

Roshgold

FEB - APR 2017

NEWS



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BEYOND
THEIR
MEANS?**

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Ed's Entre

We certainly live in exciting and challenging times. There is a lot happening locally and globally.

Such times and conditions demand an awareness of how ones business affairs and finances require close monitoring and the agility to act on rapidly changing scenarios.

Our readers will enjoy contributions on managing challenges and change and the positivity of counsel is encouraging.

The Kiddies Club Bootcamp coverage, "Mathematical Proficiency" and "Against all Odds" articles highlight our commitment to the continued investment in youth affairs. Their development and preparation for the future is of significance and is difficult to quantify benefits. All we can request is – Spend time investing in our young.

We thank our new contributors for their refreshing and insightful editorials. Roshgold News continues to be a great platform for writer development and we look forward to more!

Such times also call for a forum for readers and I appeal to readers to email me letters, notes and comments so that we can all learn and apply from your experiences and learnings for the benefit of the collective. We will certainly publish your input in future issues. Who knows, you may win a complimentary prize.

Haroun Pochee
Editor
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NECESSITY IS THE MOTHER OF INVENTION

By Haroun Pochee

The realities of the hardships faced by many South Africans due to the pedestrian economic growth and a constricted economy hit home like a ton of bricks as the new year dawned. This has been threatening for too long and the unrealistic spending of the last months of 2016 had to come to an end. People were maxed out!

Speak to anyone in business and they will attest to:

- Erratic sales in the last calendar quarter of 2016. In fact very poor November and December trading periods.
- The challenge to collect debtors has become stiflingly difficult.
- The belief that it will come right is slowly dissipating into a feeling of helplessness.
- Financial institutions and especially banks have been tightening the screws on defaulters.
- Businesses reserves build during better times have cushioned many SMME but now those are being depleted.

The position is dire and many economists and economic commentators are calling the bottom of the economic cycle. But the economy bumps along with GDP growth barely above one percent.

In maritime lingo, we are becalmed. Marooned and drifting aimlessly!



***Necessity is the mother of invention!
It is a time of need and a time when
we have to be innovative.***

The reality is that business will shed more jobs. There could be more business failures as price cutting and excess capacities increase pressure on businesses to do more to survive.

Can we maintain our lifestyle in the face of such economic challenges? As a country we have been in denial for far too long and living beyond our means.

This concern was published in the Mail and Guardian in 2014.

Devereaux Morkel wrote on 28 Jan 2014;

"One of the biggest factors for the rand depreciating was South Africans living beyond their means, FNB chief economist Sizwe Nxedlana said on Tuesday.

"We are essentially living beyond our means. Domestic import is significantly higher than domestic production," he explained. Nxedlana said the income paid for the difference between export and production was known as the current account deficit. "The current account deficit is 6% of the gross domestic product or R200-billion and that deficit needs to be funded."

In July 2016, the Economist in a article titled, "Buying on Credit is so Nice", observed;

"The appetite for venti lattes and grande frappuccinos (at the opening of Starbucks) is remarkable given the parlous state of South Africa's economy. It is expected to grow just 0.6% this year, down from 1.3% in 2015. So far, though, this hasn't stopped the country's aspirational middle class from splurging. When the spiffy new Mall of Africa (home to South Africa's second Starbucks shop), opened in late April it drew more than 120,000 people and snarled up traffic for miles. It also led to a shoot-out between rival taxi fleets, fighting over who would get to pick up shoppers.

Not all who splash out on luxuries are truly well-off. Many of the new middle class are living beyond their means. According to the government, nearly half of South Africans with access to credit are struggling to meet their monthly payments; they may have to stop spending."

Will 2017 be the year when the chickens of debt and delusion come home to roost?

The year has certainly started that way. Shrinking turnovers in business and stagnant or declining income in private households are impacting. In both these instances increasing costs and the need to increase spending will continue. However, it is those laden with debt that are bound to feel the pinch. They certainly going to fall by the wayside.

While prudence in spending patterns and the management of debt and one's asset reserves is a given, we should really strive for business growth and development. 2017 should be a year of seeking and pursuing new opportunities. This should especially be so for entrepreneurs as weaker players fall by the wayside and opportunities arise.

The million dollar question niggling you! Just how do we do it? Where and how do we change the DNA of our business culture and strive to increase our business capacity and cultivate new revenue streams.

Necessity is the mother of invention! It is a time of need and a time when we have to be innovative.

Change is being forced unto us!



ARE FAMILY OWNED BUSINESS AGILE ENOUGH?

By Nabeela Vally



What a year 2016 proved to be! It was tumultuous! There were challenges in business, politics and of course, the drought. 2017 is expected to be no less exciting (depending on your perspective). The Small Medium Micro Enterprises landscape will need to evolve and along with it the entrepreneur. They have to be resilient, resourceful and results driven to overcome the obstacles of a very challenging business environment.

However, a particular brand of businesses and entrepreneurs will be faced with a host of new challenges and will have to find innovative practices of navigating through these challenges. Family business and their entrepreneurial drivers have to put their thinking caps on.

Family business owners know that not only do they have to deal with running a business and making money (and we all know how time consuming this can be) but they have the additional dynamic of managing family. Most family businesses have to manage relationships within the

family dynamics and its established business culture. This has to be at a scientific level. How do you avoid awkward family dinners or families drifting due to differences in business?

This is made even more difficult if you're a young entrepreneur within a family business trying to change status quo. However, you are faced by constant opposition from the elders who are reluctant to change. Typically you faced with; "Why fix it if it isn't broken?" How then do you as a future leader within such a family business persuade leadership to equip themselves for all the anticipated changes in the business and technology spaces to ensure longevity of their respective operations?

The evolving business climate requires the adoption of one characteristic. It is a defining characteristic - RESPONSE TIME. How fast can a business adapt and respond?

Before I delve into response time and its relevance to family businesses let me first expand upon what I mean by it. Response time is not how quickly one returns a call or replies to emails of a potential client but is instead in the context of the family's business model. How quick is the family business in responding to the changes within the business or responding to changes in the market or the business environment? Are threats to the business identified early enough?

Now if you think about it, this questions how quick is the family business leadership in responding to the host of issues across the spectrum of their business? Examples include suppliers who aren't applying appropriate purchasing discounts or staff resisting efforts to up productivity levels because they aren't incentivised adequately.

The reason why response time is the buzz word for 2017 is due to the world moving at such a rapid pace with extreme competitiveness. The share of the cake or pie is shrinking. You snooze, you lose. Competitor pies are popping up every other day. Irrespective of the size of any business the disruptor effect gives room for anyone to replicate your business model with much less resources and infrastructure at their disposal and make it work. This is a challenge for entrepreneurs with good response time and who are prone to act fast. It could be a colossal monster for family businesses who may not be equally responsive.

Let me paint a simple picture, say you are currently in a well-oiled family business with your father/grandfather at the helm, your aunt and her daughter running operations, your cousin running marketing, your uncle taking care of suppliers/production and you, settling in to find the right position to allow you to steer the business forward. The competitor across the road is running a sale on flasks which you happen to offer as well. Logic and business acumen will dictate to you that it might be a good time to let the public know through a marketing campaign that your business has (in your humble opinion) better and more affordable flasks. However, despite it being as simple as going out on an advertising campaign the decision process for this gets overly complicated in family businesses. This is because everyone has an opinion and everyone is a chief so by the time a "decision" is reached the time in which you had to respond for maximum impact had lapsed.

In another example, to manage the cash flow of any business adequate collection of the debtors book is necessary on a regular basis. However, in a family business long standing community relationships, family friendships or accommodation might hamper accounts receivable staff's ability to collect money. A simple task like responding to the liquidity alarm in the business by collecting on long outstanding debt can become a challenge threatening to ruin working and personal relationships merely because "we don't want to upset the neighbour".

This inflexibility creates a lagging business that becomes very reactive to happenings in the market. The business is slow or unable to act upon possible opportunities with vigour. But given these inherent challenges how then does a family business improve response times and lead the business in a more agile manner?

The answer isn't simple (just as the nature of family businesses are not) In order for these businesses to operate profitably and keep the family united there needs to be established processes and synergies. Everyone has to have their designated roles and responsibilities set out. We often do not see this in family businesses and segregation of those roles, ensuring that there are no overlaps of authority with decision making entrusted to different tiers of family leadership will make management easier. If the marketing is run by a cousin than let that cousin run marketing with the sole objective of enhancing the business and its value proposition.

Another aspect to improving family run businesses and their response times is training. Irrespective of how old the person is there is always room for them to learn something new and improve their management style. Many people in family businesses believe that they must just busy themselves in the daily running of the business and aspects like training and strategy should be left for people in corporate. But this is where family businesses can learn from corporates. Corporates invest large sums in the top level management. This enable corporate leaders to see through different lenses and they in turn empower staff below them with a resultant increase in productivity across the organisation.

The evolving business climate requires the adoption of one characteristic. It is a defining characteristic - RESPONSE TIME. How fast can a business adapt and respond?

Family business is an intricate and delicate animal. Despite many Fortune 500 companies beginning as family business, they would never had enjoyed success had they not created synergies and adopted a structured growth plan. They have educated themselves in innovation in a changing world. They worked at improving their abilities to respond to any changes or challenges in the business arena. Ultimately, this enables them to innovate and keep ahead of the flock. They manage their businesses away from being reactive to being proactive. They are agile while still ensuring that the business is built on a solid foundation and will remain sustainable.

Nabeela Vally is an Enterprise and Supplier Development specialist at Edge Growth. She holds an Honours in Financial Management and a CIMA qualification. Her life's purpose is to enable entrepreneurs to make meaningful impact in the South African entrepreneurial landscape. She also empowers young women to embrace entrepreneurship and use it to uplift communities. She has volunteered her services for NGO, Growing Hands Entrepreneur Development Program.

A Peak into the Future of Commerce

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



In the future jewellery can easily be rented, sharing of accommodation, devices you can wear are some of the innovative practices that are a real possibility into the future.

Liza Kindred in her recent book; "The Future of Commerce: 21 Business Models That Are Changing How We Buy" begins by taking the reader on a journey into the future where mobile applications drive simple chores like automating laundry day, ordering household necessities and groceries online; the fridge assisting with the milk order where the milk levels trigger the buying decision. A video advert of the different colours of your sunglass brand allows you to order the glasses for trial fitting and returning once your trial period is completed.

She illustrates how we have got to this level of automation with the proliferation of mobile telephony and the rapid use of technology in both the developed world and in emerging countries. The new frontiers will be dictated by devices evoking the senses through touch, smell, sight and hearing. She cites companies such as Disney, IBM and Scentee already developing such products and technologies.

The argument for increased use of mobile devices and greater access to expanding bandwidth is compelling. The example of slow internet connection with dial-up is something that we grew up and the example of the current generation ease of connection humours.

A discussion of her six mega trends and how their combination has affected our shopping habits and preferences. She argues the case for today's ground breaking business models benefiting from technological advances. She studies these "new" models with older updated business models. She delves into our understanding of the marketplace and how it is changing by migrating online which is an enabler for reaching sales such a "flash sales".

For example, there are in depth discussion on business models such as communities, affiliates and algorithm shopping amongst others. The summaries, revenue possibilities, pros and cons and summaries help give one a better understanding of the workings and benefits of such models.

In the future jewellery can easily be rented, sharing of accommodation, devices you can wear are some of the innovative practices that are a real possibility into the future.



Publishers' O'Reilly comment;

"Retail and tech thinker Liza Kindred explains how these surprising new patterns of commerce signal how you, too, can be more innovative in your work and business. The Future of Commerce is an ambitious survey that delivers cultural and technical literacy about digital-era commerce—and how to build tomorrow's smarts into your own organization today.

From e-commerce to re-commerce to me-commerce, Kindred takes you through the 21 business models that are redefining how goods are sold, resold, marketed, shared, conceived, and created. This practical review helps you understand how these models work, how they can be combined, and how they might fit your business."

Are you ready for the future? Can you embrace the revolution that has changed so much in the way we position and develop our businesses?



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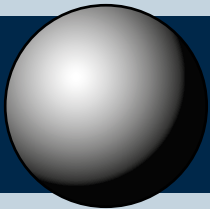
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WAKE UP AND MAKE POVERTY ALLEVIATION A REALITY

By Hoosen Essof



Imagine waking up tomorrow and the news headlines screams that 10,000 families have been lifted out of poverty. Now wake up and help make this a reality!

In a previous article (Roshgold News – May 2016) I tried to address the issue of Welfare and Development by examining “the fear of transgressing the principle of the Shariah”. I offered some evidence from Islamic sources and showed that the early scholars were not opposed to (using Zakah for) development and in fact seemed supportive of it.

In this article I want to highlight the remaining issues, namely: the challenges NGO’s face with respect to resource or capacity limitations, the lack of knowledge on how to transition from welfare to development and the belief that welfare costs less and reaches more people.

It is well established that welfare work (if defined as handouts) costs a lot lesser in the short to medium term than a typical developmental type programme would, especially one that seeks to enhance the skills of beneficiaries. Of course in the longer run, the costs of rehabilitating beneficiaries (previously) on welfare programmes is a lot higher as it requires a lot more motivation.

We have many intergenerational family members who remain “trapped” in a state of need and are forced to go “begging” for food or for money to pay their rent and electricity on a regular basis. By the time NGO’s, contributor and indeed beneficiaries wake up to the reality that this is not sustainable, often the prime years of their lives are lost and then the costs of alternative interventions are much higher.

Evidence is starting to emerge of how second and third generations of (poor) families have become dependent on welfare grants to a point of "paralysis of the will" to work for their own keep. In other words, we have created a culture of entitlement and dependency and beneficiaries know that if they don't get what they want by asking "nicely", they will get it by "persuasion".

The hard truth is that handouts and subsidy programmes are not sustainable except maybe in disaster or relief situations, at least not if you want to give people dignity by making them self-sufficient.

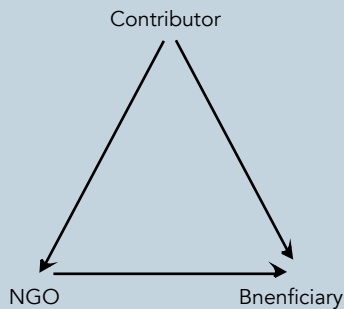


Figure 3. Power relations showing that beneficiary gets double

The problem is further complicated by the power relations between the beneficiaries, NGO's and contributor. Potentially, beneficiaries have access to two sources of funding, while NGO's only get to play the role of conduit on behalf of the contributor. Of course the contributor can do as he wants as he believes that he is not accountable to either. However, usually all the contributors really want is for their money to be discharged and then to at the lowest costs possible.

While this may sound reasonable, the effect on the power relations I mentioned above creates an untenable situation. If the contributor is not "dictating" how his money is to be spent, then he gives some part of it to an NGO and some part of it directly to the beneficiary, often without the knowledge of the NGO. The strange thing is that had the contributor opted for one or the other and not both, his money would have likely achieved much more.

I will not argue the merits or demerits of the above at this juncture, except to say that if this practice continues then the contributor who supports both NGO's and beneficiaries directly is not helping either. NGO's need to be trusted to do their work, especially those that are close to the problems they trying to address as they are likely to know better of the needs of the communities/beneficiaries and to address potential abuse. I believe that a good NGO will achieve far more with more resources.

It goes without saying that contributors should monitor and hold NGO's accountable.

Another challenge faced by NGO's is that they don't necessarily have the right human resources to initiate and implement developmental programmes. Again, experience suggests that while there are many excellent and sincere people that work for NGO's (often times at lower then market related salaries), they may not have the right skills and training to effectively run such programmes. [Note that I emphasised skills and training and not qualifications.] Again, this can be largely attributed to pressure from the contributor to keep admin costs low. NGO's are sometimes forced to play the game and compete with each other not on impact but on costs of rendering services.

The lower the cost of funding a programme, the more they are likely to raise in donations. This criteria or measure is fundamentally flawed as the comparisons are not equal, i.e. an organisation distributing food is compared to one that runs adult classes. Surely the latter will reach lesser people at a higher cost but as a higher impact on the beneficiaries.

I wish to state quite categorically that development requires more effort, time and resources then traditional welfare work would. For starters one has to think up an (alternative) idea. Then one has to research, read-up and acquaints oneself with the idea. And finally one has to plan, implement and monitor its efficacy. All of this puts an added strain on already limited resources.

One could argue that a similar level of planning would have to go into say, giving someone a food hamper. A good NGO would ask questions around what items a typical food hamper should consist of (taking into consideration the beneficiaries dietary needs), how best to get it to the beneficiary and if the beneficiary has the means to store and prepare the food. These and other questions would require some serious thinking on the part of the NGO.

The reality though is that like many well intentioned contributors, NGO's often don't think through all of these issues. They do what they believe is best, often motivated by altruistic feelings of "any food is better than none at all". What is required is to make the giving, even of something as simple as a food, more beneficial to the beneficiary.

We should accept that NGO's will have human resource limitations and skills shortages and that in the short to medium term they may not be able to improve on this. Still, they can explore alternative approaches that will see their beneficiaries exposed to a more developmental paradigm.

NGO's must be the first to adopt a developmental mindset, and this may mean accepting that they will achieve far more if they are willing to work with other (specialists) NGO's, especially those that can address the other needs of the beneficiaries they seek to assist.

In other words, give some thought to how you can linkup/ partner with other NGO's to provide a more holistic intervention. A typical family has a multiplicity of needs, including food, shelter, utilities, medical, educational, etc. Start by seeing the family as a whole and not the urgency being presented by the individual standing in front of you. In other words, get to the root of the problem and don't only address the symptoms.

Admittedly there are exceptions to what "developmental" interventions can be offered, for example to an orphan child or a bedridden or disabled person. Or an individual that is fully employed but does not earn enough to make ends meet. In these and similar cases, a single service, in whatever form, may just be sufficient to satisfy their needs and the possibility of a developmental intervention may not result in substantive improvement of the beneficiaries or their family.

Partnering with or referring to specialist "developmental" NGO's maybe the first step in nudging NGO's towards a more developmental paradigm.

DISCLAIMER! I must emphasise that I am not questioning the sincerity and intention of the giver, as I truly believe that people give as they know. May Allah bless them for their intention and guide them to achieve better outcomes, insha-Allah.



By Azraa Sujee

Imagine yourself in the following situation: you have signed up for a psychology assignment and on a set date you are waiting seated in reception with seven others whom you assume are also participants. How would you feel when you learn the other seven people are associates of the experimenter and you are actually the only real participant?

Once the experimenter arrives she explains the experiment to concern people's visual judgment. She places two cards in front of you, the first contains a single vertical line and the second card has three vertical lines. The experimenter then asks each person to choose which line of the three matches the single line on the other card. This process is repeated several times, but suddenly something queer occurs. The other participants unanimously choose the wrong line. You realise that they have most certainly given the wrong answer, and yet they have all chosen it. What do you then do? Would you go along with the majority opinion, or would you "stick to your guns" and trust your own eyes?

A social psychologist by the name of Solomon Asch (1951) conducted an experiment to investigate the extent to which social pressure from a majority group could affect a person's decision to conform. If the participant in the above scenario went along and gave the wrong answer as the rest did, it would be clear that this was due to group pressure.

Now while this may seem as a successful endeavour in the field of social psychology, and completely irrelevant to our daily lives, I'm compelled to see beyond that. The brilliance of social psychology lies in its relentless observation of human interaction. To put it simply, what psychologists tell us is based on what they have observed. All these experiments serve to do, is validate theories. So what was Asch really trying to prove and does it relate to us?

Perhaps being a teenager I'm more likely to see the pattern and find the relation. The era we have been born into is one infiltrated by stimuli and influence coming from almost all facets of our life. As technology reaches its zenith and the global village shrinks in on us, it's impractical not to be shifted in a direction of general motion. Let's consider the selfie phenomena, the older generations could not understand the logic or reasoning behind snapping a continuous stream of self-portraits with protruding pouty lips taking up half the screen! Without a doubt the idea probably had a few of us youngsters utterly confused and uncertain, but that stopped when every social media account we joined was bombarded with these shocking forms of self-expression. This is most likely the moment when the internal war

is being waged between, "everyone's doing it" and "it's rather vain". But we conceded and went with it. It is acceptable and it is the norm!

Could we then say that as humans we tend to be influenced by majority? It might not have to be a personal interaction but even the pressure of being recognised amongst our circles. However, the question that remains as a daunting cloud of doom above our society is this; what is the consequence of a people who can no longer remain autonomous in their actions or thoughts?

Could we then say that as humans we tend to be influenced by majority?

Believe me, my aim is not to be pessimistic about the society we live in, rather it's to acknowledge and try

and understand a shortcoming and work towards making others cognisant of it.

The example of selfies given above was but something to grab your attention by, but consider all other things we so blindly accept and follow. Perhaps it is the latest car, the best carpenter, the school your kid should attend, or even worse slandering a person simply due to everyone else having done so too. What I'm getting at is the fact that we no longer think for ourselves. We see, we hear, and we accept and we imitate. No background checks, no late night contemplations, no minding your own business.

A perfect example to illustrate my point is the current discussion over fake news and how it is impacting on public opinion. People glibly forward on social media any message without checking on its authenticity. Media locally and internationally have reported on stories such as how candidates influences the outcomes of elections, events, news leaks or even important decision making through smokes and mirrors tactics and the spreading of propaganda to influence people to act without reason.

If anything Asch's experiment was a breakthrough for us. It was light after a storm. It was the proof we needed to realise what feeble beings we have become. We have forgotten the blessing we as humans have, being the sole creation to have been given free will to make decisions and choose our paths. So why then do we let ourselves be shackled by the thoughts and opinions of others?

So people of earth, I implore you to grab hold of your minds and end this illegal occupation! Its only dead fish that go with the flow, so check that pulse of yours and get swimming against the current!

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FACTORS FOR CURRENCY VOLATILITY

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

Currencies are not only a medium of exchange but currencies are commodities that trade in their billions daily across the globe. The medium of exchange was once a store of value but today it is a tool for profit through speculation and trading.

This year promises to be a volatile year for currencies as a number of drivers will be impacting on currency movements.

INTERNATIONAL:

- US President Trump's proposed stimulus of the U S Economy, intended tax cuts, foreign policy implementation and the neo-conservative cabinet are bound to have an impact on the global economic scene.
- The super bull trend of the U S equity markets and the continued new all-time highs on the various exchanges will attract capital to American bourses and influence exchange rates.
- The resurgence in commodity prices will benefit emerging economies dependent on commodities and mining.
- Brexit and Britain's negotiations with Europe on a new collaborative process will influence currency flows into and out of the United Kingdom. The instability will also affect the level of disinvestment from the Pound.
- Europe and the Euro are under the pressure as threats of a Greek loan default rears its ugly head. Many of the economies in Europe continue to struggle despite quantitative easing and there are serious concerns of banks in Italy defaulting.
- The Chinese economy has been the driver of global economic growth over the past decade. However, the slowdown in global trade is having an effect on the Yuan and further weakening of demand could impact on the Yuan.

LOCAL:

- The threat of a credit downgrade is the number one economic factor against the South African rand's stability.
- The rand is benefitting from international events and is strengthening against the major currencies.
- South Africa's budget deficit is growing and the 2017 Budget could introduce a tax increases which will impact on discretionary spending.
- South Africa is dependent on imported oil and the prevailing low oil prices and strong rand dollar exchange rate has cushioned the increase in South Africa's oil import bill.
- The South African political scenario is volatile as the prospect of the ruling party implode becomes very real. The race for the African National Congress leadership is intensifying and as we approach elections of the new leadership toward the end of 2017 the uncertainty in economic and political policies could impact confidence and influence the performance of the rand.



INVESTING GEMS & LESSONS FOR DIY INVESTORS

By Charles Hattingh

A Powerful Statement (Economist May 2016)

"It's not the unknown unknowns that catch people out but the perceived truths that turn out to be totally wrong. The gap between perception and reality is often very wide."



Perceived truths are ideas based on listening to what others say and one's own emotions. Without researching the facts and carefully considering the evidence, stupid decisions can be made.

Do you base an investment decision on research or are decisions based on assumptions and perception?

Decision Making

I am truly appalled at the level of decision making that DIY investors follow. Here are some examples:

Regarding Newbelco, investors had the choice of taking the cash or investing in some obscure unlisted share they knew nothing about. When I asked those who chose the second option, here are some of the replies I received:

1. I made a terrible mistake and regret the decision.
2. I am still young so can take the risk. What is the risk? Did he evaluate the risk – bet you he does not even know what the company does!
3. I did not research Newbelco but thought I would treat it as a "sweetener" and stay with the business (what business is this company in?) on the basis that it had historically been a solid share (what is the company's history?). Conclusions reached with no research done.

A investor I knew bought ANG at R168 a share and in the same month panicked and sold it at R150 a share. I would love to know what research went into this decision!



Here is a suggested ten step decision making approach:

1. Crystallise the decision to be taken
2. Rate the importance of this decision
3. Define your missions, objectives, goals and policies
4. Identify the reliable and relevant information needed
5. Identify the constraints, risks, obstacles and problems
6. Consider other alternatives and options to this decision
7. Get sufficient evidence on which to base the decision
8. Analyse the evidence required
9. Give your gut and sub-consciousness time to work on it.
10. Make your mind up and go for it

Fourteen New Year Resolutions for my Portfolio

1. I must take more care in selecting shares for my portfolio as I intend to hold them for a long period
2. I must stop trying to time the market – I have never been successful in this endeavour in the past
3. I must avoid overweighting individual shares (big hits) as I tend to award halos to some companies and when the share prices revert to fair value, I take big knocks
4. I must stop listening to stories and do my own research and analysis before investing my hard-earned money in the market
5. My long term focus should be on generating Alsi alpha but in the short term I should focus on beating a benchmark attuned to my strategy
6. I must ensure that I am sufficiently diversified to minimise my risk
7. I must stop chasing the next big thing but should confine my selection to a soundly researched watch-list.
8. I must stop fiddling – good shares usually recover so I must not buy when they are high and sell when they are low
9. I must learn to exit a share when it's share price materially exceeds its fair value
10. I stay away from companies that merely hold shares in other listed companies as these holding companies tend to destroy value.
11. I must stick to my long term strategy even in years when it does not work
12. I must avoid high concentration in clusters such as banks and retail shares as these shares tend to move in tandem with each other thereby increasing my risk
13. I must base all my decisions on sufficient and reliable evidence obtained from the source and not obtained second hand
14. I must learn to trust my own ability and instincts and be proactive, i.e. not procrastinate

Busy, Busy, Busy

One of the biggest mistakes I made in my life (and there were many) was that I was always busy. Only later in life did I realise the importance of allocating time to:

1. Reading: for fun and to broaden my mind
2. Studying: to develop my expertise
3. Searching: for new ideas
4. Strategising: to improve approach to goal achievement
5. Developing: systems, tactics and processes
6. Reflecting: on choices to be made
7. Digesting: new concepts and ways of thinking
8. Writing: to crystallise thoughts
9. Exercising: to build endurance, stamina, etc.
10. Relaxing: letting go to "smell the roses"

A New Stupid Idea Trap

You must buy high dividend paying shares when you retire to keep your capital intact. Really?
 It does not matter what stage of life you are in, your goal should always be to maximise your return within your risk constraints. I would rather earn a 2% dividend with capital growth of 15% p.a. than a 6% dividend with a capital growth of 2% p.a.
 You don't need to live on dividends when you retire. You can always sell the odd share to provide the cash needed.

Charles Hattingh presents the DIY Portfolio Management workshops to those who wish to manage their own JSE listed equity portfolios. There are two versions of the workshop: A one-day basic programme and a one-day advance programme for those who want to take the programme to a higher level. Visit <http://www.mafiabuzz.co.za> on Charles Workshops

2

INVESTMENTS TO PUT ON YOUR WATCHLIST

By Bruce Wolov



CSG Holdings – An Infant Bidvest?

CSG Holdings was established in 1984 and in recent years has grown as a leader in staff outsourcing solutions, facility management, and industrial and mining services. CSG was listed on the JSE in 2006 and has developed from strength to strength through many acquisitions over the past 10 years.

CSG uses its accumulated human, intellectual, and relationship capital to excel in the human resources sector. CSG connects companies with both temporary and permanent outsourcing placements in various business and industrial services.

The facility management division manages catering in diverse business setting such as mining and schools. It also specialises in cleaning services and remote site accommodation.

The industrial and mining services division includes the cleaning of sites and offices as well as equipment hire, mining construction and engineering services.

There has been noteworthy interest in CSG recently with PSG acquiring a 17% stake and Patrice Mosepe's African Rainbow Capital's 8% shareholding. Pieter Dry, CSG's CEO claims that the cash will harness their strategy of expansion without diluting their BEE shareholding.

On 16 December 2016, CSG acquired the armed response and monitoring divisions of Stallion Reaction Proprietary Limited including individual client ad commercial contracts. CSG expanded further into the security industry through its latest acquisition merging its previous acquisitions of 7 Arrows and Cubed System to further expand its acquisitions into the security industry.

Analysts are looking closely at CSG's model as being similar to the early years of Bidvest, and with the two recent additions to the company register, makes CSG a small company to watch.



Blue Label Telecoms

Blue Label Telecoms is a South African based, innovative distributions company founded in 2001 by brothers Mark and Brett Levy and listed on the JSE on 14 November 2007.

Blue Label produces and distributes prepaid products including airtime, data and electricity tokens as well as the specialisation in ticketing and financial services products. Blue Label Telecoms holds its broad extensive distribution network and long-term partnerships testament to its success.

The group holds in excess of 58% in OXIGEN Services Pvt., India's largest payments solutions provider which extends to two million outlets and a massive customer base of one hundred and fifty million. Blue Label Telecoms demonstrates its innovation by harnessing mobile, point of sale and web online payment processing to further build its telecom and multiple service providers in India.

Oxygen's latest endeavour was the introduction of India's first non-bank mobile wallet application technology which allows the sending and receiving of money through social media passages such as Facebook and Twitter.

Blue Label ventured into Mexico with a 48% investment of Blue Label Mexico and has grown into the largest network of its kind with nearly 75000 points of sale terminals around the country. The group's uses its platform as a multi-carrier for all networks, and with long-term agreements in sales and distribution channels, service providers and mobile network operators, to grow its product range and distribute further under the Red Qiubo brand.

Blue Label announced, late last year its intended acquisition of Cell C which is to be concluded by the end of February 2017. Jose Dos Santos, Cell C's CEO commented that this deal will be transformational for Cell C by reducing their debt significantly. This relationship should improve synergies between the two companies and has lucrative potential in the future.

Although the Blue Label share price has had considerable growth in recent years, its growth is expected to continue. There are exciting prospects with the Cell C acquisition and its interests in the Mexican and Indian Ventures.



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 Contact Francina Wentzel or Bruce Wolov

JERUSALEM - An ancient

Let us ditch the shopping malls and skyscrapers and explore an ancient city's rich cultural heritage with a visit to Islam's third holiest site. Nowhere can you find a place better to learn all there is to know about the hopes, dreams, fears and unity of a nation amidst the trials and tribulations they are currently facing, with one aim in place: To Please their Creator.

You will never truly understand how blessed and beautiful this place is until you visit it and live it for yourself. Alhamdulillah, Allah has blessed me with the opportunity to walk the blessed lands of Jerusalem.

Sadly and unfortunately it has become the forgotten land and with it Masjid Al Aqsa has also been forgotten despite it being the second masjid built 40 years after Masjid Al Haram.

So in this article, I wish to present Jerusalem (through my eyes), a city which I hold very close to my heart. Stepping foot in Jerusalem is like entering a time capsule. In order to get to the Haram, Masjidul Aqsa, one must walk through the Old City streets made of Jerusalem Stone, witness the stunning architecture and bargain with the hundreds of vendors in the Arab Souk.

No one will go hungry with the array of wraps and pitas that await you. A chickpea based kebab forms the base of the traditional food known as a falafel. This deliciously light and satisfying pita pocket/wrap comprises of falafel topped with salad, veggies and a mixed blend of sauces delicately put together resulting in the most amazing experience palatable.



Without a doubt, the atmosphere in Ramadan is one to remember.

city with a rich cultural heritage

By Saajidah Cassim

Within the courtyard of Al - Aqsa there are 5 significant structures



1: Masjid Al-Buraaq – A small structure on the south-west corner of the Al-Aqsa Compound. This is said to be the place where Nabi (S.A.W) tied the Buraaq.



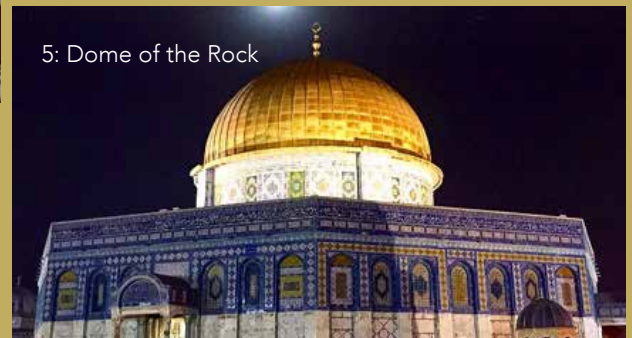
2: Original Masjid Qiblatain



3: Masjid Marwani - Mehraab of Mariam (A.S)



4: Masjid Al-Aqsa



5: Dome of the Rock



All the above are in one massive courtyard wherein Prophet Muhammed (Peace be upon him) lead 120 000 Prophets in prayer prior to his ascension on "The Night Journey". To experience such a spiritual place remains a hair raising moment that every Muslim should pray for.

Just as Muslims uphold the sanctity of Jerusalem, the Jewish also share in the spirituality as can be seen at Masjid e Khalil in Hebron.

The masjid is now divided into two, the rear half of the masjid is in total control of the Israeli government. There are four Prophets buried in this masjid: Ibrahim (A.S); Ishaq (A.S); Yakoob (A.S) and Yusuf (A.S).

The graves of Yakoob (A.S) and Yusuf (A.S) are now in the Jewish section of the masjid. Ishaq (A.S) and his wife Rifqah are in the Muslim section, while Ibrahim (A.S) and his wife Sarah (R.A) are half in the Jewish section and half in the Muslim section.

A famous tourist spot is the Mount of Olives. According to some scholars this is where the 'Pul Siraat' will begin (Allah alone knows). From the top of Mount of Olives one is able to enjoy a panoramic view of the entire Al Aqsa complex.

We also had the opportunity of visiting a refugee camp in Bethlehem. Whilst it is painful to see their living conditions it was truly life changing to spend time with such friendly and humble individuals.

Visiting the blessed lands was indeed a great favour of Allah upon us. It opened up many chapters of Islamic history which we had never previously explored. At the same time it brought tears to one's eyes to see people under occupation, yet still strive to be hospitable to their guests.

Undoubtedly what remains in my mind after my return is the absolute tranquility and peace that surrounded the blessed land. ■

Tanzania a role player in South Africa's Freedom

By Nahida Esmail

Many South African political leaders during the apartheid era, visited Dar Es Salam, known as the 'heaven of peace,' to find refuge.

Julius Nyerere, Tanzania's first president supported the South African liberation struggle and was well-known for his fight against injustice. I walked through the streets of Dar Es Salam, looking at the many historical sites. I was in awe. Here I was, stepping on the same pathways that these great leaders had strolled along. Some of them, like many African freedom fighters, including Nelson Mandela are recognized as the world's greatest legends.



I found many streets in Dar Es Salam still hold South African political leaders names. Chief Albert Luthuli was President-General of the African National Congress (ANC) and the first African to receive the Nobel Peace Prize Laureate in 1960.

Nelson Mandela – An icon of humanity - became the first black president of South Africa after having spent 27 years in prison, led his country to the first free democratic elections and negotiated the end of apartheid rule.



New Zahir Restaurant is still operational and many political leaders would meet here for meals. Malcolm X (1964) and Che Guevara (1965) also patronised this restaurant. Che Guevara's Tanzanian nickname was Tatu



Many of the South African Pan Africanist Congress (PAC) members stayed in this building along Nkurumah Street, which is opposite the ANC offices on the same street. PAC was a breakaway party from the ANC and was formed in 1959 and Robert Mangaliso Sobukwe was elected as the founding president.



Besides South Africans, other leaders from around the world also turned to Tanzania as a place of refuge. Malcolm X stayed in four places. This pink building, above, being one of them. He also stayed at the Deluxe Inn for three weeks. The New Africa Hotel, Twiga House and Motel Agip were also places where he stayed.

Tanzania served as headquarters for Nelson Mandela's African National Congress (ANC). Their first office outside South Africa was in Dar es Salaam in 1961. This building on Nkrumah Street was used by the young African National Congress members as their headquarters. The top floor provided residential accommodation whilst the bottom floor served as the office.



In the 60's – the now fish market was a famous beach where freedom fighters would go to relax and socialize.

Mr. Mandela's first visit to Tanzania was in 1962. In his book, 'Long Walk to Freedom' he describes his feelings on arriving to Mbeya: *"I then truly realized that I was in a country ruled by Africans. For the first time in my life, I was a free man ... I felt the burden of oppression lifting from my shoulders ... I was being judged for the first time not by the colour of my skin but by the measure of my mind and character ... We arrived in Dar es Salaam the next day and I met Julius Nyerere, the newly independent country's first president. We talked at his house, which was not at all grand, and I recall that he drove himself in a simple car, a little Austin. This impressed me for it suggested that he was a man of the people."* (Pages 344-345)

ANC members also stayed in other parts of Tanzania such as Iringa, Morogoro,

Tanzania offered itself as a base for those fighting for liberation and supported them towards their liberation. They became the key member and dedicated themselves to help overthrow the apartheid regime in South Africa.

Mandela stayed at Cyril Swai's house in 1962 and this is where the famous boot incident happened. When he left Tanzania, he left his boots behind, intending to pick them up on his return leg. However, on his arrival back in South Africa, he was arrested and imprisoned for the next 27 years. The Swai family kept aside his boots and when he became president and returned to Tanzania, the boots were handed back to him in 1990.

I feel proud to be a Tanzanian knowing that my country served without hesitation towards the uplifting and independence of the oppressed nations. I hope the new generation from around the world can learn and appreciate Tanzania's role and contributions and be inspired by the efforts of our inspirational leaders of the time.



AMAZING RACE BOOTCAMP 2016

By Shahana Sujee CEO and Teacher Kidz n Mumz



We've seen the pros do it, we've seen masterminds crack under pressure, and we've seen how nerves of steel diminish to threads of jello!

My, oh my! We were in for a treat! We had a group of kids' show how THE AMAZING RACE is really done! Allow me to take you on an adventure through our labyrinth of clues, tricks, obstacle courses and so much more.

Early on the morning of 8 December, with half of our eyes semi closed, an astonishing collection of one hundred kids marched onto the grounds of Balmoral Gardens. Their ages ranged from 6- 13 years. The day was planned, the game masters ready, it was a day aimed at having extreme fun and hardly any limitations. Once the teams were made, the war cries were chanted with zeal and gusto. Let the games begin!

In a time when seeing kids physically play is a rare and seldom sight, this day needed to go down in the books. With no Wi-Fi, no gadgets, no PlayStation it was a wonder we have these kids completely and utterly absorbed. Cheering their teammates on, booing their opponents, it was surely a time for bonding through play. As I believe, it is where memories were made.

Friendships were forged and the foundation to a great childhood was laid...

As facilitators, we made an effort to get these kids in touch with their senses, practice hand eye co-ordination and practice their analytical thinking capacities. We wanted to go beyond just play and provide an experience that gives kids the chance to do things most of them never had an opportunity to practice or play. This ranged from mud crawling obstacles, to a cheese curl bath, getting hands on with making a money box, to working as a team and figuring out clues. Lunch involved putting together their own wors rolls after having read Salah in congregation. We tried our utmost best to incorporate a diverse range of activities that encompassed as much as possible and gave them joy and experience fun!

Let's give it up for every one of our victors of the Amazing Race!

May there be many more to come.



When we had a five minute detour asking how best the child thought he could save money, the responses were priceless gems. "I will shave my head so we don't need to buy shampoo anymore". This was one of the best lines, game master Shereen Vachiat heard.

Shereen added; "It's not always what you do that makes the memories but more so the energy you put into it." She explains; I coaxed and continuously motivated the kids to be part of the game. I reminded them they were not merely spectators. They had to become part of the game to make memories to last a lifetime."

It was well worth every drop of sweat, despite the scorching heat. Our Amazing Race was a complete success. Seeing the happy faces and the broadness of their smiles, we'd like to think the kids thought so too. Somayyah Saley an educator at Roshnee Islamic School and another game master said she felt great doing something she was passionate about and had an amazing time getting dirty and dusty. She was so proud with the response of the boot camp that she's considering doing something just like it at her school.

As head facilitator of the games, I'd like to give a huge hug and thanks to the S team of Shereen and Sumayyah. This race was as amazing as it was because I had their full support and unconditional energies every step of the way. To Mariam, the parents and Roshgold we thank you for allowing us the opportunity to go wild and create such a fun day. We hope that 2017 will have us on our feet and thinking of some whacky new activities.

Friendships were forged and the foundation to a great childhood was laid...

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Against All Odds

By Shameema Omar



When we logged online various headlines flooded our eyes. That time of end of the year and New Year again. Independent Electoral Board results were released on 30th December 2016. National Senior Certificate results a week later on the 5th January 2017.

Limpopo shone when top visually impaired students, Ephodia Mudau and Hlulani Malungani from the Rivoni School for the Blind were honoured at a special breakfast for special education on Wednesday with Basic Education Minister Angie Motshekga at Vodaworld in Midrand.

Rural life in Phiphidhi was hard for Euphodia being partially visually impaired since 2008 "school and studying is not always easy because my eyes get sore, sometimes if too painful someone had to read for me," then the loss of her ill dad in 2009, a unemployed mom meant abject poverty and in August her brother a taxi driver passed on in a accident.

"In the future, Ephodia hopes to buy her mom a comfortable house in appreciation for everything she has done for her.

Business Studies was her favourite subject and her plans are to study Media at the University of Limpopo.

From Giyani in Limpopo, Hlulani realized his eyesight was fading in 2008 at a normal Primary School and fellow pupils would mock and laugh at him.

A move to Rivonia in 2012, then an eye operation at the end of 2013, "I bumped into a wall at the beginning of 2014 by accident and that's when I went blind, I started learning braille and within two weeks I was able to read it," he said.

A career in psychology at the University of Venda is the future plan.

Being honoured at the breakfast was his best way to repay those who mocked him. "Today they will watch me on TV. I'm very proud and grateful for my family and teachers," he said.

The one lad that had a challenging matric year was Joshua Gray from Thomas More College whose mom Ingrid passed on battling a short terminal illness during his mid final examinations.

One afternoon, while Josh was studying for an English paper, his father, Stuart, rushed home and they drove to hospital together. "On the way there, he told me she might go," said Josh.

He spent about an hour with his mother before she died.

"He said the only way he could get through his exams was by

trying to block out all the emotion immediately after his mother died. But then, after I finished my exams, I had to start dealing with it," he said. "I had to try to start to accept it, but I don't think I ever will."

David Lipshitz, from Johannesburg who suffers from Asperger Syndrome had lost his dad to a murder. "When I lost my father it was the biggest reality check I've ever had. I realised the reality of life," he said."

For Pretoria's Samantha Pretorius from Hoërskool Zwartkop, being diagnosed with multiple sclerosis at the start of her matric year, the news of eight As achieved despite being hospitalised after a relapse was such a pleasant surprise and a great achievement.

Despite Doctor's suggestions for no sport she still took part in athletics, netball and softball. Although being diagnosed with MS, for her it meant "My Story" and she started motivating people wherever she went and has touched many lives.

Her plans are to study chemistry and education and become a maths teacher. "I owe it all to my mom," said Crawford North Coast College's Kutlwisiso Setlogelo who plans on following her mom's Psychiatrist's career and footsteps and joining University of Cape Town.

Her message to all was that protests at universities should be seen as an opportunity and that the country's issues can be solved if people cared more for each other.

"I see it as more of a learning process and gaining experience. If I can deal with it, I am prepared for so many other things in life.

"If there is one piece of advise I'd give, is that everyone should calm down, not use hate speech and anger, but to use what we are born with – which is love and kindness."

"Negative things can only lead to negative things," Setlogelo said.

It wasn't the easiest or best of years for Raeesah Jadwat who will soon graduate, five years after her dad's sudden critical condition and demise in her matric year, then the loss of her dear granddad in that short period, proving again that determination, encouragement, a supportive structure and mother can lead one to aim for the sky. The world is a huge place, seek what your mind desires and know that education is the stepping stone to a successful future "Seek knowledge even unto China"

To aspiring applicants who have not met selection criterias due to limited seat numbers and Affirmative Action in various universities one example being those institutions offering the Bachelor of Medicine and Surgery programme and those that have their hearts set on becoming doctors don't give up on your dreams yet. You are still young. Different pathways, same destination. One day. If God Almighty wills.

Remember the wise saying; "Seek knowledge from the cradle to the grave."


There is no end to learning and knowledge. Proudly South African patriot.

Shameema Omar is Media Writer and Property Consultant at Rawson Properties uMhlanga, KZN




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Angel Dust

Zena Velloo John

*Dedicated to the
"Esperado Children's
Haven" Mpumalanga in
September 2011*

ALL children are sprinkled
with magic at birth
Especially those who feel
so alone,
Remember your angels left
you oceans of
LOVE, JOY, PEACE, HOPE,
FAITH
Hidden in the familiar
spaces within your heart

When all seems lost, when
dreams are coloured empty
At that moment grace
gently unfolds, sparkling
into your soul
Light reflects off you, like
diamonds in the night sky
And you suddenly awaken
to
The greatness that is lying
dormant in each of you
Just waiting for you to
welcome its beauty

Dream magnificently
always
Remember the godliness
that is the music of your
soul
Reaching out to your family
fashioned not of blood
but LOVE, shared joys and
sorrows, moments of sheer
beauty
breathtaking calm and
serenity

*We honour the incredible men
and women who open their
hearts to the most vulnerable
among us, in this our family of
humans, and pray that we will
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Chalo Kaawa

– Couscous with lamb stew

By Tasnim Jadwat Casoojee



Tiny steamed particles of deliciousness, Couscous, a staple of Northern Africa is made from non pulverised semolina which is sourced from durum wheat. Considered the national dish of Morocco, Couscous is served with vegetables accompanied by either meat or fish, traditionally cooked in a tagine - a triangular shaped Moroccan cooking vessel. Whilst Cous Cous was initially hand milled, the convenient precooked boxed version we find in our grocery stores offers a quick cook version of the original.

There has been some debate as to where cous cous first originated. The word Couscous is said to be derived from the Arabic word "kas kasa," which in English means "to pound small," as well as the Arabic name "kiskis," a steamer used to steam the cous cous, in French "couscoussiere." However, the creation of cous cous or seksu is said to be accredited to the Berbers, an ethnic group of indigenous North Africans.

Couscous is also considered to be the North African version of pasta as it is derived from the same durum wheat which is used to make pasta. With Couscous however, the wheat is not pounded to a flour but crushed and pound to create the tiny semolina balls. Once cooked and steamed, Cous Cous is fluffy yet still maintains a significant subtle bite only to be experienced in mouthfuls. A classic lamb stew combined with vegetables such as butternut, carrots and marrows, enlivened with saffron, cumin, paprika and cinnamon offers a soporific extravaganza. In more recent times, the humble Couscous has been transformed into salads and desserts. Served as a main, side, stuffing, crusting or coating, Couscous is certainly a versatile yet nourishing and satisfying addition to your home cooked meals.

Chalo Kaawa - Cous Cous

Ingredients :

Cous cous
Water
Butter
Salt
Stew:
1 Onion
Olive oil
Garlic
1 cinnamon stick
1/2 tsp nutmeg
Pinch saffron
Salt
1 tblsp paprika
1/2 tsp Black pepper
Lemon zest
Lemon juice
1 kg mutton pieces
Carrots roughly chopped
Baby marrows
Butternut chunks
Cocktail tomatoes

Garnish:

Chickpeas
Slivered almonds
Mint
Coriander leaves



Watch a step-by-step how to make Cous Cous video

- 1) Download QR SCANNER on your device
- 2) Use the software to scan the above code
- 3) Enjoy!

Alternatively go to <http://www.youtube.com>. Search for "Chalo Kaawa Cous Cous."



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FOR MATHEMATICAL PROFICIENCY LEARNERS NEED OPPORTUNITIES TO REASON

By Dr. Zaheera Jina (PhD, WITS)



A study conducted by the Human Sciences Research Council (HSRC) (2012) showed that the results of the most proficient learners in South Africa in the Trends in International Mathematics and Science Studies (TIMSS) 2011 came close to the averages of learners in Singapore, Chinese Taipei, the Republic of Korea, Japan, Finland, Slovenia and the Russian Federation – the top performing countries in the TIMSS.

The unfortunate reality however, was that on average, South Africa's learners did not fare too well. They came a disappointing second last in TIMSS 2011 (Mullis et al., 2012). Further research, (Human, Van de Walt and Posthuma, 2015) shows that international countries aim to develop mathematical proficient learners with higher-order mathematical reasoning skills. In South Africa, the learning is more content-driven with a focus on procedural fluency.

In this paper, I present a case study from a grade two classroom to describe how South African classrooms do not develop mathematically proficient learners.

Case Study

It was a typical Tuesday mathematics lesson for the grade two learners in Teacher Aneesa's classroom. Teacher Aneesa taught addition of whole numbers. She wrote:

$$\begin{array}{r} 1 \\ 58 \\ + 46 \\ \hline 104 \end{array}$$

$8 + 6 = 14$

Riyaz, a learner in the class stared at the board unable to understand the steps. He heard phrases like "carry the one" and "add the one to the five". Teacher Aneesa did example after example on the board using the same procedures. After explaining the 'steps' she half turned to face the class and asked the learners if they understood what she had said. The learners nodded and she proceeded.

"In developing mathematically proficient learners, teachers have to give learners opportunities to reason".

Teacher Aneesa then wrote on the board and the following interaction took place:

Teacher Aneesa Right, what do we do here?

Learners chorus Add 6 to 7.

Teacher Aneesa Which gives you?

Learners chorus Thirteen

Teacher Aneesa Good. Riyaaaz, what do we do now?

Riyaaaz I don't know Apa.

Teacher Aneesa You don't know? Saffiyah please help him.

Saffiyah You write three and carry the one.

Teacher Aneesa Well Done Saffiyah! You write three and carry the one (writes on the board).

Riyaaaz went home that day and did not understand the concept nor the procedure.

His Mum then re-enforced the procedure in the same manner as Teacher Aneesa had taught it. Riyaaaz learnt to "put down the number and carry the one". Riyaaaz got 86% for his class test and everybody was happy. A similar question appeared in the Annual National Assessment (ANA) and Riyaaaz was requested to complete the computation and explain the procedure. Riyaaaz failed the ANA because he had learnt to do procedures only without conceptually understanding the mathematics beyond the concept. Riyaaaz and many learners like him are not mathematically proficient.

Mathematical proficiency implies expertise in handling mathematical ideas. Learners who are mathematically proficient, "understand concepts, are fluent in performing operations, exercise a selection of strategic knowledge, reason clearly and maintain a positive outlook towards mathematics", (Kilpatrick, et al. 2001).

These learners are also able to use the five strands of mathematical proficiency in an integrated manner, so that each strand reinforces the others. The five strands of mathematical proficiency are:

1. Conceptual understanding - comprehension of mathematical concepts, operations and relations;
2. Procedural fluency- skill in carrying out procedures flexibly, accurately, efficiently and appropriately;
3. Strategic competence- ability to formulate, represent, and solve mathematical problems;
4. Adaptive reasoning- capacity for logical thought, reflection, explanation and justification;
5. Productive disposition- habitual inclination to see mathematics as sensible, coupled with a belief in diligence and one's own efficacy (Kilpatrick et al. 2001).

The five strands constitute the knowledge, skills, abilities and beliefs that all mathematics learners should be able to master. Kilpatrick explained that these strands are intertwined in the development of proficiency in mathematics. The first two strands are what South African schools emphasise. The learner's conceptual understanding and procedural fluency are tightly connected, in that the learners will only use methods fluently and flexibly if they understand them. Teacher Aneesa and many teachers like her teach procedural fluency only.

Teacher Aneesa's mathematics lessons are teacher-centred because she is the authority who directs all aspects of the lesson with little or no learner interaction. Teacher Aneesa decides which curriculum knowledge is to be learned, she demonstrates how to solve problems and she evaluates learners' responses. The learners listen to Teacher Aneesa explain procedures and then they solve tasks accordingly. Much of what learners learn is how to do school mathematics, i.e., how to learn rules and apply procedures to get the right answers quickly, in order to do well on tests and examinations.

Riyaaaz and his fellow class mates have become participants in teacher-centred practices, focusing on curriculum knowledge. As a result, Teacher Aneesa tends to be the only person in the room who actually talks about mathematics, and she does without understanding or having a feeling of how her learners are coping or making sense of the mathematics.

Teacher Aneesa and many teachers like her are unlikely to provide an adequate explanation of concepts even if they do not understand them themselves. Teachers will be unable to engage their learners in productive conversations about multiple ways to solve problems if they themselves can only solve it in a single way. Teachers with a weak conceptual knowledge of mathematics tend to demonstrate procedures to learners and then give them opportunities to practice it.

The knowledge, beliefs, discussions and actions of both teachers and learners affect what is taught and ultimately learned. The learners vary in their interpretations and their responses affect what becomes the enacted lesson. The teacher's attention and responses to the learners further shape the course of instruction. Thus instruction takes place in a social context and the pedagogical challenge for teachers is to manage instruction so as to develop mathematical proficiency (Kilpatrick, et al. 2001).

In developing mathematically proficient learners, teachers have to give learners opportunities to reason. Brodie (2000) argues that teachers should stimulate learners into thinking and justifying conjectures. Teachers can also present opportunities for the learners to discuss, evaluate and mutually agree on ideas. Teachers need to be able to hear and see expressions of learners' mathematical ideas and they need to be able to respond in appropriate ways. Creating opportunities for learners to reason mathematically is a central practice which teachers need to learn and become skilled at.

Join me, Dr. Zaheera Jina as I report on research that suggest ways in which teachers can inspire, encourage and motivate learners to reason mathematically, We need to develop mathematically proficient learners and educators have an important role in this process.

BMW 220D

Manufacturer specifications

Engine

2,0 ℓ / Four-cylinder
TwinPower Turbo

Power

147 KW

Torque

420 Nm

0–100 km/h

Not Available

Fuel consumption

Average 4,8 ℓ/100 km

CO₂

125 g/km

Price

From R404 500



The all-new name plate to the BMW stable is the 2 Series. Well, to be honest, it's not new but rather a reincarnation of a vehicle that stole many hearts and continues to do so. That vehicle was the BMW 2002ti.

This new 2 is a series rather than an individual vehicle. I had the 2,0-litre diesel version on test, which I was not too happy with, considering that I was hoping to get a petrol version. I was concerned that I would get a Plain Jane clucky oil burner.

I was pleasantly surprised when the vehicle arrived, as it was no ordinary 2 Series, but a 220d with the full M-Sport performance body kit. This changed everything, as the car looked more street racer than plain Jane. The gleaming white body colour came with charcoal rims that looked like they came off a touring vehicle. Added to this there are carbon fibre side skirts and rear diffuser. The front diffuser is painted in a high-gloss red and this paint work is flowed through to the bottom section of the side skirts as well. All this just makes this 2 Series one of the best-looking small coupés on the road. If I had to buy this vehicle, I would only take it with this optional extra.

The standard 2 Series does have a sporty look and many have called it a 1 Series with a boot or a coupé 1 Series, but this vehicle is so much more than that. The sporty front section is immediately distinguishable from being part of the BMW stable, but the more athletic section. The front-to-side three-quarter view of the vehicle belongs on every kid's room wall, with the vehicle's swooping lines that flow seamlessly into one another. The elongated bonnet and

squat boot complete the coupé look, hinting at the vehicle's sports heritage.

Inside you expect a small cramped cabin with almost no leg room, but you will be pleasantly surprised as the cabin is fairly roomy and comfortable. If memory serves me correct, this 2 Series is actually more spacious inside than the legendary 325is. The one drawback, though, is the rear headroom, in that there is not much. The rear legroom is enough for an average-sized adult but they may have to chop their head off to sit comfortably.

In the cockpit, this is typical BMW with all controls easy to reach and the now almost perfect i-drive is standard, controlling all your infotainment with a click and a turn of a knob. The extra-chunky steering wheel and sports seats area also form part of the M-Sport performance kit.

On the road, the car was an absolute pleasure to drive; the gears were smooth and the steering was light. Switch to sport and the vehicle goes through a metamorphosis letting out its rage. The gears are stretched almost to their limit before changing, and cornering just brings a smile to your face. The diesel motor does have a small amount of turbo lag at low revs, but once you get accustomed to the vehicle, you know exactly when the turbo will kick in and what to expect. The best part of this vehicle was its diesel consumption – with my lead-heavy foot I averaged a crazy 7,6 litres per 100 kilometres. Driving normally and within the speed limit I managed to bring that down to 4,5 litres per 100 km on a trip to Pretoria.

The all new 2 Series will definitely live up to the nostalgia of its predecessor, the 2002ti, and personally I think once launched, the M2 will dislodge the 325is from its pedestal of being one of the best driver's cars BMW has ever made. □

Manufacturer specifications

Engine

2,4 l
Four-cylinder

Power

130 KW

Torque

229 Nm

0-100 km/h

10,5 s (claimed)

Fuel consumption

Average 8,3 l/100 km

CO₂

193 g/km

Price

From R479 990

JEEP CHEROKEE



I never thought I would see the day when Jeep would make an SUV that had no round lights or square edges. Well, that day has come and I have to say I personally like the new look. The small headlights that flank the bonnet are actually running lights, while the actual headlights are fitted in the top section of the bumper. This makes the once bulky SUV look slim and elegant. There are no defined creases or accents running from front to back; just clean sheet metal instead. This almost gives the impression of a ripple-free pond, still and calm. At the rear I think there has been too much Far East influence. The one difference is that the lights are placed rather high, making the rear look higher than it actually is. The one thing Jeep has kept though is the slotted grill which is Jeep's trade mark.

Inside, in typical American style, you are greeted by opulence. The soft leather seats look as comfortable as they feel. The leather steering too is soft to the touch. The dashboard has been modernised and now incorporates a large touchscreen. As per usual, this controls all the infotainment system. The climate is controlled through knobs just below this screen, with individual settings for each front seat passenger and driver. The materials used throughout the cabin have a quality look and feel. The speedometer console has also been given an update to incorporate an LCD screen. This screen informs the driver of all faults as well as the driving mode and fuel consumption and other relevant information. The rear seats are

comfortable with ample room for three adults to sit in comfort. The rear seats can be reclined in favour of boot space.

The boot has a nice almost square configuration, making loading a synch. Even though this is meant to be a tough vehicle, the boot is opened electronically. Talking of electronic gadgets, the Jeep has a very interesting feature that I haven't seen before. This is the keyless, driverless start function. All that is required is pressing a button on the remote and the vehicle starts itself. You almost want to call it KITT. This feature, although meant for the colder countries, allows you to warm up the vehicle while you're having breakfast. I am sure many of you are thinking this will make stealing the vehicle so much easier; well actually not. As the doors remain locked and if you happen to have left them open, no gear can be selected and basically the vehicle is locked down until a key is presented. If all else fails, it makes for interesting conversation around a braai.

This vehicle is perfect to take you just about anywhere, from adventure trails outdoors to a glamorous evening function. Even though I had the 4x2 version, the vehicle's ride height and soft ride make for comfy all-access driving. On the road the car feels good but does have a slight amount of body roll. The engine in the vehicle pulled effortlessly. This being a Jeep, I was impressed that it did not break the bank between fuel stops.

This is vehicle that you will either love or hate, thanks to its mould-breaking looks. It's rather elegant which means that the usual Jeep driver may not be the target market, as the squared-off brute looks are nowhere to be found. Instead, it's an all-terrain vehicle in a suit. □



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ROSHMETALS & MINERALS



THE RANI HATH ARRIVED

If you love creamy Kormas or fragrant Biryanis when dining out but lack the confidence or dread the time it takes to prepare these signature dishes at home, this book is a MUST for you!

Food for Royalty is:

Easy to use: Step-by-step easy to follow with ingredients and simple to make steps. There are no hard-to-find ingredients. Ingredient should be easy to source either at your local supermarket or your spice shop.

Healthy & Delicious: These recipes take into consideration the need to maintain the waistline. Auntie Julie calls for organic ingredients only. She steers away from store-bought sauces and preservatives. Food for Royalty's, selection of curries will ensure your serving bowl will not be drenched in oil. You will certainly enjoy the flavours of every dish free of guilt. The dishes prepared from this book are guaranteed to be sought-after favourites in your home.

Practical: This book is appropriate for the modern lifestyle. Each dish takes only about 30-40 minutes to prepare. Auntie Julie shares a number of hints and tips to eliminate the stress and fuss out of cooking. Each recipe also has its own unique garnishing and serving suggestion to complete each tantalizing meal.

Beautiful: The photography and design is vibrant and beautiful. The food is a visual feast for the eyes while the photography on each region transports you on a journey of the senses. The first glimpse take you to the fragrant saffron foothills and houseboats of Kashmir, the marble-clad corridors of Hyderbadi Palaces and of course the timeless beauty of the Taj Mahal. This can also be placed on your lounge coffee table and can be the source of many interesting culinary exchanges.

Educational: Food for Royalty begins with a map, outlining the different regions of India and its signature flavours. You will have a deeper understanding and appreciation of why certain foods taste the way they do and where have they originated from.

The charming anecdotes and quiriness of Auntie Julie will inspire every cooking enthusiast. This book is for both beginner and experienced chefs. Food for Royalty is indeed a must-have in every home and can be an lasting gift for the newly wedded.

Food for Royalty is an enjoyable and useful recipe book fit for a feast! The book is the brainchild of Author, Julekha Gama and contains a myriad of recipes. The detail makes cooking Indian delicacies easy and enjoyable.

Popularly known as Auntie Julie, she was born in India and raised in District Six in Cape Town. Her Aunt's Julekha Maasie and Dija Nani left an impression on the young lass and her love of cooking grew as she learnt from them. She shares this knowledge and cooking methods as passed down by her "Master Cooks".

It is more than just a recipe book. It is a journey. Food for Royalty is an exploration into the heritage, culture and signature flavours of Indian Cuisine. The book takes you through its cleverly presented sections on the different regions of India. Users and readers will appreciate the rich creamy saffron-infused Moghlai creations of the north of India marvel at the spicy, tangy and robust South Indian Curries and Vindaloos of Madras. There is plenty to delight Seafood lovers as they prepare meals fit for a king.

Auntie Julie describes Food for Royalty as the "Rani of all Cookbooks". It is rich in its offering. Auntie Julies favourites include; The Shah Jahan to be precise, as the Shah's favorite fish dish is a must try! Murgh Akbar a flavourful yet mild chicken curry prepared with rich almonds is another royal dish prized by Akbar the Great. This book is a treasure trove of recipes fit for those special dinner guests. You can't stop marveling at the variety of tastes as dishes can be prepared from a selection of chicken, lamb, seafood with appetizing side dishes and condiments.



It will make users appreciate good food and the finer things in life!



Follow us on Facebook and Instagram for more info. You may purchase your copy for R325 in leading book stores. Exclusive Online Offer for Roshgold News readers: Get 10% off the price when you buy online with the Purple Circle (by entering the code RGNEWS. Offer available for a limited time only (available until 25 March 2017, T's & C's, E & OE).

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Roshmed has had members backs covered adequately and appropriately. Frontline support staff have remained calm in the face of demanding crises whether on admission, whether on account settlement or top up cover. Our teams have always taken a step back, stayed strong and calm and worked for a suitable solution. The job at hand had to be resolved satisfactorily. For twenty five years, the needs of our membership have been met.

Roshmed is a unique sharia compliant hospitalisation co-operative. Roshmed offers an investment plan that assists while members or their families are hospitalised. The support provided is done in a humane way so members enjoy peace of mind and are confident that they will not be saddled by unwanted hospital bills.

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for reserve contingencies whilst the balance is invested on their behalf. The returns are credited to their loan account after the end of each financial year. A truly win-win situation!

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Administrator Faathima Sujee advises;

Membership has grown every year. The fund's assets have also grown top over R 66,5 million and Roshmed paid out over R 9,9 million in claims for the financial year to 30 June 2016" She quipped, " Roshgold thrives on remaining sustainable and with investments working for members the sustenance is real."

Faathima Sujee smiled asked about the strengthening of the Roshmed support team.

"We have worked really hard on our processes and systems. The benefits of the investment is being seen. Our turnaround time is better, the new MedAdmin system has allowed for greater savings on claims, especially over charging and most importantly we able to respond to members queries and claims quicker" ; she added.

Faathima added; "Be assured of a friendly and efficient service. We are mindful of members dilemma and will endeavour to assist in the most helpful manner."

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ACCOUNTS – LUTFIYA MONGA
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