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Ed's Entre

Welcome to this jam packed issue!

We cover the Annual Meeting in great detail. As always, the meeting inspired and it was great to meet so many from our Roshgold community. Attendees got their dose of learning, fun and a delicious dollop of food. The collective contributions of the Women of Impact finalists were impressive. We congratulate them and acknowledge their efforts.

MI Yusuf Patel's keynote address on differing perspectives of Leadership emphasized the important characteristics of leadership. We act as leaders in many aspects of our daily routines, whether socially or in the workplace and the lessons are apt for adoption.

Zaheera Asvat Jina continues her examination of the state of play in mathematics education. Mathematics is a MUST and a legacy that we need to create a platform for future generations.

It has been a difficult year and we close the door of 2016 with eager anticipation. We thank our contributors, readers, advertisers and the production team in putting together a resource that educates and entertains.

We pray for a peaceful summer break and look forward to bringing you more insightful and compelling reading. As always please provide feedback and input on the content and especially what you would like us to cover. Until next time.....

Happy Holidays!

Haroun Pochee
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DECOLONISATION- DO WE NEED TO BE?

By Haroun Pochee BCom CA(SA)

DECOLONISATION is the buzz especially in tertiary education circles. As student protests paralysed the country this word became symbolic for the students struggle.

However, there are implications for the average South African in that we have to face reality and take on the status quo that is a hindrance to our development, progress and most importantly financial sustainability. We need a complete change of mindset and we need to remove the entrenched and comfortable way we exist and conduct our affairs.

Decolonisation for us requires a serious appraisal of the world we live in and the economic realities that impact on our finances. Many of us are in too much of a comfort zone and live in a past of ease instead of understanding what the new economic realities are and how the business world is changing.

Take some time during the vacations to do diagnostics. Do a thorough check-up. New Years resolutions are not enough. We need a fundamental reassessment. Here are some of the questions and this list is NOT exhaustive.

- What business or vocational skills do I have to develop in these times economic uncertainty, economic volatility and massive economic contraction?
- Am I stuck in the past and doing business as my forefathers did?
- Has there been any investment in innovation in my business?
- Have I had to look at alternative funding or have I looked at funding new growth opportunities in the immediate past?
- Has there been a generational change in my business environment and do I know enough about this change in generational habits? How does my customer think? What are his values and what are the drivers to make him spend monies in my business?
- Is my business leveraging technology and is my business spending on technology adequate?
- Do I understand what opportunities there are during such volatile time?
- Do I wait for business to come to me or am I proactive in seeking new business?

The change in political leadership in America and Britain is bound to have an effect on most emerging countries as political decision makers look within to meet the needs of their constituency. Their ascension to power has been unprecedented. Their economies have their own challenges and to do right, their focus will be on the needs of their economies.

Our political climate is also not stable and the uncertainty does not help the nations psyche.

In a South African context our economy thrived as a result of the mining opportunities. These are no more and our private and national debt is a cause for concern. In terms of global projections, global interest rates look set to increase in 2017. Will South Africa's credit rating be downgraded and are we forced to bear higher cost for borrowing? Our political climate is also not stable and the uncertainty does not help the nations psyche.

The answer my friend is blowing in the wind. We need to take this breath of fresh air and begin the process of decolonising our minds, freeing our thoughts and making time preparing for challenges and threats we may not understand.

What do you think we need to incorporate in helping us with the decluttering and clearing of past baggage? I do not believe that this is not possible.

When I study success stories both locally and globally, success is extracted from such a committed, clean and innovative mind set. People do not allow the status-quo to stop them in their tracks in their quests for making it happen. These are people who are hungry and driven to pursue opportunities instead of being shackled by conventional thought and fears. They do NOT give up and are intent on pursuing opportunities, no matter what the challenges.

I was intrigued by a young entrepreneur who wanted to empower herself by going into business. At first she researched the prospect of tourism but then hit upon the idea of packaging cake mix. Her eagerness to learn, her unwavering resolve, her absorbing of advice from established players, her unique approach to labelling and the design and branding of her packaging was inspirational. She was ecstatic when the first order was received.

Another success story is the tale of an entrepreneur starting and expanding her home based internet gifting business. When business was slow, when concepts needed tweaking and when her marketing needed to be sharpened she tirelessly worked at it and with the help of her family and mentors she made it happen

Portia Morudi, a Roshgold guest speaker this year is another case in point. She tried and tried until she discovered a niche for farming honey. She developed the product, taking pain along the way and battled to secure the requisite funding and support to help rural villagers in their quest for safety from marauding elephants and sustenance. Hours of sacrifice visiting and staying in basic conditions in her quest to be the queen bee.



What sweet reward for those willing to explore frontiers beyond their comfort zones?

So what will it take you and me to embark on re-programming the way we work and get ourselves out of our comfort zones?

DECOLONISE ourselves.



CHARACTERISTICS OF AN INSPIRATIONAL LEADER

Adapted from a presentation by MI Yusuf Patel to the 2016 Roshgold AGM

*The audience were challenged by this opening statement;
" One man in a thousand is a leader"*

Leadership is based on the ability to influence others. It is an art and not a science. It has to be remembered that leaders are not teachers and they become great because they empower. That the person with influence is the person of power and thus the leader.

The keynote speaker quoted a verse related to Muhammed (PBUH) to the effect that he was instructed to deal gently with them that are following you. If one is course and hard people will go away from one. A gentle, soft and calm character endears to people. People feel at ease and are attracted to a leader. The signature characteristic of a leader is a smile. It is the overlooked and undervalued asset of a leader. Smile! Smile! Smile and you will earn the respect of your followers.

He then introduced the concept of harshness and said that harshness in a leader will scatter and disperse the people instead of bringing them together. Instead the trait of being gentle is better than harshness.

There is an instruction to tolerate and to pardon errant persons. Every individual is different and thus we need to understand this diversity and cannot expect everyone to perform on the same level as the other. How do we as

leaders deal with people? It has to be with tolerance and forgiveness.

He appealed to the audience to understand the context of the period after the Battle of Uhud. There was a loss of lives and the aftermath of the battle was testing. The Almighty revealed a verse asking Muhammed PBUH to forgive and show forgiveness.

To develop the talent pool, leaders have to look at the team in a holistic manner by considering team members circumstances outside of the workplace. Many leaders in business overlook how external factors and issues outside of the workplace affect team members' lives and impact on their ability to be productive at work.

Leaders should not be autocratic and Allah's instruction to Muhammed (PBUH) about consultation or "shura" as a means of establishing consensus. The instruction was that consultation helps with decision making. The requirement is simple. A leader has to ask the right question. The speaker added: "Children get rewards for right answers. Leaders get reward for asking the right question."

Another aspect of leadership is the expectation of a leader to live modestly, be effective and the leader has to be incisive in the way he analysis a situation. He advised; "Ask questions to inspire people to think and look at it differently"

Listening skills are vital to a leader's success. To be a credible leader one has to draw the distinction between listening and hearing. He cautioned; "Lend an ear with the presence of mind."



Keynote Speaker Ml Yusuf Patel sharing his thoughts on leadership

Far too often leaders hear but not listen. They do not absorb advice from those close to the coalface. The best way to persuade people is to listen with the presence of mind. To be attentive, observe, analyse and digest the information being delivered by a subordinate.

Another injunction that one can adopt as a leader is to ensure satisfactory resolution of the issues at hand. To be an effective leader, once a resolution has been reached there has to be a commitment to act. He explained that commitment is to do NOW! He emphasised; "Winners make commitment, losers make promises"

The characteristic of acknowledging team members is vital for success. Acknowledging tasks accomplished or people achieving the task will inspire team members to do more and it will give them a sense of self-worth. To acknowledge is to motivate. He warned;

" S i l e n t
acknowledgement is
no acknowledgment."

Conventionally, leadership and the rule of authority are from the top down in any hierarchy. The power within an organisation is based on position, portfolio or office that a person holds. The Leadership style of Prophet Muhammed (PBUH) was not like the conventional model cited above. His was transformative and focussed on empowerment and recognising and uplifting self-esteem. In a conventional or transactional model, importance is ascribed to position, reward and compliance.

**"Winners make commitment,
losers make promises"**

Ml Patel cited Prophet Moosa AS prayer when he asked the Almighty to expand his bosom and make his task easy and give him the temperament to overcome and succeed. He wanted to remove impediments so that his people could understand what he had to say.

Thus a hallmark of a Muslim leader is one who seeks and depends on Allah's guidance. Strive to become a leader who has humility and is not arrogant.

In this regard understand and know what your limitations are. Prophet Moosa AS asked the Almighty to unravel the knot on his tongue as he understood what he lacked. As a leader know and understand your weaknesses. Work on these weaknesses and develop strategies to better yourself and implement learning processes to make you a better leader. This will help remove obstacles to the challenges at hand. A leader has to recognise how such factors affect

his relationship with those he engages.

A true leader recognises the potential of those around this leader and those he serves. Ml Patel put it aptly: "Humanity is like gold and silver mines; the ore will remain underground if it is not mined. Competent leaders will identify potential and create opportunities for talented people or those showing possibility of being developed.

The audience were captivated by this simple yet powerful expression of leadership characteristics and traits.

What an impact the



“A Tribute to all Women doing great work in bettering the lives of those in need”

To commemorate and recognise Women’s Empowerment, organisers Aadilah Sallie and Mariam Bibi Adam reaped great success with Roshgold’s, “Women of Impact” competition. Nominations poured in through Roshgold’s network, social media platforms and e-zine.

The response was beyond organisers expectations. Aadilah told Roshgold News; “The motivations for nominees supported their efforts in community upliftment. “We received many emails supporting nominees. Their combined contribution to their respective causes is invaluable.”

Mariam added; “Since we started the Women of Impact Facebook competition, I have received over 100 friend requests on Facebook, enquiring about Roshgold and our Corporate Social Responsibility. People are commenting, emailing and are very excited to see Roshgold promote women. “

An independent panel of judges were appointed to whittle down the list to ten finalists. They were impressed by the humanitarian work done by nominees and confided that it was tough in selecting a winner.

The winner of Roshgold’s Women of Impact was Suriaya Nawab with Portia Morudi and Bilkees Musthafa runners-up. In her acceptance speech an emotional, Suriaya Nawab said, “I accept the award as a tribute to all women doing great work in bettering the lives of those in need.”

Women of Impact Made!

The winner received jewellery sponsored by **Roshgold** and a pot set sponsored by **Sedgars**. Runners up received Gucci perfume sets and each of the finalists were presented with vouchers from **Adegas Fordsburg** and a wallet from **Honey Accessories**.

Aadilah Sallie, Mariam Bibi Adam and their team and judges were commended by Roshgold Chairman Ebrahim Sujee for their organisation and delivery of the competition.

Here is a short profile of the finalists:

Juby Jada (VMWF);

She is the Vice Chairperson of VAAL Muslim Women's Forum and Board member of the Roshnee Baitul Maal. Her activities over the past 20 years include organisation and facilitation, hamper packing and distribution, feeding programs in the VAAL and surrounding areas, blanket drive - purchasing and distribution, collections and distribution of clothes to underprivileged and organizations, over sees weekly hospital visits to distribute refreshments and visiting social cases. She monitors stock and staff control at VMWF offices as well as follow ups for the Baitul Maal.

Sumaya Wadee Mahomed (Attorney);

Sumaya is a legal compliance executive at the Xanopia Women's Group where they have started a project called, "Girls Stuff". Girl Stuff is low cost re-usable sanitary pads which are manufactured by local women and have been tested by the S.A.B.S. Girl Stuff provides a sustainable solution to many as opposed to unaffordable disposable sanitary pads. She is also working with Islamic Helpline Lenasia on the Khadijatul Kubra Care Center for the elderly as well as Don't Be a Twitface Cybersafety project. Sumaya has also been recognized by the Civilian Crime Intelligence Network as well as Probono.org

Zohra Bibi Mayet (Nurse and Azaadville Community Activist);

A registered nurse by profession she willingly plays an active role in any voluntary community activity or project in her community. These include house calls after hours, including bathing of newborns, regularly visiting and assisting the sick, elderly and widows. Zohra is on call twenty four hours and is known to have responded in the wee hours of the morning. She serves as an active member of various community organizations including AHAWA, IMA, and SGB at Azaadville Secondary School. She is also part of the team for the school hall fundraiser and Azaadville Health & Welfare Association Health Day. Her past projects include school fundraisers, Hosts the Old Age Breakfast annually and blanket drives. She has received many professional Awards

Naadirah Lambat (Educator and Young Community Developer);

Naadirah is the first female coach/manager and assistant secretary at a football club in Marlboro Gardens. Naadirah has joined a cricket development team too. All sporting activities are done throughout the year as voluntary work to give back to the community that her parents grew up in. Naadirah also does photography for school concerts and matric functions in her free time. At E.P. Baumann Primary School she is part of the sports committee, library committee and the archive committee and is also in charge of media for the school. From her schooling days, she has helped out in many charity drives and assisted with painting an orphanage in Lenasia. Between 2014 and 2015 she assisted in hosting a charity fundraising event, and was also part of the Muslim Student Association at Wits Education Campus. In 2014 she was part of the team that hosted a comedy event to raise funds for the Nelson Mandela Children's Hospital. Whilst studying project management, her group raised funds for the renovation of the Bosmont Masjid

Suriaya Nawab (Islamic Careline, MAP and Community Activist);

Approximately two decades ago, Suriaya Nawab was a founding member of Islamic Careline (IC) and this organisation is renowned for counselling for marital, family, divorce, domestic violence, HIV/AIDS, trauma, careers and play therapiers for children. IC also implements community development projects, feeding schemes and upliftment. Support groups for divorcees, young mothers, polygamous relationships and bereavement also form part of IC service delivery. Muslim Aids Program (MAP) is the only Muslim NGO working specifically with HIV/AIDS/TB in the country. Suriaya also worked at Childline and FAMSA and developed similar protocols for psychosocial interventions in the Muslim Community. This was done for both IC and MAP when no such services existed in Muslim communities. Her greatest achievement has been the ability to encourage, mobilize and enable women in the community to realize their potential.

IC will celebrate 25 years of service in 2017. MAP will have two decades of service delivery in 2017.

Suriaya is also a breast cancer survivor and having learned so much through her illness and treatment, she authored a book; Finding Allah... My Journey through Terminal Illness.



Social Entrepreneur and Women of Impact Runner up Mmabatho Portia Morudi wowing the audience with her experiences as a social entrepreneur and bee keeping

Mmabatho Portia Morudi (Educator and Social Entrepreneur);

She defies stereotypes with her courage and tenacity. In 2012, she quit her job at a business school for an unknown life as a bee farmer. Driven by her desire to help alleviate poverty she used her savings and secured donations from the Sam Mutoentane Rural Development Foundation to set up "Iliju Bee Farm" "in one of the most impoverished rural communities in SA", in the North West's Winterveldt. Thanks to its DNA, Iliju's helping the region's previously excluded farmer's access markets through The Village Market – a pop-up emporium. "The business also exposes all things beautiful made in rural communities and the fun side of youth agriculture," says Morudi, Yet she admits that the bee farm's first year of operation wasn't easy. "We lost everything," she recalls, explaining that an employee tasked with performing critical duties failed to deliver. The whole period was a tough learning curve, says this BA psychology graduate, mentor, and social entrepreneur.

Another challenge was persuading farmers that bees weren't pests, but sources of income. "It was difficult getting people to agree to have hives on their land," she says. Today Iliju commands respect beyond the North West. Not only has it been commended for its impact but, in other provinces, it's working on a nature conservation project in which hives are used as natural deterrents to crop-damaging elephants. Richard Branson's Virgin Unite and Spark International have also expressed interest in Iliju's work and showcased the project as a nation-building social entrepreneurship case study.

Women of impact

Sherine Sathar (Global Relieve Orphanage and Retired Nurse);

Sherine is working on projects which include; Global Relieve Orphanage, Operation Handbag for senior citizens for five old age homes, Sandwich distribution at the South Rand Hospital, Dignity Dreams Sanitary Pads (local as well as for Syria), which is a remarkable project that helps address underprivileged girls menstrual health matters and hosting Senior Citizen gatherings once a month. One of her projects for the past four years has been the hosting of the Global Relieve Orphanage fun day. She has also reached out to our Syrian sisters and mothers by being a part of the Syrian Hygiene Packs, Milk Formula Drive for Syria and remains actively involved in community work when needed

Bilkees Musthafa (Special Needs School-Verulam);

Bilkees is the founder and principal of the "Special Needs School" established in 2007, including the Children with Special Needs organization and the Special Needs Medical Magazine which is distributed for free to the community.

She would spend time with her father who was actively involved in community development and in establishing youth clubs, women empowerment groups and much more. Bilkees was in her second year of studying Psychology when she met a seven-year-old autistic child. In 2006 she attended to him individually and realized her passion for helping children with special needs. Bilkees empowered women by creating job opportunities through her training in caring for special needs pupils. In 2010, she was awarded the Community Women award for the most outstanding work in special education by Radio Al Ansar. Her Special Needs School is one of the first schools to stable horses at the school's premises for Equine therapy for its learners.

Shamshard Babi Vahed(Dignity Dreams and IT4U)

Shamshard is one of the few women working on the Dignity Dreams washable and reusable sanitary pads drive for Syria. She is a facilitator at the It 4 U Support group, founder of the It 4 U Book Bytes book club, runs a Young Muslimas Youth program, offers skill development programs at Ulooms and worked on the Operations Handbag project.

Shamshard's greatest achievements include successfully securing a community support group, handing out 600 handbags to senior citizens at five old age homes and being a part of the first Dignity Dreams project, which helped underprivileged girls with their menstrual health problems.

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SCALING HEIGHTS IN PURSUIT OF A CAUSE

By Nahida Esmail

The majestic peaks of mountains; the lure of their austere position and holding our earth firmly, like pegs. It's impossible not to be close to them or to be in awe of them.

It drives my passion to climb mountains. From the summit everything below appears miniscule; affirmation that we are really that small in this large universe.

To add to that, Prophet Musa (pbuh) spoke to Allah while on top of a mountain. He was honoured with Prophethood from the peak of Mount Tur. The first revelation came to Prophet Muhammed (pbuh) while he was in a cave in a mountain. Mountains are truly special. They arouse feelings of reverence, serenity and awe.

This love for mountain climbing I've transformed into a passion with a purpose. In Tanzania, my homeland, people with albinism suffer enormously the repugnant cultural norm of being killed for body parts. They live with constant fear. They are seen as a source for bad omen; people with curse. Others see them as having magical powers. Witch doctors instruct their clients to hunt down people with albinism for their bones, hair and skin in exchange for wealth.



What is happening in Tanzania is a case of discrimination, cruelty and injustice. But the gruesome killings continue.

Making this issue a talking point is something that I hope to do both through mountain climbing and as a children's book author. The first book that I wrote about Albinism was 'Living in the Shade' and the sequel 'Aiming for the Summit' will be published soon. But not everyone is going to be attracted to a cause through books, so climbing mountains is perhaps a more dramatic way of creating an awareness and piquing interest. And that's how I fuse the cause with my passion. So far I've summited Mount Kilimanjaro, Mount Toubkal (in Morocco) and most recently Mount Fuji.

Nonetheless, the books have been well received. I suppose it's clichéd but my interaction with my two daughters drives my writing. I relish writing children's books. I gauge what interests them and I focus on what I feel they should be learning about. I then try my best to capture that into writing and a story. Challenges will always remain, especially as a single mother, but I want to produce books that inform and shape young minds. It's not in our control how our children turn out but it is our duty to instil in them values, and my hope is that my children will become a voice for the people that suffer. To try and bring about awareness that people with albinism are normal and capable.



Bio: Nahida Esmail is a children's book author and a child psychologist (not currently practising). She is from Tanzania but lived a number of years in South Africa, before returning to her country. She is also an avid traveller and mountain climber. She can be reached at nahida.esmail@gmail.com or on Facebook as Author -Nahida Esmail.



SOME YEAR END THOUGHTS ON EQUITIES

By Bruce Wolov PSG



MEDICLINIC INTERNATIONAL – LOOKING GOOD VALUE

Mediclinic International Limited, a South African based, international private health care group, was founded in 1983, and listed on the JSE in 1986.

During February 2016, Al Noor Hospitals Group Plc reversed its operations mainly in Abu Dhabi in the UAE into the Mediclinic Group and the group has three broad operating platforms in Southern Africa, (South Africa, and Namibia), Switzerland and the United Arab Emirates. The group's core purpose is to enhance quality of life for patients by providing cost effective acute care facilities, hospitals and related health care services.

Mediclinic SA operates forty nine hospitals and two day clinics throughout South Africa with three hospitals in Namibia and offers more than 8 000 inpatient beds. Hirslanden, operates sixteen private acute care facilities and four clinics in Switzerland with more than 1600 inpatient beds. They operate five hospitals and thirty nine clinics with more than seven hundred inpatient beds in the United Arab Emirates. Mediclinic also holds a 29.9% interest in Spire Health Care, a LSE listed UK based private health care group.

Mediclinic updated shareholders on the progress being made with the integration and streamlining of

the enlarged group. As part of its review, management identified facilities that were considered non-core to its business requirements. Two units are in the process of being sold. They are investing in expansions to the Mediclinic City Hospital in Dubai, creating an international oncology centre.

The short term effects of these factors, will provide single digit growth for the next set of results. However, the long term opportunities for increasing growth and earnings are extremely positive.

The share prices of both Mediclinic International listed in London and South Africa have weakened during the past six months. This can be attributed to a number of factors; viz. the period of consolidation after the corporate restructures, the costs related to the reverse take-over currency fluctuations and uncertainty in current financial market conditions.

At below R160-00, the shares are trading way below its high and represent very good long term value.



STEINHOFF – AGGRESSIVE ACQUISITIONS

Steinhoff has continued its extremely aggressive acquisition strategy in 2016. Earlier in the year, Steinhoff bought UK retailer Poundland and local shoe retailer Tekkie Town after acquiring Pepkor for R63 billion. In August Steinhoff acquired US based Mattress Holding for \$ 3.8 Billion (R54 billion).

Steinhoff is now turning its acquisition strategy to Australia, with the recent announcement of its proposed acquisition of the furniture group Fantastic Holdings for A\$361 million (about R3.89 billion). This deal should more than double Australian operations. This should enable management to achieve both scale and market share on the continent.

Steinhoff has two furniture retailers in Australia, Snooze with 81 stores and Freedom with 63. The addition of

Fantastic would increase the Australian contribution to revenue to in excess of 5% of group revenue. The deal is expected to be completed by December.

There are also rumours that Steinhoff could buy Shoprite Checkers in the coming months.

Steinhoff's shares price has corrected in recent months from a high of R94 to current levels of under R75. The price/earnings ratio is under 17 and offshore exposure currently in excess of 75%. The chief executive officer, Mr Whitey Basson recently purchased single stock futures to the value of R11 million, a strong endorsement of the group's positive prospects.

Steinhoff should be a core holding in 'long term' portfolios.



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DRIVING SKILLS TRAINING WITH CREATIVE PASSION AND PURPOSE

In the past 6 years, Razeena Saloojee has grown her business, Cre8tive Training & Research Solutions (Pty) Ltd from her kitchen table. With determination the business has grown to thirty clients, three facilitators and one assistant. She has moved into an office facility that can accommodate for training sessions and is built next to her house.

Cre8tive Training and Research Solutions focuses on delivering efficient management of TRAINING, RESEARCH and SKILLS DEVELOPMENT solutions. They believe in innovative solutions.

We chat to Razeena on the business, what makes it tick and how hard she drives the business.

What type of training do you offer?

We have an extensive range of accredited training programs that we offer. It ranges from soft skills training for administration and support staff to operator trainings. We believe in conducting needs-based training that will provide the client with measurable results that have impact on the improvement of business processes.

Is in-house training more effective?

We consistently and successfully deliver training more cost effectively and more comprehensively than in-house training.

Can your business do the work of Skill Development facilitators?

Yes, we do. Skills Development Facilitators (SDF) are responsible for training and development within an organisation. It does become an administrative burden. It is extremely beneficial for levy paying members to have their WSP (Workplace Skills Plan) & ATR (Annual Training Reports) submitted on an annual basis. This allows companies to claim funds back on their Skills Development Levies as well as improve their BBBEE points.

How did you get into business?

I qualified with a BA Psychology degree in 2005 and started working as a facilitator. This was an ideal way to merge my psychology background and corporate training. The focus at that company was to lead training programs on educating individuals on gambling addiction and pathological behaviours. When I had my second child, the demands increased. I realized I needed to start my own business so I could work according to my family's needs and schedule.

This is a specialised field did you have to improve your skills competencies?

I continued with honours in psychology and simultaneously completed a skills development program. Working in this sector opened up many doors in the corporate world. I also realised that training and development is a vast sector.

Did you specialise into Skills Development?

Yes, when I work with groups it gives me very positive and influential experiences which inspire me to connect with my audience. After many successful training workshops I understood how important Skills Development was for most businesses. I then decided to develop a consultancy, and grew my business from there.

What steps did you take in getting the business started?

At first it was really organic. I started by calling and speaking to everyone I already knew and told them what I was planning to do. I managed to grow things by talking to people and being my normal, honest self. I love what I do, so my passion does show through when I talk to people. That's an effective way to create awareness for my business, so via on and offline networking. I am fortunate enough to do something I love and get paid for it, so I share it with everyone I meet. I am a firm believer in being proactive... ask and you shall receive. I also build and nurture strategic alliances that will in turn become ambassadors of my brand and services.

My key point of sales was Cold Calling and something which I learnt was go directly to the top and secure that meeting. That's having the foot in the door. The rest is making sure you sell that product and your client must "always, be HAPPY."



PARTNERING IN PROMOTING ENTREPRENEURSHIP

What advice would you give a new entrepreneur?

If you love something, go for it. If a business does not work the first time, it might work in the future or you might need to alter something. The first three years are never going to be profitable; the business is in an infancy or developmental stage. Just keep your head high and remember why you started and this is the beginning. Just carry on! Also remember never assume and always check everything, especially the fine print!

I would like to say to all the aspiring entrepreneurs believe in yourself, keep your dreams in front of you at all times and remember...your road to success is under construction.

Can you tell us about any habits you have or the things you do, to set up success?

I always plan for the next day. Before work, I visualize my main tasks so that I am clear about what I need to focus on for a particular day. Another aspect I focus on is Customer Satisfaction. I will always make sure that if my client has taken the initiative to outsource his Skills department to me I will give it my 200%. All requests they require are met within that very day.

Can you share some of the lessons you have learnt?

Always, and I do mean always, pay attention to detail, have your I's dotted and your T's crossed. I had one bad experience with a freelance facilitator that worked for me. He went behind my back to poach one of my clients that I worked very hard to secure. I had him sign a restraint of trade agreement when he commenced at my company. So lesson well learnt make sure what you are the best and always secure your interests.

Another important lesson I learnt maybe after three years in business. My biggest challenge thus far was being a solopreneur wearing many hats. I started out by myself, which was fine in the beginning with a few clientele, but as the clients grew and being on my own meant I had to do everything from training to meetings with clients, to admin and the accounts. This became over powering and that's when I let go of the reigns so I could expand. Someone once told me that what happens to Cre8tive if I go on holiday, happen to be ill or need to attend to matters outside of my business. That's when I realized that I had to share responsibilities by delegating. The business must service clients and Cre8tive is a brand that required protection. That's why I firmly believe in training and upskilling the next person so that you can retain.

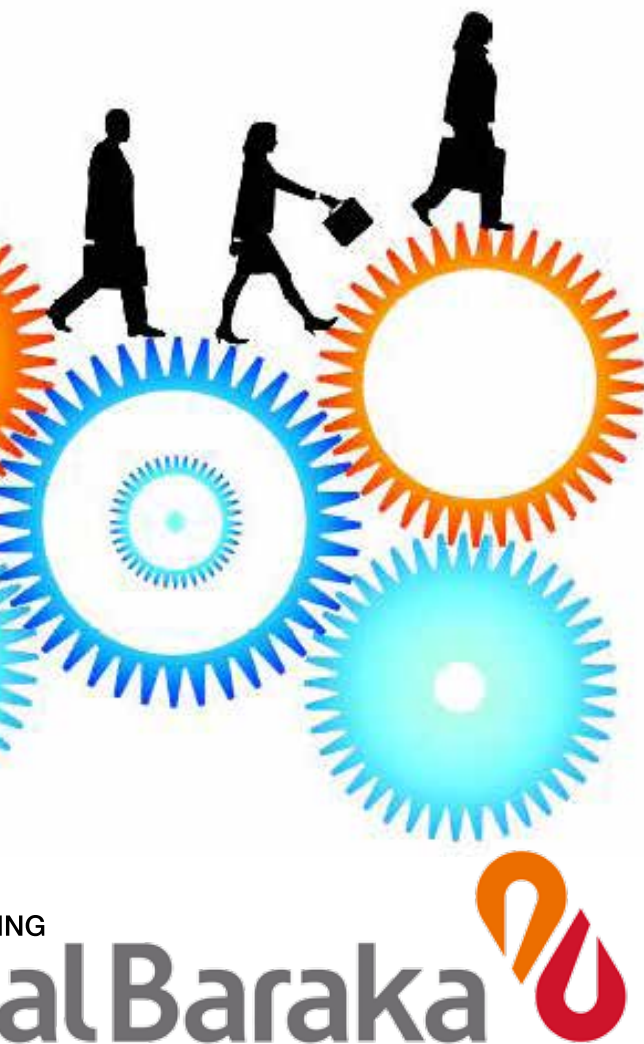
Everyone has their ups and downs and I'm no different. When times get difficult, I tend to work harder. However I keep fueled by surrounding myself with people who pull me closer to my goals.

I have a very supportive family which includes my Mother, siblings and husband and I thank them for that since it makes a world of difference. Especially when days are dark they nudge you in the right direction. They are accomplished in their own right. I can go to them for counsel on everything personal to business. Growing up in a family that's very pro women being educated and being entrepreneurs really does play a big part in my drive to become successful.

How to operate being an entrepreneur with children?

I think the secret to this is making sure that you have a healthy balance between work and family life. Both these roles can be really over powering and ways of overlapping. I try to keep the two very separate. Running my own business gives me the ability to be there for my kids. I get to be a Director at my company, mother to my children and wife to my husband without abandoning my own career aspirations. Instead it became the fuel that my brand thrives on.

Razeena is lady with focus, drives her business passionately and has shared some of her experiences with other entrepreneurs.



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.

MARKET TALK

2016 AGM HIGHLIGHTS



There was an air of anticipation as proceedings got underway for Roshgold's 32nd Annual meeting. The program was jam packed and inspirational as business matters were dispensed and digested.

Two excellent motivational presentations stirred the audience. Firstly, Ml Yusuf Patel from Jamiat Mpumalanga passionately talked about Leadership from an Islamic Perspective. Thereafter, Portia Morudi a social entrepreneur entertained with an equally inspirational talk on her experiences in business, her work with bees in rural villages and how it helps with protecting the villagers from unwanted elephants from neighbouring game reserves. The meeting spontaneously reached out to Portia and offered financial and logistical support for her project. Hands shot up, people pledging and Portia was moved by this hospitable and generous gesture by the Roshgold Community.

Interspersed, there were some great competitions and prizes for shareholders and also attendees. Most recipients walked off smiling and received their prizes in great spirits.

The Hall of Fame Awards recognised the contributions of people and organisations. It was humbling to experience and absorb the respective sacrifices and efforts.

The Women of Impact Competition was extremely well received by attendees and especially women. (Check leader articles on keynote address and the Women of Impact).



from Lto R- Shareholders Faizel Mall, Zunaid Moga and Ashrif Latib take time to catch-up
pic: Haroun Pochee



Community Doctor Yunus Areff is flanked by Roshgold's Lenord Rolfes (L) and Audit Connection's Bilal Saley
pic: Haroun Pochee



Hall of Fame awardees From Lto R- Juby Jada, Hafsa Gaffar, Aneesa Karani and Hawa Patel acknowledging their recognition.
pic: Essop Gathoo



A panoramic view of the Roshgold annual meeting during the business session. pic: Haroun Pochee



Roshnee Burial Committee receiving their award
pic: Essop Gathoo



Ommarudin Don Mattera being interviewed by
Roshmed's Anisah de Lange
pic: Essop Gathoo

Here are some of the highlights from the annual financial statements tables at the annual meeting:

- Total group income for the year totalled R 25 444 618.
- There was a decline in bad debts and an amount of R 243 040 was recovered.
- Total returns paid to shareholders in all group projects increased to R 15 981 457.
- A retail property costing R 15,75 million was acquired subsequent to year end.
- Subsequent to the year end, group entered into a JV for the development of a property in a prime area.
- Capital Base increased 14% to 50 092 units. The Roshsun capital base has increased to 50 520 units.
- At year end property accounted for 62% of the portfolio.
- Syndicated investment in Al-Kadi Private Hospital group increased with JV to R 17,5 million.
- Roshmetals unit price recovers from a low of R 500 in 2015 to R 700 at June 2016.
- Roshmetals distributes a tax free dividend of R 100 000 to shareholders.
- Roshmed and Roshmed Power Fund assets grow to R 66 million and R 13 million respectively.
- Roshmed paid claims totalling R 9 949 733 against R 8 751 205 in 2015.
- Roshmed invests in new software for improved management of claims.



2016 Hall of Fame Awardees

CONTRIBUTION TO NATION BUILDING

Dr. Muhammad Omaruddin aka Don Mattera for his fight against Apartheid. He has made sacrifices, and his commitment and dedication to fighting for a free, just and democratic South Africa. We commend him on his efforts to uplift the poor and create opportunities for youth through poetry, writing and reading. He is a true champion and a legend in Building our Nation.

ACHIEVERS OF THE YEAR

Hawa Patel, Aneesa Karani, Juby Jada and Hafsa Gafaar of the Vaal Muslim Women's Forum for their outstanding leadership, efforts and contribution to poverty alleviation, women's upliftment and development of education.

CONTRIBUTION TO SERVING COMMUNITY

Percy Mestry for his long standing community service and leadership.

MEDIA AWARD

RADIO Islam International awarded for their contribution to Islamic Media development and talent development.

COMMUNITY BUILDING HEROES AWARD

Roshnee Burial Committee for their tireless efforts, dedicated service and creating opportunities for youth development.

ROSHGOLD STAFF RECOGNITION

Florah Chabane, Fatima Khota, Sabihah Kassoo and Sannah Nhlapo for their dedicated service and contribution to Roshgold and Roshgold's community.



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winners
are...



COMPETITION DRAW 1

PRIZE	SPONSORED BY	COMPETITION	WINNERS
JEEP SUNGLASSES	SUJEE'S OPTOMERTRIST	Lucky Draw	Ahmed saley
JEEP SUNGLASSES	SUJEE'S OPTOMERTRIST	Lucky Draw	Ridwaan Fulat
MELLERWARE ELECTRIC FRYING AND PIZZA PEN	MOTOR DEAL	New Shareholders	Sumaiya Limbada
MAXWELL & WILLIAMS - SLICE AND DICE KNIFE STAND SET	ROSHGOLD GROUP	Roshmed	Suliman Carrim
R300 GIFT VOUCHERS	ADEGAS FORDSBURG	First person to register online	Liaquat Ali Sidat
PHILIPS FRESH SMOOTHIE & FOOD MADE EASY	MOTOR DEAL	Lucky Draw	Aziz Tilly

COMPETITION DRAW 2

PRIZE	SPONSORED BY	COMPETITION	WINNERS
TINY LOVE TAKE ALONG BOUNCER	BABY DEPOT	Roshmed Baba's	Hafeesah Cajee
CARRY & NAPPY BAG	BABY DEPOT	Roshmed Baba's	Zulayka Ameen Rajah
R300 GIFT VOUCHERS	ADEGAS FORDSBURG	Roshgold Debit order	Aziza Badat
R300 GIFT VOUCHERS	ADEGAS FORDSBURG	Roshgold Debit order	Hazima Ismail

COMPETITION DRAW 3

PRIZE	SPONSORED BY	COMPETITION	WINNERS
PINEWARE- 4 SLICE TOASTER	ROSHGOLD	Lucky Draw	Cassim Kaka
LEGO SET	BABY DEPOT	Roshgold Kidz Club	Huzaifa Patel
R300 GIFT VOUCHERS	ADEGAS FORDSBURG	Facebook competition	Ayesha Talia Surtee
R300 GIFT VOUCHERS	ADEGAS FORDSBURG	Facebook competition	Sadia Suleman Dangor
RUSSELL HOBBS - BRUSHED STAINLESS STEEL PACK	DIAMOND CORNER	All shareholders	Zaid Sujee
R300 GIFT VOUCHERS	ADEGAS FORDSBURG	Under plate competition	Various

CAPS

in the foundation phase mathematics curriculum



– an international comparative analysis

By Dr. Zaheera Jina (PhD, WITS)

Since the 1990s, political movements have had an impact on the development of the school curriculum in South Africa (Graven, 2002; Graven, Venkat, Westaway & Tshesane, 2013; Jansen, 1999). Before the political upheavals of the 1990s, the curriculum that existed focused on teacher-centred practices and the teaching of procedures only. In the 1990s, the curriculum policy debate underwent a critical change, which led to the adoption and development of Outcomes-based Education (Jansen, 1999). This meant that the role of the teacher changed to that of a facilitator of learning, where learners were newly required to be actively engaged with learning in a social context in which they had to construct their own knowledge from experience (Hackman, 2004). In 2003 a new, more interactive, curriculum, the National Curriculum Statement (NCS) was introduced and in 2011 a newer curriculum was introduced as a revision to the NCS curriculum - Curriculum Assessment Policy Statements (CAPS). In this article, I report on comparisons from Human, Van de Walt and Posthuma (2015) between the number domain in the foundation phase CAPS policy documents and these put forward in policy documents of other countries.

Poor mathematics performance in schools is both a national and an international concern. In South Africa, the low results obtained in the Annual National Assessments (Department of Basic Education [DBE], 2012) indicate that learners in the Foundation Phase have low competence levels in both mathematics and literacy. The need for intervention in Foundation Phase education is confirmed by Human, Van de Walt and Posthuma (2015, p.3):

- the poor performance of Grade (Gr) 3 learners in the 2010 Annual National Assessments when they scored an average mark of 28% for numeracy (DBE, 2011b);
- the poor performance of Grade 3 learners, where in 2011 only 17% of learners achieved at least 50% and in 2012 only 37% learners achieved at least 50% for numeracy (DBE, 2012);

Increased globalisation has inspired the need for the comparison of countries' educational achievements (Jansen, 2007). Two such international comparisons are the Trends in International Mathematics and Science Studies (TIMSS) (Mullis, Martin, Foy & Arora, 2012) and the Learning Curve

Lessons in Country Performance in Education (LCLCPE) (The Economist Intelligence Unit [EIU], 2012). South Africa participated in the TIMSS, but not in the LCLCPE. A study conducted by the Human Sciences Research Council (HSRC) (2012) showed that the results of the most proficient learners in South Africa in 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 was, however, that on average, South Africa's learners came a disappointing second last in TIMSS 2011 (Mullis et al., 2012).

Human, Van de Walt and Posthuma (2015) present international comparisons of foundation phase number domain mathematics knowledge and practice standards. They selected two countries and one state located in the USA, which had participated in these studies, namely: The Netherlands (ranked 12th in TIMSS); North Carolina (USA) (ranked 11th in TIMSS); and Australia (ranked 19th in TIMSS). They selected the Netherlands because the teacher preparation standards are more apparent than both those

of North Carolina (USA) teacher preparation and Australian teacher standards. Human, Van de Walt and Posthuma (2015) explain that the USA can be compared to South Africa in various relevant ways. For example, in both countries the educational system is the object of criticism, and it is difficult to attract and keep quality teachers (Bantwini & King-McKenzie, 2011; Jansen, 2007). The decision to include Australia in the study stemmed from the fact that the Australian curriculum influenced the development of Outcomes-Based Education in South Africa during the curriculum reform of the 1990s (Jansen, 1999). Other reasons for selection include language accessibility and the availability of standards, as not all countries have standards for teacher education compiled.

Human, Van de Walt and Posthuma (2015) compared the National and International School Policy Documents of the selected countries and some of the similarities and differences that emerge include the following:

- The number domain and place value ranges are from 0–1,000 in South Africa, while in The Netherlands these ranges are from 0–100,000.
- The CAPS document does not explicitly require explanation and reasoning as well as higher-order thinking skills – yet the other participating countries value this as important. In the CAPS (DBE, 2011a, p.113), the following statement is made: “the mental mathematics sessions develop learners’ number sense; language of Mathematics; reasoning skills; and listening skills.” This is the only reference to reasoning in Grade 1-3 Mathematics in South Africa.
- According to the CAPS document, fractions should only be named and recognised, while the other three countries place a high value on reasoning, interpretation and the structure of fractions. This is evident from the following statements: “students develop an understanding of fractions, beginning with unit fractions. Students view fractions in general as being built out of unit fractions, and they use fractions along with visual fraction models to represent parts of a whole. Students understand that the size of a fractional part is relative to the size of the whole” (CCSSI, n.d., p.21).
- Both South Africa and Australia merely mention the four operations, whereas the USA and The Netherlands include the development of calculation strategies.

Based on the findings from Human, Van de Walt and Posthuma (2015, p.7) regarding the learners’ school curriculum, international countries aim to develop mathematical proficient learners with higher-order mathematical reasoning skills, whereas South Africa is more content-driven with a focus on procedural fluency. South African research (Brodie, 2000; Graven, Venkat, Westaway & Tshesane, 2013, Graven & Heyd-Metzuyanin, 2014; Human, Van de Walt and Posthuma, 2015) emphasise that developing mathematical proficient learners should be a central characteristic of the South African curriculum if we want to compete and excel on international comparison studies like TIMMS.

Kilpatrick, Swafford and Findell (2001) discuss that mathematical proficiency provides a way to think about mathematics learning in that it encompasses the key features of knowing and doing mathematics. 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; and
 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 et al. (2001) explained that these strands are intertwined in the development of proficiency in mathematics. The first two strands are what present day South African schools hope to achieve. 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. Mathematical reasoning according to Brodie (2000) includes formulating, testing and justifying conjectures, which can be done in all grades and in all topics. 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 to suggest ways in which teachers can motivate learners to reason mathematically in order to develop mathematically proficient learners.

Full references of the source of information is available on request.

AN ISLAND OF HOPE

By Yusuf Garda



I visited Robben Island on the 10th October 2001.

In days gone by Robben Island conjured up images of human suffering, lepers, desolation, banishment and death. Today it stands proudly as a triumph of the human spirit, of Good over Evil, Truth over Falsehood, Justice over Injustice, Freedom over Bondage and Beauty over Decay.

Once an Island in Chains, it is now an island of Hope.

The journey by ferry took about thirty minutes was a prelude – those first steps that each prisoner took when he arrived on his first day on Robben Island.

One tries to vicariously experience what it was that the prisoners felt as one moves gradually to the main prison where the great and legendary prisoners were housed – then to the prison within a prison, – world within world – and you come to Madiba's cell, 2metres by 1.8 m . Here for nearly two decades, our leader slept, ate, dreamt, wept and wondered about the dawn of human freedom and the revival of respect for human dignity on the continent of Africa.

Robben Island was an apprenticeship and a preparation – it involved some of the noblest people our country ever produced.

The lime-quarry fields are stark and naked and blinding. The endless and aimless labour in the midday sun was meant to break the back of the prisoners – and break the back of the movement.

Like a lone splendid star, the lonely house of Robert Sobukwe stands in vivid contrast to the life of the other prisoners. An island within an island. Here he worked and studied and thought and suffered.

Some of the earlier prisoners were Tuan Guru, the first chief imam in South Africa and Sheikh Madura, exiled by the Dutch from Indonesia in the 1740,s and who died on Robben Island . There were thousands who were incarcerated - "it was a place of banishment, exile, isolation and imprisonment. It was here that rulers banished those they regarded as political troublemakers, social outcasts and the unwanted of society"

Robben Island was an eternity of Hell. Many died of disease, starvation, violent beating, exhaustion, loneliness, despair, and mental breakdown. Many tried to escape, were arrested, or drowned. Only one man, Autshaumatu tried to swim to the mainland ...nobody knows what happened. He escaped into the pages of history.

Robben Island was also once a colony for lepers. Here their eternal misery carried on forever. Some had merely ordinary ailments but were wrongfully labelled as lepers by vindictive persons.

Today on the Island there are penguins and schools and churches and a cricket ground with a newly laid cricket pitch.

There is a bookshop where we saw various books written by the inmates of Robben Island. Most notable of these;

- "Long Walk to Freedom" by Nelson Mandela.
- "Reflection in a Prison " by Mac Maharaj.
- "Island in Chains " by Indress Naidoo.
- "Letters from Prison" by Ahmed Kathrada.

As someone who experienced and lived in those times the overwhelming flood of emotions is quite indescribable. It is only in moments of tranquillity that the vivid colours of the moment begin to sink in. Madiba's cell, the prisoners suffered, a feel of the cold icy wind that freeze the naked bodies of prisoners, the endless and mindless labour in the lime quarry fields, and the thousand and one prisoners who suffered and toiled all thru the centuries.

Robben Island creates a riot in one's imagination. Here one is confronted by raw naked terror and history, suffering beyond human description, and the day by day triumph of the camaradie and human spirit as it overcomes insurmountable obstacles.

The dignity and pathos of a people in pain.



Robben Island was an eternity of Hell.

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A vibrant street food stall in Mumbai. A man in a light blue shirt is serving food from a large metal tray. A customer in a pink and white checkered shirt is reaching for the food. In the foreground, the back of an elderly woman's head with grey hair is visible. A sign above the stall lists 'Lassi 15' and 'Chhasku 10' with 'MADE OF MINERAL WATER' below. The stall is under a red awning.

Lassi 15
Chhasku 10
MADE OF MINERAL WATER

Culinary Adventures on the Streets of Mumbai

By Saaleha Idrees Bamjee

“Indian food is like classical music raga- it takes time to build up to a crescendo.” - Author: Shobhaa Dé

A visit to India is not complete without sampling the food it offers along the streets of its bustling towns and cities.

Many people shy away from Street vendors for fear of the unknown. Those that dare can be richly rewarded with an adventure.

We share our experience on the streets of Mumbai....



Sweet paan sold streetside on Shahid Bhagat Singh Road, Colaba, Mumbai



Freshly fried savoury treats for sale around Crawford Market, Mumbai.



A glass of freshly-squeezed lime juice is the best thing to quench a Mumbai thirst.



High Tea at the Taj Palace in Mumbai features classic Indian savouries such as stuffed patha.



This caption is just as apt when it comes to food on the streets of Mumbai



The Taj Palace in Mumbai offers a sumptuous indo-western spread for High Tea

Culinary Adventures on the Streets of Mumbai



A juice stall in Colaba, Mumbai, operational since 1960.



Abundant in-season mangoes on sale at the Crawford Market, Mumbai.



The fruit-seller's section in Crawford Market, Mumbai.

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My birding adventure as a Junior Ranger

By Talhah Mian



I am twelve years old nature lover. I learnt about animals, birds and nature through reading magazines and was so excited when I heard about the Junior Honorary Rangers in Lenasia.

It was an opportunity to get hands on experience with my passion for animals and nature. We meet once a month at Park Primary School and my adventure with nature was given meaning.

I love watching and learning about birds. Through my Southern African Birds Guide I learn about birds in my neighbourhood. At our March Junior Honorary Rangers meeting a birding expert, Malcolm Anderson, came to teach us about identifying birds and how to use a bird guide book. On 16 April, we went on a field trip to Marievale Bird Sanctuary in Nigel.

We left Lenasia at sunrise. On arriving at our destination we were welcomed by birding expert Uncle Stan Madden. We walked through the Bird Sanctuary where we saw many bird species in their natural habitat, many of which I read about in my guide book.

Marievale Bird Sanctuary started off as a grassland area, but is now a well-known protected Wetland. It was voted as the best place to photograph birds by the Getaway magazine. As we walked, we spotted flocks of Spurwinged Geese. Uncle Stan told us that these geese moult their primary flight feathers during winter.

We also watched birds through a hide. This is a little house where you watch and photograph birds. I saw a pair of Red Knobbed Koot building a nest using mud and reeds. This bird has a red knob on its head only during breeding season. The male species are more beautiful than the females during breeding time. We also saw flamingos amongst the many birds in the wetlands.

As the day got on and hotter bird spotting was difficult because birds take a siesta. The best time to spot birds is early morning or early evening. We ended the day enjoying a picnic and thanking the Almighty for his blessings and bounties.

It was a perfect day in nature. We kids really had a fun time and experienced nature away from our television sets.





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3 Reasons Hackers Love Your Small Business

Compiled and adapted by Muhammed Matwadia

In the three minutes it takes to read this article...

- 1. At least seven hundred and twenty new internet or cyber threats have emerged.*
- 2. There are sixty new victims of identity theft.*
- 3. Sixty people will have fallen victim to a cybercrime worldwide.*

Among small and medium business owners that suffer the threat of a breach, a staggering sixty percent go out of business after six months. Here are the top three reasons for such a situation.

#1 HACKERS PREY ON THE WEAK

- Small businesses are often less equipped to protect against an attack and dedicate fewer resources to fighting cybercrime
- Nearly half of all small businesses have been victims of cyber-attacks
- Seventy one percent of security breaches studied show that the targets were small businesses

#2 HACKERS LOVE INTERNAL ACCESS

- Seventy seven percent of all employees leave their computers unattended
- Stealing credentials from key employees allows hackers to send email that looks legitimate to other companies they want to attack by disguising the email to look like it's coming from a business partner
- Disgruntled former employees pose internal threats, stealing trade secrets and data, and increasingly use Internet cloud services to hack companies by gaining remote access to corporate networks

#3 HACKERS LOVE WHAT SMALL BUSINESSES HAVE TO OFFER

- Ninety five percent of credit card breaches that Visa Inc. discovers are from its smallest business customers
- Intellectual property
- Personally identifiable information (PII)

BACK TO BASICS

Talk to your employees about cybersecurity. They need to know the policies and practices you expect them to follow in the workplace regarding Internet safety.

1. FOCUS ON WHAT NEEDS TO BE PROTECTED

Create a risk management plan that identifies both critical company and customer information that must be secured.

2. FORECAST THE CONSEQUENCES OF A SUCCESSFUL ATTACK

Quantify the risk and what could happen as a result a successful cyber-attack against your company.

3. CREATE A CULTURE OF CYBERSECURITY

Teach your employees to understand the value of protecting company and customer information and the importance of security to the business.
Establish Internet security policies.

4. TALK TO YOUR EMPLOYEES ABOUT VULNERABILITIES

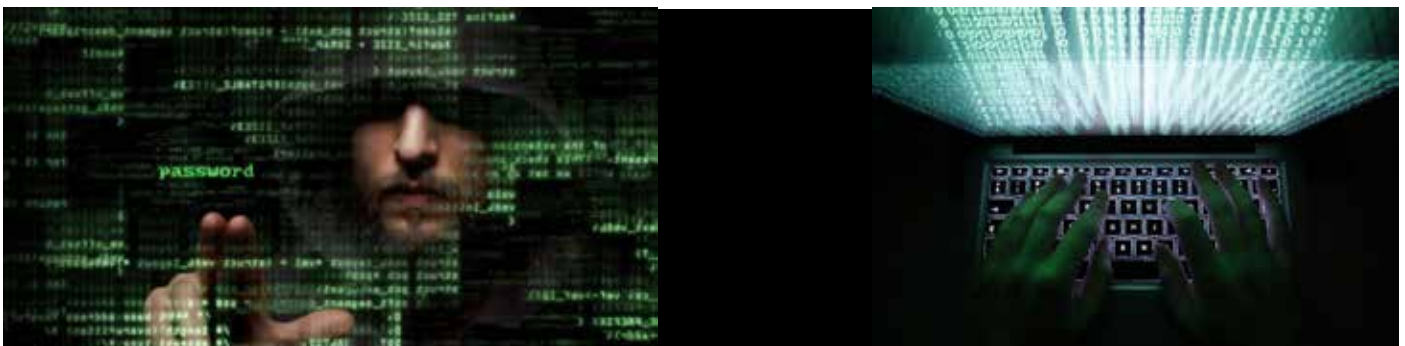
Links in email, social media posts and online can lead to malware. When in doubt, throw it out! And encourage your employees to speak up if they notice strange happenings on their computer.

5. HAVE A PLAN

Hacks, data breaches and other cybercrime happen every day, and so do fires, floods and burglary. Have a plan in place to grow your cybersecurity protections that also addresses how you would respond if an attack occurs.

References

1. *National Cyber Security Alliance – National Cyber Security Awareness Month*



SUBARU FORESTER XT



Subaru has always been different in its design and styling. The Forester has been a huge success with families around the world. In its latest guise, Subaru has bowed to the pressure and made the latest Forester look more like the usual soft roaders on the road. Gone is the high-roof station-wagon look and in its place is a rather smart and sophisticated SUV-styled vehicle.

Subaru have kept the high roof, which makes the vehicle feel airy and roomier. In keeping with Subaru's sporty side, the XT version which I tested had a sports front bumper with chrome inserts surrounding the front fogs and a silver scratch plate in the lower section of the bumper. The headlights have been given the now popular LED treatment, with LED lights surrounding the outer section of the headlights. The HID headlights give the vehicle a certain presence in the evening with its ultra-white beams of light. And they do give excellent lighting as well. From the rear the vehicle looks rather plain. The large wheels complete the package rather nicely.

On the safety side Subaru have spared no expense. The Forester comes with a five-star Euro NCAP rating and has no fewer than seven airbags, including a driver's-side knee airbag. The stability control and four-wheel drive system add to the safety levels of this vehicle in any terrain.

Inside, the XT has leather seats and all the bells and whistles as standard equipment. This includes Bluetooth connectivity, electric seats, dual zone climate control and panoramic sunroof. This being a vehicle designed for the outdoors, Subaru has ensured that there is ample space for the five passengers as well as luggage and any extra equipment you may need to lug. The boot opens wide, making loading easy. The large windows make it a perfect game-viewing vehicle for days in the bush.

On the road the 2,0-litre direct-injection boxer motor produces a whopping 177 kW and 350 Nm of torque, making any road a breeze to travel on or tow anything you wish to take with you. The X-drive four-wheel drive system proved a bit mundane in that the vehicle never missed or slipped a turn, no matter the road surface. The overall fuel consumption is claimed to be 8,5 litres per 100 kilometres – however, I only managed figures closer to 10 litres per 100 kilometres.

I am not a fan of the CVT gearbox and this is no exception in the Forester, but I have to admit this was one of the better CVT ones that I have driven.

Overall I think Subaru has a winner on its hands, with its new more sophisticated look and proven reliability and sportiness you can't go wrong. The only area of concern is the pricing, especially with the way the rand-dollar rate is going. At this is one of the better all-purpose family vehicles on the road, with its high driving position and ease of driving it will meet most adventurers' expectations whilst keeping all as safe as a silkworm in a cocoon. ☐

Article first appeared in Accounting SA



Manufacturer specifications

Engine
2,0 ℓ / Four-cylinder Turbo

Power
177 kW

Torque
350 Nm

0–100 km/h
7,6 (claimed)

Fuel consumption
Average 8,2 ℓ/100 km

CO₂
197 g/km

Price
From R329 000

NISSAN ALMERA

Nissan has reincarnated the Almera, which was a popular vehicle amongst many consumers, especially the rental car companies.

The new Almera, although bigger, does not look oversized from the outside. On the contrary, the inside feels spacious and airy thanks to the large windows, while the boot will swallow whatever you throw at it with ease.

The overall package is good and for the price (from R168 900) it is definitely a lot of bang for your buck. In this regard, Nissan is following the Korean manufacturers' route in creating a C-segment family vehicle that is spacious, comfortable and has all the basics as standard.

The drive of the vehicle is reasonable, but don't expect mind-blowing acceleration or power. This vehicle is designed to be a conservative family car that will take you from point A to point B in comfort. On the road it's light and easy to drive, but on rough surfaces feels a bit choppy.

All in all this is a good value for money, basic family vehicle. □





One of the best things about summer is getting together with friends and family over delicious drinks and yummy eats!

SUMMER'S BOON

- Healthy Recipes by Foodie Bloggers

Compiled by Shaakira Rahiman Saleh

Whilst the season presents a great time to indulge in good company and good food, the summer months also herald in a number of high-calorie foods.

With just a few smarter yet tasty choices, you can keep slim and healthy all season long. We include the best of Summer's with these delicious and healthy recipes as submit by our trusted Foodie Bloggers.

Cajun Marinade for BBQ Chicken Wings

@foodforroyalty (Julekha Gama)

Ingredients:

4 Tablespoons lemon juice	1 Teaspoon red chilli flakes
1 grated onion	½ Teaspoon coarse black pepper
3 Cloves garlic crushed	2 Tablespoons oil
2 All spice berries crushed	Salt as needed
1 Teaspoon red chilli powder	

Method:

After grilling wings rub with smooth apricot jam mixed with chilli flakes.



Greek Omelette

@sabeeha mulla

Ingredients:

Serves 1

2 eggs beaten

Some milk add to egg for a fluffy mixture

Salt, pepper, crushed red chillies, crushed jeeroo,

dry rosemary (add to beaten egg)

1/4 red onion thinly sliced

6 Large grape Tomatoes halved

1/4 a small avocado cut in strips

Some dhania chopped

Fresh parsley and thyme chopped

2 sundried apricots cubed

Maggi chilli garlic sauce

Mozzarella cheese grated

Feta cheese crumbled

1 grilled sausage (sliced)

2 strips of spring onion sliced



Method:

Add dry spices and milk to beaten egg and leave aside

Stir fry the onions and grape tomatoes and set aside

Put the dhania, parsley and thyme, apricots, sausage and spring onions in a bowl and set aside

Warm your griddle and add in egg mixture then add you cheese, dhania mix, onions and tomatoes and fold over in half or however you prefer it to be

Garnish with feta and some dry herbs and serve with toast with the avocado ad a side - Enjoy

Spicy Chicken Salad

@sabeeha_mulla



Ingredients for Salad:

1 Kiwi

1/2 small Papaya

Some Mixed herb lettuce and mixed lettuce

1/2 onion i used red and normal

Few grape tomatoes

Feta Cheese

1/4 green apple shredded

Few cubes of Spicy Chicken shredded (you can use any fillet Chicken you prefer)

1/4 small avocado cubed

Ingredients for the Spicy Tomato Chicken

•1 Chicken (i used fillet only can be used for normal chickens aswell)

•1 1/2 tsp salt

•2-3 tsp red chilli powder

•1 tsp turmeric or arad powder •1/4 tsp black pepper

•1/4 tsp lemon pepper •1 heap tsp ginger garlic •3 tblsp lemon juice

Method:

Marinate in above and cook until 1/4 done

Then add:

1/4 tin coconut cream

1/4 tin tomato puree

Layer the salad as you wish and enjoy!

Watermelon Disc Delight

@beebysbibs (Hawa Bibi Sidat)

Filling, nutritious and perfect for a light snack!

Ingredients:

1 slice of watermelon cut in a disc

A handful of mixed herb lettuce

A few whole blueberries

Sliced/whole pieces of naartjies

Any other seasonal fruits or seeds of choice. Example: grapes, papaya pumpkin seeds.

Crumbled Feta Cheese

Fine/whole Almonds

For the Dressing:

1 teaspoon honey mixed with a dash of lemon juice and a fresh grind of black pepper

Method: Lay a circular slab of watermelon on a plate. Top with salad greens and then fruit and nuts. Lastly drizzle the honey dressing over. Enjoy chilled!



Dukkah Chicken Salad with Peanut Butter Hummus

@sabeeha_mulla

Ingredients:

Chicken:

250g Chicken Fillet in thick strips

1/2 t salt

1/2 t Robertson's Zesty Lemon and Herb Spice

1/2 t Robertson's Traditional Braai Mix

1/4 Ginger Garlic Paste

1/4 t crushed jeerou

1 T olive oil

Dukkah:

4 T mixed nuts chopped finely

1/2 t sesame seeds

1/4 t poppy seeds

Peanut Butter Hummus:

1 Heap t Peanut Butter (smooth)

1 T fresh lemon squeezed

2 t water for thinning (left mine abit thick)



Salad:

Mix Herbed Lettuce

2 T grated Carrots

1 T grated beetroot

Some Cucumber

1/4 onions Sauted in coconut oil

Feta Cheese for garnish and some toasted nuts.

Method:

Preheat oven to 180°C

Place dukkah ingredients on oven tray and toast for +/- 10min

Let it cool then place chicken aswell as spices and toss in until all the chicken is thoroughly coated with spices and dukkah mix.

Place in oven and grill for +/- 25min until cooked

Make the salad dressing

Toss together the salad ingredients, Place chicken and enjoy with the dressing.

Enjoy these refreshing summer recipes as a "special treat for one", at the poolside or a weekend braai. Please either write to The Editor harpo@offinet.co.za or post your snaps and reviews on Roshgold's Social Media pages. Post your foodie pics on Facebook, Twitter or Instagram with the hashtag #RoshgoldNews!



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