



# Roshgold

MAY - JULY 2016

# NEWS

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## Ed's Entre



The need and recognition of super heroes to help us see through these extremely challenging times is brought to the fore in this issue. It inspires with hope!

There are thousands of South Africans, who despite all odds are making a difference, are creating opportunities and who are doing such sterling work amongst the needy and impoverished.

We identify entrepreneurship and earning passive income as a relief measure against extremely tight budgets, we delve into the minds and thoughts of youth and Yaseen Rahiman's analysis is certainly an eye opener.

The challenge to NGO's is immense as they face the prospect of funding pressures, more causes to support and to provide increasing relief in crises situations. The drought, water crises, health services and education funding are a few more deserving causes requiring NGO interventions.

Make no mistake, life is tough. We believe there is hope and look to showcase our silent super heroes and the issue brings warmth, and a message of resilience and opportunities.

As always we invite your feedback. It is important as it helps relevance and provides meaning. Please email or call as we appreciate your feedback.

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# Captain Entrepreneur is Alive, Well and Kicking!

By Haroun Pochee

Our Super Hero, Captain Entrepreneur is alive, well and kicking! Is it a bird, is it a plane or is it Superman?

It is our superhero, Captain Entrepreneur! Our hero to help us in the economic gloom.

He is here to tear down the ugly monster trampling and destroying our economic wellbeing. He is ready to crush inflation, smash unemployment and earn our applause as he lifts the honey pot and shares it with people in distress. He wants to help them survive, he seeks to help them adapt and beat the usurping trend in rising costs.

To supplement incomes, households and businesses are continually looking at ways to generate additional stream(s) of revenue. It was popularly known as moonlighting!

Today, we know it as passive income and the models and methodology of earning incomes vary. Many mothers of young children have time on their hands between their school rounds, students squeeze time out of their busy schedules and businessman use quiet periods to pursue passive income investments that do not require much time but will produce regular and recurring income. It is always interesting to visit informal markets, craft markets and small business fairs to see what is on offer by enterprising home based business. Many are established and enjoy their pursuit to financial freedom and learning their trades. Operators from such a basic level of trade have graduated into successful

***It is accepted that not everyone is an entrepreneur or born one, but entrepreneurship can be learnt and championed.***

mainstream businesses.

I would like to share some recent experiences that confirm that Captain Entrepreneur is winning his fight. He is alive, well and kicking!

- A group of young community inclined activists, Abdullah "Dullie" Karani, Yusuf "Joey" Cassim, Faizel Dadabhay and Hussain Saloojee got together hired the local civic hall and established the FIRST FREE MARKET recently. The response was overwhelming. Over sixty stalls were booked, a variety of products were displayed and sold and an active and engaging market was created. The barrier to entry, high cost of stall hire was removed and what traders earned went directly into their pockets. Growing Hands was invited to provide support to these entrepreneurs at the market. From the feedback traders welcomed the initiative and want more such opportunities.

- Roshgold Kiddies Club co-ordinator and Pre School entrepreneur, Shahana Sujee accommodated young entrepreneurs in the VMWF Soukh with stalls and support.

Once again the kids presented their wares, learnt to bargain and exchange value and monies. The sense of achievement and accomplishment was good for the younger generation.

- Popular radio personalities, Ponty Malletsane, Azar Vadi and Ebrahim Gangat venturing into a new media venture after successful broadcasting careers. Salaam Media aims to go beyond the limits of traditional journalism by telling human stories while seeking to inspire people towards active citizenship and participation in helping resolve these challenges

or at the least brings relief to those who form the essence of the news story. An enterprising challenge in these times.

- Zaheda Shaik/Mangera who has ventured into publishing and an online gift business recently advised;" Just to let you know, Alhamdulillah I got my first international order." What inspiration in the doom and gloom.

- Joey Cassim from Sugar and Spice took the plunge and invested in a baking kitchen at the rear of his shop. The fresh aroma of baking permeates the store and adds to the ambience. Training scores of people to bake and decorate cakes has not only skilled and empowered people but has also had a spin-off for his business as trainees buy their supplies from the store and they in turn make and sell their cakes. Such an initiative is commendable as it is creating entrepreneurs and also jobs.

It is accepted that not everyone is an entrepreneur or born one but entrepreneurship can be learnt and championed.

Passive income industries have sprouted like armies to help Captain Entrepreneur and his legions of fighters defeat poverty through sustainable business ventures. Technology has become a great enabler and soft skills such as writing, public speaking, photography, call centres, blogging and social media marketing are a few avenues for successful entrepreneurship.

Join Captain Entrepreneur by looking at how you can make it happen and start enjoying the sweet taste of success. **RG**



# Passive Income Ideas: Three Opportunities to Get You Started



by Kasia Mikoluk – Udemey Blog

The concept of a passive income can be a little misleading: everyone wants to find a way to make money without working for it and that's what many people hope passive income opportunities represent.

In reality, passive income strategies usually involve front-loading the work or the investment: You work very hard at first to create something that brings in money regularly after you've got it set up. You'll still need to work on that project, continuing to tweak and market it, but the on-going work should be less than other business models.

Real estate rentals (property investment) can be a good example of a passive income idea: you have to buy the property upfront (or take a mortgage bond and work to pay it off), but once you own it, you can rent it out indefinitely for monthly income. Renting out properties isn't entirely passive — you have to maintain the property — but it's close. But there are lots of other passive income ideas that are a little easier to get into than real estate. You can invest time, rather than a big chunk of money, in building creative projects that will bring you a long-term stream of income.

## Create Stock Designs or Images

If you enjoy design, photography, or web development, you can create all the designs or images you can imagine and sell them — without having to find individual clients to work for. The stock design industry is booming: creative professionals can sell one piece over and over again, to be used in a wide variety of ways. The industry started with stock photography: it's been common for photographers to make their past work available for purchase for decades.

But online marketplaces have streamlined the ability to sell stock work of all types. There are sites for selling all sorts of specific work, with some so narrow that they only sell WordPress themes. Going through a marketplace makes selling stock a more passive endeavour, because the marketplace will do a lot of the marketing.


## Write and Publish Ebooks

Tools like the Amazon Kindle have levelled the playing field for publishing. It's inexpensive and fast to publish ebooks, to the point that some people publish hundreds of short ebooks in a year. Just how passive this particular income stream is depends on the audience you're trying to sell to. Publishing fiction can be a tough route, because you have to convince readers, over and over again, that they want to read what a particular author has to offer. Nonfiction, however — particularly if your ebook solves a problem that people search for information about on a regular basis — can have a more passive sales process.

Publishing a whole stack of ebooks can build up a solid stream of income. If you're able to work with other writers to publish their books, you can even grow your efforts beyond just publishing what you can produce on your own.

## Offer Classes Online

The way we normally think of classes isn't particularly passive: just grading homework can be a major chore for instructors. But the way most online classes are structured, hundreds of people can take them at one time, which leads instructors to either automate tests and homework or to not require any at all. That allows for an effective passive business model for an expert who has a useful course. You can teach a class once, creating all of your lectures and teaching materials. Then you can offer them, either through a site that collects numerous classes or through your own website. Either way, students will then be able to take the class with minimal work on your part — perhaps just tweaking the course to keep it updated and running the occasional marketing campaign.

Udemy is the world's online learning marketplace, where 10 million+ students are taking courses in everything from programming to yoga to photography—and much, much more. Each of our 40,000+ courses is taught by an expert instructor, and every course is available on-demand, so students can learn at their own pace, on their own time, and on any device. 





By Tasnim Jadwat Casoojee

The introduction of multiple, popular international fast food and coffee franchises to excited South African consumers has left mouths watering and long queues amassing. Burger King, Krispy Kreme, Domino's Pizza and the recent debut of American coffee giant Starbucks in Johannesburg have opened its doors to lines of people waiting to get a taste of the action. Grand Parade Investments which also brought Burger King recently announced that an agreement was signed with Dunkin Brands, the parent company of popular American company Dunkin' Donuts and Baskin Robbins ice cream outlets. Grand Parade Investments plan to develop more than 250 Dunkin' Donuts franchise stores and 70 stores of Baskin-Robbins countrywide. Other American franchises such as McDonalds and KFC have seen major success with KFC having the most food franchise outlets in the country, boasting over 750 stores with plans for expansion locally and across the continent.

In an interview with Eye Witness News, Franchise Development Manager for Barclay's Africa, Mr. Henk Botha believes that brands are supportive and beneficial to the local economy, by bringing capital into the country and creating job opportunities. According to Botha, franchises in general contribute 12.5 percent of the country's GDP. Competition with local food franchises have resulted in adaptive menus to international brands, more suitable to the discerning South African palette. Local food outlets such as Steers and Chesa Nyama have also triumphed with the latter having plans of opening in America, following the footprint of local success stories such as Ocean Basket, Spur and Nando's whose stores can be found in countries including Australia, United Kingdom, Malaysia and the United Arab Emirates.

The United Arab Emirates vaunts almost every famous international food franchise available. But the distinguished aroma

and concept of PappaRoti, a humble yet highly successful and effective franchise with origins in Malaysia has now braced South African shores. PappaRoti is unique in the sense that it offers what seems to be a simple bread roll coated in icing and was originally founded in Mexico. However, having personally sampled the bun on a few occasions one is without doubt shrouded in the addictive taste of the crispy coated coffee bun, which is perfectly sweetened, whilst the bun's core oozes soft fluffy buttery ooze satisfaction and it delivering the best of both sweet and savoury.

PappaRoti, referred to as the father of all buns first began in the United Arab Emirates by business instinctive Emirati woman Rasha al Danhani, owner and brains behind this ingenious concept. In the summer of 2009, PappaRoti's first store was opened as a small kiosk at the Dubai Mall. Al Danhani trained herself as a Barista and worked alongside 5 other staff mem-

bers in the first store. Since then over 400 outlets have popped up throughout the Middle East and Europe.

According to Al Danhani; "Crisis or not, people love to enjoy good food. We had the right product which, along with the right marketing strategy and dose of dedication became a huge brand success. Dubai customers fell in love with PappaRoti at first bite just like I did the first time I had it in Malaysia."

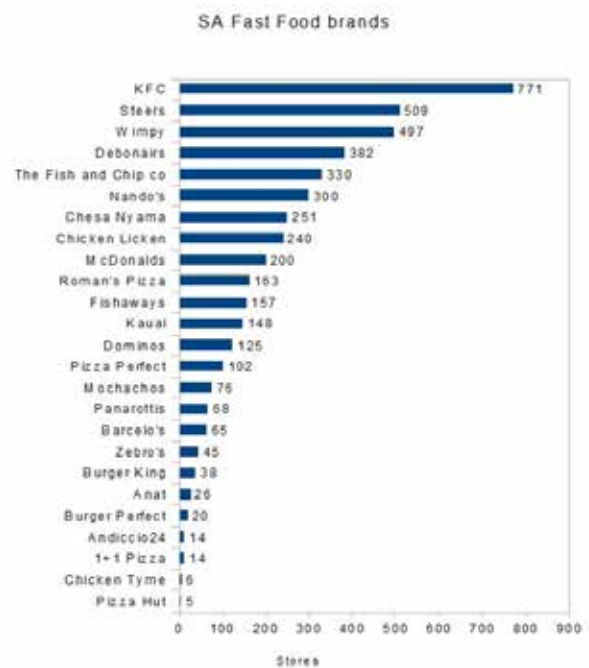
On winning the Arab Woman's Award in 2013, the successful mother of four said:

"I must credit woman's intuition. That's why this award is a salute to womanhood. I'm acknowledged not just as an entrepreneur but as a woman entrepreneur."

Local entrepreneur Faruq Dhaler opened the first South African Papparoti franchise at the Westwood Mall in Durban on 23 January 2016 following much excitement and anticipation from social media users who had already tried the delectable buns in Dubai. Scores of people familiar with the brand queued outside the doors of PappaRoti to sample their menu. While still a new concept to the South African market, Dhaler believes the franchise concept will be successful.

According to Dhaler, "A PappaRoti is not your ordinary donut or pastry." He confesses that while PappaRoti is aimed at the high income target market, the addictive taste brings back his customers for more. Dhaler punted the wide range of drinks, especially the Pappa Karak chai, which he says takes over one and a half hours to prepare a single batch and is unmatched in taste. Dhaler is confident the PappaRoti brand will expand in major centres in South Africa.

South African consumers have a lot to look forward to as more international franchises set their eyes on our local market. While basic staple food prices have increased so has the demand for inexpensive fast foods when compared to homemade meals.



Source: <http://businesstech.co.za/news/general/86376/biggest-fast-food-chains-in-south-africa/>

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Abdullah bin Abbaas Radiallahu Anhu stated: "For me to fulfill the necessities of a Muslim family for a month or for a week or whatever period of time Allah pleases is more beloved to me than performing Hajj after Hajj."





# COLLABORATIVE DEVELOPMENT AIDS POVERTY ALLEVIATION

By Fazlin Fransman; Head of Communications and Fund Development, Islamic Relief South Africa

There is little joy to be found on the streets of South Africa, the business and financial heart of the African continent. Over 12 million people go to bed hungry each night. Although home to some of the richest businessmen and women in world, it is also home to some of the poorest communities. The poorest of the poor, who lack access to basic necessities, like water, sanitation and a running toilet.

Often, the cosmopolitan and first world lifestyles of urban South Africa seem like a mirage to ordinary citizens, they face daunting socio-economic challenges on a daily basis.







While government and civil society have made exponential inroads in tackling the socio-economic conditions that plague many downtrodden and poor communities there are many challenges that face the poor. The actual impact has been negligible in terms of poverty eradication, job creation and reducing the gap between rich and poor. This highlights the crying need for constructive development projects.

Bettering the lives of the most vulnerable within our society, requires innovative thought, collaboration amongst key stakeholders, and a model that is both sustainable and implementable.

The role of Non-Governmental Organisations (NGO) therefore, becomes ever more critical. In the past, NGO have been pivotal in servicing the basic needs of those most marginalized. Today, there are so many more deserving causes and the demands on the non-governmental sector have increased. Globalisation and the need to serve humanity, in general, have placed additional burdens on individual aid and relief agencies. That hand-out model has become unstable both from an economic and social impact perspective.

It is no secret that many NGOs are confronted with serious financial and capacity challenges. Many have already closed down or had to scale back their activities. Those who do well in tough economic times, tend to be organizations affiliated to International Non-Governmental Organizations (INGO's) who follow stringent global financial and governance standards. Allowing the local affiliate to flourish and increase its developmental footprint during times when the poor and marginalized are most vulnerable.

One such organization is Islamic Relief South Africa, who is part of the Global Islamic Relief Family. As a global organization, they have consistently worked and reworked their model to ensure that what they do not only responds to the needs of communities affected by

disasters and complex conflicts, but also that regional affiliates put together developmental programmes - in consultation with local communities - to deal constructively and sustainably with deep-rooted socio-economic challenges.

One such model is the Integrated Sustainable Development (ISD) Programme piloted in Ennerdale, Johannesburg. This Centre is run by the local community, tapping into their inherent assets, thus ensuring a collaborative community-driven solution to hunger, lack of access to quality foundation phase education, skills development and tackling social ills such as Gender-Based Violence.

While it is critical to develop programmes which meet the needs of impoverished South Africans, it is also imperative to ensure the financial sustainability of these projects. This requires input from all sectors of society including, Government, the Business Sector and Civil Society.

The sharing of resources ensures more responsible and sustainable development, and bolsters communities like Ennerdale's ability to respond to their challenges. The intractable non-action by all stakeholders, has a ripple effect on all South Africans, which can be seen through high levels of unemployment, high crime rates and a stagnant economy.

Islamic Relief (IR) is an international relief and development charity, founded in 1984 in the United Kingdom. We envisage a caring world where people unite to respond to the suffering of others, regardless of religious and political affiliation, race or gender. Islamic Relief's South Africa office opened in 2003 and raises funds to support projects worldwide as well as delivering a range of programmes locally, prioritizing orphaned and vulnerable children and poor communities in the country.

[www.islamic-relief.org.za](http://www.islamic-relief.org.za)

RG



# Islamic Relief South Africa

Islamic Relief is an independent, humanitarian and development organisation with a presence in over 30 countries around the globe. We have been fighting poverty and injustice for 30 years, in a world in which over three billion people still live in poverty. Since receiving our first donation in 1984, we have helped millions of the world's poorest and most vulnerable people. Inspired by the Islamic faith and guided by our values, we believe that people with wealth have a duty to those less fortunate – regardless of race, political affiliation, gender or belief.



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- Compassion (Rahma)
- Social Justice (Adl)
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Our three year strategy, Faith Inspired Action, encapsulates our plan to do just that: to save and protect lives, empower communities to stand on their own two feet, speak out on behalf of the vulnerable about issues affecting them, and strengthen our own Islamic Relief family so that we can work to the best of our ability. We aim to do this all in line with our key values.

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# WHAT ABOUT WELFARE AND DEVELOPMENT?

by M. Hoosen Essof –SANZAF

**I OFTEN WONDER WHY THERE SEEMS TO BE A GENERAL RELUCTANCE AMONGST MUSLIMS AND MUSLIM NGO'S IN PARTICULAR TO EMBRACE A DEVELOPMENTAL PARADIGM IN THEIR SERVICE OFFERINGS, ESPECIALLY THOSE WORKING WITH ZAKAH.**



Having worked for and with several Muslim NGOs for over 22 years, I have come up with several theories as to why Zakah based organisations are more comfortable doing “welfare” rather than “development” work. Amongst these are:

- 1) The fear of transgressing the principles of the Shariah,
- 2) Resource or capacity limitations,
- 3) A lack of experience or knowledge on how to transition from welfare to development,
- 4) A lack of evidence (assurance) of success, and
- 5) The belief that spending on welfare is low risk and reaches more people than development.

In this article, I hope to address the “fear of transgressing the principles of the Shariah” and hope through it to help nudge Muslim NGO's towards a more developmental path. >>>

SANZAF has itself, over the years, debated the best options and best practices to serving its beneficiaries. At times, the different approaches seemed incompatible and mutually exclusive, partly because of the phraseology used to describe them and partly because of how one interpreted the Islamic concept of service.

The various approaches were often presented as competing and mutually exclusive ideologies or options, pitting welfare against development i.e. welfare vs development. As for the Islamic imperative to serve, SANZAF (like others) tended to concentrate on fulfilling the rights of the poor and needy in the spirit of the Surah Al Ma'un (107) where Allah admonishes those who do not look after the orphans and discourages the feeding of the poor.

Clearly the debate over welfare and development is not a new one and Muslim scholars have discussed this issue for centuries. For example, the Sahaba R.A. differed about the objective of Zakah in so far as it being a form of relief (welfare) or a source for empowerment (development). Some suggested that Zakah is to be used almost exclusively to help the "poor" cope and thus satisfy their basic needs, while others proposed that Zakah can be used for more than just meeting basic needs.

Still amongst those who suggested that Zakah is limited to basic needs (i.e. consumption), there are differing opinions. Sheikh Yusuf Al Qardawi explains: "The divergent views of jurists on this issue can be grouped into two main approaches." Those who say give "a specific amount" and those who say give "as much as will sufficiently satisfy the essential needs." The latter opinion is further differentiated by those who say give to "satisfy the essential needs of a life-time" and those who say give enough to "cover the needs for a year." Although they differ on value, they agree that Zakah is for basic needs.

On analysing the suggestions of those who say that Zakah can be used for development, we see that the main difference is not on whether or not it could be used for basic needs (consumption), but rather on expanding the scope of Zakah.

This is an important difference to take note of as by limiting our understanding of what can be done with Zakah we also limit our thinking and possibilities for empowerment.

Imaam Al-Ghazali's opinion on the Maqaasid (purpose) of the Shariah is to realize and secure the general good and interests of people by promoting their welfare and by protecting them. Notably, it tries to achieve this in the following order of priority:

1. Guaranteeing Dharuriyat (necessities) things that are classified as basic needs and necessary for a living. For example food, clothing, houses, education, health service, transportation and defence.
2. Catering for Hajiyat (complementary) things that will help improve the quality of life or provide for comfort needs.
3. Allowing Tahsiniyat (luxuries) items that contribute towards the enhancement of life.

Imaam Nawawi and others, interpret Dharuriyat (essential needs) to be more than just consumption items like food, etc. They recommend that beneficiaries must be given sufficient to help move them from "poverty to sufficiency."

Imaam Nawawi gives examples of how much to give the likes

of craftsman, tradesman, farmers, and others. For example he says: "A craftsmen would be given an amount sufficient to buy tools and equipment that allows him to work and gain his sufficiency."

This is an important statement from Imaam Nawawi, as it expands the use of Zakah beyond consumption needs. Sheikh Qardawi tries to reconcile the different views and suggests "that they are not mutually exclusive. Each of them may be the best when applied in the proper instance." He classifies the poor and needy into two sub-categories, namely:  
i) Those who are unable to work due to some handicap, and  
ii) Those able-bodied and fit to work.

*This is an important difference to take note of as by limiting our understanding of what can be done with Zakah we also limit our thinking and possibilities for empowerment.*

Sheikh Qardawi suggests that the former should be assisted monthly / annually with welfare grants for basic needs (for consumption), while the latter may be assisted financially or otherwise to help them earn their own sustenance.

While we could not find direct references to how the Prophet (SAW) actually assisted able bodied (healthy) persons in need, except through what we term the "axe" hadith, there are a few hadith which seemingly support the sentiments and intent of development. These include:

- i) "No person could eat food better than that earned by his own hand's work." (Bukhari)
- ii) "If you wish, I will give you, but the rich and the strong who earn have no share in it." (Ahmed)
- iii) "For any of you, taking some rope on your back and bringing a bunch of wood and selling it ..." (Bukhari)

We assume that these principles must have been taken into consideration and must have been put into practice by earlier generations.

Habib Ahmed for example quotes two stories from history to show how poverty was apparently eliminated, at least in parts of the then Islamic empire, during the time of Umar ibn Khat-tab (R.A) and again during the time of Umar ibn Abdul-Aziz (R.A).

Interestingly these stories also illustrate that Zakah was not restricted to basic necessities and that it was possible to use Zakah for other needs once the basic needs were seen to.

Having said that, we accept that there are cases where long-term / permanent welfare services will be required or is the only option available, especially where the individual concerned is beyond self-help, such as the infirm, very old, chronically ill, severely disabled and the very young. Appropriate interventions should be tailored to their needs.

As for the rest, special effort has to be made to help them help themselves become independent.

The South African National Zakah Fund (SANZAF) is a faith-based, socio-welfare and educational organisation that strives to facilitate the empowerment of needy families through the efficient collection and effective distribution of Zakah and other Sadaqat in a proactive and cost effective way through projects – with dignity, sincerity and a shared responsibility. All in the service of the community and for the pleasure of Allah (SWT). **RG**



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# Stunning Singapore

Pictorial Essay by Saaleha Idrees Bamjee ([www.saaleha.com](http://www.saaleha.com))

**"Where have all the flowers of old Singapore gone? Gone, one would imagine, with the old folks and homes" ? Thien; A Gardener's Log**

**Singapore is a modern city with limited land, towering skyscrapers and tropically lush green trees and shrubs colouring the city.**



*The Supertree Grove, an installation of tree-like vertical gardens at Singapore's Gardens By The Bay, transforms every evening with a sound and light display.*





*Singapore's Gardens By The Bay*



*One of the many sculptures interspersed between the flora in the Cloud Forest conservatory at Gardens By The Bay.*



*The Singapore CBD cityscape as seen from the viewing deck of the Marina Bay Sands hotel*



*A gaily painted building in Singapore's Little India district.*



*The Marina Bay Sands hotel features the world's longest elevated pool.*



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Singapore's ArtScience Museum

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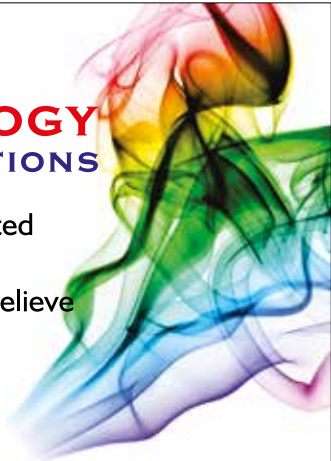
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media dynamix

# PROPERTY – CAN THE PARTY CONTINUE?

By Bruce Wolov ; PSG Online

Property companies shares on the JSE have performed exceptionally well over the last ten years and have been one of the top performing sectors. Having fallen over fifteen percent between October 2015 and January this year, the South African listed property index (SAPY), has staged a strong recovery.



Logically, this sector outperforms during a low interest environment. The cycle for interest rates has turned and we have had regular increases in interest rates and this should have impacted on the outlook for the sector. So with the expectation of a reversal of this trend, will the Bull Market in property continue?

I am a little cautious on the prospects and would prefer to invest in the offshore property shares, or those local companies with large exposure offshore. We are blessed in South Africa with extremely well managed owner controlled Real Estate Investment Trusts (REIT), such as Redefine, with holdings in Redefine International, Growthpoint with Growthpoint Australia and Resilient with Rockcastle, Fortress and NEPI.

We remain cautious on investment in the local REIT's market as there has been huge expansion in most CBD's, and we anticipate increased vacancy's due to the weak economy and the increases in interest rates. Investors who require income can still achieve yields of 8% to 10% from companies like Emira, Investec Property Fund, Vukile and Arrowhead, but this comes with capital risk. See the Dividend list attached

We do see value in the direct offshore investments, such as CAPCO, MAS Plc, INTU and Investec Australia. NEPI, has been a favourite but, seems a bit expensive. It was recently announced that two senior managers have left NEPI to join MAS Plc.

## WHERE TO INVEST IN A DIFFICULT ENVIRONMENT

Whilst the investment environment continues to be extremely difficult, with a volatile uneasy global and local scenario, there are still pockets of value, both from an income perspective, in such companies as Adcorp, MTN, Coronation, Imperial and Vodacom, yielding in excess of 6%.

We would still recommend investing in our preferred long term owner managed dynamic companies, Steinhoff and Bidvest. These companies have had extremely good track records and have strong future prospects. **RG**



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# A Sweet Sister Act Whips Up A Recipe For Success



**A flair for entrepreneurship, coupled with a love for celebrating any milestone achieved with food, has proved to be a business recipe for success for Durban sisters, Zainab and Faatimah Paruk.**

Coming from a foodie background and inspired by a love of good food and the way it brings people together, it was natural that the pair would look to exploring creative new food ideas.

Their passion for food, entertaining and sharing their interest in all things culinary ultimately led to the establishment on Durban's Berea of Chilli Chocolate Chefs some seven years ago.

The sisters started out on very different career paths, working at a number of different restaurants. They did, however, share a common belief... both agreed they did not want to spend their careers churning out the same old dishes in some establishment. They shared unbridled drive and passion and both recognised the need to explore new experiences. It was this realisation and a strong entrepreneurial spirit which convinced the pair to open up on their own offering and to expand halaal cuisine options for the public.

Zainab said: "Initially we started the business on a part-time basis whilst still working at restaurants. Restaurant work was an amazing experience for us, but hectic at the same time. We would finish a shift at work and then come home to prepare for Chilli Chocolate Chefs, leading to many very late nights and ridiculously early mornings."

In 2009 the sisters made a momentous decision... to give up their jobs and focus entirely on Chilli Chocolate Chefs full-time - it was a bold step, but they have not looked back since.

In its early days, Chilli Chocolate Chefs was a business with big ideas, but tiny budgets, which posed a challenge for the owners' creative minds. In addition, they were cognisant of how important every payment was to the business and - as a pair of

perfectionists - laboured hard to surround themselves with the ideal team; staff members who would share their vision, passion and love of food.

Battling other outlets in a highly competitive operating environment and ensuring that they always remained on trend added to their early business difficulties, although they always remained intent on making big things happen.

Faatimah indicated that Chilli Chocolate Chefs today offers a wide range of catering services for weddings, birthdays, corporate events, parties and special events.

"We host food demonstrations and provide for live food stations, training courses, in-home fine dining, fusion cuisine, desserts, candy and confectionary displays for all types of events. Our 'Mini Masterchef' workshops for children have also proved a huge hit every holiday," said Faatimah.

The pair's creative minds have combined to develop and deliver a vast range of unique, tasty and exciting products, from exotic drinks and starters to delicious main course items and a huge array of desserts and confectionary items, taking the business to new heights.

She added: "We take great pride in the fact that each item is homemade with the best and freshest ingredients and, of course, stacks of love."

The pair now have a well-established and greatly respected business, but are not content to rest on their laurels. So intense is their business drive that the Paruk sisters are determined to take Chilli Chocolate Chefs to another business level.

They are well on their way, recently launching a beautifully packaged gourmet confectionary range, comprising Cookies and Biscotti's, which are already being introduced into local stores. In addition, the sisters are in the final stages of bringing on-stream a new cook-book and have plans at an advanced stage for the introduction of additional packaged items to retail stores.

"A huge achievement for us has been the launch of our two cook-books. In 2014, we introduced 'Entertain By Chilli chocolate Chefs', which provides something for everyone, from simple breakfast dishes to more extravagant dinner and cocktail party ideas. We wanted to give aspiring foodies the opportunity to enjoy easily accessible five-star food, focusing on fresh ingredients and delectable flavours," said Zainab.



Added Faatimah: "Our kiddies-inspired book, 'Let's Cook with Chilli Chocolate Chefs', launched in 2015, is packed with step-by-step kid-friendly recipes, with great complementary photographs. Each recipe includes an ingredients list and all the instructions young cooks will need in order to have a great time whipping up delicious dishes."

Commenting on becoming an entrepreneur, Zainab said: "It is important to find what you enjoy and what inspires you the most and to chase that. Leave behind whatever doesn't interest you. It's also important to work within your means, start small and then grow yourself."

"Another important piece of advice is to constantly innovate. Never become complacent as a result of the few words of praise that you may earn. It's all about constantly striving to achieve more and to developing new ideas that will keep you a cut above the rest. Search for the unusual and be open to learning all the time," added Faatimah.



Growing Hands (an Entrepreneur Development NPO) and Albaraka Bank ( a pioneer in Islamic banking in South Africa also known as "Your Partner Bank" ) have partnered to showcase talents of Entrepreneurs who are making an impact in their fields of endeavour and markets. The purpose is to promote business, give the businesses exposure and facilitate a forum for small and developing businesses. **RG**



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# No Disbelief with Blogging

An Interview by Shaakirah Rahiman Saleh



Zaahirah Bhamjee is a luxury lifestyle blogger by night and content developer by day. Her blog "Completed Disbelief" is over five years old and she has worked with many brands including Kiehl's, Legit, Salsa, Samsung, Sony and more. She is a travel junkie and would jump at any opportunity to explore a unique, far-flung destination. Follow her on Instagram @zaamissbowtie.

## 1) Tell us a bit about yourself? Since when did u have an interest in blogging and how did it all start?

The first time I started a blog, I was in grade 9 and started to express thoughts with my best friend. We decided to create matching blogs where we could share our (very embarrassing) thoughts. That was over ten years ago. So I guess, I've always been a blogger.

## 2) Is blogging your profession or just a hobby?

At the moment, I consider blogging my part-time job. I'd love to say that it's my hobby, but there are elements to it that I hate and find tedious, much like a job.

## 3) For someone who has never seen your blog would you please describe your blog and style of blogging?

My main aim is to be aspirational and draw out my readers' passions whether it be about the makeup they're going to buy over the weekend or the dream holiday they've been lusting after.

## 4) Does blogging come naturally or is it something that is learnt? Do you do spend time and money learning the tricks of the trade?

The need to share is what comes naturally, but everything else can be learnt. Up to 2014, I ran Ladybloggers, an organisation that provided a community of support for new bloggers. All our events focused on a specific education touch point that new bloggers could identify with. We do get a lot of requests to have another event!

## 5) Where do you draw your inspiration from? Please take us through the thought process.

I usually blog about what I want to share. It becomes challenging when you have companies pressuring you to talk about their products in a specific way, but I try really hard to give my own personal opinions whenever I write about something. When I share travel posts or fashion look posts I always first think about the general style I want to convey and then I work from there.

## 6) How much time do you spend blogging and how do you manage your time efficiently?

I spend about 10 hours per week blogging. That number in-

cludes replying to emails, managing my Social Media accounts and shooting product. It hasn't been easy to manage my time, but I've just implemented a new routine and it's getting better.

## 7) For our readers who may be bloggers hoping to take it to the next level, what is your advice on turning blogging into a possible profession that one could be contracted for?

Be professional. That's it. I think that if you have a professional, consistent blog and you manage yourself well, brands will be interested. Work hard on developing a strong following (which doesn't have to be upwards of 10 000) and just keep doing what you do. Never copy and never take shortcuts!

## 8) What in your opinion are the Opportunities and Challenges for Bloggers in South Africa at present?

South Africa is in a good place at the moment. Brands have recognised the value of influencers and are offering bloggers the value they deserve. There is quite a bit of opportunity there. However, the blogging space is crowded and there are many bloggers doing the same thing. Bloggers need to work hard to define their niche and stand out.

## 9) Do you have any bloggers that you follow or who inspire you? If yes, please tell us who are they and what inspires you about them?

I admire the Australian blogger Margaret Zhang (<http://shinebythree.com/>). She is not only a blogger, but an excellent creative director, photographer and writer. Her work is beautiful. Her blogs are enjoyable, easy to follow and always have interesting content.

## 10) What would you say is your greatest satisfaction as a blogger to date?

I'm just proud of what I've done.

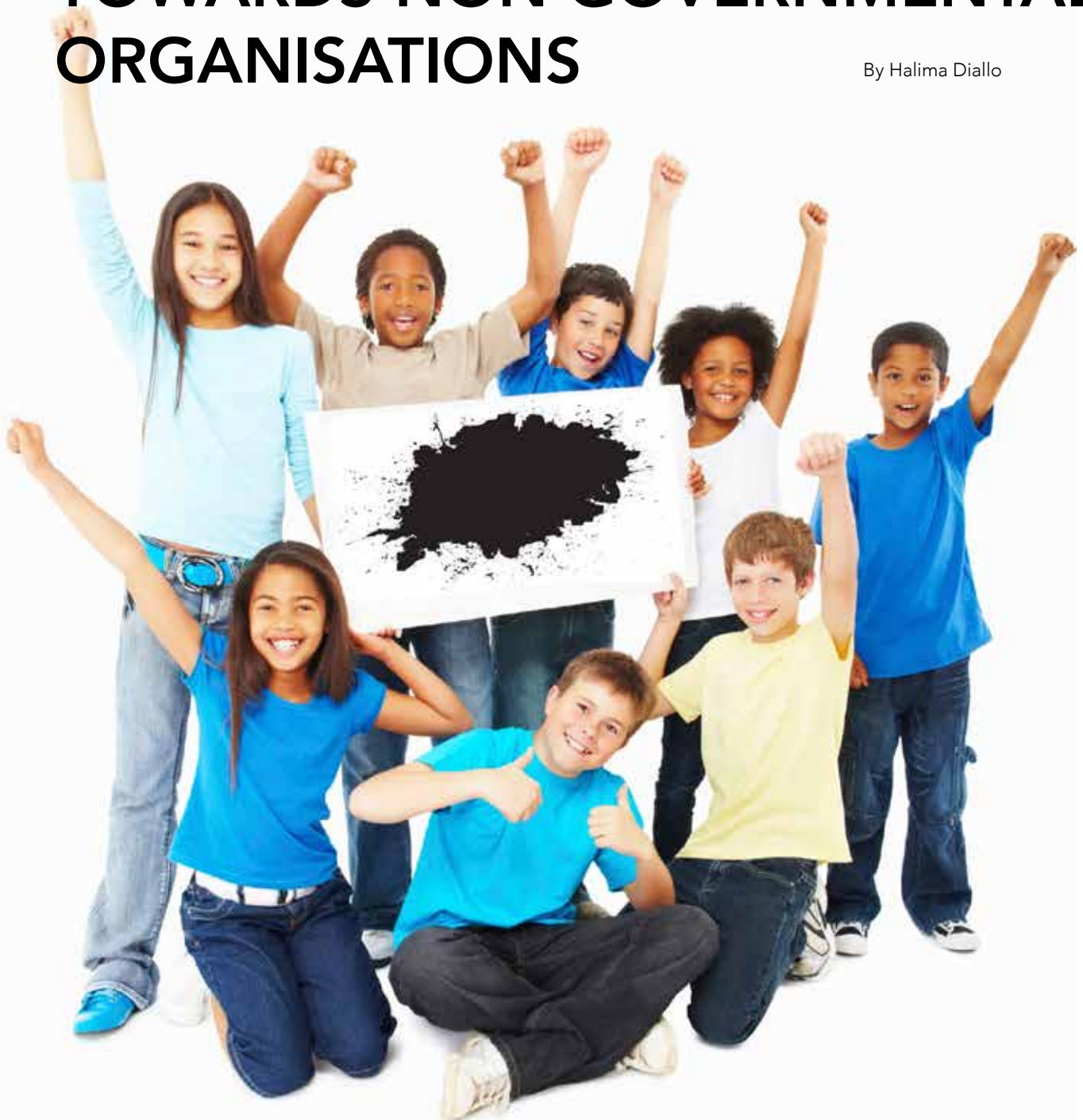
## 11) What can we expect from Zaahirah Bhamjee in 2016 and beyond?

2016 is the year that I've vowed to be more personal and share more of myself with my readers. I've been quite private with my quirks, but I'm ready to share! **RG**



# MOTIVATING THE YOUTH TOWARDS NON GOVERNMENTAL ORGANISATIONS

By Halima Diallo



**The stars ignite revolutionary policies  
Which are lost in the chaos of a maze of micro democracies  
But perhaps, times will change in the scheme of things  
And lives will rebound from this unfortunate sting**

We live in a world where the escalating rate of the HIV/AIDS pandemic seems to stare us in the face, where we practically swim in the growing wave of crime, violence and abuse. The high levels of illiteracy, inaccessibility and scarcity have become the new norm.

How does the youth of today, Leader of tomorrow tackle these points at issue? Have you ever wondered? Have you as the youth ever wondered how spectacular it would be if you could convey your passion, avant-garde and intellect for the betterment of society? Have you ever considered the ripple of effects of lending your voice for a cause?

Have you questioned the part you can play in a Non-Governmental organization (NGO)?

Have you ever taken the time out to picture yourself amongst the echelons of impact?

Yes, Hector Peterson was his name. The iconic image of the 1976 Soweto uprising, a young symbol of resistance and an emblem of bravery.

How about Malala Yousafzai, the young activist, praised internationally with the 2015 Nobel Peace prize for her valiant stand against injustice?

"I want to do what Abraham Lincoln did," said young malnourished hunchback Iqbal Masih, who stood for the fight against slavery.

We are a kaleidoscope of different cultures, races, languages, and socio-economic backgrounds yet when we wear our uniforms we are united in our visions and ambitions and it is primarily because of such tidy narratives that the youth tell today that our world should be celebrating with pride and joy.

Allow me to paint you a picture, a picture of a young 16 year old, a rape victim, an orphan and the head of a household. At the tender age of 14, she lost her parents to the brutal bone chilling cancer. She stayed away from the common copying mechanism of drug abuse and raised her two younger brothers and cousin. Getting an education was a priority for her, and so she would attend part time classes nearby. One day she went to McDonalds to pick up something for her siblings to eat, this is when she noticed that the outlet was giving away free socks for every donation made to their personal charity. She donated and collected her pair of socks. This form of generosity became a routine, every Friday after school she would make a stop at McDonalds, donate and collect. She continued to do this until she had accumulated a massive pile of socks.

What she did next will truly move you, once the cold harsh winters arrived; she personally distributed the socks to the homeless. Returning to a home, which her parents no longer lived in felt like a permanent and inexpressible wound hence she discovered helping the homeless to be her passion and a safe haven that filled the holes in her heart

A tourist was one day passing by, admiring the anatomy of the city. Vortexes do crazy things to schedules that parts of the world will never understand but wow what a coincidence, this tourist also happened to be a part of the "Team Dream" NGO

The tourist took notice of the actions of this young girl. Flabbergasted at her demeanor, the tourist immediately took her under his wing. Fast forward five years later, the young lady is now the Chief director of the Team Dream NGO. She has also established a rehabilitation centre for orphans and another for children who abuse drugs.

"I want to leave my footprints in the sands of time. Instead of them watching me sit on the street corners smoking my life away, I want to be looked at as a role model, as someone who is giving back to the community, as someone who left a legacy behind" the verdict is out and its safe to say this young lady has a good head on her shoulders.

## **WE CAN AND WE WILL BE THE NEXT IMPACT.**

We have the potential of building an environment filled with wonders of possibility. To be an effective part of the next generation's leadership we must think, think like an NGO, act like an NGO. We the youth must become the NGO. Become the merchants of hope with the audacity of faith to enable the world to see power of possibility, thus the triumph of the youth spirit.

Take it upon yourself to visit the victims of HIV and Aids, encourage them, motivate them and remind of the sunshine after the storm. Spend time in schools teaching them about the dangers of drug and alcohol abuse, expose them to methods of safety and inspire them to be the best leaders in their passionate fields. A brilliant mechanism is not only learning self-defense but teaching it as well, a way we can combat rape, abuse and violence. Here's a challenge, spend a day with an underprivileged youth, get to know them, their story, their escapades and survival methods, will you be able to change their ways for the better?

Lend a helping hand to Non Governmental Organizations such as the Mustadafin Foundation for the prevention of teenage pregnancy, The Ahmed Kathrada Foundation to empower the youth

The Ubuntu education organization to incentivize education and the ADA-SA to berid of drug intake once and for all

## **WHO IS THE YOUTH?**

We are the enthusiastic celebration of optimism and a symbolic representation of intellectual creativity. We stand for: Y-outhful O-optimistic U-nfathomable T-antalizing and H-opeful. The youth of today are leaders of society, leaders towards a great source of hope, economic prosperity, and security; we are the future problem solvers. Taking it one project at a time by making simple yet significant steps.

Make the best of every situation and remember that the grass is always greener where you water it most, so pour all your positivity and energy into a cause, a movement or an NGO that you are passionate about and this world will soon represent new life to dried blooms – a form of recycling I'd never really thought about. [RG](#)



# That's NOT your money, So don't help yourself to it!

By Rick Ed

That money in your company's bank account: It's not yours! Get used to it. You may own the business, but you can't just take that money. It belongs to the business. A common mistake made by new and established businesses.

It not just a good business practice to keep your personal finances and your business' finances separate, but your business actually needs its money to pay its creditors and obligations and to fund the business growth. So don't help yourself to it!

## Lifeblood

Money in your business is like blood in your veins. If there isn't cashflow (money), your business will literally die.

Your business needs money in its bank account to pay accounts (to pay suppliers for stock , staff, rent, expenses and to buy assets like equipment, and to pay tax).

In the Cashflow diagram, the entrepreneur – invests money in the business. That money (known as capital) is used to buy and pay for things that it needs.

That enables the business to begin the process of its trade and to sell its services or products. Either the customer pays in cash or buys on credit and pays for purchases later. When the money comes in, it is deposited in the bank so that the next lot of accounts can be paid. And so the cycle continues.

## Getting paid

But making sales is not enough. You need to make sure that customers (also known as debtors) pay as soon as possible – preferably in line with the business credit policy – so that the company can pay its accounts. When customers delay paying for their purchases, the company will not have cash flow or money to pay for what its needs and obligations.

You can have greater control over your



cashflow cycle using one of your business' most important 'books of account', its Cashflow Forecast or Cashflow Projection.

Keeping the Cashflow Forecast up-to-date will help you know how much money the business has, and should have, next week and next month.

It is easy to use and is reliable, as long as you keep it up to date – preferably once a week when business is quiet, like Friday afternoons, but never less than once a month.

### A glimpse into the future

Each time you update the Cashflow Forecast, you get a glimpse into the future so that you can see how much cash your business is likely to have in the bank. This allows you to plan for times that you expect to be lean when you may need bridging finance, and to anticipate when there will be extra cash to buy that necessary piece of equipment.

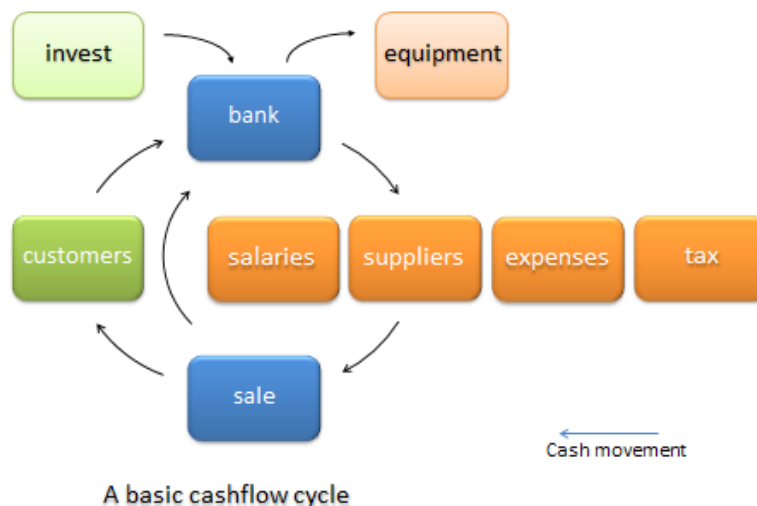
You can download the cashflow template provided by Do Better Business and adapt it to your particular business. It is available from the Do Better Business website.

### Money in the bank

The amount in the month-end closing bank balance each month is what should be in the bank account. If that figure goes into the negative, you can treat it as an early warning system that the business is fast running out of cash. You will be asked to contribute some more of your own money to your business to bring that balance back into the positive.

On the other hand, if you have used realistic amounts and the bank balance gets bigger and better each month, then you are headed in the right direction and your company will be able to give you back some of its hard earned earnings. Or it can be invested.

CASHFLOW FORECAST		MAR	APR	MAY	JUN
Expected Total Sales					
A	(Cash and on account)	25,000	11,500	37,000	21,500
Expected Purchases					
B	(Cash and on account)	10,500	10,000	6,000	12,500
C	OPENING BANK BALANCE		13,500	4,750	500
<b>MONEY RECEIVED</b>					
D1	'Cash' sales	10,000	5,000	12,000	2,500
D2	Receipts from Customers		15,000	6,500	25,000
D3	Loans	25,000			
E	<b>Total Receipts</b>	<b>35,000</b>	<b>20,000</b>	<b>18,500</b>	<b>27,500</b>
<b>PAYMENTS MADE</b>					
F1	'Cash' Purchases	5,000	6,000	2,500	6,000
F2	Payments to Suppliers		5,500	4,000	3,500
F3	Salaries	7,500	7,500	7,500	7,500
F4	Rent	2,500	2,500	2,500	2,500
F5	Loan Repayments		750	750	750
F6	Phone	1,500	1,500	1,500	1,500
F7	Operating Expenses	2,500	2,500	2,500	2,500
F8	Owner's Drawings	2,500	2,500	1,500	2,500
G	<b>Total Payments</b>	<b>21,500</b>	<b>28,750</b>	<b>22,750</b>	<b>26,750</b>
H	<b>SURPLUS / (SHORTFALL)</b>	<b>13,500</b>	<b>-8,750</b>	<b>-4,250</b>	<b>750</b>
J	CLOSING BANK BALANCE	13,500	4,750	500	1,250



Some important things that you will notice in the Cashflow Forecasting:

- Profit on the books' is not necessarily the same as 'cash in the bank'
- More money must come in each month than goes out, so that there is still money left over to invest or to put back into the business so that it can grow.

Do YOU know how much money ought to be in your business bank account at the end of next month?

Rick Ed is a small business advisor at Do Better Business 

# PART OF MY SOUL WILL ALWAYS BELONG TO JAPAN

By Yaseen Rahiman

Have you ever looked at your list of your goals and you said to yourself:

“This is the year I’m going complete my list. This is my year!”

A few months later, while going through the stacks papers on your desk, you pick up your list of goals from the bottom of the pile and you come to the hard realisation that you have not completed a thing. It is that exact moment that may define your life. It is what defined mine. I decided that it was time to stop dreaming and start doing. It was then that I laid the foundation for my adventure to Japan.

My fascination with Japan grew over several years: the culture, the technology, the honour, the integrity and the sheer beauty just attracted my soul. Surprisingly, the trip planning took me about a week to complete. I asked myself what I would like to see, what I would like to achieve and I booked accordingly. One month later after my final exam, I stood at departures at OR Thabo International saying farewell to the family. That’s when it hit me: I am alone.





# KONICHIWA JAPAN

The flight was quite a long one. It took twenty eight hours with an 8-hour layoff in Hong Kong (4 hours extra due to technical difficulties). When I finally landed in Tokyo, Haneda; I could not sit still. I was oozing for the adventure and was very excited. Due to the 4-hour delay, all the trains had stopped at 12 midnight.

This meant that I had to use the old method of transport – a good old fashioned taxi. After being hit with a hefty bill, I had to wait outside until 6am when the guest house opened. As a side note for anyone thinking about travelling, something unplanned or out of the ordinary is going to come up. Your level of happiness or sanity depends on how you react to these situations. For me, this was the perfect time for my first adventure. I scoured the area around looking for the basic necessities like food and found a place only a few minutes later. The food, with only veggies and a raw egg was not my idea of a midnight snack, but hey, it warmed me up and gave me my first taste of Japanese culture. Eventually the doors of Wasabi Guest House opened and I settled in my 1 x 2-meter pod.

Getting around Japan is relatively simple. Public transport is safe, quick and convenient. Most importantly, all communication is in English. I however, didn't use the public transport until the fifth day. I hired a bright orange bicycle and rode around the city taking in all the sights, the smells and enjoyed learning the culture. In my opinion, the best way to find out about a city is to get lost as often as possible. A good friend, Kyle Hoffman who I met in Japan said;

"You cannot be lost if you do not know where you are going."

On the fifth day, I finally used the city trains and was I not disappointed. Trains run from five am to midnight every 10 minutes going in every direction. What impressed me most is that trains are never late – never!

Being in magical Tokyo for around 10 days, it was time to see what else Japan had to offer. I wanted to head off to Hiroshima and that's where the Shinkansen came into play. Shinkansen's are bullet trains stretching the whole of Japan

allowing you to travel from one side of Japan to the other in a matter of hours, and in pure luxury.

One of the main questions my friends and family ask, "What did you eat there?"

Well, simply I reply: "I ate food."

The super markets are packed with healthy, nutritious items appropriately catered for strict vegetarians. If you are craving meat, that is not an issue either. Japan fast becoming a Muslim-friendly country. Because of this, more and more Halaal food places are popping up all over. I found everything from Iranian cuisine to traditional Indian biryani's with a simple search on Google. A few train stops later, my belly was more than satisfied. Japanese food does contain a lot of pork, but ninety nine percent of the restaurants I went to had extremely clean, kosher environments, where their meat products were always kept separately.

On the topic of cleanliness, Japan is freakishly clean! There is absolutely no litter on the streets. Every bathroom has a bidet and almost every two hundred meters, there is a sign that's reminds you not to litter. One of my fondest memories in Japan was going to the Tokyo fish market, where the fish market did not smell of fish.

I went to Japan looking to find balance between technology and culture. How does one of the most technologically advanced countries in the world still maintain their culture close to their heart? Well, after four weeks being in Japan and contemplating this question, I finally came up with an answer. They surround themselves with their culture and nature. No matter which street you take, you will find a shrine or a garden filled with beautifully cut bonsai trees. They take a lot of pride in the upkeep of the shrines and give back to nature, which ultimately gives their souls peace and contentment.

Entertainment is not a problem – especially in Tokyo. A special place to go to is Shinjuku. It caters for every one of your entertainment needs within a two kilometer radius. If you are looking for good food in a high class restaurant, you will find it in Shinjuku. If you are looking for a baseball batting cage, you will find it in Shinjuku. If you looking for arcade games,

you will find plenty in Shinjuku. What the Japanese have realised is that everyone is different and they cater for the 37.8 million people living in Tokyo.

There were quite a few special places I visited. One very special place that deserves a mention is Hiroshima. When you hear Hiroshima, you think: desolate place with nuclear toxins and people in white anti-radiation suits waking around. Well, it's completely the opposite. It is a bustling city filled with Skyscrapers, shopping malls and parks. The only place you will find any sign that the dreaded A-Bomb hit ground zero is in the centre of the city. There, a huge park and memorial centre is encompassed by an aroma of incense, the ringing of bells and emotions. The park symbolises that humanity is cruel and we have the power to kill hundreds of millions of people; but it also shows how much compassion humanity has. The park pays respect to all those who died and immortalises all those who helped in that most trying time.

I left the most pertinent topic for last: the people. Japanese are one of a kind. They are strong willed, disciplined and honourable. There is no crime in Japan, not because there are no people desperate enough to steal, but because they respect each other enough to know that that each person worked hard for what he or she has. People say that the Japanese are not friendly. In my experience, they are the complete opposite; they are just busy. If you walk up to any person in the street and show them the respect they deserve, they will go out of their way to help you. No matter which restaurant you enter, they greet you with a warm smile and frequently, with a glass of cool water, even if you don't buy anything. I learnt a lot from them and one day, InshaAllah only with the help of Allah, we will all treat each other the same way.

It was the best trip I have ever been on. It was filled with learning, laughs and self-realization. People say that you cannot care about others until you care about yourself. A single month of solitude taught me this. South Africa will always be in my heart, but part of my soul would always belong to Japan.

**ARIGATOU GOZAIMASU! I will miss you Japan!**

RG

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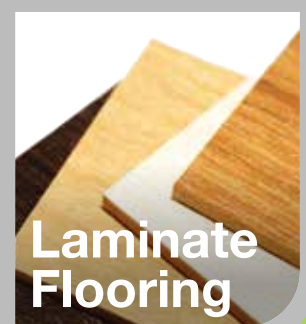


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## GROUNDED IN STYLE AND COMFORT



### *Jeep Grand Cherokee Overland*

The ever-growing SUV market has meant that many a manufacturer has had to increase their offerings, and Jeep have followed suit. Not only have they increased the offerings, they now also cater for basic SUVs that would not make it past a muddy curb – let alone the beaten track. That being said: the updated Jeep Grand Cherokee Overland is definitely more than capable to take on the toughest terrain, even with its new fashionable looks.

The new look has brought smaller headlights with LED surrounds making the front look like a body builder with more than just muscles. The famous seven-slotted grill remains, ensuring that this vehicle is never mistaken for any other on the road. In Overland guise, the front tow hooks are chromed, as well as the lower section of the bumper. The large 20-inch polished wheels and flared

wheel arches unquestionably complete the brute look. The rear end though is a bit of a disappointment in that the tail lights look bulky and old fashioned compared to the front. The rear bumper also has chrome treatment including a chrome load plate that assists in keeping the bumper nick free during loading. The darkened windows at the rear make the vehicle perfect for transporting politicians and celebrities alike, or just your loved ones.

As you open the front door, you immediately smell the Nappa leather seats and can almost feel the luxury before even touching it. The high ground clearance means that you will have to climb into the vehicle. The seats are soft yet supportive and with the heating and cooling features you will always feel perfectly comfortable. If that's not enough, the seats are electronically adjustable, so that you can find the perfect seating position for yourself. The leather-bound multifunction

steering wheel has all the controls for the infotainment system and the cruise control. The dashboard has a large touchscreen display that is not only easy to view, but even easier to operate. Just below the screen is the climate control. The dark wood grain of the door panels and dashboard adds to the sophisticated look. The gearshift is one of the nicer ones that I have used. The vehicle comes with five different modes including Snow, Sand, Mud, Rock and of course Auto. If that is not enough, there is also the option of raising or lowering the height of the vehicle and for real off-roading there is also the choice of low-range four-wheel driving. In these modes, together with the three-litre V6 turbo-charged diesel motor, you are able to literally go anywhere. And that in absolute comfort. Unlike many large SUVs, this vehicle is rather frugal, especially on the open road.

On the road the vehicle feels well poised and smooth even on uneven surfaces. High speeds are easily reached.



especially if you don't keep an eye on the speedometer. The vehicle also manages to corner as good as any modern sedan, which is a real plus given the size of the vehicle.

If luxury is what you are after, this vehicle has it all and more, with ample space for five and a good-sized luggage compartment as well. The only problem is that you will not feel like loading anything on top of the plush carpeting that covers the luggage compartment. The opening and closing of the tailgate is electronically controlled and what is a real nice feature is that this can also be controlled from the front, with a button that is located just above the rear-view mirror.

All in all, Jeep has done an amazing job in lifting the game within the SUV market. It has managed to mate its world-renowned off-road capability to a luxurious cabin. This is possibly one of the finest balances between luxury and sheer capability and an absolute winner in my books.

The first thing that comes to mind when you look at a Viano is possibly luxury or corporate people mover, yet Mercedes-Benz have decided to launch a range with the nameplate of 'Fun'.

### *Mercedes-Benz Viano 2.2 CDi Fun*

On the outside there is not much of a change that is easily visible, except for a small black rubber strip surrounding the roof, so it looks just like all the other standard Vianos. The mag wheels look a bit small for the size of vehicle and the 'Fun' nameplate is just behind the front wheel arches. The front end keeps up the corporate look with its large Mercedes badge that is centrally located on the elegant slated grill that flows with the steeply raked bonnet. The rear end is typical van style, with a huge tailgate and longitudinal lights on its flanks. To make this vehicle feel a bit like a car, each side has two doors, one for the front passenger and the other for the rear passengers. The only difference is that the rear doors are sliding doors that are probably the size of a small city car.

Inside, the test vehicle had leather seats that not only looked good, but were comfy and supportive. This vehicle is designed to carry seven people in comfort with its three rows of seats, a bench at the back and four individual seats for the front two rows. The second row of seats can be spun

on its axes, which makes it possible for the passengers to face forwards or rearwards. Added to this, there is a central console between the second row seats that can be moved forward or backwards. This console opens up into a large table, which is fantastic for long trips as the rear passengers can have a discussion or even a meeting whilst on the move.

Over and above this, the trick that the 'Fun' model has a roof top tent that is opened at the touch of a button from the front light console. Once opened, the tent is accessible by standing on the front seats. Inside the tent there is a full-sized double bed with ample space, even though the rear end does taper down. The tent also has vents that can be opened to allow air in – but thankfully no mosquitos. For the rest of the occupants, there is an additional fold-down section in the luggage compartment. This, together with the rear bench, makes for another double bed. This makes for comfortable sleeping but not for all seven. The luggage compartment is big enough to carry whatever your seven passengers may require, but just in case, there are draws below the bench seat. Thanks to the curtains on the rear windows you will actually manage a good night's sleep.

CREDITS | MERCEDES-BENZ.COM

AUTHOR | Torque Talk is a member of SAGMJ

Article first appeared in Accounting SA





# 10 AWESOME PRODUCTIVITY APPS TO HELP MANAGE YOUR HECTIC LIFE

by Michelle Smith – Lifehack Technology

Smartphones have transformed the role of communication devices in our lives. High-end processors and 3G technology of new age smartphones have made them an indispensable gadget in improving our lifestyle. Numerous productivity apps such as calendars, to-do lists, reminders, cloud storage and note-taking apps are available that help managing your hectic life schedule. 10 simple productivity apps that will help you manage meetings and organize work better are enlisted here.



## 1. Evernote

Evernote provides one workspace to make notes, organize them and present your ideas in a systematic way. It provides cross-platform note taking services which makes it incredibly easy to create and manage notes across devices. It allows the user to upload images, audio and videos besides taking notes. The app offers excellent formatting and organization features that make it one of the best apps for collecting notes. It is easy to present your work to colleagues while it is taking shape as Evernote allows you to build a screen-friendly layout of your notes.



## 2. Any.do

Any.do is a simple app that is rich in features. The app allows you to create reminders, events, to-do lists, notes and more. It is a cross-platform app that will help you manage your daily schedule effectively. It is an award winning app for its intuitive user interface and innovative features. It only takes a couple of minutes to organize your day with this simple app. It renders seamless sync across devices and an extension is available for Chrome users. You can manage your tasks with your Chrome browser. Calendars and reminders will help you track personal events in your life. With exhaustive features, this app enables you to balance your work and life.



## 3. Fantastical 2

Fantastical 2 is an app designed for iOS that will make you more productive with its flexible features. It helps you manage your events with a categorical presentation of daily, weekly and monthly events powered with reminders. Event management becomes incredibly simple with Fantastical 2. It provides seamless iOS reminder integration and allows you to send birthday wishes from Facebook and Twitter accounts. DayTicker is a convenient way to view your schedule. It provides a quick view of your everyday schedule.



## 4. Due

Due is another app specifically designed for iPhones and iPads that allows you to jot down tasks and set reminders quickly. Using an exclusive app to track tasks is a good way to de-clutter your calendar. It is extremely easy to modify reminders with Due. If there is a change of plans, you can reschedule your plan by editing the reminder on the fly. This one-tap option to manage events makes it a simple app for managing events. The app also provides persistent reminders with auto snooze options. Until you mark the task as complete or reschedule the task, the auto snooze repeatedly notifies you of a task. Another excellent feature that sets it apart from other apps is the ability to send reminders to friends and colleagues.



## 5. Dropbox

Dropbox is one of the earliest apps that gave birth to the idea of online storage locker for documents. You can post files, images, videos and other data in your Dropbox and access them from anywhere. Data is secure in a Dropbox and it offers a safe backup option. The files are encrypted with 256-bit AES encryption and there is a two-step verification process. All data stored in a Dropbox is by default private. Dropbox is a powerful app for small-sized business as it offers a secure and convenient way to manage data. It provides seamless collaboration which caters to the needs of offices.



## 6. Business Calendar pro

Business Calendar Pro has amazing customization and task integration features which make it easy to manage events. Multi-select option is a convenient way to move, copy or delete multiple events simultaneously. Multi-select mode can be enabled from agenda and day view. The app allows you to drag and drop an event to a new date and time providing a simple way to reschedule events. You can easily import or export your calendar in iCalendar format which can be sent via mail.



## 7. TickTick

This is an uncomplicated to-do list app that provides pertinent features. TickTick is a cross-platform app that provides Gmail integration besides seamless synchronization across android, iOS and web platforms. You can easily convert an email into a to-do list with Chrome extension. It also allows you to create a back-up of your lists on web. You can customize your notifications so that you receive reminders that help you meet deadlines. TickTick allows you to set multi-level priorities for the items in your to-do list which helps manage your activities efficiently. Another striking feature of TickTick is the ability to send location-based reminders. You can configure reminders to be sent when you leave or arrive at a specific location.



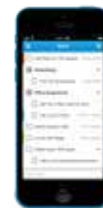
## 8. Google Keep

It is a simple note-taking application for both Android and iOS devices. Google Keep has stuck to the basics of note-taking by allowing users to create a collection of sticky notes. It enables you to quickly note down what is on your mind and remind you later when required. You can attach photos to your notes and lists. You can also record a voice memo that gets transcribed by Keep. One of the most interesting features of Google Keep is the ability to color code your notes what helps you organize them effectively. You can access your notes from anywhere as it syncs your notes across devices. It is a simple and an effective note-taking app.



## 9. To-Do Calendar Planner

To-Do Calendar Planner is a great app to organize and manage your tasks. It is a powerful tool that helps you link your personal goals to tasks enlisted. You can schedule tasks directly on the calendar, set multiple reminders for an appointment and write notes for specific appointments. The tasks can be seen in a daily, weekly or monthly view. You can get yourself organized effectively by dividing your task into sub-tasks and setting specific goals. You can synchronize with Google calendar as well. It also provides a clean-up feature that helps you prioritize your tasks. To-Do Calendar Planner is an all-in-one personal organizer that will improve your productivity.



## 10. Wunderlist

Wunderlist is an amazing to-do and task list app that allows you to share your lists with friends and colleagues. It helps people share their ideas and aspirations through lists of places to visit, project deadlines and more. The app is available on almost all platforms including android and iOS. It is an ideal app for home, work and play. Your list is available across all devices with real-time sync feature. It enables real-time collaboration of your efforts with colleagues. With intuitive design, Wunderlist is extremely fast and convenient to use.



Organizing your work is extremely important to prioritize and meet crucial deadlines on time. You will be able to enjoy your work more and stay stress-free when you are better organized. These productivity apps will help you manage your work better and save time for your personal needs. These apps will enhance your lifestyle in more ways than you can imagine.

Lifhack is your source for tips to help improve all aspects of your life. We are widely recognized as one of the premier productivity and lifestyle blogs on the web. This site is dedicated to lifehacks, which is a phrase that describes any advice, resource, tip or trick that will help you get things done more efficiently and effectively. **RG**

# READING

# & BOOKS

By Yusuf Chubb Garda



“Some books are to be tasted, others to be swallowed,  
And some few to be chewed and digested” (Bacon)

What food and vitamins are to the body  
Reading is to the brain, heart and soul.

As you read you begin to collect beautiful words.  
To learn new words you need a good dictionary.  
Exchange words and quotations with your friends.  
The golden rule is to learn one new word each day.  
Parents should participate in this venture .

How do you start reading ?  
By simply reading the first sentence of a book  
And the great journey has begun.

Read aloud beautiful paragraphs and passages.  
Reading of a newspaper aloud at family talks  
Can be an illuminating experience .

The reading of books teaches us of events and people.  
You will learn of the French Revolution, the Taj Mahal,  
The Swan of Avon, bullfighting in Spain,  
The Sistine Chapel in Rome, the majesty of the Pyramids,  
And of Kings and Queens, Prince and Paupers,

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

Reading will enthrall you with the love stories  
Of Romeo and Juliet, Laila and Majnun,  
Yusuf and Zuleikha, Beatrice and Dante –  
stories that are both bold and beautiful.

Collecting books will help you form your own library.  
Books will bring to you balm and solace.

“A good book is the precious life-blood of a Master-spirit” . (John Milton)

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

Reading gives you an insight into the world of  
Love and hate, Truth and lies, War and Peace,  
Happiness and sorrow, Beauty and ugliness,  
Courage and cowardice, power and meekness.

Awaiting you is the world of Shakespeare, Dickens,  
Dostoyovsky, Eskia Mphahlele ,Peter Abrahams,  
Athol Fugard, Ahmed Essop, Don Mattera,  
Rumi, and Khalil Gibran.

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

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

The Fountain of Literature is flowing before you,  
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# World T20 failure forces scrutiny of Cricket South Africa's structures.



By Aslam Khota

This was definitely the summer of our discontent. For South African cricket followers expectancy was high. In Test matches the Proteas were on the verge of history, defending their number one position in the world, much was expected even after a tight semi-final exit in New Zealand in the 50 overs World Cup last year and a World Twenty20 world cup campaign looming.

The plan was straight forward, or so it seemed. First it was about consolidating a Test match winning formula and building on the reputation in one-day competitions as a prelude to peaking in India for the World Twenty20. But all the best laid plans went sour when India resorted to old tricks in preparing dry lifeless spin-friendly pitches.

That three nil Test series defeat was possibly South Africa's worst since –re-introduction and in the new era since re-admission. If ever a team were battle scarred in recent memory, it was the South Africans after that loss. The repercussions and scarring was more devastating and evident when they lost the Test series to England at home. It wasn't helped by Hashim Amlas drop in form and leadership credentials coming into question and the subsequent relinquishing of the captaincy. The early exit from the World Twenty20 by the men and women's teams as well as the national under-19 team's failure to defend their World Cup title encapsulated a dismal season.

To analyse the failure of the men's senior team in India in the recent T2 World Cup would boil down to a few selection conundrums and decisions in team selection and discipline.

Most teams selected two front-line spinners with and for flexibility of choice, a few more options. South Africa did not do that. The team instead banked on lower-order all-rounders because the lack of form in the batting remained their main concern. They plumbed for an extra all-rounder by including David Wiese at the expense of Morne Morkel. Morkel has six seasons of experience in the IPL where he has performed very well.

Selecting Dale Steyn without any games under his belt and on the basis of his class and experience was a huge gamble. So it proved to be. The selectors reverted to the rigid South African style of selection by stacking the team with seaming all-rounders. It needed specialist and horses for courses selection. The omission of left-arm spinner Aaron Phangiso from most of the games was most perplexing especially given how other teams were so cunning in using their spinners.

The Proteas fell short when A B De Villiers and a few others lacked application and the lower-orders failure to accelerate in the closing overs. The bowling unit inexplicably delivered very few yorkers and slower deliveries. They invariably ended conceding more than average extras which in the final analysis were crucial. But do we focus on the failures or look to remedy the malaise?

So is there a quick fix? No. Quick fixes are short term solutions. Having said that; CSA have the ingredients in place for a long time. The academy structures are second to none. The high performance centre is a trendsetter for innovation. The international team travel and consult with leading psychologists. Players have the benefit of the best technology with a TV analyst on hand 24 hours. The question is then what is lacking? Do the CSA employ an international coach with his own team of specialists? CSA have been reluctant to employ one due to the weakness of the Rand exchange rate.

So how do you correct, analyse or for that matter instil discipline in an international team with players who are at the top of their craft? Did the bowlers panic in those tight situations? If so, then are they lacking enough exposure and experience in domestic competitions?

Is the domestic structured competition fulfilling the needs to the requirements at international level? On the evidence of the Proteas record in bilateral series, the answer is an emphatic yes. It's certainly not the case when they compete for world cups.

Where does the solution lie? Management and understanding of the formats at international level are crucial in finding and manipulating ways in which to win a game or for that matter a major competition. It is here a coach of international repute becomes necessary.

On a broader level, the domestic Ram Slam must now take on the hype and magnitude of the Australian Big Bash League (BBL) and the IPL. Franchises with the help of Cricket South Africa (CSA) and sponsors must recruit big stars for the tournament. CSA are planning to have the Proteas players appear for most matches for their franchises. The same ideas must apply to the Momentum One-day cup.

The board should instead consider increasing the number of provincial teams to the pre-franchise era and this will add to

## **The board should instead consider increasing the number of provincial teams to the pre-franchise era and this will add to the hype and more importantly give exposure to a bigger pool of players in these formats.**

the hype and more importantly give exposure to a bigger pool of players in these formats.

The idea of compressing the tournament by staging matches on Monday and Friday nights and weekends with double-headers is worth testing and then even taking matches to the far reaches of the country will give budding boys and girls a chance to see stars up close and thereby promote the game in those neglected areas. The fruits of the exercise will become evident quicker than we think. Just look at India as a perfect example.

The other area that needs attention is to increase the franchises from six to eight and still maintain a solid strength versus strength structure in the Sunfoil Series. This will alleviate the need for six teams to adhere to the strict but necessary transformation policy. CSA and its franchises must contract recently retired players to play out their careers for a season or two in a format of their choice to ensure there is internationally experienced players in the midst. Finally, they must sign a few experienced foreigners to franchises to increase the standard of the game at domestic level.

CSA and the games stakeholders must address the short-comings soon and not leave it in abeyance as the West Indies did after their record breaking run in the 1970's to the early 1990's. The careers of the likes of Steyn, Amla, De Villiers and Vernon Philander are soon to come to an end. Do we have adequate replacements? On an encouraging note; Quinton De Kock is a rising star, Kagiso Rabada looks like he can lead the attack for a long time and Temba Bavuma has the ability to lift the spirits of his team and the nation.

### **All is not lost yet, but the time to act is now.**

Aslam Khota is a cricket commentator and chairman of the panel of judges for Cricket South Africa's annual Awards **RG**



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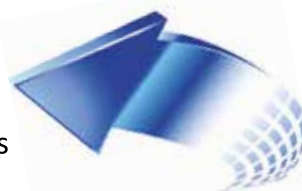


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