

# Roshgold

FEB - APR 2016

# NEWS

HOPE AND RESILIENCE IN HARD TIMES

Business Lessons from  
"Gordon Ramsey's Kitchen  
Nightmares"

Industrial or Resources -

The heated debate continues

SHOWCASING MUMPRENEURS WHO  
mean business

BATTLE FOR THE POLITICAL HEART OF  
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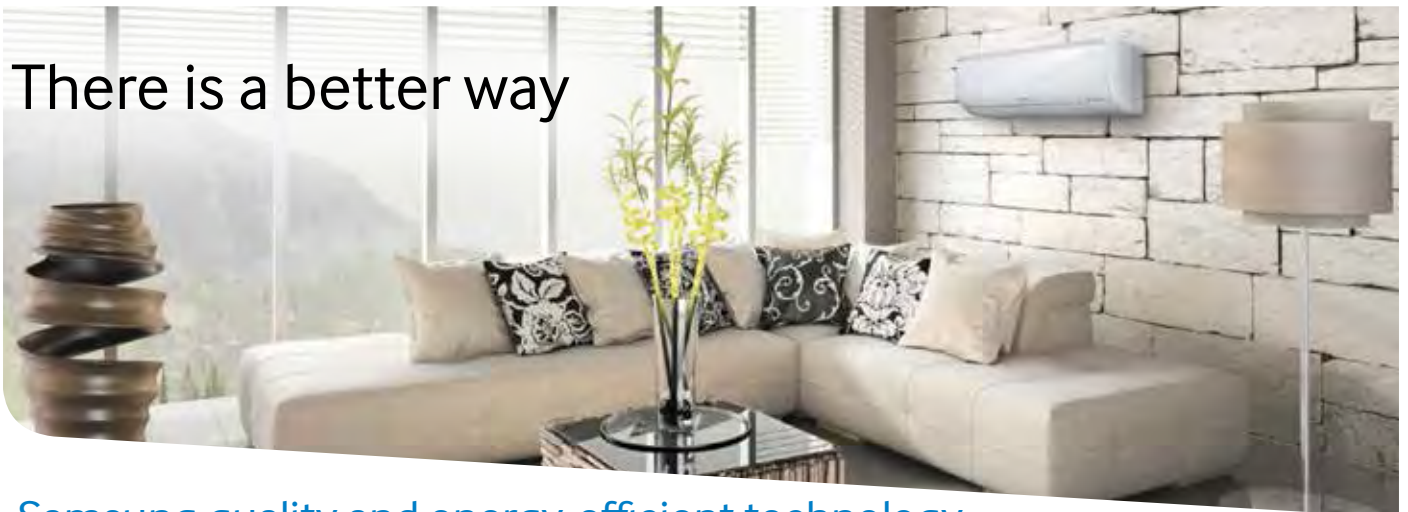


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## Ed's Entre

A sense of helplessness permeates through our daily routine. The country despairs looking for a rays of hope.

Roshgold News editorials in 2015 tried to prepare the readership for what was to come. But this is a perfect storm! Please go through our "Blast from the Past" article to reflect on the value this publication has been delivering.

This issue is intended to raise hope. Hang in there, the storm will pass. We need to be resilient and our lead article once again proposes solutions. There is sound advice in John Corias article "Turn your Business around like Gordon Ramsey".

As there is a lot happening in investment markets so there is a lot for readers to enjoy and absorb in this issue. The volatility Rand cost averaging and the performance of the resource sectors are very relevant today

Finally, our Kiddies Club members had a ball. Our pictorial essay makes one "live the moment"

We look forward to your comments. Please email or call as we appreciate your feedback.

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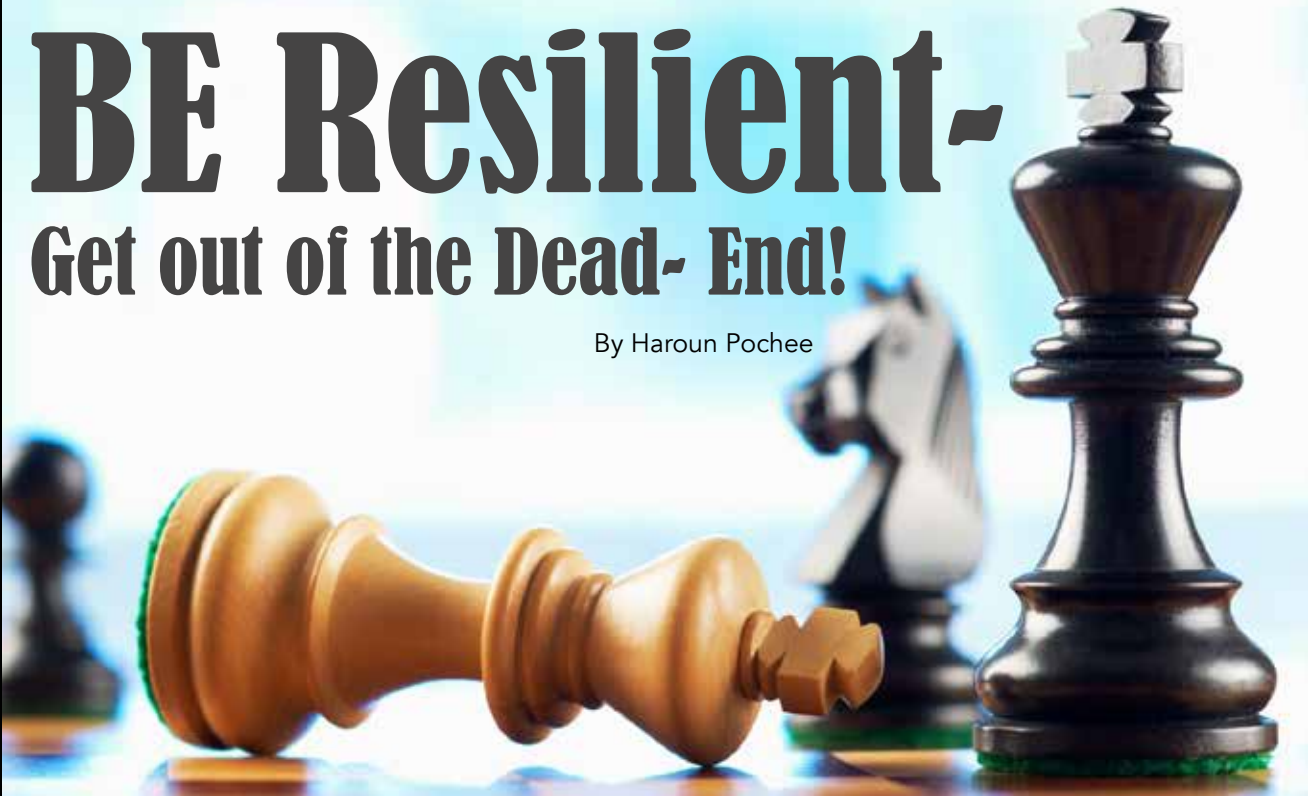
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# BE Resilient-

## Get out of the Dead- End!

By Haroun Pochee



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*"The moment we believe that success is determined by an ingrained level of ability as opposed to resilience and hard work, we will be brittle in the face of adversity." Joshua Waitzkin*

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## Checkmate!

Is the game up? Is SA Incorporated on the way out? Are we on the verge of a toppling?

The words resilience, struggle or fighters have been synonymous with our beloved country. Whether in sport, business or in our everyday lives our ability to endure makes us toughies who overcome the odds. The odds no matter how high did not deter South Africans.

Oh my! We caved to the Indians in test cricket, succumbed to the Japanese in Rugby World Cup and are punch drunk by the wild gyrations in the rand exchange rate.

---

Can we manoeuvre ourselves out of this dead end? Can we dig deep into our inner strength and survive this perfect storm? Here are some thoughts on survival on the road ahead.

- How stable is one's own financial ship? Take a quick audit tour and check that there are no leaks threatening to destabilise your finances. Assess your financial capability and plan a strategy of how you can ride out the storm or take advantage of any opportunities.

- Where do opportunities lie in this economic climate? Will it be abroad in earning in hard currencies or will it be in exporting goods or services produced in local currency and sell in dollars. Many professionals with medical, information technology, finance and education related qualifications have taken on short or medium term contracts to earn foreign based income.

One must be cautioned about the difficulty in breaking into such markets and the costs involved in travel and securing such work.

- Look at the replacement of imported good with locally manufactured goods. The tide of buying cheap in low cost mass producing countries like India and China has turned. Many marginal products previously imported, will become more attractive being manufactured locally.

Let's start with low cost items. Import replacement can be feasible for hardware, garden accessories, garments, and fashion clothing. It may take some time to set up but competitiveness should be the driving consideration.

Here one should engage state organs like the Department of Trade and Industries, Provincial governments and determine what is available to you. It is recommended that you visit a site such as the Official Portal for South African Government Incentives to see what is available. (<http://www.investmentincentives.co.za>) . For Gauteng residents, Gauteng Enterprise Propeller can be a starting place. It is an agency of the Provincial Department of Economic Development in Gauteng. (<http://www.gep.co.za>) It provides financial and non-financial support and has been set up to assist small, medium and micro enterprises and co-operatives. Most provinces have economic development, outreach SMME showcase

days and one needs to engage the public sector in extracting values.

An alternative would be to engage with local Chambers of Commerce and establish whether they have sections that help with enterprise development.

Others initiatives such as Roshgold partnered Growing Hands Entrepreneur Development offers training, mentoring and coaching programmes.

Do not expect the world and patience proves to be a virtue when one engages bureaucratic institutions.

- The tourism sector offers opportunities for enterprising individuals. The weaker rand will prove attractive to foreign tourists. There can be niche opportunities for both domestic and international visitors. Eco-tourism, photographic safaris and cultural tourism are proving to be popular.

Here is a unique example of an enterprising tourism proposal aimed at the Middle East market; "Mission Statement

To showcase SA in a Halaal way , providing memorable experiences through warm, friendly and personal customer experiences ." writes Sadiya M

The above list is not exhaustive. There has to be other opportunities. To stimulate the brainstorming process and help the discussion we ask you to add your thoughts and ideas to the discussion. Please email [harpo@offinet.co.za](mailto:harpo@offinet.co.za) . I know, you do not want to share your idea as you want to keep it for your benefit. What if it does not happen? The idea wastes and you stagnate where you started off.

- It is time small businessmen learnt collaboration, partnership and entering into joint ventures to exploit opportunities, access capital collectively and work towards making an opportunity turn to account. Look at how well the multi-level marketing companies work. Everybody gets an opportunity to share from the cake. The company, the team leaders, the sales team and the earning model has been perfected to provide the motivation and stimulus to earn. Incentive trips become the carrot to drive for achievement. Work hard, play hard, recognise hard and earn well! If you cannot push, you off the bus.

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**Can we manoeuvre ourselves out of this dead end? Can we dig deep into our inner strength and survive this perfect storm?**



# THINKING ABOUT THIS SUMMER

by Dr. Cees W Bruggemans

It has been, to say the least, a very strange few weeks (months) this summer. How to place events in context? What implications, if any, for the year ahead? Things may look straightforward, but could easily not be.

Five very distinct events happened during December/January which had a major bearing on the Rand and our financial markets, future inflation prospects and interest rates, future actions of rating agencies and our credit rating. And not forgetting direct and indirect impacts on growth performance.

The five major events were the firing of finance minister Nene (appointment and recall of van Rooyen and reappointment of Gordhan), the Fed liftoff, very severe drought, renewed oil price collapse (Brent reaching \$27), and Chinese financial events (a repeat of August last year, focused on stock market upheaval and Yuan depreciation/devaluation).

In evaluating these events, two questions: how special were they, and where they stand-alone (discrete once-offs) or part of a larger, continuing process?

SA has never before fired a respected finance minister, only to replace his designated successor within two days by reappointing an earlier finance minister. Those kind of musical chairs are new to us.

The drought this summer is a bad one, with 2015 now officially having had the lowest rainfall since 1961. Making it a worst event in 55 years.

The Fed liftoff (first US rate increase in 10 years in a new rising cycle running at least through 2018-2020), the fall in oil prices (serious capitulation started in mid-2014 and has proceeded in stages), and the Chinese disturbances (part of a greater economic repositioning that started in earnest in 2010, and which may have many years to run) were distinct events within longer running processes.

Both drought and SA finance minister antics also could prove to be part of much longer running processes.

The 2013 maize harvest had been 14.5mt (a near record), 2014 was down to 9.9mt (due to dry season bordering on drought), and this year estimates so far vary from 5mt to 7.5mt. Unknown is what next year will bring (the drought intensifying or letting up?).

The finance minister antics are part of a much larger complex of SA governance issues, government political intentions and resulting policy paradigms stretching over many years, with as yet no clear change in direction.

In so many words, none of these events were stand-alone, though perhaps giving that impression in their severe impact on the Rand and financial markets, and their broader economic ramifications.

Instead, if we have to see each as part of longer running processes, what are the implications? Is there potential for repeats with similar or worse impact severity? With what kind of implications for SA prospects in 2016-2017?

The least certain is continuing drought. With links to El Niño, and this likely moderating soon, there may be grounds for not projecting serial droughts.

Oil prices have fallen so low, that further downside may be limited. It is as yet far from obvious what the real upside risk looks like, but such scope may exist medium term (or sooner?). Still, low-for-long oil prices through 2018-2020?

Fed liftoff may proceed unevenly, but US recession risk is very low (<10%) and the probability much higher that the Fed will continue to normalise policy, with rates lifting (very) gradually through 2018-2020 (even if markets now price less than one hike for the remainder of 2016).

Chinese events are indeed mostly very inscrutable (data questioned, policy efficacy doubted, political intentions uncertain). A long-run process appears to be underway, involving repositioning the economy from outward export and investment dependence towards inward consumption reliance. Accompanying this change are liberalising reforms favouring greater market action, also financially.

This is most practically observed in the attempt to decouple the Yuan from the Dollar (favouring measured Yuan depreciation, reflecting slower Chinese growth and greater competition from trade partners which have actively depreciated their currencies) and in wanting to see a (very) large number of middle class households becoming active financial investors (channeling their savings differently, with implications for personal wealth, and consumption, but also capital flight, at present not having adequate investment outlets at home).

Encouraging the rapid creation of a novice equity investing household class has been described as the Chinese equivalent of subprime (not

## The finance minister antics are part of a much larger complex of SA governance issues,...

unlike America wanting subprime households to become homeowners, with all the benefits this entailed; China seeing the advantage of having many households becoming equity investors, but in retrospect of a subprime quality). Their demise was similar (but mostly absorbed already? Or still steadily playing out?).

Such Chinese economic repositioning, Yuan decoupling and household investor cleanup are (very) long-run processes, some of it stretching past 2020.

As regards changing SA finance ministers and the greater political intentions and policy paradigms involved, there has been much spin and undoubtedly there will be much more spin to come. But the bottom line is a simple one. Will SA persist along the course it is on, essentially nationalist and anti-western, and favouring non-western approaches (Chinese, Russian, Cuban, African), or will there be fundamental reform back towards more traditional mainline global practices (and not only macro, monetary and fiscal)?

Finance minister Gordhan has apparently been tasked with undoing the damage that December events have done to our reputation in global markets, for which reason his budget this month is keenly awaited. What is far from clear is whether coming months will witness a more deeper change of policy heart, besides intensified political spin.

If there is no such change in direction, the state will presumably continue to underperform along lines established in recent years, while similarly the loss of business confidence will persist. Both these outcomes would undermine economic performance, in turn likely calling forth greater penalties from rating agencies and global markets. Only repenting (or serendipitous luck turning up anew) may see these tides turn meaningfully. It could well be that no such repenting is likely until a major change in leadership has been effected.

And even then it remains to be seen

which way the politics will ultimately crumble. Worse or better?

This makes our political context also still a medium-term one, possibly through 2019 or even well beyond. What appeared distinct pressure points in December/January imparting such deep shock to the Rand and JSE equity market, and by inference to inflation and interest rate prospects, and possibly GDP growth performance, is on closer scrutiny reflective of deeper trends, long in the making, and having likely (much) longer to run.

Though we cannot know future distinct events further shaping Rand and JSE, inflation and interest prospects, and growth, what we can discern are these long running processes throwing up with some regularity these shock events shaping our context.

On the strength of this to assume no further shock events, merely having to digest the aftermath of what happened this summer, might be too good to be true. There may be little upside (good news risk), but to project only the playout of these past events would at best be a "best case" scenario?

Are more events likely such as these summer interruptions, even if we cannot know their specific nature? In which case we need to interrogate some more the Rand, JSE, inflation, interest rate and growth prospects ahead. There could be more downside through 2018?

An unsettling suggestion that should be taken to heart by politicians and others but may not be, busy as they are with more important things?

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# Industrial vs Resources

By Shamier Khan



Element's relative portfolio performance for the year ended December 2015 can largely be explained by the fund's lack of exposure to the industrial sector of the JSE. Some of the industrial shares in the top 40 earn a significant portion of their profits offshore and in hard currencies and they all enjoy high ratings as measured by the price-earnings ratios.

We continue to favour Resource shares over Industrial shares. In the section below we show why we consider the valuation of Resource shares to be unsustainably cheap.

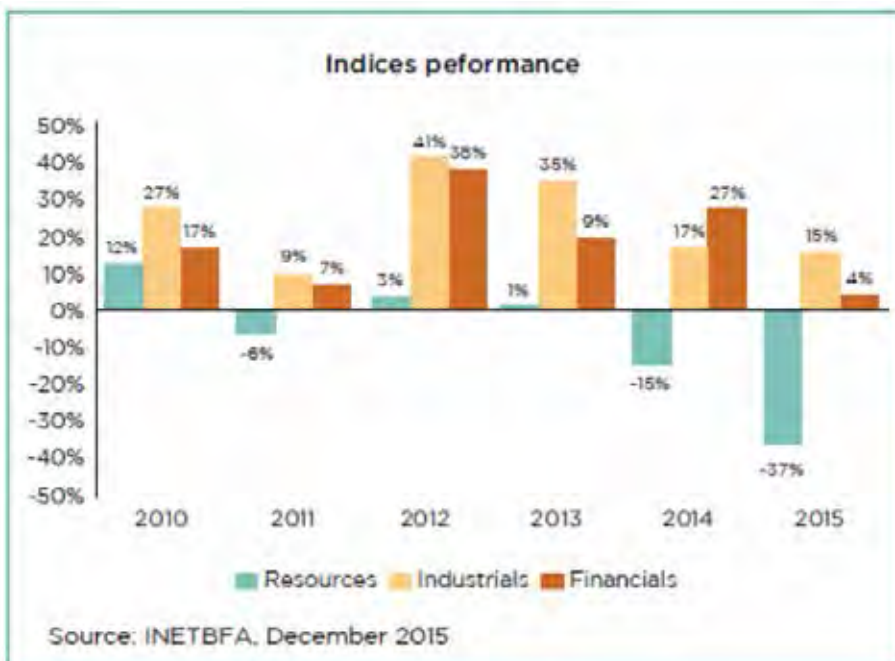


## Overall index performance

The ALSI, including dividends, returned 5% for the year ended 31 December 2015. This is depicted in graphic form below, with the ALSI index level in grey on the left hand axis, and the year-on-year change in teal read of the right hand axis.



This performance has seen the index return c.16% compound growth since the advent of the Global Financial Crises (GFC) in 2008. This return has to be viewed in context of an inflation rate of c.6% over the corresponding period.



## Individual index performance

While the overall index posted a pedestrian annual performance, it was an entirely different story at the indices level. As can be seen from the graph below, the Resources Index was the worst performer (-37%) and the Industrial Index was the best performer (+15%). This is the sixth consecutive year that the Resources Index has been the worst performer.

The disparity in relative performance has seen the Resources Index as a percentage of the ALSI increase to its lowest level ever! This is graphically displayed below.



While it may seem like this has been a one-way bet since the early 2000's, i.e. Industrials trumping Resources, there have been times when the relationship has reversed.

The charts alongside graph the difference between the 12 month percentage change in the Industrial Index and the 12 month percentage change in the Resources Index. We highlighted a rotation likely in 2013 which subsequently transpired and we are now at similar stretched levels to those experienced in 2013.

The graph shows that the relationship always reverts but the timing thereof is difficult to call.

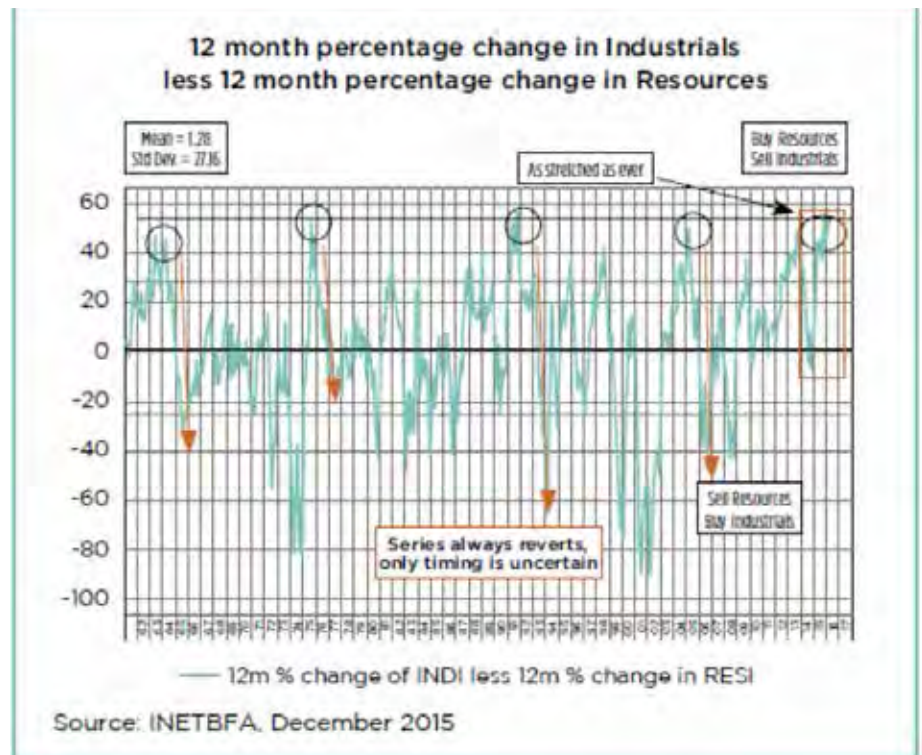
## Stock performance

On a stock level the disparity in performance between resource counters and industrial counters is more pronounced. The following graph is quite busy so requires more explanation.

The black bar chart on the left shows the ALSI performance, 5%, for the year.

The first multi-coloured bar chart shows what the ALSI performance would have been if we excluded the top ten contributors to performance. Thus, the ALSI would have returned c.-13% if we excluded these high-flyers. The second multi-coloured bar chart shows what the ALSI performance would have been if we excluded the top ten detractors from performance, i.e. if we excluded the performance of shares such as BHP Billiton, Anglo American, MTN etc. Thus the ALSI would have returned c.15% if we excluded these laggards.

Also, it is interesting to note that the breadth, i.e. the difference between the high-flyers and the laggards, is almost as stretched as it was in 2008 (before the Global Financial Crisis).



## Conclusion

Given that the Resources index as a percentage of the ALSI is close to its lowest level ever, the breadth of the market is as stretched as before the Global Financial Crisis and that the difference in performance between the Industrial index and the Resources index always reverts – we believe we are close to an inflection point in the market.

Thus, investors key focus in equity markets over the medium term should be capital preservation with a portfolio favouring stocks with strong balance sheets, solid dividend yield (not necessarily focussing only on growth) and trading at an appropriate margin of safety.



# Turn your business around like Gordon Ramsay

By: John Corias; M.A.S. Accountants

*One of my favourite TV shows of late has been "Gordon Ramsay's Kitchen Nightmares" and the spin off series "Hotel Rescue". Both series are certainly great entertainment, provided you don't mind the occasional burst of foul language! For those of you who haven't seen the show, each episode follows the script of highlighting a poorly performing restaurant or hotel.*

Gordon comes in, checks the place out and then seeks to turn the business around by working on its various aspects. Gordon has the runs on the board as a chef and restaurant owner, not to mention a successful media personality as well. Therefore, eventually most of the business owners come around to Gordon's ideas and changes. Sadly most of the businesses are already in serious financial trouble, so they really have little option but to change or close the doors.

## *Family and Business don't always mix*

Many of the businesses featured on the show are family run affairs with a husband, wife and adult children involved. Quite often the source of conflict revolves around the father as head of the family also acting as head of the business. You cannot run a business the same way you run a family. Each person needs a carefully defined role within the business as a point of focus. If the father isn't a chef, but loves interacting with customers, he needs to stay out of the kitchen and not get involved in the menu. The head of any business should always have regular face to face experiences with paying customers to ensure feedback is received and acted upon. They do not need to be hands on in every aspect of the business, just where they can make the most difference to the success of the business.

## *The customer isn't always right, but they should always come first*

Argue with a customer and you can almost guarantee they won't be back. In fact, in the digital world we live in, arguing with a customer can quickly end up online and spread through social media or the local community. Yes my heading for this section states that the customer isn't always right, but how you deal with customers that raise issues, real or perceived, is critical. Resolving the matter to the customer's content is far more important than proving yourself to be right all the time. 'Because we've always done it that way' is the most dangerous phrase any business can be based around.

## *Feedback is only useful if it's acted on*

Feedback can come from many sources including customers, staff and suppliers. Learning to listen and take in the feedback is the key to having a small business that is able to evolve as needed to meet the market conditions and customer's needs. Once feedback is received, the hard part starts. Courage is needed to change. We all like to develop routines and patterns for ourselves to alleviate the stress of constant change management, but the truth is- change is good. Watch your customers carefully and learn from them. Learn from their buying habits, their return rates, the spend per customer and so forth. Your staff is also an important

source of feedback; if you need more proof of this, check out another reality show "Undercover Boss". The show is a hit and for good reason. Get out of your office, interact with your staff and develop an open honest relationship. If staff do not feel secure in their job or are intimidated by you, then you won't get any feedback from them. There's another lesson right there, if your staff aren't giving you feedback that can be acted upon, then that in itself is feedback. In this case no news, is definitely not good news.

## *Learn to read the warning signs before they smack you in the head*

All of the businesses featured on the show are in dire straits and months away from running out of cash and closing. Learning to read the warning signs earlier can create opportunities to turn businesses around, or even shut them down to prevent losses from accumulating. Declining customer numbers and regular customers that no longer return is an obvious non-financial sign that something is wrong. From a financial perspective cash flow is the key to any small business. Struggling to pay your bills on a regular basis, constantly seeking extensions from suppliers (including the ATO!) and using credit to operate on a day to day basis are all signs that the business is no longer self-sufficient. Staff turnover can also be a warning sign. Disgruntled staff working at the coalface often see the writing on the wall before the owners do and quickly jump ship. Always be on the lookout for ways to innovate and grow your business, don't just go with the flow, but learn to steer your own ship. If you don't, you will invariably end up at the mercy of the creditors and banks. Making slight adjustments to the course of a sailing ship is much easier than doing nothing for hours on end and then trying to do a complete 180 and turn into the wind!

## *Employ the right staff and listen to them*

Family businesses can and do succeed. Like every other business, all roles within the business need to be clearly identified and have a staff member allocated to them. Sadly many family businesses end up with everyone involved in everything, this just doesn't work. Segregate your key business functions and employ staff that is experienced in such roles. As a business owner you don't need to know how to do everything and nor should you. Your job is to manage the business as a whole, not to stand over the kitchen staff or to tell everyone that if it's not done your way, it's wrong. Allow your staff to be innovative and encourage them to do so in their chosen roles, your business will benefit.

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# Volatility –

*“You get recessions, you have stock market declines. If you don’t understand that’s going to happen, then you’re not ready, you won’t do well in the markets.” - Peter Lynch*

There will always be volatility in markets; it is the nature of the beast.

Unfortunately many people panic at the first sign of market corrections. This is usually when wealth managers receive frantic calls from their clients, complaining about the values of their investments which have suddenly decreased.

In these times saner heads must prevail. Market volatility will most likely accelerate in the coming months, but this should not necessarily influence your investment approach to reaching your long-term goals.

## Corrections in review

According to Ed Yardeni, the president and chief investment strategist of Yardeni Research Inc. in New York, corrections are typically defined as declines of 10% or more. Bear markets are defined as declines of 20% or more. And we accept that both do occur from time to time!

Yardeni found that in 2013, there were three corrections in the S&P 500 during the 2009 to 2013 bull market: in 2010 (-16% lasting 69days), in 2011 (-19% lasting 154 days) and in 2012 (-10% lasting 59 days).

In addition, in September 2015 the S&P 500 Composite Index saw its first correction since the start of 2013. On review of the preceding bull market (from 2002 to 2007), Yardeni again found that corrections aren’t necessarily frequent occurrences during bull markets. According to his research there was only one correction during this bull market. Lastly, his data shows that between the bear market of 2000 and 2003, there were just two corrections on the S&P 500.

## Corrections on the JSE

PSG Wealth’s investment research and strategy team considered the performance of the FTSE/JSE All Share Index from 31 January 1960 to 30 September 2015. The following table illustrates that during this 55-year period, the JSE experienced larger corrections, for longer periods.

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media dynamix

# It's the Nature of the Beast

Adriaan Pask, CIO, PSG Wealth



Date	Percentage drop*	Occurrence of % drop
31 May 1969 - 28 February 1974	62.39%	1
30 April 1974 - 30 April 1979	51.39%	2
30 June 2008 - 30 November 2010	42%	5
<b>Before 2009</b>	more than 21%	9
	more than 11%	19
	more than 5%	33
<b>Since 2009</b>		
31 May - 31 December 2011	9.63%	1
30 June - 31 July 2013	5.8%	1
31 May - 30 September 2015	8.21%	1

Over this half a century, the market experienced a contraction of more than 62% between 31 May 1969 and 28 February 1974. During two periods the index dropped by more than 51%, while during (and a few years after) the 2008 financial crisis, the index dropped by just over 42%. Before 2009 there were nine corrections of more than 21% and 19 corrections of more than 11% on the JSE. The index also dropped by more than 5% a total of 33 times.

However, since 2009 the largest contraction the JSE experienced was a 9.63% dip from 31 May to 31 December 2011. The following dip of 5.8% took place in the middle of 2013. And then in this year, when the

markets reacted to, amongst others, disappointing data from China, the JSE dropped by 8.21%.

As Yardeni found for the S&P 500, our JSE research confirms that corrections are indeed rare occurrences during bull markets.

## What does this mean?

These findings point to potentially hazardous influences on investor expectations of equity return patterns. What people have experienced in the recent past – which has predominantly been dominated by a protracted bull market – is not the norm. Corrections, although part of the

nature of equity investing, have been extremely rare. How will most investors react to corrections if they have not been mentally prepared for them?

If history is anything to go by, larger corrections can be (and should be) expected, but this does not necessarily mean that you need to make amendments to your investment approach. Equity markets are volatile, which is why they offer a premium in periods of uncertainty or poorer sentiment. In volatile times the uncertainty increases, which in turn translates into greater volatility. This should be expected. If you don't, you are probably not prepared well enough.



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# Mumpreneurs are mums who mean business.

WHAT DO YOU CALL A MOTHER WHO COMBINES RUNNING A BUSINESS WHILST SIMULTANEOUSLY TAKING CARE OF HER CHILDREN ON A FULL-TIME BASIS?

That's right, a Mumpreneur! This is the official term added to the Collins dictionary in 2011 as the "Rise of the Mumpreneur" is becoming a common phenomenon worldwide which many women are embracing. Tasneem Sayed and Shaakira Rahiman-Saleh are mums, friends and business partners whose company Lilac Design Studio was nominated and competed as Finalist in the 702 Sage One Small Business Awards 2015.

Two regular mums on a mission to obtain the best of both worlds, family and business.

*Give our readers some background. Tell us a bit about yourselves?*

Both of us are BCom Marketing graduates. To pursue our career goals, both of us chose corporate jobs.

**Tasneem:** I started working at Procter & Gamble early 2011. It was a great learning experience to be a part of a large FMCG and learn so much in both Marketing and Sales. I always wanted to climb the corporate ladder and do what I love but those thoughts soon changed when I fell pregnant. Having to choose between a promotion I worked so long towards and raising my little girl Tasmiyah on a full time basis. A tough decision to make. I don't regret my decision now that the business allows me the chance to do work and raise my daughter. It is rewarding and fulfilling. It can put my knowledge to good use and enjoy something I am highly passionate about materialise and develop.

**Shaakira:** I started with Roshgold as a student intern and thereafter, took up employment with the group. I appreciated the mission and purpose, being very community-based and empowering our shareholders and the communities we serve. I found my work very



fulfilling as Marketing Manager for four years. I then had three children in quick succession. As you can imagine, full time employment was not even an option for me. I felt blessed, I could work from home and have the flexibility to take on assignments that I could handle. This allowed me to keep in touch with business and still be a full time mum.

*What is it like to juggle the responsibilities of looking after kids and managing a business?*

**Shaakira:** We often joke that it would make an entertaining reality series. Some days, things are under control and it's smooth sailing, whilst on other days the extent at which we have to hustle and multitask is "insane"! Combine this with cutting your toddlers sandwich into squares, instead of triangles – major meltdown from the three year old rascal during all the stress! It can be hectic!

**Tasneem:** We are there for each other. It boils down to time management! We have a designated time for work, a designated time for our kids and household chores and keep evenings free just for the family.

*If our readers wanted to start a business, what would you advise as the "first steps"?*

**Tasneem:** Prior to getting down to the nitty gritty work, it took months of conceptualisation and planning. I wanted something I would enjoy, something I would be proud of. Here are the steps of how I went about it:

1. Write down goals and objectives: I started thinking of a business I could run from home. I wrote down points on why I would open this business, who would benefit, what values. etc.

2. Conceptualising the name: Think of what you would like to call your business. A name that will communicate your brand.

3. Services I could offer: I took the time to realistically list all the services the business could offer.

4. Attending Growing Hands Training: I soon realised that I would need help to get my venture off the ground. I could not have asked for a better resource than Growing Hands. I attended many training sessions in 2014, this helped me practically build on what I was aiming toward, filling in the answers I was short of, eg financial management. It was of great benefit and I appreciated the support, encouragement and one-on-one communication.

5. Value Proposition- I questioned what would make my business stand out from the rest. We aim to make each client feel like she/he is our only customer. We aim to more than exceed their expectations!

6. Drawing On Positive Energy to Carry On: The entire process can be daunting, so it is important to mention that it helped to have someone support and to push on. You need someone to believe in yourself to see it through till the end. As my mentor Mr Thabani Msomi would say "Live your best life".

7. Registering the company name with CIPC: When I felt that I was sure I registered the company formally.

8. Bank Account: I opened up a bank account for the business to keep work and personal transactions separate

9. Setting up Marketing Platforms: Having a marketing background, I know the importance of marketing platforms and an online searchable presence. We set up the website, social media

## ***"There are times we need to meet deadlines after working hours but we try to keep this to a minimum"***

profiles, brochures and added to our portfolio as time went on.

10. Commitment to Professionalism: We keep a strategic look and feel for all communication with clients. Our email signature, letterheads, business cards, quotations standardised and confirmed our Terms and Conditions.

11. Gaining a Team Member: I approached Shaakira to join me on this adventure. An added partner with her own set of expertise was an added advantage.

12. Spreading the word: Marketing and advertising the business. From every client you serve, make it a habit to get a testimonial and obtain referrals from your happy client.

13. Give back to NPO's or those in need: Allocate a set number of hours or a fixed Rand amount that you can afford to give yourself or from your business" in terms of time/donation/ empowering an individual or Non-Profit Organisation.

*What would you say are the benefits and challenges of being a Mumpreneur:*

Shaakira: It allows flexibility. You are in control of your time and the biggest advantage is time for the family as opposed to leaving at the crack of dawn and returning home after dark. For me it is never missing your baby's first steps or being able to pick them up from school and listening first-hand how their day was.

The challenge however includes financial uncertainty. There are no guarantees. It depends totally on your time, commitment and effort, as we remind ourselves we are writing our own pay cheque. It also takes time to establish the business and this requires patience and perseverance. Time management is crucial and it can be stressful balancing family and work.

*What are your tips for other mums out there who would like to start a business?*

Tasneem: Here are few ideas;

- Do what you are passionate about because when the going gets tough you are less likely to give up easily on something you love
- Write down your goals, a time frame to achieve them and a plan on how to achieve them (SMART goals)
- Starting a business doesn't take mega-bucks. Use what you have!  
We use our laptops, landlines and dining room tables. We meet clients at the local coffee shop or engage and communicate over skype.
- Even though you may be operating on limited resources, keep things professional. Always strive for attention to detail, give your one hundred percent effort and be presentable in person and in your work.
- Find a mentor / resources to help you- We recommend Growing Hands Entrepreneur Development! You will be more equipped for success in gaining quality resources from professionals and experienced entrepreneurs, for FREE!!!

*Any final words?*

Tasneem: We have had so much feedback from other ladies who find themselves "in the same boat", that is being young and passionate career-orientated woman versus being a committed and loving stay-at-home mum. We want women to know that it is indeed possible to be both! It's nice to know that as women we go through similar challenges and we feel that as women we should support each other and assist each other with a way forward.

Shaakira: I agree! It is such a huge compliment to see fellow South African women comment on 702's Facebook page and website and describe us as "An Inspiration". It is actually humbling.

Only a mother or parent will understand the emotion, the occasional self-doubt, the energy and general daily struggle one goes through to be the best mum you can be. Couple this with a challenging yet rewarding job you are passionate about. It is not easy, we are still learning with each day. We too admire women that have been doing it for decades before us.

*Lilac Design Studio thanks Roshgold News & Growing Hands for the opportunity to be showcased as a young budding business to look out for. We say power to all strong and talented women, our nurturers, care-givers and leaders! Let us support each other in being the strong nucleus of our respective family's and societies at large, whilst at the same time achieving our own personal dreams and aspirations.*

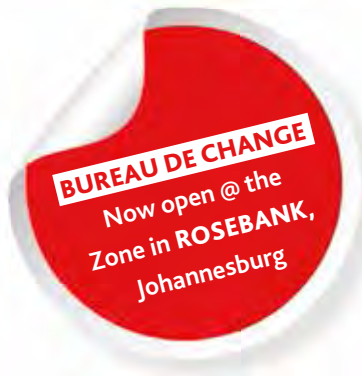


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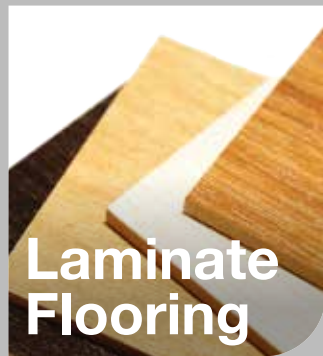
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South African politics and especially during an election year can be very engaging and interesting. The advent of the Economic Freedom Fighters, their obstructionist tactics and the taking on of the established order has added a fizz and spark to our politics and electioneering.

This year's elections will certainly be a hard fought battle. A weakened ANC is feeling the heat of challenges from both the right and left of the political spectrum. Events such as the battle with Cosatu, the redeploying of the Finance Minister, the appointment of a little known back bencher and the recall of Minister Pravin Gordhan, the credit downgrading, ongoing "Guptagate" saga, the troubles at Parastatals, the loss of confidence in the economy and the Nkhandla furore are a few of the many issues.

Like any other country, it is the financial impact of the poor economic growth on the pockets of South African voters that is bound to be a telling factor. The parlous state of our local municipalities service delivery has to be uppermost in deciding where voters put their cross on the ballot box. It is after all, local municipal elections.

The days of rhetoric and promises are over. The South African electorate is considered to have matured and will deliver their judgement at the ballot box. The ANC will have to galvanise their campaign and if social media and radio station talk shows are believed the current leadership is under immense pressure to deliver.

# THE BATTLE FOR THE POLITICAL HEART OF THE COUNTRY



Haroun Pochee

News 24 reported; "This year's local government elections are going to be one of the toughest for the ANC, President Jacob Zuma said on Friday." Zuma was quoted in the article- "We said we are the servants of the people. If that is the case, we cannot ignore the views of the people."

Zongezo Ziobi writing on Nkandla in Business Day said ;"For the party (ANC), it meant facing an antagonistic voting population in the largely urban Gauteng, and many provincial party officials believe that the scandal, combined with e-tolling, were the main reasons it nearly lost the majority in that province in the 2014 general elections."

However, it is the youth or "born frees" especially in the urban areas that are bound to make a telling impact on election day. They want jobs, they want service delivery and they want government to deliver on promises. Many are deeply indebted to financial institutions and are crying out. The ANC loss of voters in the Metropolitan areas in the 2014 elections is expected to continue in this local elections. Analysts are divided about the extent of

the swing and some of the constituencies are considered to be marginal.

The galvanisation of voters has begun. Since the beginning of the year racism in various forms has escalated the debate and political parties have not gone unscathed. Members of the DA have placed the party in awkward position as racism issues have embroiled the party in bitter public spats. Old arguments surface and the racial dynamics of politics in South Africa continues to persist. As voters, we should not abstain but we need to vote to make that one vote count!

The next few months will be crucial to the outcome of the elections. The ANC being the dominant party will have to show voters they have the will for delivering and implementing positive policies for the betterment of the country. They will have to earn the trust of a cynical country and as foreign investment dissipates, for economic or political reasons. South Africa is heading towards the economic scrapheap with our debt being downgraded to junk status if radical action on government spending is not taken.



Zahab, the Roshgold Kiddies Club mascot had a great time with the kids at the December Boot Camp.

What fun, what pleasure  
and what enjoyment!

Boot Camp co-ordinators led from the front and made it a day to remember. Faheema Moosajee, and her team of Sannah Nhlapo, Yusra Pochee and Zahraa Adam took charge of the 11 to 15 year olds. Energetic Shahana Sujee and her team of Shahira Monga/ Aboobakr, Shireen Vachiat and Fatima Karani from Kidz n Mumz engaged the 6 to 10 year olds with games, activities and plenty of horseplay.

Shahana Sujee reported;

Our activities were fun, interactive, age appropriate , exciting, challenging and educational.

We managed to stick to our motto: "Learning through Play"

- "Connecting with awesome Allah". The kids loved our Zain Bhika song, they enjoyed creating their own



masterpieces from mama nature, they were thrilled to eat peaches off a tree and willingly participated in the Boot camp drill. Yes, not using the "secret word tired" proved to be highly amusing.

- "Making sense of cents" We had them in stitches with our sketch about money , especially because it was so relatable to them. Our characters were; Chico the tekkie man, mum, dad and child. We instilled concepts like; share, save and spend.

- "Lunch hour". We taught the kids how to use water sparingly. Each team had three bottles of water. They poked a hole into the bottle and used the bottle as a tap to perform ablution.

Kids were encouraged to perform salaah, and we ended off with a ten minute dhikr programme, praising , glorifying and thanking our Creator for this day.

- "Wet n Wild ". Our crowd pleaser was challenging and nerve wrecking , but what came through was great team spirit.

- "Amazing maze". Hurdles, slithering on tummies under canvas, jumping into dirty ,muddy water, walking the plank while being splashed with water coming from all directions and water balloon target throw. Even the pics don't do justice to the fun they had.

- "Go nuts for donuts" It was an extraordinary experience , thrilling for kids to have to bite mouthfuls of a donut without using their hands.

- "The fast n the furious-hula hoop game" We placed eight hula hoops on the floor, while music plays and order sixty three kids had to get into eight hoops (squashing, carrying each other etc), then five in a hoop, then seven in a hoop , then three in a hoop , until we had just one in a hoop. The kids had loads of fun.

- "Tug of war"- Red team against blue team and yellow against green team.

Faheema Moosajee was equally complementary about the elder group. They had thought provoking exercises on what they saw their future as, made interesting presentations and learnt about how to balance a budget and investing. Outdoor activities involved and obstacle race which was really fun and challenging.

The kids were entertained with our story telling clown who thrilled them with a captivating presentation.



The elder group busy putting together their project on "what makes a good leader"  
- pic: harpo



Co-ordinators Faeema Moosajee and Yusra Pochee with some of their young charges  
- pic: harpo



Elder group getting ready to play the money game  
- pic: harpo



Young Ismail Dadabhay showing off his script on completion of his task - pic: harpo



Young ones socialising and enjoying lunch together - pic: harpo



Yummy Donuts...  
- pic: harpo



The prize winners with their co-ordinators - pic: harpo



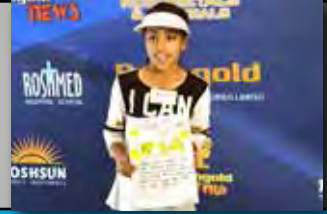
Kids cooling down and having a splash- pic by Mariam Bibi Adam



They really enjoyed their day!!  
- pic: harpo



## Roshgold kids at the December Boot Camp.



Navigating the obstacle course  
- pic: harpo

Leeyah Dadoo presenting her life plan to her peers and co-ordinators  
- pic: harpo



What fun! frozen T shirt race  
Picture: Mariam Bibi Omar



Amandla! kids creativity enhanced by feeling and understanding the elements of nature -Picture by Mariam Bibi Adam



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# Rand-cost averaging can protect

The price that you pay for any investment matters because it forms the basis for your future returns. Ideally, you want to invest when prices are low and sell when they are high to maximise your return. The challenge is that share prices can and do often change on a daily (and even hourly) basis.

If you are investing a lump sum of money, how do you avoid a situation where you invest your money in shares (directly or via a unit trust that invests in shares) one day, only to be exposed to the risk of the price dropping and the value of your investment declining the next day? How do you ensure that you minimise this risk as far as you can and get the proverbial "most bang for your buck"?

The best way to hedge a risk and take advantage of fluctuating share prices is to use a technique called rand-cost averaging. Rand-cost averaging helps you attain the best average price over a period of time. Even though it sounds complex, it really is quite simple.

Put it this way: if you were doing a long-distance trip, say from Cape Town to Johannesburg, and if our petrol prices were like Australia's (where the price can vary from station to station), would you rather:

1. Fill up the tank in one go in Cape Town, or
2. Determine the locations of the different petrol stations on your route and plan a disciplined series of stops to buy petrol along the way in the hope of smoothing out the price so that you end up paying on average between Cape Town and Johannesburg?

The prudent thing to do would be to choose option 2 – spreading out your purchases across a number of different petrol stations. This is exactly what rand-cost averaging is: averaging out the rand cost of your investment. The only



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# the value of your money

Shaun van den Berg, Head of Client Education PSG Wealth

difference is that instead of buying petrol, we are talking about investing in equities. In the context of equity investing this could be buying a batch of shares on a regular basis, or scheduling your investment into a unit trust by making regular payments or buying units over a period of time.

A simple illustration of the principle of rand-cost averaging:

Month	Investment (R)	Unit Price (R)	Units Bought
January	500	1.00	500
February	500	0.90	556
March	500	0.80	625
April	500	0.90	556
May	500	1.00	500
June	500	1.20	417
July	500	1.10	455
Total cost (7 x 500)			3500
Current value (latest total units x 1.10)			3609
Average Unit Price	0.96		

Over time, the market fluctuations will be smoothed out because when the market price is down you will be able to buy more shares or units in a unit trust. Conversely when the market is up, you won't be able to afford as many shares or units (as shown in the table). The theory is that what you will end up with will be the best average price for the shares or units you buy.

One down side about rand-cost averaging is that it doesn't quite work if the market is only moving in one direction. If share prices are only rising or only falling during the period over which you make regular investments, rand-cost averaging might lose you your money. This is especially relevant when the upward or downward trend in the market is particularly sharp. But when the market is moving sideways or is simply volatile, rand-cost averaging can really save you money and set you up for good future potential returns.

On the basis that we don't know whether the market will trade sideways or in one direction only, it is important to remember that rand-cost averaging is only one of the reasons why it pays to set up a regular investment plan. Having a regular investment plan in place also takes any emotion and impulsive behaviour out of your money decisions because you are committed to invest a certain amount on a regular basis.

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# Blast from the past

*For over fifteen years Roshgold News has become a valuable resource for Roshgold's wide and growing stakeholder base.*

*Our readers are kept up to date by thought leaders with what is happening in the world of business, trends in investment markets, fed a prescription of motivational upliftment, bring out lifestyle issues and are taken on a magical carpet ride to exotic destinations.*

*Roshgold News has with regularity delivered feasts of ideas, opened windows of opportunities and most importantly facilitated community upliftment and empowerment.*

*One of the most satisfactory rewards of this endeavour has been the introduction, development and nurturing of reliable and passionate editorial contributors. Many have become regulars and enjoy contributing with eagerness. They are passionate and give thought to what the readership will benefit from.*

*The design and editorial teams have ensured a quality publication focussed on developing a unique bond and relationship with the extended Roshgold community and stakeholder base.*

*They have without failing, delivered the magazine consistently with regular monotony. They did NOT miss a single issue in this time.*

*Our advertisers must be thanked for their continuing support and belief in the cause of empowering education. Without their support the publication would not be possible. When we first decide to expand the publication, many from within would question; "Why will they advertise and what is their benefit?" That debate has been put to rest a long time ago and the reach of the magazine has added value commercially to our advertisers.*

*We thank everyone and express our gratitude for your support in the development of Roshgold News. There is certainly a unique spirit with which it is published. That is, for the betterment of our broader readership.*

*We look forward to feedback and your engagement as this publication is yours. Our team merely bring to you what is in your interest. So keep on engaging us.*

*Hindsight is an exact science... Here are some excerpts from past issues that showcase the relevance of Roshgold News and the telling contribution it is making.*

## August 2001 – Let us motivate ourselves into action

*"Our exchange rate threatens to unleash grave damage to our economic growth as it continues to erode against other currencies. There are prospects of serious industrial action as the providers of labour feel the effects of economic strangulation. Then there are issues such as the land crises in Zimbabwe; the Arms deal controversy, the SAA corporate governance debacle and many other enrichment schemes at the expense of the South African taxpayers. On the taxation front, the introduction of Capital Gains tax will be increasing the average South African businessman's tax burden. We need not even discuss crime, the lack of governmental resources and the continued brain drain. To make matters worse, our sportsmen fail to provide us with much need pride and escapism with dismal performances."*

## February 2002 – The C Factor- Currency collapses, Corporate Collapses, Countries Crumbling

*"The reasons for some of the local collapses may be different but the underlying thread of deceit; lies, pride and arrogance are there to be found. The evidence led before the commissions of enquiry into the failures of Leisurennet and Regal spotlighted very unique circumstances that were not in the interest of the business.*

*As businessmen in the SMME sector there are lessons to be learned. We often place our personal selfish interests ahead of the interest of the business. Yes, that is the hen that lays the so-called golden egg. You cannot bleed it dry for non-productive expenditure. In high profile failures it may be naming rights, art collections, fancy corporate offices or even believing in the media hype surrounding the company. In our cases it could be extravagant lifestyles, expensive cars, fancy computer toys or just losing touch with the realities of maintaining focus on the work at hand that continues to drive the businesses to higher levels of success."*

### **February 2003- Cricket World Cup**

"The start of the ICC Cricket World Cup in Cape Town was a truly inspiring affair. Those lucky enough to be there experienced another milestone in our country's return to the international fold. The patriotic fervour of the enchanting evening brought memories of 1994 flooding back! We certainly hope you enjoy sharing this experience with us."

### **February 2005- Ebrahim Sujee's article on the face of retailing.**

"Retail trade has become more competitive and has taken on a different face. To generate profit in the retail trade, one has to have the capacity to buy bulk to negotiate better prices. The chain needs to be branded properly. Despite Truworths changing their stores, their labels and their look they have retained their identity or brand. They know which markets they service and have developed expertise in their field of business. The success of your entity will depend on your strategy and visibility of your branding and not just store locations. Learn from the success of the Truworths chain and plan your expansion in a comparative way."

### **May 2006- Stress and the Working Woman penned by Faheema Valli**

"The pressure on working women has been lessened by changes in attitudes and accepted practices. In the past, household responsibilities were often not shared between husband and wife, even if both held jobs. Today, many young couples work out solutions to share responsibilities around the home. Responsibilities for young infants, cooking, cleaning and shopping are not seen to be the sole responsibilities of the woman."

# Roshgold NEWS

### **May 2008- Towards a better Understanding of Subprime mortgage by Raesa Thokan**

"The more the banks packaged and sold off mortgages to the bond markets the more they earned lucrative fees which provided them with a new and additional revenue stream which translated into profits. The bank, their managers and sales people benefited from this practice as this new concept allowed banks to a clever way of leveraging on their existing mortgage debt book. "

### **August 2009- Offshore Investment by Bruce Wolov**

"The Rand Exchange rate has been extremely strong over the recent past, giving investors the opportunity to diversify their assets by considering offshore investments. Individuals have to make use of their foreign exchange allowance to invest overseas. Investors will be able to purchase any of the major currencies with local funds. The currency can be retained in the money market or invested in listed shares, unit trusts and exchange traded funds."

### **February 2011- Social Media Marketing - trends for 2011 by Tasneem Sayed**

"But you might wonder what social media marketing really is? It's a term not easily renowned, unlike the words Facebook and Twitter, which every second person would be able to associate with!! Social Media Marketing is a process of marketing through social media websites like Facebook, Twitter and YouTube. By using the social aspect of the web, this form of marketing is able to connect and interact on a much more personalized and active level, rather than through traditional marketing practices."

## August 2014- Together we will march into the next thirty years by Ebrahim Sujee

"But alas the group has a dilemma. The prevailing low interest environment of the past six to seven years has fuelled massive price increases in the value of assets and especially properties. Roshgold has a cash pile of R 80 million. The dilemma is finding suitable investments that are prudent, safe and offer value and growth. The inflated rentals are difficult to justify in current market conditions and the recent increases in interest rates have signalled the change in monetary policy. Roshgold has managed a longer-term trend of paying shareholders a market related cash return under difficult circumstances whilst also unlocking capital growth in the process."

## August 2015- Commodities crash and currencies cave – Lead editorial

"The South African economy has for long been associated with commodities and mining. Our economic history and the country's wealth has been inscribed by the mining and commodity sector. Our largest city, Johannesburg is known as Egoli or "city of gold".

The sell-off in commodities continues, signalling the end of the commodity super-cycle that was fuelled primarily, by the high rates of growth in China and the low rates of interest globally.

Ron Insana, a senior analyst and commentator at CNBC wrote in December 2014;" Basic materials prices for the likes of copper, nickel, iron ore, and other industrial commodities, have collapsed, both in advance of, and now coincident with, weakening economies from Madrid to Moscow and from Berlin to Beijing. This is not good news for the global economy."

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## EXECUTIVE LUXURY MEETS FAMILY PIZZAZZ

Jaguar has broken all its own design norms to come up with a modern classic in the form of the all-new XJ, while Citroën combines comfort and apps in the new Picasso



### *Citroën C4 Picasso*

The French have been known for making cars that are different to the norm: in fact, some may say that they push the boundaries of commonality and like to do things differently. The C4 Picasso is no exception. This vehicle has changed the opinion that MPVs have to be boxy. The Picasso has always had rounded edges and elongated angles.

This latest version of the Picasso continues this vision. The front of the vehicle has a steeply raked windscreen that extends into the roof. The bonnet is neatly sculptured with neat creases on either side, giving the car an elegant look. The now famous grill has an elongated chrome section that almost looks like eyebrows over the daylight running lights. Just below

these slim LED running lights is the actual headlight cluster, which is neatly moulded into the bumper that extends over the entire front end. The bumper is split by a high-gloss beam with chrome surrounds while the lower section is covered in mesh. This makes the vehicle look more car than MPV.

From the side view, the extended glass that intrudes into the A and C pillars distinguishes this from almost any other vehicle. Not only does it look interesting, but it adds to the overall visibility for the driver. The rear end is very neat; it resembles a premium hatchback instead of an MPV. The rear-light cluster has U-shaped lights that are underlined by the indicator lights. There is a small bumper section that incorporates the rear fog lights, etc. The rest of the rear comprises the large boot or fifth door that opens to

facilitate loading. The wider stance and lower front end lend the vehicle a unique presence and improve road holding.

Inside the C4 Picasso is when you realise that this is no ordinary vehicle. The two-tone dashboard looks like Picasso himself designed it. The use of a touchscreen display to control the infotainment and ventilation systems reduces the need for tonnes of buttons and knobs. This gives a clean and fresh look to the dashboard. A larger screen has been recessed into the top section of the dashboard. This is for navigation, park distance, rear view camera, speed, engine temperature and all other information that may be useful to the driver. This screen is centrally mounted, which means that there is no obstruction in front of the driver. This does take getting used to.

Author: Azim Omar CA(SA) is a member of SAGMJ



This vehicle is aimed at families, and the one thing all families need is practicality and space. This car has both. There are pockets and cubby sections everywhere in the vehicle: from the lower section in the dashboard to below the rear-seat passenger wells. The seats have a wave pattern running through them to add some pizzazz. The three individual rear seats move independently, ensuring that the number of complaints from the rear is reduced. The driver's seat is comfortable and can be adjusted to match any driver's requirements. This is usually the best seat in the car, but this is not the case in the Picasso. The best seat in the house is the front passenger seat. Over and above what the driver's seat offers, the passenger seat has a footrest that can be lifted at the touch of a button. This makes you feel like you are in a first or

business class seat on a plane.

The engineers at Citroën have also improved the soundproofing and quietness of the engine, which means the passengers will really feel like they're in a plane, with one difference – much better visibility. This is thanks to the large windows and windscreen. Added to this, the windscreen cover which houses the sun visors can be moved back a few centimetres, creating the impression that you are sitting in a glass bubble.

On the road, the vehicle drives well and is easy to manoeuvre. Parking is a synch too, thanks again to the large windows and the parking aids. This is no street racer, but rather a relaxed vehicle that will transport you, your family and all they want to take with in a calm and relaxed environment. It's almost a Zen vehicle to me. Well done, Citroën, this is going to be a hard act to beat.

### *Jaguar XJ 2.0 L*

The Jaguar XJ series has always had a classical styling that some would call safe. Since Jaguar has been taken over by Tata, considerable changes have been made to the Jaguar range. The new XJ has taken this revision of design to a higher level. The front end of the car still has the classical look, but now has a chiselled bonnet and an edgy mesh grill. The headlights have a similar look to those of the smaller XF, but have been well carved into the longer XJ model. The side view exudes elegance and aristocracy with its sweeping rear end and floating roof finish. The most controversial view has to be the rear end. The L-shaped rear lights run from the back over to the top section of the boot. This makes the boot look smaller, but more importantly gives the vehicle

This article first appeared in Accounting SA



# 12 Surprising Ways to Use Evernote You Might Not Have Considered

By Michael Hyatt

I have been using Evernote since early 2008, when it was still in private beta. Since then, it has truly become my digital brain.

My Evernote Packing List Evernote is one of those rare apps I can't seem to outgrow. I am always finding new uses for it. In this post, I want to share twelve ways to use Evernote you might find useful, and perhaps, even surprising.

**1. Keep your medical records.**

I keep my doctors' names and contact information, medications and vitamins, surgeries and illnesses in a single note. This comes in handy whenever I go to a new doctor.

**2. Record your license plates.**

I don't need this information often, but when I do, I can never remember it. Now I just have a photo for each of my cars.

**3. Subscribe to email newsletters.**

I don't need more information cluttering up e-mail inbox, so I subscribe using my Evernote email address. (You can find this under Evernote | Account Info.) The newsletters get funnelled directly into my database.

**4. Take a photo of your printer cartridge.**

I buy this infrequently enough that I can never remember my printer model, let alone what cartridge I need. With a photo, I can quickly reference it at Costco or my local office supply.

**5. Save important email messages.**

I generally file all my email messages in a singular archive folder. However, occasionally, I want to save a message related to a specific project. I simply forward it to Evernote and add the appropriate tags.

**6. Collect reader and listener questions.**

Whenever someone writes or calls with a question I have not answered, one of my assistants records it in Evernote and adds a "questions" tag. Then when I am looking for blog post or podcast episode inspiration, I review the list.

**7. Maintain a packing list.**

I hate getting to my destination and realizing that I forgot

something. That's why I maintain a comprehensive packing list in Evernote. Here's the actual list if you want to see what I include.

**8. Snap pictures of your child's art.**

I got this idea from ShefsKitchen. She takes pictures of her kid's art and then discards the paper. I have just started doing this with my grandkids. (Psst: Don't tell them.)

**9. Clip web pages to read later.**

Whenever I come across an article or post I want to read later, I use the Evernote Web Clipper for Chrome. I add a "read later" tag, that way I can get to these clips with a simple saved search. When I have read it, I remove this tag.

**10. Record my best haircut.**

Occasionally, I am unable to book my favorite stylist. The first question the







new one asks is, "So how do you want me to cut your hair?" Rather than tell them, I just show them. "Make it look like this."

**11. Save speaker resources.**

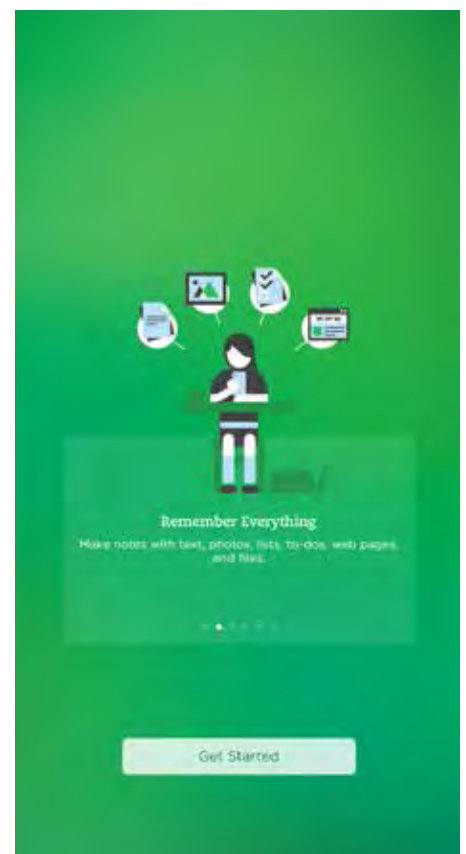
I use Evernote to save all my personal anecdotes, illustrations, case studies, quotes, jokes, and statistics. (These are the actual tags I use.) I store these in a shared notebook called Speaking Resources, so my teammates can add to it.

**12. Collect items for meetings.** I create a tag for each upcoming meeting. It includes the date and a brief description (e.g., "2014-07-11 – World Domination Summit"). Then, as I create notes about the meeting or receive emails, I simply tag them. I can then sort the tags by name to put them in date order.

This hardly scratches the surface, but hopefully, it will stimulate a few ideas. The more you use Evernote, the more useful it becomes.

**Michael Hyatt the author of the New York Times bestseller, Platform: Get Noticed in a Noisy World. It is also a Wall Street Journal, USA Today, and Amazon bestseller.**

**He is the founder and CEO of Intentional Leadership, an online leadership development company. He helps overwhelmed high achievers get the clarity, confidence, and tools they need to win at work and succeed at life. Visit [www.michaelhyatt.com](http://www.michaelhyatt.com) for more information.**



The nation was awestruck, punch-drunk and intoxicated with the magnitude of the result.

# The day the cricket world was turned on its head with excitement.

By Mohamed Aslam Khota

As television news feeds headlined the almost impossible result, Talk Radio stations were abuzz and captivated by this game. They had nothing else to discuss.

This news overshadowed a major police bungling of a murder case of a four year old girl, the on-going rape trial of the then dismissed deputy president of South Africa, Mr. Jacob Zuma and Cape Town was blacked-out for more than three weeks without electricity through years of neglect and bureaucratic incompetence. The resultant chaos lost the ruling ANC control of Cape Town in the local government elections. South Africa is never short of juicy news stories and this cricket result overshadowed all of it.

The South African team had just returned from a two-nil Test series loss and was beaten by Sri Lanka for a spot in the Tri-Nations final in Australia. At home, Graeme Smith's team were on a high after winning the Pro-20 international a few days after the Australian team arrived, and were rampant, winning the first two limited overs matches as well.

Then the series to a twist as the Aussies clawed their way back to two-all. The supporters were once again ill at ease, sensing a return to form by the visitors. The ingredients were all there for a tight encounter by two of the games great adversaries. The Wanderers, popularly known as the 'Bullring' for its imposing and enclosed structures, where the crowd is so close to the action, was a sell-out weeks in advance.

The 50-over game had reached uncharted territories on that special day in March 2006.

It was bound to happen. The Aussies were on the charge and Ricky Ponting, who had scored a scintillating century in the World Cup Final at the same venue in 2003 was playing an even more belligerent innings. Suddenly all the attention was whether Ponting would break the 200 run barrier? He was on course until he fell for 164, his best and Australia's third highest one-day score at the time. Australia's eventual 434 for 4 wickets was a world record. No one expected a fight back.

When Herschelle Gibbs belted the Aussie attack past 150, that elusive 200 looked a certainty once again. Batsmanship had scaled new heights. Batting leaped from the sublime

to divine! Even Ponting said in an after-match interview: "We just had no defense mechanism for Smith and Gibbs. They played exceptionally well."

It was a fitting climax too, in what was a memorable week for South Africans in the entertainment and sporting world. The country was still caught in the celebrations of winning a second Oscar Award, this time for the film 'Tsotsi' in the Best Foreign Film category.

Ricky Ponting elected to bat, mindful of the fact that South Africa's record at chasing totals, especially when it matters, to be dismal. The 'chokers' tag was once again rearing its ugly head, but it was Smith who allowed it to resurface during a media conference after the fourth international in Durban, when

Australia snuck in by one wicket with an over to spare, to level the series at two-all. He was quoted as saying: "we will see who chokes on Sunday".

What unfolded in the initial three hours and more, in perfect batting conditions, was simply unbelievable.

What was remarkable apart from the Aussies posting that record score was that the jam packed crowd stayed on to watch a possible roasting, humiliation and a series loss in the heat of the countries cricket heartland. At the interval, the cast of Tsotsi did a lap of honour with 'Oscar' in hand and lifted the mood of the audience and gave them something to celebrate. It probably lifted the cricketers as well. What proceeded to unfold later that bright afternoon was beyond mission impossible. 'Impossible' they say is



# The banner headlines cried: 'AMAZING', 'The Greatest game in ODI history', 'Payback', 'Our Greatest Day' .....

a word for those who never venture to try. Herschelle Gibbs played a peerless one-day innings. It was a one-in-a-million knock - touched by divine inspiration. The bullring was throbbing and heaving and the crowd knew that something special was happening. The classic heights of batsmanship came from the indomitable Gibbs who played with grace and ferocity and brought joy to all those who marveled at his stroke play. It is etched in our memories, much like what many great batsmen have done in the game's history. You didn't want the innings to end, not just for the result but for the sheer talent, brilliance and heights of genius it had touched. It was 142 minutes of batting from heaven.

There was high anxiety and tension in the air. Everyone was overwhelmed with apprehension and fear. Firstly the record 400 runs were about to be eclipsed for the second time on the same day, and what if South Africa, having got this close end up losing by a few runs? It was unthinkable, unbearable and could have been soul-destroying. So near yet so far. Could not happen, must not happen! Would there be a cruel turn of fate? The nerves were jangled into a million knots.

In the commentary box, the tough men of the game were brought to tears. Others were hitting 'high fives' and the late Hylton Ackerman, a former first class cricketer and coach and commentator, sobbed openly on radio as he with former West Indian fast-bowler Ian Bishop were describing to an unbelieving nation, the last wicket, the penultimate delivery, the one run and the climactic world record run chase - and victory!

In the end, grown men and women sobbed with others around them. Hooters were pumped through the night around the country, people celebrated in street parties and spontaneous braai's (barbecue). The result and euphoria that followed



## In the end, grown men and women sobbed with others around them.

was only matched by South Africa's last gasp win against the All Blacks in the 1995 Rugby World Cup final and soccer's annexing of the 1996 African Nations Cup on the first attempt.

The nation was awestruck, punch-drunk and intoxicated with the magnitude of the result. When they awoke the next morning, wondered if it was all a dream. It wasn't and it brought untold joy.

Congratulations streamed in from all quarters, including President Thabo Mbeki and the office of the sports minister, to former cricketers and rugby stars too.

It was the 2348th limited over international and the 400 was up! The nearest to that mark was 398 by Sri Lanka against Kenya in the 1996 World Cup in Asia. The Wanderers pitch was like glass top, it was THE perfect strip to achieve the impossible. When teams or

individuals set landmarks, others are always motivated to beat them, thus it was Smith who summed up that the Aussies had to be commended for pushing the limits.

An article in a local Sunday weekly mentioned that three of the four countries who had recently embraced 20-over cricket have been involved in some of the most destructive power hitting the game has seen. To achieve this twice in one match was incredible. Ponting agreed after the match that 20-overs cricket has a lot to do with it, making the 50-over game more entertaining, the same way the 50-over game has been good for Test cricket.

The pitch, the crowd, the venue, the winner-takes-all situation, the positive approach by both captains and teams was the perfect brew for the greatest advert the game has had in recent memory.



# Peace Transcends

Let us look at a country that encapsulates emotions and hospitality, a place that will put peace in our hearts. Many folks think of going to Dubai, the Far East or Europe to get away from it all. Let us stay close to home, a two hour flight, a place we can call home, a home away from a home in 'home' in Africa. Malawi.

The country is a poor country but it is rich in culture, rich in friendliness and is blessed with contentment. So simple, so humble and so appreciative!

Lake Malawi occupies most of the countries Eastern border. It is considered to be an African Great Lake and is bordered by Mozambique in the East and Tanzania in the north. The water is calm and ocean like with sandy beaches. Many tourist enjoy snorkelling, boating and kayaking in the lake and day cruises are planned aboard a boat. For the locals Lake Malawi is a source of sustenance as many villages are found along it's shores and provides the staple diet of fish. Dug outs go out every morning and with netting the days haul is brought in. Lake Malawi is notorious for hippo attacks.

Blantyre is the business hub and the second biggest city in Malawi. In Blantyre one can feel the gentle pulse of people going about doing their business. Tailors sit on terraces of shops and sew garments all day long. This town is flanked by the Michuru mountain ranges and Mount Mulange is an impressive sight and a favourite amongst mountain climbers.



# Your Heart In Malawi

By Zayboon Motala

Hectares of tea plantations surrounded Mulanje, what an impressive sight it is.

Zomba again boasts its plateau and we enjoyed it's delightful market where one can purchase fresh veggies. All these are laid as mini pyramids.

From the Zomba region going towards Mangochi you will come across the Shire River, situated on the Hippo Lodge on the Banks. One can spend hours in the serenity watching hippos go by, taking a boat mole on the river. There is also tiger fishing and the area borders a nature reserve and game park.

Malawians are excellent fisherman. The chambo fish is a favourite! One of the tastiest fried, the only condiment being salt.

Driving through from Blantyre to Zomba, to Mangochi & Monkey Bay, one sees green fields, clusters of thatched roofs & gentle hills as company. Lake Malawi is the magic of Malawi, the true spirit of the country.

Malawians are super craftsmen. One can pick up the most beautiful wooden & shell curios from these humble folks.

Muslims are second in number to their Christian counterparts. There are approximately 20 000 masjids, one every 3km. Many of the Muslims are fluent in Arabic and the value system runs deep as it is ingrained in their daily lives for centuries.

What was striking in the villages was the masjids - the central meeting place of Muslims. The masjids stand out, the only painted building amongst the huts in each village. The villagers are humble, Allah-fearing followers who emanate warmth and love. Patience and gratitude are traits these Malawian brothers' sisters have in abundance.

They grow corn, which will help them later in the year for feeding their families. The women mainly take care of the children and work in the fields. With mangoes in season, most of them eat mangoes on a daily basis as there is no other food available – they do not have the financial means to purchase food daily. We must be thankful that we are blessed with food.

We all in some way or another can help to alleviate the plight of our brethren at our doorstep. Allah Almighty says "Best among people are those who benefit mankind."

# ROSHMED BABAS JANUARY 2016

Welcome to our first insert of Roshmed Babas in 2016!

We begin by featuring a couple of cuties who were born last year and we just couldn't resist sharing their cute snaps to brighten up this issue.

**Congrats to all the parents and respective families on the birth of the cuties below:**



Baby Muhammad Is'haq born to parents Abdurrahman Is'haq and Zeenat Cajee on 18 April 2015.



Baby Nuha Muaaz born to parents Muaaz Haffajee & Saeema Mohammed Bhyat 10 August 2015.



Baby Aasiyah Muaaz Daya born to parents Muaaz Mohamed Daya & Fatima Suliman born on 3 August 2015



Baby Ariana Tilly born to parents Shaheen Tilly and Zainab Tilly on 25 August 2015.

Roshmed is certain you are enjoying their growth and are having loads of fun with your now very active babes. We wish you well with all their development and milestones to be reached at every stage.

## ROSHMED BABA TIPS -WHY IS MY BABA CRYING?

*One of the most frustrating experiences for a new mum is to figure out how to comfort a persistently crying baba. Do not fear, this becomes easier with time as many mums get to know their babies and rooting out the cause eventually becomes more instinctive or second nature. For the tough times however, while you are still finding your way as a new mum, don't lose hope! Remain calm and try going through the following checklist to remedy the situation:*

### 1. Hungry Baby

Whether breast or bottle-fed, try and offer your baby some milk and see if he/she is hungry.

### 2. A Soiled or Uncomfortable Nappy

Check to see if baby needs a nappy change. If the nappy is not soiled, also pay attention on whether the nappy is too tight or too loose for baby. This could be irritating him/her so make sure it fits snugly and comfortably.

### 3. Baby may need to burp

Try burping your baby, especially after a feed. Also by gently massaging his/her tummy or back it will help to relieve gas.

### 4. Temperature

Depending on the season or weather, keep a check your

little one's temperature. You can do this by feeling baby's hands and feet, forehead and the nape of baby's neck to check if he/ she is too hot or cold.

### 5. Baba is Bored

Babies thrive on love and affection and are happiest when they have your full attention. If baby is bored or feels he/she is being ignored this may lead to "water-works". A loving hug or a little game of peek-a-boo now and then can make all the difference.

### 6. Overstimulated Baba

On the opposite end of the spectrum, if baby is overstimulated it could also upset him/her. Finding a quiet spot for baby and mum to be relaxed while singing a lullaby could help calm baby down.

### 7. Nap Time Eminent

We all get crabby when we are tired and so does baba. Try putting baby down for a nap. With time, an established good sleep routine will do wonders for improving baby's mood.

### 8. Trusting your Gut Feeling

If you have tried all the above to help Baba overcome the tears and should your gut tell you that there is still definitely something wrong, take baby to your doctor or clinic ASAP. Rather be safe than sorry and you can enquire for further professional advice/ medication for your baba's specific needs.

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*Channing Pollock*

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