamic Relief  
Bank Name. Standard Bank **Fordsburg**  
Branch Code 005205  
Acc No. 005318459 | Savings  
Reference GG19 + Your Number

**DONATE ONLINE**



SNAPSCAN



# Festive fundamentals: Top tips for a safe holiday season

*Bertus Visser, Chief Executive of Distribution at PSG Insure*

The end-of-year holiday period is a time for many festive activities, both at home and away. Whether you're taking a road trip or having the family over this year, it's important to add your insurance cover to your checklist to make it the perfect holiday.

## Keep things cooking

For many of us, the end of the year is a time to gather over meals shared with loved ones, and perhaps your oven will be working extra hard. If you haven't maintained it and a fire breaks out, a claim might be repudiated based on negligence. Remember, it is your responsibility to maintain and service built-in fixtures like ovens.

## Provisions for home and away

A fuller house could lead to some unforeseen accidents – and if someone falls down your stairs, they may come to you with the hospital bills. So, if you have family or friends coming to stay, make sure your third-party liability cover is up to scratch. This will cover any claims against you and helps to keep your budget protected against the unexpected.

If you're the one going away and it's going to be an extra-long break, you need to let your insurer know, especially if you usually have someone in your property. Any vacancy longer than 30 days must be noted with your insurer. However, it can make sense to hire a house sitter for extra peace of mind. They can also manage your post and dustbin for you, which will help to make your home look occupied.

## Specify that something special

This year might have brought with it some expensive new additions. It's crucial to update your insurance policy with any updates to your contents. If it's something pricey that will stay at home (like an appliance), add its true replacement value to your contents cover. If it's something you carry with you (like a watch), specify it in your all risk cover immediately and accurately. There are few things worse than having something new stolen before you've even thought about insuring it, so don't delay notifying your adviser or insurer.

## Make memories safely

Social media is changing the insurance game and it's best to play it safe to keep your cover in check. If you're posting on social platforms about your holiday away – proving your home is unoccupied and therefore more susceptible to criminal targeting – burglary claims could be repudiated. While this is still a relatively new development in the insurance market, it's always better to be careful.

The same can be said for posting photos of expensive new gifts – you never know who will have access to these and might be tempted to try their luck breaking in. It's always best to be safe online and not to draw attention to yourself in a way that could make you a victim of crime.

Another good tip is to dispose of any packaging of new, expensive products safely. A box for a large flatscreen TV left in the bin can attract the wrong kind of entertainment this holiday season.

## Arrive alive

Remember to service vehicles before taking a road trip. Also keep your adviser's information handy, in case you need to communicate with your insurer or need accident assistance.

Finally, the new ruling on marijuana at home brings with it more risk for inebriated drivers on the road. It is still illegal to consume it and drive, just as is the case for alcohol. Many insurance policies include a pre-booked transport service so that you can avoid driving under the influence. There are also plenty of options – from apps to sharing rides to remaining sober – that will help you get home.

Road accidents at this time of year will be under harsh scrutiny by insurers, and it's never worth risking your life or those of others because of one merry mis-judgement.

*We wish you a wonderful end-of-year break and encourage you to be safe.*



# PSG Wealth

PSG Wealth Financial Planning (Pty) Ltd. Reg No 1999/006725/07. Authorised Financial Services Provider. FSP728

**Firestation Saxonwold Stockbroking**  
Unit 914 9th Floor, Firestation Rosebank  
16 Baker Street, Rosebank Johannesburg  
Web: [www.psg.co.za/firestationsaxonwold](http://www.psg.co.za/firestationsaxonwold)  
Tel: 010 595 2750

Contact Francina Wentzel ([francinaw@psg.co.za](mailto:francinaw@psg.co.za))  
or Bruce Wolov ([brucew@psg.co.za](mailto:brucew@psg.co.za))





# IS IT TIME TO BUY JAPAN?

by Bruce Wolov - PSG

The Japanese Stock Exchange has underperformed most global exchanges for close to twenty years, but recently seems to be bucking the trend. With the US markets looking to be expensive, and Europe and the UK still rather risky, maybe it is time to look at Japan. I have identified a Vanguard Japanese Exchange Traded Fund (VJPN) and three large cap listed Japanese companies, which could be additions to long term portfolios.

## VANGUARD (VJPN)

The Vanguard Japan ETF is one of the best trackers in a category in which passive funds have performed well. The Fund offers broad and representative exposure to Japanese large cap equities.

## ASAHI GROUP HOLDINGS LIMITED

Asahi Group Holdings Ltd. engages in the manufacture and sale of food and beverages. It operates through the following segments: Alcoholic Beverages, Soft Drinks and Food. The Soft Drinks segment offers chilled beverages through developing products such as tea-based drinks, coffee, carbonated soft drinks, water, fruit and vegetable drinks, and lactic acid drinks. The Food segment provides confectioneries, pharmaceuticals, supplements, baby products, freeze-dried foods, seasonings and retort-pouch foods. The Overseas segment offers food and beverage in other countries. The Other's segment involves logistics and other businesses. The company was founded on September 1, 1949 and is headquartered in Tokyo, Japan.

Asahi has been extremely acquisitive in recent years having acquired two brands in the UK and from Anheuser Busch. Asahi has more than doubled its earnings and dividends in the last five years, and looks attractive on a forward P/E of about 14. Their impressive record is set to continue.

## JAPANESE POST INSURANCE COMPANY

JAPAN POST INSURANCE Co., Ltd. engages in the life insurance business. It operates through the Insurance Underwriting and Asset Management divisions. The Insurance Underwriting division offers individual and property insurance, including pension services. The Asset Management division covers acquisition of securities, real estate, and monetary claims; trading of marketable securities, derivatives, futures, and foreign exchange; and lending of securities. The company was founded on September 1, 2006 and is headquartered in Tokyo, Japan. Japan Post Insurance has steadily increased earnings and dividends since 2015 and is really representative of the Japanese economy.

## EOH – MAYBE ON THE WAY TO RECOVERY

I recently attended the EOH annual results presentation by senior members of the management team, Stephen van Coller (Group Chief Financial Officer) and Fatima Newman (Chief Risk Officer) and Megan Pydigadu (Chief Financial Director)

Although EOH had impairments of just under 4 Billion, which are once off charges, their revenue was 15.40 Billion Rand and operating profit of R792m. Stephen van Coller and his team have endured as they disclosed their worst six months of their careers but believe they have initialised a long-term recovery.

Their honesty and transparency has been rewarded by the market, the shares have started the long road to recovery, having risen almost thirty per cent from their recent lows. Certain analysts are valuing the EOH shares in excess of R25 per share. It may be time to take a speculative position.

## AFROCENTRIC INVESTMENT CORP LTD (act)

AfroCentric, established in 2018, is a black-owned investment holding Company providing services to the healthcare sector. Through its operating subsidiaries, AfroCentric provides health administration and health risk management solutions. They invest in healthcare-related businesses to grow the portfolio and diversify its revenue sources.

The Group's operating subsidiaries provide a range of complementary services to its traditional medical scheme clients and a portfolio of healthcare-related enterprises, which services include: IT solutions, transactional switching, specialised disease management, back, neck and shoulder treatment, pharmaceutical wholesaling and pharmaceutical courier distribution services.

Afrocentric Health Limited is the largest health risk manager with 3.7 million lives under management amongst nineteen client medical schemes. Their vision is to empower greater access to sustainable quality healthcare. The group is now a focused player in the Medical Services industry having shed its holdings in Jasco.

We recently met with the CEO Ahmed Banderker and Hannes Boonzaaier. Afrocentrics' share price has haemorrhaged dramatically since the National Health Insurance (NHI) announcement and the share price is now trading on a Price earnings ratio (P/E) of under 8 and a dividend yield of 10%. Management are confident that the NHI, which will not be implemented for at least seven years. Management believes this will be earnings enhancing, rather than negatively impacting, when it is finally implemented.

At R3-70 per share, I am happy to accumulate.

# INVEST, BUILD & BECOME WEALTHY



**ROHSUN**  
INVESTMENTS LIMITED

**Roshsun** is a property investment with cash reserves invested in Shariah compliant financial institutions.

### Why invest in Roshsun?

- Backed by Roshgold and our experience with many successful property projects you can invest in an affordable and flexible way.
- Convert your surplus wealth into a regular and steady stream of growing income.
- Options for a monthly debit order or a lump sum investment.
- Roshsun will help you build and fight inflation with returns twice a year.

### Roshsun is ideal for:

- Investors looking for regular returns.
- For payment of your children's or grandchildren's educational fees.
- Tax benefit as returns will qualify for certain tax allowances.

**The current unit price:** R1 400. *Please call for the latest ruling price*

*\*The value of a Roshsun unit can fluctuate and investments is recommended for the longer term investor. Share and loan certificates will be issued to investors.*

**Start investing TODAY!**

Contact us at: **(016) 422 2570 / [info@roshgold.co.za](mailto:info@roshgold.co.za)**



# Sirat

OUR ISLAMIC BANKING  
IDENTITY

Trust

Accessibility

Reliability

Integrity

Security



Your local bank with international experience  
offering full range of banking services

*Including  
Shariah Compliant Banking*

## BRANCH NETWORK

### WESTVILLE

T: (031) 267 4400  
F: (031) 267 1190

### DURBAN

T: (031) 271 2500  
F: (031) 271 2525

### PIETERMARITZBURG

T: (033) 397 8600  
F: (033) 397 8622

### FORDSBURG

T: (011) 630 4600  
F: (011) 630 4611

### LENASIA

T: (011) 213 6540  
F: (011) 213 6552

### ROSEBANK

T: (011) 380 8786  
F: (011) 380 8700

### LAUDIUM

T: (012) 374 9500  
F: (012) 374 0350

### BOKSBURG

T: (011) 841 0300  
F: (011) 841 0303

### VEREENIGING

T: (016) 430 2900  
F: (016) 430 2909

### POLOKWANE

T: (015) 296 7700  
F: (015) 296 7722



PATH TO SUCCESS [www.hbzbank.co.za](http://www.hbzbank.co.za)



**Plaza Board Centre**  
The Carpentry Board Specialists

# UPGRADE

with

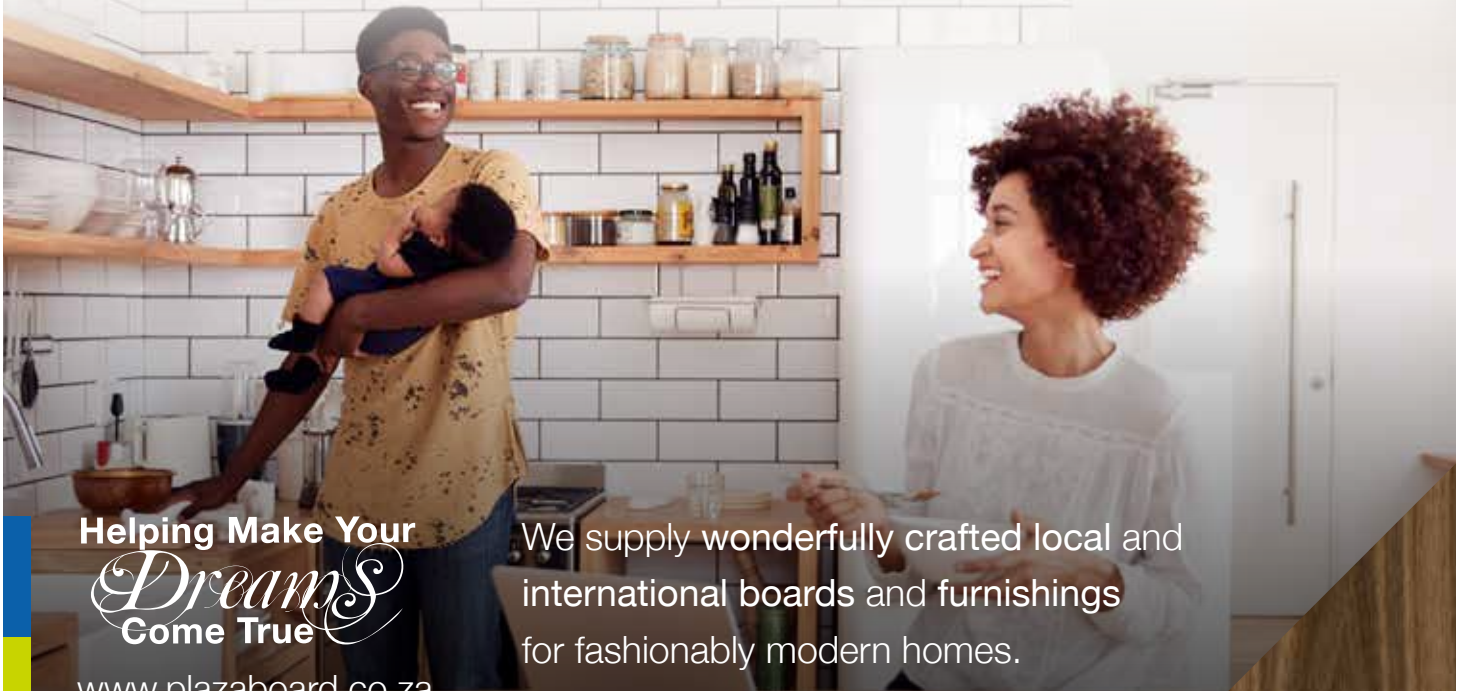
**CUT  
AND  
EDGE**



with **Local and  
International  
Boards and  
Cabinet Fittings**

in

# 2020



Helping Make Your  
*Dreams*  
Come True

We supply wonderfully crafted local and international boards and furnishings for fashionably modern homes.

[www.plazaboard.co.za](http://www.plazaboard.co.za)

Alberton  
011 907 0735

Bloemfontein  
051 447 8100

Cape Town  
021 593 0088

JHB / Industria  
011 473 0020

Klerksdorp  
018 464 1295

Lenasia  
011 321 1313

Randfontein  
011 321 1312

Rustenburg  
014 538 0378

Vereeniging  
016 455 1285/6/7



## AN OPPORTUNITY KNOCKS

### YOU CANNOT AFFORD ANOTHER MISS

"Opportunity rarely knocks until you are ready. And few people have ever been really ready without receiving opportunity's call."

*Channing Pollock*

### INVEST NOW

Tel: 016 422 2570  
Fax: 016 422 2568  
Email: [info@roshgold.co.za](mailto:info@roshgold.co.za)  
[www.roshgold.co.za](http://www.roshgold.co.za)

# ROSHMETALS & MINERALS



**NISSAN**  
Innovation that excites

**THE ALL-NEW NISSAN QASHQAI.  
TEST DRIVE YOURS TODAY.**

Bold and distinctive, the all-new Nissan Qashqai offers more than just head-turning looks. With exciting technologies like Around View Monitor, NissanConnect and Chassis Control the ultimate driving experience is ensured.

**THE ULTIMATE URBAN EXPERIENCE.**

011 835 3535 | 20 Crownwood Road, Ormonde, Johannesburg  
[www.motordeal.co.za](http://www.motordeal.co.za) | email: [firoz@motordeal.co.za](mailto:firoz@motordeal.co.za)

**MOTORDEAL**  
JOBURG

## Vereeniging Trust The Property People



*Don't Forget !!*

**FOR**

- ✓ Letting – Commercial, Industrial & Residential
- ✓ Sales – Commercial & Industrial
- ✓ Property Administration
- ✓ Property Development and Turnkey Developments

**THE PROPERTY PEOPLE WITH OVER  
65 YEARS EXPERIENCE**

31 Leslie Street, P O Box 89, Vereeniging, 1939

Tel: 016-421-1304

e-mail: [info@vertrust.co.za](mailto:info@vertrust.co.za) [www.vertrust.co.za](http://www.vertrust.co.za)





# ROSHGOLD YOUNG BUSINESS ACHIEVER AWARDS GALA DINNER

## CROWNING OF THE CHAMPIONS OF YOUNG BUSINESS

Join us for the 3rd Annual Prestigious Awards & Dinner

The event celebrates top achieving entrepreneurs from across South Africa. Those who have competed in the annual YBAA 2019. These are “The Champions” of small business & industry- those who excelled in turning their brilliant ideas into sustainable and profitable ventures. They positively impacting the markets they serve and some have succeeded in becoming job creators. These are the men and women powering young business engines. They are going to power their dynamic ventures. Come and celebrate with them!

For entertainment, we have lined up fun Key Note Speakers and an interesting program. There will be an exciting lineup of Young Business Achievers who will share their respective toils and journeys.

We are going to celebrate! We will make the most of showcasing opportunities! We going to enjoy the food spread!

Attend and ENJOY a sumptuous dinner. Attend to benefit from this premier networking event. Enjoy and appreciate inspiring stories of toil, triumph and achievement.

### BOOK YOUR TICKET TODAY

Look out for details of the Exciting Programme on our website and social media pages.  
[www.ybaa.co.za](http://www.ybaa.co.za)  
Instagram: @ybaaward

Date: Saturday 25 January 2019 Time: 17:00

Venue: To be confirmed

Tickets are limited and are available at R250 per person / R450 per couple.

Full tables are also available for groups. Fully tax deductible.

Lucky Roshgold shareholders draw for FREE entry to the YBAA 2019 finale. Look out for Roshgold ezine and watch the Social Media posts for entry details.

To secure your tickets kindly email [info@ybaa.co.za](mailto:info@ybaa.co.za) / 016 422 2570

No discussions or telephonic bookings will be entered into. Email [info@ybaa.co.za](mailto:info@ybaa.co.za) for any information you may require.



*The yummy and appetising food display for consumption at the 35th annual general meeting*

# Roshgold <sup>3</sup> YEARS

INVESTMENT HOLDINGS LIMITED

Investing in People ◆ Impacting Communities

Photography: *Azraa Sujee*



*Roshmed's Ahmed Bhayat (centre) is flanked by Roshgold's Aadilah Sallie (left) and Fatima Khota (right)*



*Members of the Audit Connection Team on duty for the day.*





Shabir Chohan (Left) in earnest discussion with Roshgold Chairman Ebrahim Sujee



Zahab, the Roshgold mascot welcoming guests at the registration table



Uncle Suliman Ahmed, an energetic perennial engaging the registration desk.

# 2019 AGM



Nazreen Dhukander (Left) and Shaakira Rahiman Saleh do an interview prior to proceedings



Zahab the Roshgold mascot (left) posing with Florah Chabane.



Guest Speaker, Ariff Ismail (right) from SARB accepting a gift from Aadilah Sallie (left) while Master of Ceremonies, Raesa Pochee Thokan looks on.





*Meeting attendees are engaged and following the 35th Annual meeting proceedings*



*An analytical Muhammed Moola posing questions during the Shareholders Forum Debate*



*Roshgold's Ahmed Lambat addressing the meeting*





# International Usage of the Al Baraka Debit Card

Use your card for international point of sale purchases and ATM withdrawals

Contact Customer Services on:  
0860 225 786  
[www.albaraka.co.za](http://www.albaraka.co.za)



*Terms & Conditions Apply*

Albaraka Bank Limited is an authorised financial services and credit provider.  
Reg. No. 1989/003295/06  
NCR No. NCRCP14 FSP No. 4652

*Your financial needs without compromising your beliefs.*





# EMPOWER US TO SERVE HUMANITY

It was a pleasure for Roshgold News to attend the South African National Women's 5th Annual Youth Forum.

Speakers included: Husnaa Rawat, Bibi Ayesha Laher, Naseera Turkey, Dr Zaheda Adam, Naadira Chhipa Panel Discussion: Shakira Akabor, Dr Nadia Judgebhay, Nazeefa Sibda, Zaahida Adam, Rehana Shah Bulbulia and Naadira Chiipa to name a few speakers.

By Shaakira Rahiman-Saleh

The procession commenced with the Chairlady of the VMWF & SANWF, Ms Hawa Patel encouraging guests from the onset to not only enjoy and benefit from the learning event. She beamed with enthusiasm "Enjoy the programme- and in doing so absorb the knowledge, take back what you learn here and empower your communities".

The empowering program covered various themes including Financial Independence, Developing an Attitude of Fortitude and Gratitude and concluding with the importance of "Fitness" for the body and the mind as well.

## 1. Financial Independence:

The concept of "Slow and steady wins the race" was promoted in the financial segment. The fruits of investing and wealth creation is not for the impatient- immediate growth is unrealistic. The audience was encouraged to see wealth creation over time as a legacy to strive towards, ideally creating a better tomorrow. "R100 cannot buy you much today, R100 over twelve months has more power.. and over 5 years invested, even more power!" said Naseera Turkey, a financial coach.

It is a common phenomenon that women previously relied on their husbands for key financial decisions. In this slot a few suggestions were made to the audience to take charge of their financial destiny.

- Money boxes: "We often have money boxes for children- why don't you have a money box for yourself? Women are by nature caregivers and spend their money on their children or family, the little savings box is a reminder to take out a percentage to save for yourself."
- Save on grocery money- See if you can save a few Rands every month and set yourself a target over 5 years, you will be surprised at the amount you can accumulate monthly.
- Holiday Investment Plan or Haj Plan- Don't let the money just sit in the bank or at home, deposit it and remember it is the compounding of money that counts. Invest it in a savings plan to make sure that you are completely independent in achieving your financial goals.

I was proud to recall from my own experience as I heard these points being made, that Roshgold is a good example of a Shariah Compliant Investment company that has provided that very nest egg for many of our shareholders for over 35 years - Small savings on grocery monies compounded over a decent number of years have turned into a means of acquiring a first home, tertiary education funds, Haj Savings plan, a holiday savings account or retirement plan.

## 2. Developing an Attitude of Gratitude and Fortitude-

In the bustle of life, mindfulness and achieving a full presence in the current moment is becoming increasingly difficult. "Dhikr" (meditation) is a solution to that- "meditation is mindfulness" said Dr Zaheda Adam from Feed SA. She prescribed the 3rd Kalima for Glorification and Gratitude to the Creator. She went on to saying that guru's such as Robin Sharma preach the "5am club" which is what the Islamic faith has taught for centuries – that of the first prayer of the day being Fajr just before dawn. How you begin your day is very important – it sets the tone for the rest of the day and if done well improves your state of mind to be mentally agile, to leap with buoyancy and grace into the challenges.

## 3. Fitness of the Mind-

In a world where "fitness of the body" is trending, fitness of the mind and soul should be just as important. Guest speaker, Naadira Chhipa asked: "Have you ever contemplated, how many thoughts go through your mind every second of every day? Have you paid attention to the quality of information your mind absorbs?" What we ingest affects our mental health and taking into account the serious issues such as suicide which prevalent in the younger generation. It is something we should not delay in addressing. An example Naadira shared was that a person could be walking around severely depressed but you would never know- nobody holds up a signboard saying "I need help". The strength of the mind is something an individual owes to him/herself and should be aware of. They should feed the mind with more positivity and focus on what's healthy, so they can grow as people. "Life's canvas molds us into who we are, so whether it is through adversity or through opportunity and ease, what we learn, we need to share. Do not make excuses for it, do not be embarrassed about it, share your story, invest in your community and stand for what is right." These were Dr. Zaheda Adam's supporting statements. Rehana Shah Bulbulia shared her passion for archery as a sport with a live demonstration and as a therapy to consider for focus, bravery, strength and patience. She was persuasive as she demonstrated the use of archery, ultimately to improve the strength of mind – her message to the audience was to "be the heroines of your own story."

A few moments of silence were dedicated to women who were victims of gender-based violence in light of the shocking recent crimes and events, South Africa and the world had witnessed. The strong stand against oppression to women was proceeded with a dua (prayer) for the alleviation of all who are afflicted and are victims of mindless aggression.

Shamshaad Sayed, CEO of the SANWF and MC for the day shared inspirational examples of female leaders in Islamic history one should draw strength from and aspire towards:

*"Empower us to serve humanity whether it's in business like Khadija (R.A), in Education and Journalism like Ayesha (R.A), in agriculture like Saffiyya (R.A) in warfare like Fatima and Khawlah (R.A) Nusaybah (R.A), in creativity and garment making like Zainab (R.A) in spirituality like Fatima and Mariam (A.S), in guidance like Ayesha (R.A) in determination and sacrifice like Sumaiya (R.A)".*





Five years ago, I was really disturbed to see how many young girls were dropping out of school. On researching this, I found out that it was due to them not being able to afford Menstrual Health Products. I further learned there was a lack of Menstrual Health education. I made a decision. I had to do whatever it took to create an awareness of the alarming reality of this sad predicament. We had to design a more sustainable solution to the buying of disposable pads so these young women could go to school. Thousands of school going girls could not afford disposable pads and it was major problem for them.

UNESCO stats have shown that girls in many schools, are denied their right to education simply because of their menstrual cycle. Education is put on hold for up to six days a month which is an average of 90 days a year. Research has shown that in South Africa alone we have an average of 4 million girls who can't afford Menstrual Health Products.



***Twenty one South Africans climbed Mount Elbrus and raised funds towards two cutting machines***





My journey since has been extremely fulfilling as I have worked hard to find a solution. I have been able to design a washable pad that promises a lifetime of three to four years. We helped set up skills centers sewing these pads for orders of over two million Rands. The improving end product has been distributed across different provinces. Across borders I have assisted the setup of a center in Namibia. They also manufacturing and distributing pads at schools in that country. I am currently engaging and working on helping a group of women from Botswana set up a similar working model.

In an effort to drive the project and raise much needed funds, I did a trip to climb Mt. Elbrus in Russia. We launched a high visibility awareness campaign via social media to family and friends. The more people that were aware would help us reach more potential donors and create more awareness and support for the climb.

My planning and climb up Mt Elbrus became an objective to fulfill a dream of doing something substantial in my life for the service of uplifting humanity. Twenty one South Africans climbed Mount Elbrus and raised funds towards two cutting machines. It was a fulfilling experience.

***I pray this will be inspirational for others to achieve personal dreams and goals.***



# McDonald's





**STANDERTON  
OPENING SOON**







**DOWNLOAD THE MCDONALD'S APP FOR MORE GREAT OFFERS**




While stocks last. At participating restaurants. T&C's apply.





www.mcdeliverysa.co.za  
0860 623 623  
McDelivery now available at all stores!

**Johannesburg**  
Cnr Main Reef Road & Hanover Street , Selby  
Tel: 011 837 9806

**Lenasia**  
Cnr K43 & Lenasia Drive, Lenasia  
Tel: 011 852 7602

**Newcastle**  
Allen Street & Memmel Road, Newcastle  
Tel: 034 326 4000

**Ladysmith**  
Cnr Murchison & King Street, Ladysmith  
Tel: 036 631 0087

# A Change Is Good as A Holiday

By Fatima Parker, Parkers Travel; Official Participant YBAA 2018

Looking forward to the holidays, but the budget is getting you down? Have you considered the idea: Instead of a costly overseas vacation, why not explore your city with a weekend getaway or a few day trips over the December break! Whether sightseeing in the picturesque countryside or exploring an upbeat inner city, South Africa provides a buffet of beauty and experiences. This trip can provide a welcome break and an uplifting sensory overload. We at Parker Travels take pleasure in sharing a few brilliant cost effective local travel options below:

## Lion Park – Johannesburg

The Lion Park offers a variety of tours and other memorable activities, including lion cub and cheetah interactions!



## Hop on a Red Bus Tour - Johannesburg

The most cheerful way to discover Joburg is on the roof of a shiny red city sightseeing bus. Hop on, hop off the red bus and choose how you spend your time. The City Sightseeing tour comes with audio commentary available in 15 languages.

## Harties Cableway – Hartebeespoortdam

Take the 'Harties Cableway' and get a fabulous view of the Hartbeespoort Dam and the stunning Magaliesberg mountain range from an exhilarating cable car trip!



## Tshukudu Game Reserve - Limpopo

This is a stunning place to visit in South Africa and, if you can, we recommend staying at The Bush Lodge. The Bush Lodge is a very romantic place, built high atop a hill that overlooks the vast plains of the Tshukudu Game Reserve. Your mornings will start with a casual stroll with the resident Cheetah; your days can be spent traversing the African Bush in search of the Big Five; and the cool evenings spent sitting on the patio watching the sun set behind the Drakensberg Mountains that border the horizon.



## Gold Reef City – Johannesburg

there's a new ride in town and it has a 9/10 fear factor. Be one of the first to try The High Flying Maverick – it's like being on an aerobatic plane ride!



## God's Window – Mpumalanga

Part of the Panorama Route, God's Window is a vantage point over the South African Lowveld and is, in our opinion, one of the most amazing views in the world.



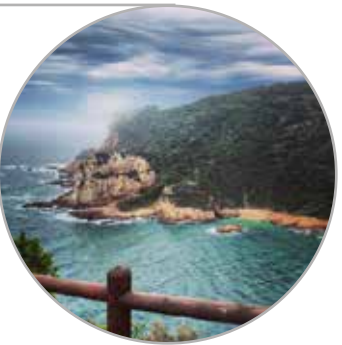
## Cango Caves - Oudtshoorn

If you enjoy going underground, a visit to the Cango Caves in the Swartberg Mountains, 30 kilometres north of Oudtshoorn, is the way to go. The 20-million-year-old caves consist of a progression of hidden chambers, cut deeply into the solid limestone rock layer.



## Sun City – North West

Sun City has a variety of activities from casinos, safaris, golf, first class restaurants and accommodation, least of all, the Sun City Valley of Waves water park. With its choice of luxury and adventure for all ages. The Pilansberg National Park is in close proximity.



## Knysna - Western Cape

This is a beautiful small South African town located on the Knysna Lagoon and is a delightful place to visit.



**For a Budget Weekend Getaway –  
Try these unique camping sites:**

Bush & Leisure Resort Camps: Kruger National Park, Zvakanaka Farm, Botsalano Game Reserve & Augrabies Rest Camp, ATKV Klein-Kariba, Forever Resorts, San Parks, Gooderson Leisure, Sanbonani & Africamps.

You can still create memorable moments on a budget. I challenge you to change your outlook on holidays and break them up into day trips, weekend getaways or simply touring your city. Wishing you a great holiday season exploring our beautiful country and a prosperous 2020!

Visit [www.parkers.global](http://www.parkers.global) and check out their budget deals. Need more information? Dial us 0721978267 or DM us and we will gladly help with sharing tips, ideas or quick cost effective getaway destinations near you.



# Watch what the family eats in the holidays.

by Zeenat Sirkhot

It is nearly summer, the flowers are in full bloom and everybody is gearing up to put in the last bit of work before the summer holidays. Wherever, one goes, there's the banter of where to go for the vacations, what activities to do, and the ever discussed topic "food".

So before you go into the holiday mode, let us help prepare you to make this holiday memorable and preparing families for 2020.

"Gut Flora" is the new buzz word, basically referring to ones gut health. Now if you are a mum, that has had your child diagnosed with Adhd, ADD, dyspraxia, you might have been told to follow a certain diet, excluding all sugars, white flours and yeast most importantly. Our gut has good floras and bad floras that assist balancing the gut. If for any reason one has to take antibiotics, this kills off all floras including the good flora and the bad flora thrives. This in turn can affect learning, behaviours, as this further affects any sort of allergies, or children suffering from asthma or hay fever. Here are some easy and nutritious recipes.

## YOGHURT MAYONNAISE



Instead of using mayonnaise and sauces, try your own combinations. It is delicious. This is my favourite. ½ cup of yoghurt(double cream is to die for), first make fine 1 clove of garlic and a few stems of coriander, a pinch of salt and pepper, to this paste you can add in a pinch of fine mustard powder. Mix in the yoghurt and let it sit a bit, if it's too garlicky add more yoghurt to suit your taste.

For a honey mustard sauce, take 1 tablespoon of honey, pinch of salt and pepper, add in some mustard powder to suite your taste buds, and mix in the yoghurt. Great with chicken wraps.

# APPLES PANCAKES



1 cup dates to this add 2 cups of water. Boil for 30 minutes, blend together water and dates and leave to simmer for 30 minutes, or until thick and sticky. The paste can be used as an alternative to sweetener, or a yummy topping on your muesli, with yoghurt or on pancakes.

Remove the core from some apples, slice into round slices. Smear on some sugar free peanut butter, or any other nut butter. Sprinkle a few raisins or toasted coconut and flaxseed, and layer with another slice of apple to form a stack, or you can keep them single. (Apples are great as they balance out sugar levels, and the nut butter prevents a spike in sugar levels. Pears are also an excellent fruit source.)



# DATE SAUCE AND OAT PANCAKES

# DATE SNACK BALLS



1 cup dates, 2 cups rolled oats, 3/4 cup desiccated coconut, 1 tbsp cacao powder, 1 tbsp natural peanut butter. Place dates in a pot of water and bring to the boil. Drain the dates and put the liquid into a container and set aside. Place drained dates, coconut, peanut butter, oats and cacao in a food processor. Add roughly 1/4 of the date liquid to the mix and process (you may need a little more liquid than this, add it slowly until the mix holds its shape. If you accidentally add too much liquid add a little more of the other dry ingredients to balance). Roll mixture into balls and store in the fridge or freezer. Roll in extra coconut if desired. For an extra kick you can also roll in dark chocolate. This is great for cutting all the sugar cravings.

2 cups of mango cubes, blended with a little coconut milk till fine. Place in a pot and let it heat up, while this is happening take a tablespoon of gelatin and dissolve in two tablespoons of water. Remove mango juice from heat and let it cool a bit, then mix in your gelatin and fill into Popsicle molds. Leave in the fridge to cool, and then transfer to the freezer. You can try different variations, pineapple and coconut milk, berry delight with strawberries, blackberries.



# FRUITY ICECREAMS

**Zeenat Sirkhot is an Integrated Learning Therapy Practitioner working with children from the age of four to adults.**

*Tips: If you must have rotis, brown flours are better, and the rotis can also be used as wraps instead of using bread to make sandwiches. Make some fillings, steak or chicken, just add in some veggies, lettuce, grated carrots etc. and the yoghurt sauces as above.*

*Have you tried sour dough breads? Basically, it's bread made from a natural yeast. Research shows that natural yeast agrees with our gut flora. This gives good nutrition without the bloat. Also most of these breads are made with wheat free flours and are just as delicious, so you can take your pick.*



# Mummy We Are Hungry- *What can we eat?*

By Nabeelah Saley- Tar Mohamed

It is holiday time and the kids keep peeping their heads in and out of the kitchen door, forever saying, "Mummy, we are hungry. What can I eat."

Here some simple yet yummy, summer meals that will leave you more time to spend entertaining the kids and less time behind the kitchen counter. Enjoy the well-deserved break and let's all hope we will be hearing less of "Mummy I'm bored!!"

Enjoy the preparation and eating!!! Please email us with your experiences. [info@roshgold.co.za](mailto:info@roshgold.co.za)

---

## Speedy Stir-Fry



### Ingredients

- Half a kg of leftover cooked chicken breasts or prepare half a kg of fillets to your taste
- 2 packets of two minute noodles (prepared without the flavouring sachet)
- 1 500g packet of frozen stir fry veg
- Some oil and a handful of sesame seeds
- Homemade stir-fry sauce (below)

Stir fry the cooked chicken with a little oil in a wok or frying pan. Add the frozen veggies and wok till the water has just burnt out. Add the cooked 2 minute noodles

Homemade Stir fry Sauce

In a saucepan heat 1 tblspn tomato paste

2 tsp chilli sauce

2 tblspns vinegar and 2 tblspns olive oil

Drizzle it over the stir-fry, sprinkle sesame seeds and enjoy.

# Creamy fish fillets in a flash

## Ingredients

- 500g box of frozen (or fresh) hake fillets
- Juice of one lemon and half a tspn on black pepper
- Salt to taste.
- 1 tsp fine mustard
- 1 tsp fresh garlic or garlic flakes
- Half a carton of sour cream
- Dried Parsley and fresh spring onion.

Place the fish, skin down into an oven proof dish, make a paste with the remainder of the ingredients. Dot with butter and grill in the oven until the sauce bubbles. Serve with baby potatoes and a side salad



# Glazed sausage and halloumi kebaabs



- 250g pack of halloumi cut into large cubes
- 1 pack of your favorite sausages cut into large portions
- Red yellow and green peppers cut into large cubes
- Homemade Honey Glaze
- 2 tblspns tomato sauce
- 21 tspn honey and 1 tspn wholegrain mustard

Preheat the oven on grill, mix together the halloumi, peppers and sausages and the glaze and thread onto skewers. Grill for 10-12 minutes turning regularly until the halloumi is charred and the sausages are cooked. You may keep some of the glaze aside and pour it over the skewers before serving.

Serve on a bed of plain rice or with chips



# Caribbean coconut chicken

- 4 whole chicken fillets
- 1 can coconut cream
- 1 red chilli and green chilli diced
- 1 tsp crushed garlic
- 2 tblspn brown sugar
- Juice of 1 lemon
- 1 tsp salt
- 1 tblspn olive oil

Preheat the oven on grill. Mix the chillies, garlic, brown sugar lemon juice and coconut milk

Slash through the chicken breasts and pour mixture over. Make slashes in the chicken breasts and cook the chicken on a rack for 15-20 mins turning occasionally. Serve with grilled corn.

## SHARING OUR HAPPY JOURNEY.

By Nasima Kader and Zaara Ballim – Oober Slime



*"Oober Slime" is a passion project. It is about a little girl, Zaara, who was extremely excited about something she created. I guess as a mom, we have these moments when you see excitement, passion and creativity stirring within your child. I had to encourage her creativity and initiative.*

I feel so often children are brimming with exciting little business ideas and we as adults, neglect to neither notice nor acknowledge these. However, these moments, opportunities and experiences are really what make life meaningful. I assisted Zaara with the little means at my disposal and together we brought to life her brand, known as 'Oober Slime'.

With all the available media platforms, we were able to get our brand and products out there. The power of Social Media for home based businesses is amazing. This is also a learning we hope gets understood through the "Oober Slime" brand. If you are passionate and believe in something, you have the potential to develop and build something great.

Mum and I make a good team because we share and combine ideas and often end up creating something awesome. I go to mum with all my slime ideas and she helps make them happen. Mum helps a lot as she is very receptive of my ideas and that inspires me to think about other new possibilities. Being able to develop the 'Oober Slime' business with mum makes me feel happy. I know that if something goes wrong, she will always make a plan and help me.

I feel that other children, who have an interest in having their own little business, must look around, think about the things they love and enjoy and start a business about that interest. I feel that if you love something, you can make it successful in business.

I am passionate about making the Slime with mum and creating and decorating the different textures of Slime. I enjoy meeting other children who love Slime, especially at our 'Oober Slime' stall at markets. We usually sell our slime at markets in Durban, and this where I meet so many friends and fans. We get to talk about our love of Slime. Having a slime stall is lots of work and not very easy. Sometimes I have good days and sometimes not so good. I have to wake up early to setup our slime shop and sometimes I would rather just sleep. I also enjoy helping kids make their choices when buying "Oober Slime". I get to discuss their favourite colours and textures, and we end up making the Slime together.

Our Slime business requires effort and lots of labour. We share the tasks between ourselves. We spend time planning for the markets and take the full week preparing our products. I feel that Zaara, knows I will support assist and help her with anything. However, she is often reminded that she has a responsibility to



give her business good time and care. Zaara also has grown to understand that what you put in, is what you get out, this. Many parents would agree, it is a strong motivating factor especially when it comes to helping kids value and appreciate money

We were so thrilled to have heard about the Roshgold's Young Business Achiever Awards in 2018. It is a wonderful support initiative for start-up businesses, like 'Oober Slime'. The fact that we were chosen in the top 20 finalists, was a blessing. The 'Business Doctors' programme helped us change our business strategy one level up. The business mentoring helped us with knowledge and much needed strategy into our business.

We refer to our product as a 'Sensory Play' experience. The soft gooey squishy and delightfully fragrant tub of Oober Slime, is really loved by most! To kids it's just something awesome to play with, the texture offers kids the opportunity to stretch, mould, squish and just enjoy having fun with. Kids take to the idea of slime rather easily and freely, however adults seem to be a bit more hesitant. We find that adults seem to be fearful of the sticky substance, and we generally have to persuade them to get their hands in and play!!! Slime appeals to the fun, happy and playful child within us all, and we so much enjoy being a part of 'Sharing happiness' through our 'Oober Slime'. We have spent some time enhancing our product, we offer our Slime in varying colours with amazing scents. Kids have the opportunity to choose between strawberry, blueberry, cherry, passion fruit and various other scents. We have also added various other little bits and bobs to change the texture of our slime. By adding, pretty beads, charms and trinkets, we are able to create fun concepts and the slime design sessions with our customers are encouragingly fun.



# A POEM - By Martha Kruger

Carpe Diem! Seize the day  
That is what people like to say

Posting photos of things they do  
But how many of these posts are sometimes true?

You see the photos of your friend with their new car  
And we overlook the deeper scar.

Posting photos of yourself  
Because into the deeper problem you don't need to delve

Our self esteem is like a bet  
Winning or losing depending on how many likes we get

A picture has a lot to say  
About events that happened that day

But as our festive season comes near  
Let us rather experience rather than relive what is dear.

Photos and posts can always be resend  
But experiencing the emotions will only be in that moment.

Let us put social media to rest  
For our relationships it will be the best

Let us focus on the memories that we make  
Rather than how many likes we get on photos we take

Carpe Diem! Seize the moment  
And make sure every minute is well spent.



## LET'S LAUNCH YOUR BRAND

Create a unique, professional  
logo for your business  
Complete with business  
card design and much more

mediadynamix   
design & print

[mosh@mediadynamix.co.za](mailto:mosh@mediadynamix.co.za)





# BMW

## BMW i3

**AT FIRST GLANCE, THE FACELIFTED BMW i3 DOES NOT LOOK VERY DIFFERENT FROM THE ORIGINAL, BUT THERE IS SOMETHING THAT MAKES THE CAR LOOK REFRESHED**

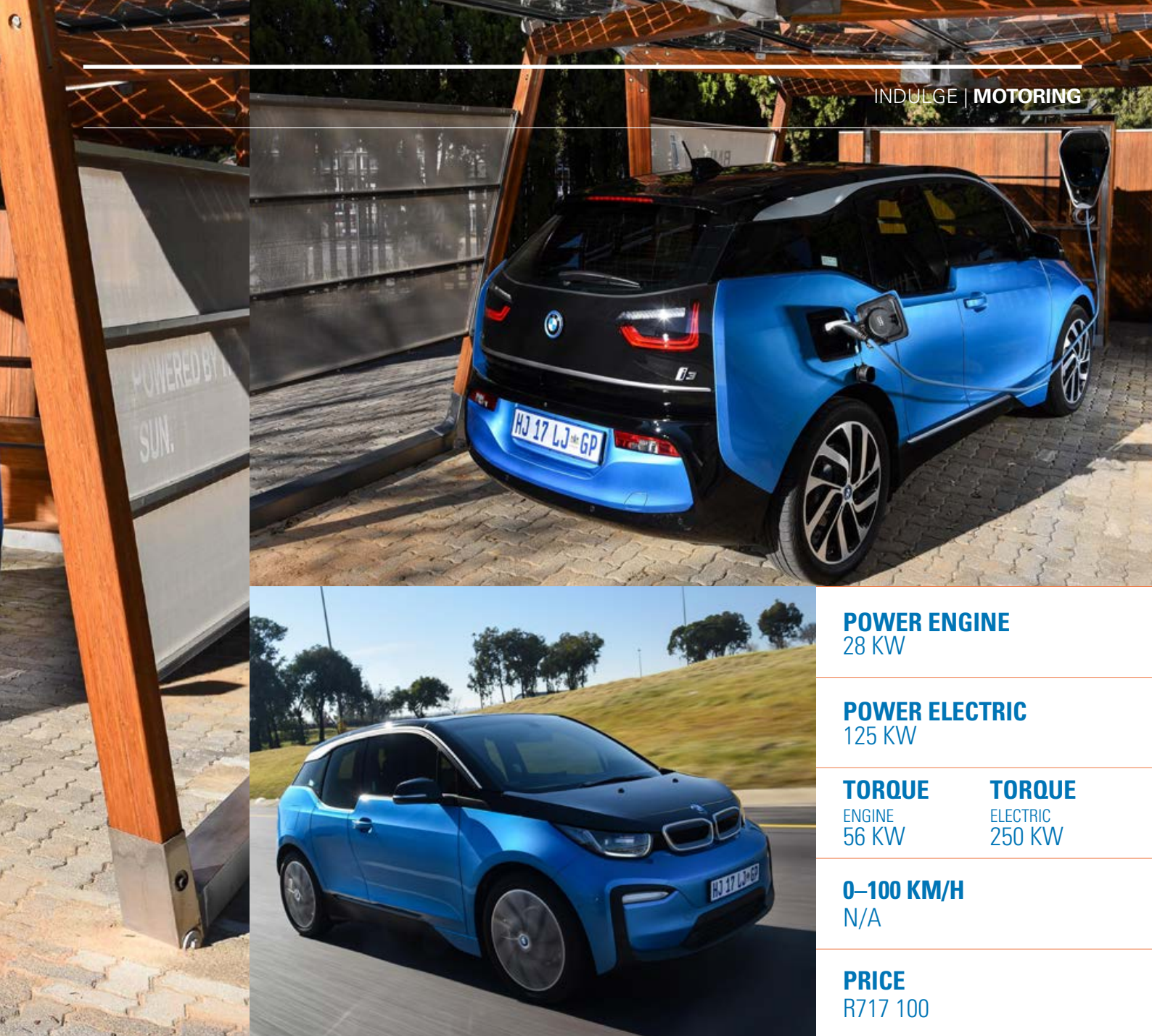
The new BMW i3 still retains its wedge look and a plastic BMW kidney grill without any grill opening. The revised bumper has larger air intakes in the bottom half while maintaining the fog lights midway up. The small bonnet, sharply raked windscreen, and boxy rear end make the car look the part of a city runabout.

The rather large diameter wheels fill the wheel arches, even though they are rather thin when compared to other BMWs. The main reason is to reduce rolling resistance and improve the aerodynamics of the vehicle. The one and a half door on either side is a unique feature of this car and even though it looks a bit odd, practically it does the job. This also allows for the rear half section of the door to open backwards or, as

my son would say, to open like suicide doors. This, together with the oversized front doors, allows for easier entry to the rear seats as there is no fixed B-pillar.

Once inside, the car is actually very spacious. The front headroom and legroom are ample, even for the tallest driver. The rear seats are fairly upright, almost like an SUV, which assists in the length of legroom required. The large windscreen and dashboard that stretches forward help make the car feel airy and open. The dashboard and door coverings are made from recycled plastic and BMW have kept it in its raw state. This is a love or hate perspective for many people. It did grow on me, and the best part was that there was little to no reflection of the dashboard during the hot summer days in Gauteng. Talking of hot, BMW





**POWER ENGINE**  
28 KW

**POWER ELECTRIC**  
125 KW

**TORQUE ENGINE** 56 KW  
**TORQUE ELECTRIC** 250 KW

**0-100 KM/H**  
N/A

**PRICE**  
R717 100

really tried to make sure this car is like no other, as even the single sunroof is split in two from the inside, making you feel as though the car has a T-top.

Moving towards the rear, the rear lights have been refreshed and the smoked lenses definitely add a sense of sportiness to the car. Luggage space is not massive but decent enough to take a weekend break.

That said, before you decide to go out on a long-distance trip ensure that you do locate your nearest recharge stations. The car does come with a home connector that plugs into a normal wall socket, but this is slow charge and does require a number of hours to recharge. There are a number of BMW showrooms that have quick-charge stations. You just

need to purchase prepaid cards and then stop at these charge stations for rapid charging. Although it is a lot faster than the slow home charge, do expect charge times of between 45 minutes to two hours depending how much charge you have left in the car. BMW have made it easier to travel longer distances, as the car does have a 10-litre petrol tank that runs effectively a generator. This allows you additional driving before needing to recharge.

On the road, the minimalistic dashboard does take getting used to; it almost feels like you are in some kind of spaceship. The total silent driving also takes some sort of culture change, both for the driver and pedestrians – especially in parking lots, as many a pedestrian are surprised when the car pulls up to them like a

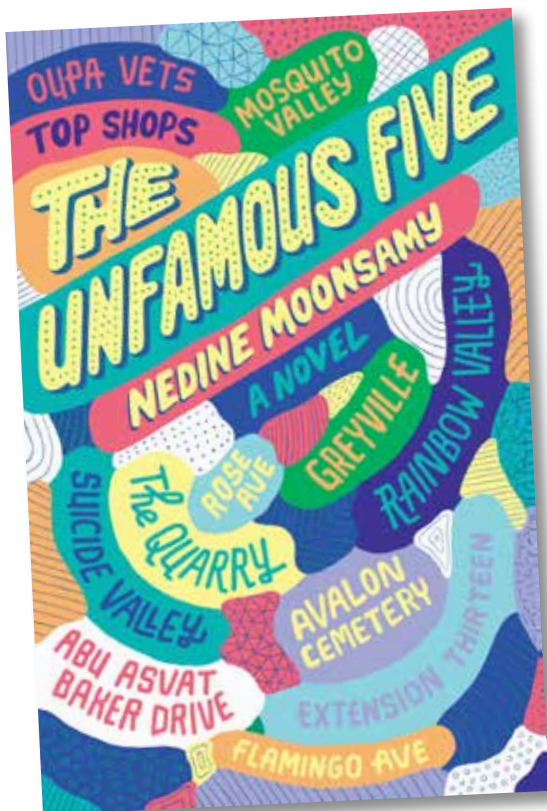
cat burglar. The one thing I did enjoy about the silence was that it was most welcoming on a weekend when all you wanted was peace. As this is an electric car, the power is instantaneous, which means take-off is faster than you would expect. In fact, many a hot hatch were almost shocked that a city car like the i3 had take-off power that would rival their pride and joy.

On the whole, this is a car from the future. If it was not for the hefty price tag, I believe many people, including me, would have this as a daily work commute.

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

Article first appeared in Accounting SA





## Book Review By Dr Zaheera Jina

Book: **Unfamous Five**  
Author: **Nedine Moonsamy**

A deep, descriptive and painfully honest storytelling voice radiates from Moonsamy's debut novel about the life journeys of five teenagers who had accidentally witnessed a violent crime, in their home town Lenasia, that has a lasting impact on their lives.

This richly textured novel, woven from the strands of Indian township dynamics, lets readers walk in the shoes of one fully realized character after another. Moonsamy examines every character with a genuine warmth, their motivations, insecurities and most importantly, their battle to conquer the demons that follow them.

Starting in June of 1993, the novel follows the Five through the next decade as they confront, both as individuals and as a group, questions of who they are, who they are allowed to be, and who they are expected to be in the New South Africa.

On one level the book is about Devon and Shejal and Neha and Janine and Kumari - five friends and their complex entwined lives in and beyond the township of Lenasia.

On another level, it's about their lives not really being in their control. About their lives really being governed by the forces of tradition, ancestry, sexuality, skin colour, love, money and culture. About how their witness to the violent crime governs their conscience - keeping them the 'Unfamous Five'.

The deep metaphors and engaging characters ensure The Unfamous Five is an immersive read. The book's emotional power demonstrates Moonsamy's outstanding artistry.

Reviewed by Dr Zaheera Jina (PhD)  
The Unfamous Five by Nedine Moonsamy  
Published by Modjaji Books  
Genre: Fiction  
ISBN: 978-1-928215-80-6  
Pages: 240  
Copies can be bought:  
<http://www.modjajibooks.co.za/titles/the-unfamous-five/>

# ROSHMED IS THERE IN YOUR TIME OF NEED.



**MEDICAL**

- Health Care
- Pharmacy
- Physiotherapy
- Nursing
- Podiatry
- Optical
- Respiratory
- Emergency

- Full cover for hospitalisation
- Personal service - no haggling with call centres
- Full support and assistance for stress free admissions
- Service providers of your choice
- Competitive rates

Keeping your  
best interests at heart

Call 08611ROSHMED today!

For more information visit:  
[www.roshgold.co.za](http://www.roshgold.co.za)

Contact us on:  
016 422 2570  
[info@roshmed.co.za](mailto:info@roshmed.co.za)



**ROSHMED**  
HOSPITAL INVESTMENT

ARE YOUR INVESTMENTS STRONG,  
RESILIENT AND FLEXIBLE?



**Secure your financial future!  
Protect your wealth!**

Roshgold has delivered returns to shareholders for thirty five years. You enjoy flexibility. You can invest regularly by monthly debit order or by lump sum. Invest for security, invest for children's education, invest for returns and invest for growth! Group assets exceed R 250 million

[www.roshgold.co.za](http://www.roshgold.co.za)

**Roshgold**

INVESTMENT HOLDINGS LIMITED

T: +27 16 422 2570  
E: [info@roshgold.co.za](mailto:info@roshgold.co.za) | W: [www.roshgold.co.za](http://www.roshgold.co.za)



MEDIADYNAMIX