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FEB - APR 2018

NEWS



BUSINESS LESSONS FROM THE STEINHOFF IMPLOSION

JUST WHAT IS HAPPENING IN THE INVESTMENT WORLD?

**LADIES PERSUING
THEIR DREAMS**

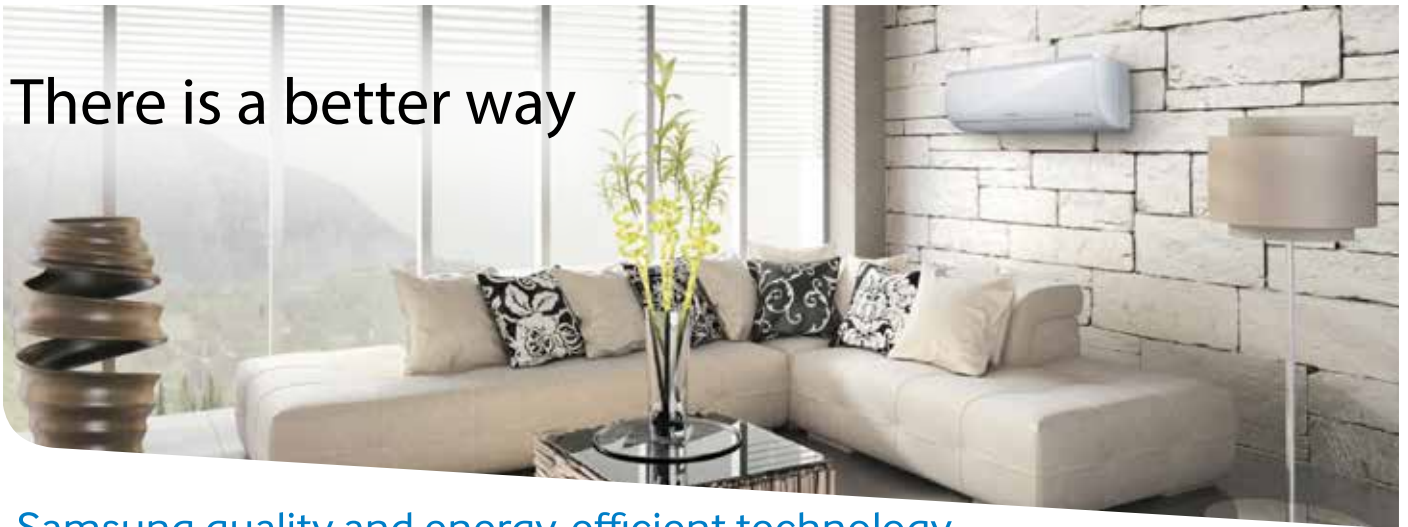
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Ed's Entre

BUSINESS



The Age of Cryptocurrencies: Is This the End of Money?



BUSINESS LESSONS FROM THE STEINHOFF IMPLOSION
By Haroun Pochee

TOOLS



Surprising Ways Creative Minds Use Evernote

LEISURE



The Magic Of Jaipur, The Pink City

BOOKS



Coolie, Come out and Fight

Investments and investment decision making has become complex. This becomes challenging with creative accounting, bad corporate governance and people wanting to make a fast buck.

The first issue of 2018 attempts to help you get a better understanding of issues that impact on investing. Risk taking and risk management still require planning. The advent of cryptocurrencies and volatility of currency markets add another dimension.

The lessons learnt from the Steinhoff collapse will give you a lot to digest.

We like to hear from you on your questions and welcome any comments you have.

There is a minefield for investors to negotiate.

The importance of mathematics for our children cannot be dismissed or neglected. Zaheera Jina's contribution is a timely warning and every parent should ensure that the foundations for mathematical competencies should be laid with regular mathematics and science work.

It is a time of year when we make resolutions and set goals for the New Year. Here is a challenge. Why don't you write for Roshgold News? Creative writing can be very rewarding. We are searching for writing talent. Please feel free to contact the editor and let's get you published.

Haroun Pochee
Editor
harpo@offinet.co.za

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What an investment world we live in

By Haroun Pochee



My! My! My! Just what is happening?

How can one invest with a reasonable degree of certainty?

In 2017 South African investors were encouraged to invest offshore as the rand was decimated by political uncertainty and a low growth economic environment. Towards the end of that year the rand strengthened in anticipation of a change in political leadership. We yo-yo again. Rand hedge investments take a knock and mining stocks on the JSE are re-rated and ease as export earnings are affected.

The rapid rush to move funds off shore is no longer an attractive option. The book losses mount and investors are burnt. Internationally, US Markets steam ahead as the American economy is reported to show strength. Profit takers converge prices fluctuate wildly and there is a short term slump.



The herd rushes off in search of the next big buck. The price of cryptocurrency, Bitcoin surges as speculators pile into crypto currencies. The price tumbles and many speculators are left licking their wounds. Fortune reported;
"Bitcoin skidded a further 12% on Wednesday, marking an almost halving in value from its peak price, with investors spooked by fears regulators could clamp down on the volatile cryptocurrency that skyrocketed last year.

The price of bitcoin, the world's biggest and best known cryptocurrency, fell to as low as \$10,000 on the Luxembourg-based Bitstamp exchange, the lowest since December 1.

Bitcoin touched a peak of almost \$20,000 in December – and indeed crossed over that threshold on some exchanges – but has since been roiled by several large sell-offs.

Other cryptocurrencies plunged as well. Ethereum and Ripple were both down heavily after reports South Korea and China could ban cryptocurrency trading, sparking worries of a wider regulatory crackdown."

In South Africa the Steinhoff collapse heralded a new type of corporate raider. The short seller. Recently, American based investors released reports on short selling of Steinhoff and subsequently Capitec Bank. On the Capitec attack, local monetary authorities came out in defence of Capitec and it's business model.

Moneyweb reported on the Viceroy report;
"The report, A rolling loan gathers no loss, marks the third separate occasion in which the short-seller claims Capitec's loan book is massively overstated and that its provisioning for bad debts is inadequate. It also addresses Capitec's dismissal of Viceroy's January 30 report on the bank, A wolf in sheep's clothing, and contains information submitted to the three-man research outfit by the bank's clients and staff."

This action on Capitec Bank is still playing out and time will tell on what is the reality.

In the light of the above how does the average South African shape his investment strategy?

He should consider the following in his investment plan.

- *How much of disposable income is available for investment? Without neglecting existing commitments and taking into consideration the unpredictability of maintaining revenue streams, an investor has to be prudent in determining the amount he has available to invest.*
- *Pay off debt and especially interest bearing debt as quick as possible. This earns a better after tax return than investments where there are tax implications.*
- *Accept that he may have to wait until a suitable investment opportunity presents itself. Many large corporations and investment companies build a "kitty" in preparation of making a suitable investment. This should be no different for an average investor. There is nothing wrong being cash flush for a time.*
- *He has to review and assess his risk profile. Has anything of significance changed in the past six months in terms of his risk profile? This will allow him to understand if he has the capacity to make investments that may be more riskier. Alternatively, if his situation is such that he needs to reduce his expensive riskier assets then appropriate pruning may have to be undertaken. The investor has to understand and realise what the impact of his decisions are on his family and other stakeholders. There are numerous examples of investors making decisions singularly and when the investment goes pear shaped the impact on the family psyche can be calamitous.*
- *The plan should be tweaked if it has worked for the individual. There is no need for major changes to the plan. Investments are generally of a long-term nature and it is therefore imperative that the plan should address the long term needs of the individual.*
- *Engage a professional for independent guidance and advice. Many hands make light work and the professional's expertise should add value to the decision making process.*
- *Accept that you will not always be one hundred percent correct. There are bound to be mistakes of choice, circumstances or allocation. You cannot win every time.*

The above is not an exhaustive list and investors are reminded to apply their minds as improper choices can have disastrous consequences.



THE AGE OF CRYPTOCURRENCIES: IS THIS THE END OF MONEY?

By Wharton Dean Geoffrey Garrett



Wharton Dean Geoffrey Garrett sees a big split in how blockchain-based digital cryptocurrencies like bitcoin are viewed on Wall Street versus in Silicon Valley. On the East Coast, the idea of a cryptocurrency replacing a fiat currency is still met with skepticism. But in the Valley, they seem “all in.” In this opinion piece he offers his views on this corner of fintech.

I spent the first week of the New Year with a great group of Wharton undergraduates visiting many of our tremendous alumni in the San Francisco Bay Area. To say it felt very different from the East Coast is an understatement. And I am not talking about missing the “bomb cyclone,” which we did.

I am talking about blockchain/bitcoin/cryptocurrencies, which are much more than a speculative Chinese-cum-millennial obsession. Whereas most people on Wall Street remain skeptical, playing a wait-and-see game, Silicon Valley is all in. Literally every meeting I participated in, from the biggest tech companies to the smallest startups, was rich with enthusiastic and creative crypto conversations. I used to think “fintech” meant the end of physical cash — replaced by mobile payments platforms owned by big multinational firms and currently led by China, in established currencies regulated by national governments and international agreements.

I now wonder whether the ultimate fusion of technology and finance will mean “the end of money,” at least as we have known it for the last millennium. It’s no longer sci-fi to imagine the replacement of dollars and other “fiat money” with open sourced, radically decentralized, deeply encrypted and self-regulating transactions in digital units of exchange that are “mined” rather than issued by central banks.

“It’s no surprise there seem to be many more bitcoin believers on the West Coast.”

A True Fintech Revolution

I have to admit I went west very much in the Jamie Dimon mindset. The JPMorgan Chase CEO and voice of Wall Street since the financial crisis famously dismissed bitcoin’s virtual rise in 2017: “I could care less about bitcoin.” Strip out his typically gruff rhetorical flourishes, and Dimon was making two fundamental points. Dimon’s first point was that “blockchain” — a globally distributed ledger of financial transactions made secure by advanced cryptography and competition among “miners” (computers competing to execute and record transactions, and being compensated for doing so) — has massive upside. But to become central to mainstream commerce, blockchain will have to lose its unregulated open source roots, be managed by a big multinational conglomerate (think some combination of Visa/Mastercard transactions and SWIFT international transfers), and fall under the clear jurisdictions of national governments and international agreements.

His second point was that the transactions that blockchain records will ultimately be in “cryptodollars,” or cryptoeuros, cryptoeuro, etc. — not bitcoin, ethereum, or any other “non-fiat,” purely “digital” currency that is not issued by central banks. This is because there is literally no underlying value to a bitcoin (“worse than tulips,” to use the oft-cited example of the Dutch “tulip bubble” in the 17th century). In contrast, there is underlying value to a dollar — guaranteed by the U.S. Federal Reserve and tied to the strength of the American economy.

The more I talked with people in the Valley, the less convinced I became of these two points. This is very disconcerting to people like me, steeped in more than 200 years of macroeconomic thought. All the giants (Adam Smith, David Ricardo, John Maynard Keynes, Milton Friedman, Paul Samuelson, and others) not only assumed the centrality of currencies as we have known them. They also valorized money as literally the foundation of a well-functioning economy — both a unit of exchange and a store of value.

In Silicon Valley, there is a healthy disregard for all things Washington, government and regulation — and of course for the status quo. It’s no surprise there seem to be many more bitcoin believers on the West Coast.

(This article originally appeared in LinkedIn).



JUST WHAT PICTURE IS OUR CURRENCY PAINTING?

The health of an economy is characterised by how the country's currency is performing against other major currencies. In the light of the fluid political developments, especially the rapid changes since the ruling party's elective conference late in 2017, the currency's performance has been great! The picture being painted is heralding better times ahead. This against the backdrop of being on the radar of most rating agencies, a stagnant economy and state owned enterprises bleeding financially.



RAND AGAINST THE DOLLAR.

Despite the dollar being rampant on the growth of the American economy, the rand has been performing well against the greenback. After peaking at a low of R 17,00 to the dollar in late 2015 when the conundrum of finance minister deployments knocked the confidence out of South Africa.

Should the political winds of change breathe new life into a resilient population, we can see the exchange rate continue to gain to around 11,00 to 11,50 to the dollar.

RAND AGAINST EURO

With Europe being a major trading partner, the performance of the rand exchange rate against the euro is important from a trade perspective. The Rand/Euro chart is reflective of the rand/dollar chart with the peak around the end of 2015. The is support for the euro at current levels between 14,75 to 15,00 to the Euro. A settlement in the ANC leadership could see further improvement to the R 14,00 level.



RAND AGAINST BRITISH POUND

The Rand's strength from its peak at R 24,00 has been remarkable. It is a whopping gain of approximately 23% from the end of 2015. Any strengthening below R 16,75 could herald more strength despite the constraints being posed by the national budget.

The improved performance of the Rand against most currencies can be attributed to the reduction in the political premium. A change in our political leadership could see weakening as speculators close their open positions. We certainly welcome further strength and will follow the movements with bated breath.



BUSINESS LESSONS FROM THE STEINHOFF IMPLOSION

By Haroun Pochee - BCom CA(SA)

The collapse of the share price of retail conglomerate, Steinhoff amidst allegations of accounting irregularities have far and wide ramifications. Investors, pensioners, major financial institutions, employees and management have been stung. The trail of financial debris left by the fallout goes beyond our borders and the ramifications will continue to be felt.

1. Soon after the collapse of Steinhoff's share price many small businessmen and investors wanted to take speculative positions in the distressed undertaking. Their high profile executive had agreed to step down. The company agreed to review the accuracy of the accounting processes. The reliability of financial statements for the period 2015-2017 was under scrutiny. Yet, these vultures wanted to make rich pickings through taking extremely speculative positions. Their prime motivation; "it is cheap" Price had dropped from around fifty rand a share to around five rand a share. "I can make a killing!" they greedily claimed. A little research would have shown that the share price peaked around one hundred rand a share and slowly ebbed down before the collapse. With all the uncertainty over the company, no matter what one's risk profile is, one should not commit suicide. To be honest, this bet should instead be placed in a casino. One is always clever after the fact!
2. No matter where our assets are invested we must always take cognisance of our risk profile and measure and assess the risk we are or have taken on a regular basis. The old maxim; the higher the risk the higher the reward applied in the Steinhoff case. They geared their balance sheets enormously to fund acquisitions in the United Kingdom and USA. Major shareholders pledged their shares in a highly leveraged situation to financial institutions as collateral. The trigger to sell emanated from these lenders as the share price breached pre-determined selling levels. Risk taking becomes a routine and businessmen make decisions on a daily basis. However, they neglect to take cognisance of the cumulative impact of the risk they taking on. They enjoy the excitement of wheeling and dealing. A risk management tool to adopt and incorporate is the aggregation of all such risk taken and the likelihood of making good on a bad deal. Depending on the levels of risk and sensitivities to the exposure a businessman has to have risk assessment reviews. These need to be incorporated into the business review and planning process.
3. Can one place all one's eggs in one basket? Most businessmen's biggest investment is in a business. A business is considered to yield the best results from an investment perspective. However, there has to be diversification into other asset classes and keep some firepower if a need for digging into one's reserves arises. Avoid the case of over exposing oneself as Steinhoff has done.



4. Over capitalising in a business or a house in an individual's case is another factor to consider. In Steinhoff's case their expansion drive was very aggressive and they used a rapidly rising share price to do deals at prices favourable to them. Now Steinhoff is selling off assets such as private jets and other non-core businesses to ensure they have liquidity to survive. Over-valued assets will lose their attraction in times of forced sales. This is common in highly sought out neighbourhoods where the price of houses have levelled as economic conditions have tightened. The true equity in the house after deducting borrowings in certain cases is below the market value of the assets.
5. All business or asset valuations have to be done at realistic levels with the basis of valuations being consistent and prudent. Many business people are over optimistic when placing values on assets. The reality of the market cycle, market conditions, financial climate and existing trading environment has to be considered when arriving at a value for the business or asset. A leading food franchise has a fixed model of four times earnings as the basis of a store valuation model.
6. Like Steinhoff many businessmen use creative accounting practices to enhance earnings or make projections when presenting financial statements to funders or investors. Financial institutions will not entertain applications if the applicant does not paint a rosy picture. In the longer term this practice will catch up if the realities of the business capacities and capabilities do not deliver as indicated. You can fool some of the people some of the time but you cannot fool all of the people all of the time. The chickens will come home to roost!
7. Consider Steinhoff, it's strength and access to resources and expertise. What went wrong with corporate governance? How was the accounting troubles not identified and addressed sooner? Were these issues intentional to create diversion from the real intent? We cannot say until the information is shared publicly. Similarly, high ego personalities who may not have a board to account to, may ignore the sage advice of independent stakeholders. Whether it is a banker, whether a professional or employees who report on market conditions no businessman should be aloof of being accountable to himself first and to other stakeholders thereafter.
8. The status of accounting records, financial statements and monthly creditor payments should always be current and no deadline in this regard should be missed. The delays in the release of Steinhoff's financial statements, for whatever reason, should have been a cause for concern for the board of directors. Every business should ensure all accounting practices lead to timeous reporting. This is especially relevant for reporting to the owners of businesses. Getting caught up in the daily conundrum can distract as it is considered to be a routine. However, process is process and when a business starts breaching it's own processes then the first warning sign is triggered.



Good practice, processes and reporting are essential financial and risk management in any business. However, honesty and integrity are non-negotiable as the Steinhoff collapse has shown. Whether it is small business or large the rules are the same!



5 Surprising Ways Creative Minds Use Evernote

By Anthony Bartlett

What's your biggest goal for 2018? Finally writing that book you've had inside you for years? Launching a podcast? Performing stand-up comedy in front of an adoring crowd? Whatever your aspiration, this can be the year you take positive steps toward making it a reality.

As scary as it might be to think about what lies ahead, big goals don't always demand big actions. Often, all you need to achieve your dreams is a series of small, incremental steps, a firm belief that you can do it—and the right tool to capture moments of inspiration.

Henry Ford famously said,

“Whether you think you can or whether you think you can't, you're right.”

One way to 'fail-proof' your dreams is by identifying and removing some of the familiar excuses that have held you back for so long. Self-defeating words like “I'm too busy,” or “I can never remember my good ideas” do nothing but rob you of your power and place obstacles in your path. Making Evernote your place to stay on track and keeping yourself accountable can help.

To inspire you to make your 2018 happen, here are some unexpected ways that creative minds use Evernote Premium to help them capture brilliant ideas, no matter where they are in the world.



Author Nisha Harish

Nisha Harish conquered the desert and captured her journey in Evernote

In 2015, Nisha Harish completed the gruelling six-day, 156-mile (251 km) annual race across the Moroccan desert known as the Marathon des Sables. Competitors must carry everything they need with them, so there's no room for luxuries. Despite this, Nisha made sure to pack her iPhone so that she could take notes in Evernote at the end of each day. Upon completing the race, she turned those notes into a successful book, *Big Steps, Long Strides*, about her experience.

Nisha explains, “I wanted to write a book, but it needed to fit into my lifestyle. Evernote gave me that flexibility.”

And considering that she had to carry her note-taking device across the burning desert with her, it's fair to say that, without Evernote in her pack, Nisha might not have realized her goal. “It would be too simplistic to say that Evernote allows people to make notes because it has allowed me to achieve a major life ambition.”; Nisha confided.

Pro Tip: Jot down story ideas for your novel while you're commuting to and from work. Alternatively, sales prospects follow up, updating to-do lists and reminder emails.

Chris Hardwick connects ideas while on the road

Chris Hardwick is everywhere at the moment. He has a media empire (The Nerdist), a TV show on AMC (Talking Dead), and a festival-headlining stand-up act. He clearly doesn't stay in one place for very long.

As a busy, successful performer, one of Chris's biggest challenges is not coming up with new material, but keeping the inevitable flood of ideas organized. Joan Rivers, the legendary comedian, and mentor to Chris, had a multitude of note cards which she organized in little drawers. "Some people use notebooks; other people use cocktail napkins,"

Chris says. "I will mostly write big ideas and work my stuff out in Evernote."

Chris organizes his ideas into notebooks, adding tags as he goes. This allows him to spot connections between different thoughts that were not apparent before. "I realize there's a through-line that I didn't consciously intend, but my subconscious brain was trying to express. All these ideas are actually weirdly connected, as disparate as they might seem." Sometimes Chris even uses Evernote when he's performing: "I have gone on stage when I'm trying new stuff, and I just have Evernote open in presentation mode and I have the phone down on the stool."



Photo Credit: Joe Pugliese/AMC

As Chris readily admits, though, the key to making it all work is capturing your ideas in the first place. "In the same way that you would organize a closet," he says, "it allows you to do that emotionally with your life in all the intangible things that you can't see, but you experience. But you can't do that unless you really start tracking all that stuff."

Aaron Mahnke turns research into creative inspiration



Lore author and star Aaron Mahnke

Aaron Mahnke is a best-selling author and the host and producer of Lore, the critically-acclaimed series which began as a podcast and has now expanded into television, a book series, and a national live tour. Aaron's many creative projects take up an enormous amount of his time; that's why the ability to capture ideas in Evernote is vital to his success.

"Writing is creative, yes, but it's also work. It's just a task," Aaron says. And to complete any task, you need the right tools. For a long time, Evernote was the place where Aaron stored links, images, notes, scraps, and ideas in clearly-labelled notebooks. It was what he called a "someday box." Now, however, it fuels his ongoing creative process.

To produce Lore, Aaron uses a gamut of Evernote features, from Web Clipper, marking up PDFs, and tagging, to multi-layered, interconnected notebook stacks that tie together all the elements of his research and writing.

"It's a process that sounds simple on paper," Aaron says. "I pick a topic I find interesting, and then research every aspect of it that I can. I read for hours, taking notes and highlighting pieces of story or information. And when I've filled my head with everything, I find a quiet place and think through the outline. A lot of that happens in Evernote."

So, what will you achieve this year? As you can see, there's no stopping a great idea—at least not when you have the right tools to help you.



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I AM A PERSUER OF MY DREAMS

By Shaakira Rahiman-Saleh

The year 2018 started off on a reflective note for me. I was posed an interesting question that sparked a journey of self discovery at a "Woman in Business 2017" event. I was nominated to be an honoured guest speaker at a "women's only" event. It was an excellent opportunity to network with a host of dynamic university students, entrepreneurs, nursery school teachers, artists and even ladies who were active freedom fighters during the Apartheid era. Their strength and energy humbled me and it was an honour to exchange ideas and share our learnings.

I was put on the spot by a fellow lady in business with the question:

"How do you achieve balance as a working mum and an entrepreneur and how do you make sure your young children know that they are loved even when work demands your time?"

I was stumped. I have never had to figure out this magic formula for myself. Those who know me well know I struggle with time management. What I do know for sure is when your intention is pure and you make sure you show up and perform for the important things at home and work, your children will understand your motivation, as they grow up. They will know that you are doing the best for them and they will with time accept you for what you did for them.

I was as honest and open as I could be. I was unsure if I provided a satisfying answer. I was unsettled. It was not until I attended two events hosted by the African Women's Movement (AWM) including a breakfast with Basetsane Khumalo and a Frank Talk with Advocate Brenda Madumise that I got some answers and found peace. I hope that the learning's I share in this article help answer this difficult question working mums are often faced with and also perpetuate feelings of guilt-free ambition ultimately helping you being a true "Pursuer of your Dreams".

THE JOURNEY OF A BEAUTY QUEEN TURNED BUSINESS MAVEN



"When I had my kids I forgot to put myself on the list" said Basetsane Kumalo, former Miss South Africa, Media Personality and Businesswoman. "Bassie" as she is affectionately known by her fans, shared many personal and business challenges including suffering eight miscarriages, a failed business venture and negative press over the years. She was depressed for a long while after these upheavals and after an epiphany experience, she realised she needed to "get back on the list".

It was not until Basetsane's son's piano concert that she had this epiphany. She described it as a rainy day. After the concert as she was about to leave, she missed a step and fell to the floor. The result: eleven pins on her right ankle, constricted to a wheelchair and cast, and full bed rest for three months. "If I had to do it again.. I would in a heartbeat." affirmed Mrs Khumalo. "It gave me time to reflect, to reprioritize. It also gave me the opportunity to spend a great amount of time with my kids." She concluded that this was a turning point that changed her life for the better.

"I have to explain how difficult it is, the secret recipe of the balancing act.. I would love to sing a lullaby to my children every single night but it never happens. What I can say is that it was important for me that each of one of my children had a year on mummy's bosom." Bassie went onto sharing a few pearls of wisdom:

THE FALLACY OF FINDING BALANCE:

Putting it bluntly, there is no "balance". Basetsane quoted Shonda Rhimes, writer of the popular series Greys Anatomy and Scandal as she said: "Forget about "Having It All" because perfection is impossible. If I am accepting a

prestigious award, I am missing my baby's first swim lesson. If I am at my daughter's debut in her school musical, I am missing Sandra Oh's last scene ever being filmed at Grey's Anatomy. If I am succeeding at one, I am inevitably failing at the other. That is the tradeoff. You never feel a hundred percent OK. You never get your sea legs, you are always a little nauseous. Something is always lost." To seek perfection in everything and think it is possible would only set yourself up for failure but accepting the trade-off exists and knowing what's important to you and always giving your best to everything is a better way of looking at things.

BE A PURSUER OF YOUR DREAMS:

A pursuer of dreams, Basetsane explained is a beautiful term that describes a woman or a man who is working hard to study or putting effort at work. Such a person is trying his or her best for his or her partner and children. They are the ones who are awake at night going through a mental checklist of everything on their plate, they make sure they give their best to everything"- She advised to have passion and courage and they to pay attention to detail when executing. In pursuing and achieving your dreams, Basetsane recommended you take others along with you on your journey and never be afraid to emulate the beauty and power of reciprocity. Lastly, "When you've reached the top, be very careful not to kick the ladder down, especially when you are a woman. Leave the door open for other women to follow. The statistics for women cannot be the same in 2018. Change the status quo and make sure women are represented in business, in the country as a woman. As a human being we can have a winning legacy for the formidable force called WOMAN."

FAIL FORWARD:

In 1999 Basetsane bought a spa in Bryanston and the business 'was not washing it's face'. Bassie was featured in the Sunday Times for the failed business venture. "I had to start all over again, I learnt the hard way. I paid the school fees. But I say rather try something and fail spectacularly than not try at all. Time waits for no man, if you have an idea you are passionate about do it! Just do it!!! What's the worst that can happen, you fail but you learn from it. You dust yourself off and try again."

FIND YOUR PASSION & FUEL IT:

"Don't live a life of regret. You can't turn back the clock. Find your passion, pursue it authentically and success will find you. I found so much resonance that I wake up every morning and live my passion" Bassie added; "when you are passionate about what you do, it doesn't feel like work."

FOLLOW THE FOUR AGREEMENTS:

Ms Khumalo lastly shared a book that was recommended to her by Oprah Winfrey during an interview with her. "The Four Agreements by don Miguel Ruiz, a number one best seller. It is recommended that this short and life-altering book be read by all. I share a summary of The Four Agreements to kick start your 2018 on a good note.

1. Be impeccable with your word: "I stand on the shoulders of great women. I have learnt that you should speak with integrity, say only what you mean and avoid gossiping about others."
2. Don't take anything personally: "What others write about me is not who I am, but a projection of their own reality. Nothing others do is because of you. If you are immune to people's comments you won't be a victim of heedless abuse."
3. Don't make assumptions: "Find the courage to ask questions and express what you really want. Communicate with others as clearly as possible so there are fewer misunderstandings."
4. Always do your best: "Your best will change from moment to moment, for example when you are healthy or sick. Always do your best and you will avoid self judgment, self doubt and shed any regret. I always did my best, my kids always came home to a happy mum even when I was bed ridden, I showed up and did my best both at home and in my work." To conclude her talk, Bassie humourously pointed out: "In life, a good life principle to employ is to do things well, and there's nothing wrong with looking good while doing it!" After Bassie's motivation, I also appreciated Brenda Madumise's Frank talk. The one point that stood out was her call for supporting working mums in the workplace.

CHALLENGING WORKPLACE NORMS



Brenda Madumise hails from the mining town of Welkom in the Free State. She is a legal consultant with over twenty five years exposure in business development, operations, strategic planning and transformation.

Her talk on "Women Attaining Presence in the Workplace" was very apt. An important point I appreciated was her challenging the 8-5 work hour day. For women with families, these work hours are unrealistic. A company pays you for output and given the opportunity for more flexibility in work hours, an employer can enrich a mother's life. It could give her freedom to get her children ready for school or cook a nutritious supper. Brenda encouraged entrepreneurs and managers to take the mothers of our nation into consideration and rethink traditional working hours.

With such inspiration, here's to dreaming big in 2018. At the same time acknowledging that dreams are lovely, any dream has to be acted upon in our quest to achieve. May the advices shared from these leading ladies spur you on to take chances in 2018, encourage your light to shine brightly and in doing so inspire others to shine too in realizing their dreams and living a purpose-led life.

A SMALL BUSINESS APPROACH TO ENTERPRISE RISK MANAGEMENT

By Donna L. Galer



Small Businesses and Risk

Small businesses are subject to risks and uncertainties. In fact, they are typically more vulnerable to risks than large businesses because they may have less experience in dealing with them and/or lack access to capital in order to handle shocks to the business. In a world of super-charged risk, it behoves owners of small businesses to adopt some degree of formal enterprise risk management (ERM). For the purpose of this article, small business is being defined as a business with 50 or fewer employees unless otherwise noted.

Interestingly, according to The Hartford 2013 Small Business Pulse; "While the majority of small business owners generally feel successful with how their businesses are operating, they are becoming increasingly more conservative with the overall level of risk they are taking with their business. Over the past year, the percentage of owners who identify themselves as conservative in risk-taking has steadily increased by 63 percent."

Taking a conservative position toward risk implies that both proactive risk, from an action the business may decide to take, and passive risk, from the external world, are being considered.

ERM Is a Process

Generally, small businesses neither want to nor need to introduce some of the good but non-core processes or practices that might be found in large companies. On the other hand, there are processes that make sense or are essential for small businesses, not just because large companies have put them in place, but because they add value. The trick is to adopt those that are actually essential and design them to scale with the business. Enterprise risk management, looking at risk holistically, starting with the strategy and goals of the organization, and taking steps to address the risks, is essential in today's world and is scalable.

In adopting even the most basic approach to ERM, the strategic goals of the business will be in play. Thus, the categories of risk to be analysed can include: financial, legal, regulatory, market, operational, reputational,

general liability, property, cyber, and human resource risks, among others. Some risks will be insurable; others will not.

A basic process approach would entail multiple steps: 1) identify risks, current or potential, 2) prioritize risks and 3) accept, avoid, transfer or mitigate risks. Step one involves the business owner and key staff periodically reviewing the goals and identifying the major risks that might interfere with meeting them. The resulting list of risks can be shared with the business' insurance broker, accountant, and attorney for additional input and feedback.

Step two involves some sort of ranking of the risks, so that only those which are very likely or have potentially significant impact are highlighted for action.

Finally, step three is to decide how these risks will be handled and enact a plan to address them. Will they be transferred (generally meaning insured), accepted, reduced or avoided? The specific mitigation action planned will be dependent on many factors such as feasibility and cost.



“While the majority of small business owners generally feel successful with how their businesses are operating, they are becoming increasingly more conservative with the overall level of risk they are taking with their business. Over the past year, the percentage of owners who identify themselves as conservative in risk-taking has steadily increased by 63 percent.”

An Illustration

To illustrate how the process may play out, one typical goal will be discussed and analysed hypothetically. The hypothetical business, ABC Fencing, is a fence installation company that employs three full-time employees. The types of physical fences they install are made of wire, wood, plastic or concrete. They do not do electronic fencing. To complete the picture, they do initial installation as well as maintenance and repair of fences whether or not they did the installation and they also erect pre-fabricated sheds. Assume that one medium term goal of the business is to increase the number of customers from outside the existing customer base radius (a particular group of towns in the county). Next, assume that there are marketing and advertising tactics planned to meet that goal. For some businesses, the planning and analysing might stop there. In other words, existing or potential risks associated with the goal and tactics would not be seriously examined.

However, if some level of ERM was in place, all the goals would be looked at in terms of what risks might interfere with meeting the target. Based on keeping abreast of national and local news and drawing on past experience, assume that the owner and general manager identify the following as some of the more significant risks the business might face for this marketing goal:

1. Neighbouring areas and/or the homeowner associations of housing developments in those counties introduce regulations prohibiting all but electronic fencing.
2. Direct competitors of the business decide to open up in neighbouring areas (either start-ups or other contractors expanding their offerings).
3. New housing construction in the expanded territory (recent homebuyers are a major source of new business for fencing contractors) dips below historical averages or dries up for a protracted time period.

Having identified the potential risks, assume that ABC Fencing further researches conditions to determine how realistic and imminent these risks are and how impactful they might be. The business can then decide if there is a need to take mitigation action which could involve anything from changing the goal to investing in the introduction of a new product line, i.e. electronic fencing, or even opening another location in a different territory beyond neighboring counties where new construction may be more vigorous. The value of analysing the risks relative to such an important goal – a goal that would entail expense for the business – should be clear. Investigating the risks allows the business to take a more appropriate, efficient and effective path toward its goal.

A Plethora of Risks

There is no shortage of risks to challenge small business. Small businesses have been feeling the effects of the economic slowdown since roughly late 2007. This can be seen by looking at Dun & Bradstreet's Small Business Health Index which measures failures, payments, etc.. Below we look at just three categories of risk: weak economy, increased regulation, and cyber and systems.

Weak Economy

The economy, or more precisely a weak economy, can be a serious threat to small businesses. It can result in lower sales volume, slower payments or non-payment, less credit availability, and compressed margins. A small business in such an economic environment may address the risk by reducing expenses, adding higher margin products and services, forging new partnerships, and so on. As with many external risks, a business owner cannot eliminate the risk itself, but can mitigate the risk with actions designed to overcome its effects.

Increased Regulation

More costly or rigorous laws or regulations can pose a risk to small businesses. There are so many new and old laws, regulations and statutes that businesses must comply at the federal, state, county, and city levels. There are also instances where requirements from different sources are inconsistent with each other, adding confusion on top of volume. It is true that employers of fewer than 50 full time employees are exempt from some laws or regulations, but they must keep abreast of changes to the law, e.g. modifications to the exemption level or of the definition of full-time and part-time employees. Such exemptions have enabled many small businesses to get started and to prosper because they would not be able to afford the cost burden of the laws to which they were exempted. At the same time, small businesses with fifty or more employees have had to find ways to successfully cope with these laws. With new laws being passed, the burden gets heavier. Risks relative to the laws and regulations for small businesses include: 1) uncertain cost of implementation, 2) non-compliance risk, i.e. fees, fines, closure from inadvertent failure to comply, and 3) reputational risk associated with non-compliance, if reported publically. Therefore, the business owner or manager needs to know the laws and abide by them or accept major risk.

Cyber and Systems

Cyber risk can no longer be considered the bane of big business alone. Cyber attacks are on the rise. The annual Symantec Internet Security Threat Report (ISTR) revealed that “Web-based attacks increased 30% in 2012. Surprisingly though, is that



In the end, the benefits of practicing ERM will well outweigh the effort.

a majority of those attacks targeted small business with less than 2,500 employees, proving that no matter what size your business is, it's vulnerable to potential attacks."

Cyber-attacks can take the form of attacks that overwhelm and cripple the site (denial of service attacks) or attacks that pilfer data or corrupt data and systems. These are serious risks to business.

But, it is not just actual cyber-attacks that small business must be concerned about. In a networked world there are all sorts of threats to small businesses. These can vary from angry customer comments posted on social media sites to system failures that shut down operations to poorly scripted, hastily sent e-mails that inadvertently bind the company to something unintended. There is elevated risk associated with maintaining required privacy of information, especially when all manner of devices carry the data such as laptops, notepads, and smart phones. Then, there is trend toward cloud computing with its unknowns. As the tip of the iceberg, this overview indicates the expanse of the underlying iceberg that cyber risk represents.

Conclusion

The purpose of the article was not to explore every type of risk category; there are too many. The main point being made is that ERM can help small businesses achieve their strategies and goals by dealing with the risks that may interfere along the way.

The ERM process is made up of the steps:

- 1) identify,
- 2) prioritize,
- 3) take action (even if that action is a decision to accept the risk).



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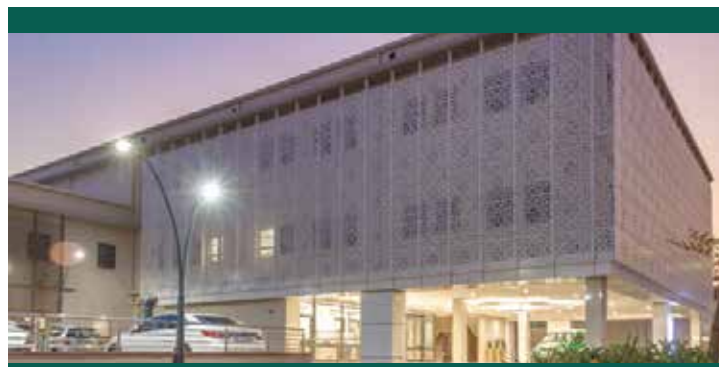
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SIGHTS AND TASTES OF THE PINK CITY..

The Magic Of Jaipur, The Pink City - a poem by Nishu Mathur, India

The walls of Jaipur stand proud in pink,
Guarding the city in their rustic shade,
Softening the heat when Sol doesn't blink,
And the cold of bitterly dry winter days.
Ancient quilas and mahals with life still breathe,
More than inanimate concrete or mere bricks red,
A mosaic of tradition that heritage bequeaths,
Inscriptions of culture where history treads.

Hear the loud trumpet of elephants of yore,
The laughter of maharanis in palkis of gold,
The war cries of marharajas wielding glittering swords,
The words of a messenger from a jewelled scroll.
Portraits speak of liaisons and love,
Of courage in hearts and love's sighs,
Of wars waged, hands touched,
Yesterday lives through an artist's eyes.

In the desert trudge camels with men in white,
Thirsting their way in dhotis in summer dust storms,
Women in mirrored lahariya lehengas bright,
Weave cotton quilts to keep winter warm.
Folk songs fill a night beneath a canopy of stars,
Witness he was then and now the moon,
The music of the dholak, the sarangi and sitar,
Mingle with the whispers of sand dunes.

The streets shuffle busily with traders and craft,
With glimmering zari, gota, kinari and precious stones,
Blue pottery, marble figurines, painting and art,
Inspiration carved in artisans home.
Vivacious is Jaipur with her own heart beat,
Her people, her streets throb with stories,
Not a moment quiet as past and present greet,
In the Pink City that revels in her glory.



High Tea at the Rambagh Palace.



*Flower sellers trade on the pavements of
the old city.*



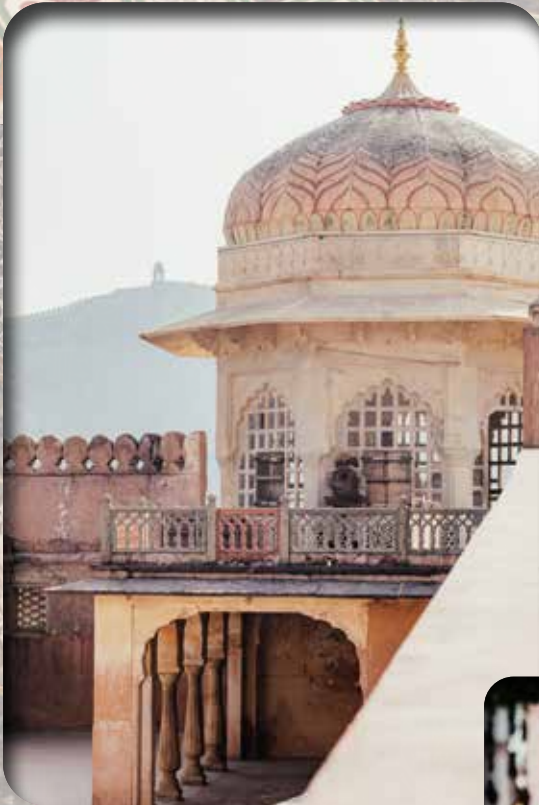
The Ganesh Pol gate at the Amber Fort presents a fusion of Rajput and Mughal architecture.



It's easier to negotiate Jaipur's traffic on bicycle.



Hand-made camel leather shoes or Jutti for sale in Jaipur's Old City



A guard on duty at the Amber Fort.



These hand-carved stamps are used for textile printing at the Anokhi Museum of Hand Printing



The photogenic facade of the red and pink sandstone palace, the Hawa Mahal



Street food in Jaipur's Old City.

Pics by Saaleha Idrees Bamjee

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THE WORLD NEEDS MORE CANADA

By Luqman L Issadeen



As Muslims we often find, like most things in life, that we go through peaks and troughs. In Ramadan we reach this spiritual high and almost immediately thereafter it seems the spirituality disappear. Ideally it would be great if we could sustain a level of consistent growth in our spirituality however we are forgetful and easily succumb to distraction. In these fleeting periods of peaks and troughs it is important mindful, to keep the actions we do or don't do that make up these bouts of spirituality without gloating or being too despondent. This will help us associate with the correct actions and help us cope with our needs for spiritual balance and energy.

Through a recent trough, I had the wonderful opportunity of attending a convention in Toronto, Canada called the RIS or "Reviving the Islamic Spirit". True to its name, it was an amazing well organized event held over the winter holidays where people from all over America and various parts of the world come together listening to prominent Islamic scholars. It is intended to be a means of spiritually preparing themselves for the new Gregorian year.

The inaugural RIS convention was held in 2001 with only a handful of attendees, whilst the recently held 16th edition had in excess of 20,000 participants. It is apparent that RIS has grown to become one of the most popular Islamic calendar events in the West.

The RIS convention was started by a group of university students who wanted to help overcome the challenges of the modern

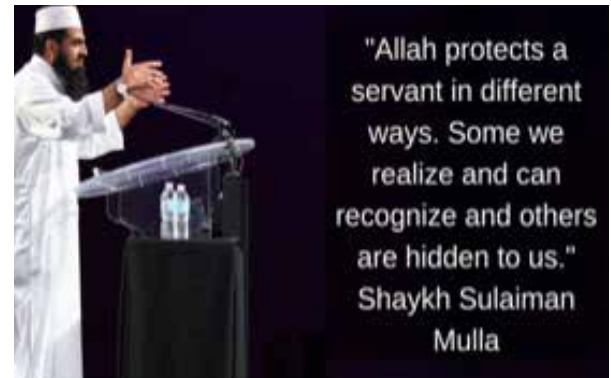
era. These include communication, healthy dialogue and integration. The convention promotes tolerance and introspection across cultural and religious lines through understanding and respect. The 2017 convention theme was "The world Needs More Canada". Justin Trudeau (the current prime minister of Canada) sent a video welcoming everyone. His message inspired and he said; "...Our differences make us stronger and you show us the power of openness, compassion, equality and justice. Values at the core of Islam and of Canada are alike. Now more than ever this work is important because we must continue to stand together united against racism, hatred and Islamophobia".

The convention takes place over 3 days with a comprehensive schedule of speakers and topics, is your choice regarding the speaker or session you want to attend. For those unable to attend, the full convention is streamed online for approximately \$30 (standard entry fees are approximately \$65 for the 3 days) via the RIS Website. Adjacent to the massive conference venue, there is a souk very similar to the souk's we have in South Africa. Many relief organizations, book stores and art stores, promote their wares and their programs.

This year, the convention had a range of speakers including our very own Moulana Sulaiman Mulla who is revered in North America for his tenacity, poetry and eloquence. His topic at the convention was the salient features of Prophet Yusuf's (peace be upon him) life such as his morality, tolerance, confidence and forgiveness. Other speakers included Doctor Abdul Hakim Sherman Jackson a professor at the University of Southern California, Mahmoud Abdul a former NBA basketball player, Salma Yaqoob a British member of Parliament, Imam Zaid Shakir one of the founders of Zaytuna college and leading Islamic Scholar in the West, respected Pakistani scholar Moulana Tariq Jameel. The variety of the speakers allowed attendees to get a diverse range of perspectives from religious, educational, theological and general.

After the convention there is a second element of this gathering called the "Spiritual Retreat". An intensive five day knowledge seminar. is conducted with a much smaller group of participants in which a similar line up of scholars delve into further detail on topics. At the Spiritual Retreat Moulana Sulaiman Mulla went into a detailed tafseer

Surah Yusuf. Sheikh Abdul Hakim Murad, a Cambridge professor, did a wonderful exposition on Imaam Ghazali's book of Poverty and Abstinence. Dr. Umar Faruq Abd-Allah spoke about the importance of the sign of the last day.



Overall it was an amazing experience. I am extremely grateful I attended. People may criticize aspects of the convention. However, apart from the annual Hajj pilgrimage, I have never seen such a wide spectrum of Muslims get together to become closer to the Creator. I was inspired by one quote by Dr. Abdul Hakim Jackson where he said that the biggest contribution to Islam in America did not come from a Moulana, professor or politician. Rather it came from a boxer who became so inspired by the message of Islam. I hope we can all find the boxer in us to stand up for our religion no matter the circumstance.



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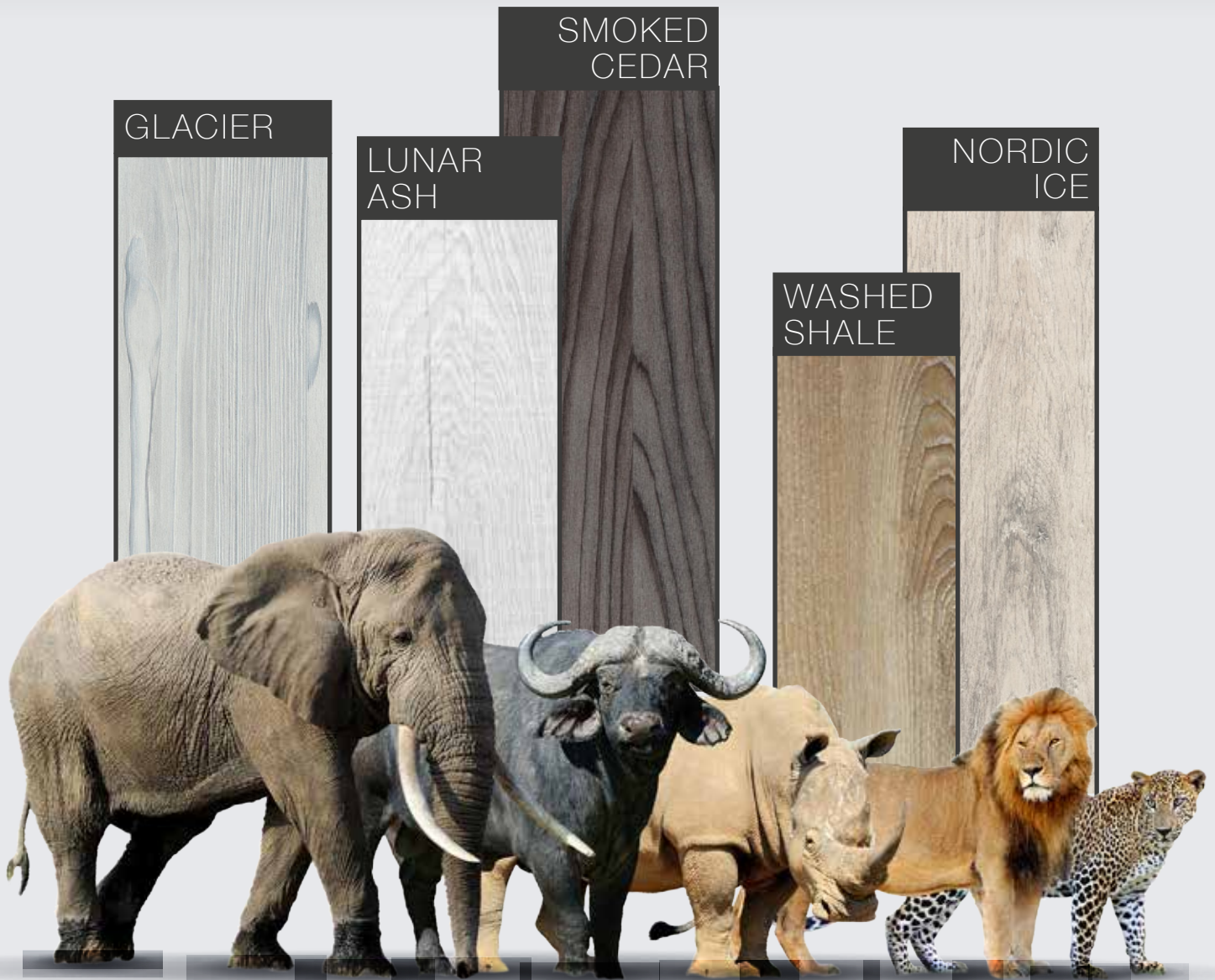
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BOOK REVIEW:

THE ART OF THE SUIT

Dawn Klatzko book "The Art of Suit" is a fresh guide to business success and personal growth. The book is an innovative, modern toolkit to help you grow and succeed.

She says;" Success depends on what makes you different from the rest and requires an environment where you can grow and reinvent yourself."

The advice can be applied to the challenges faced during the difficult economic climate and provides entrepreneurs, executives and business leaders with invaluable insight, advice and techniques that will help them negotiate the rocky terrains of the business world.

She draws on her experiences as a highly respected and successful advertising executive. The reader will enjoy her experiential insights on brand building. Applying this to a reader's own personal brand will increase value as he or she pursues their respective goals.

Each chapter deals with a discrete practical challenge, allowing one to choose those most relevant to one's own journey so that the learnings can be immediately applied. These are practical exercises if applied properly, can be helpful.

The author has succeeded in business and entrepreneurship. She has shared her insights for a number of years as a qualified Business and Executive Coach and speaker.

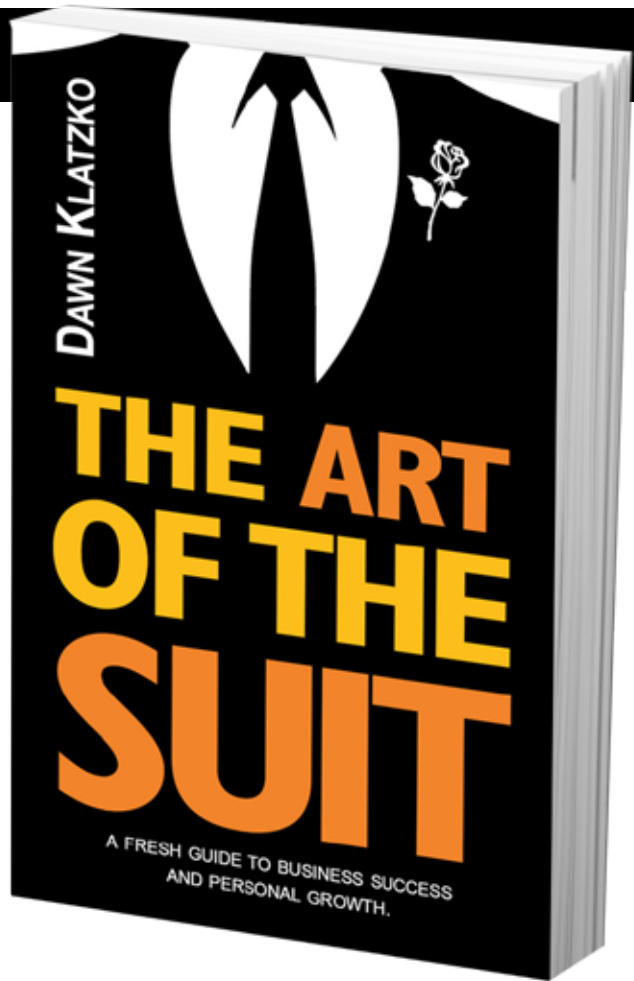
The Art of the Suit is an authentic, no-nonsense and it is an entertaining read.

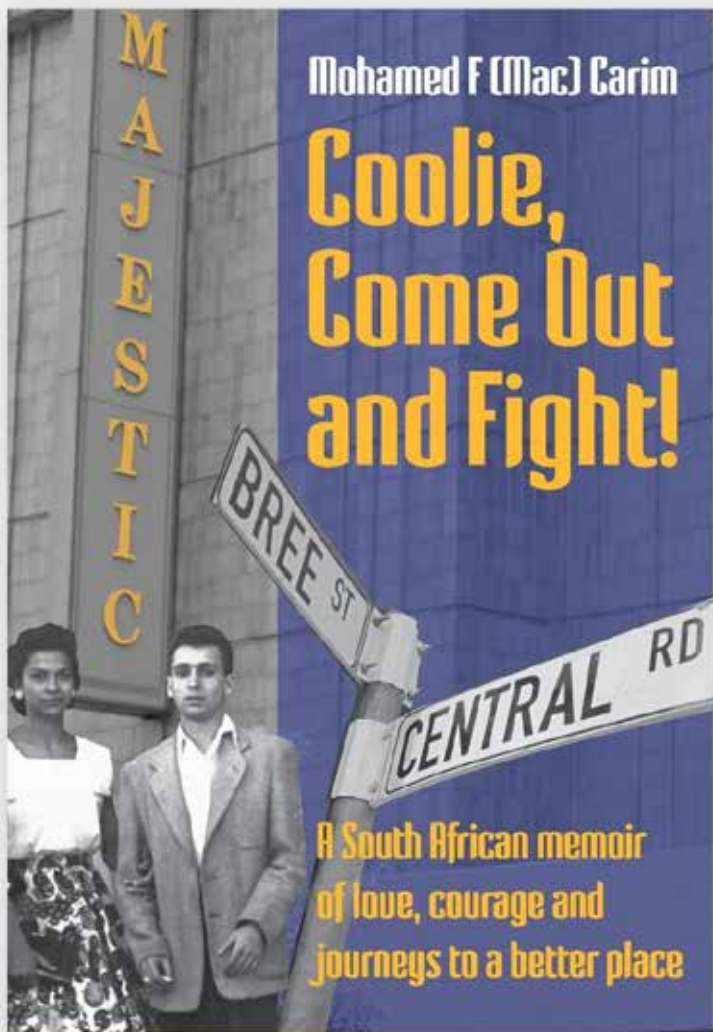
Her newfound aim is to focus on her passion – to share my knowledge and insights on the business of business, to smooth the path of those in pursuit of a career or building a business. She began this new voyage as a Business Development Consultant assisting primarily SMEs in the identification and implementation of development strategies. This naturally expanded into the area of personal development as an Executive and Business Coach which she has now been practicing for the past three years.

As part of her desire to share her knowledge and skills, Dawn Kletzko also runs motivational workshops and talks related to "The Art of the Suit". This is a skills development concept she has developed and which any can now enjoy.

Enjoy the read! Any feedback will be appreciated!

"This book is an overdue gem for those of us not fluent in the know-how of business but with potential that waited to meet Dawn Klatzko's lucid, practical, guidance! Buy it!" Eusebius McKaiser (author, broadcaster, lecturer)





Book Review:

Coolie, Come out and Fight

Reviewer: Dr Zaheera Jina (PhD, WITS)

I recently had the pleasure of reading Uncle Mac Carim's memoir and I realise the importance of this story for present day youth.

"Muhammed F (Mac) Carim's debut book 'Coolie, Come out and Fight' is a memoir which explores the harsh effects of apartheid and the extent to which non-whites were affected. I often hear of people who fight poverty and become successful but to empower oneself in a country where your very being was dehumanized is a mammoth task indeed.

I grew up listening to tales of the injustices of apartheid but only through the lens of Carim's writing did I fully understand the challenges, hardships and struggles faced by so many. I now realise the sacrifices that my great-grandmother made when she came from India and ran a business together with her twelve year old son Ebrahim. Through her guidance, toil and hard work, her other sons became successful businessmen and professionals and they saw to it that their children also became financially stable. Likewise in his story, Carim relates how his own mother made decisions for her children's benefit, even if these decisions meant moving to a different country. His mother unfortunately did not live to see a free South Africa but she did see her children successful and happy. Carim states that no words were ever truer than those chosen by his brother Enver for his mother's headstone. These words appropriately summarises the struggle in the book:

"In loving memory of Janub Carim, 1915-1974, Who freed her children from bondage" (2013, pg.205).

'Coolie come out and fight' is written as a first-person narration; Carim tells the story as an adult looking back at his childhood, him growing up and his pursuit for freedom, love and happiness. The story itself is factual, emotional and reflective, and I was thus able to journey with Carim through his life. This story made me realise that even though I studied given financial constraints, I am thankful for the freedom of choice that I had in that I could pursue a PhD at a university of my choosing.

'Coolie, Come out and Fight' is for present day youth who have an obscure sense of entitlement that government owes them everything. This story will initiate understanding that only through hard work and perseverance can anybody be truly successful. The story will allow for good critical reflection and discussion. If you can read, think and reflect then 'Coolie, Come out and Fight' is a must read."

The Rare Bear Project



By Tasneem Jadwat

No two people are alike, yet for some feeling different is a painful process especially when the person is diagnosed with a rare illness. Being told you're one out of a million people to have a rare illness, not only affects you physically but emotionally as well. One can only imagine the emotions of a child diagnosed with a rare disease. Some are not even able to play with toys like other kids. This is where a wonderful initiative known as the "Rare bear project," by the Rare diseases patient advocacy group has helped lift the spirits and helped create employment opportunities for the disadvantaged community of KyaSands.

The Rare Bear Project is credited to the CEO and founder of Rare Diseases South Africa and KyaKids, Kelly Du Plessis, whose own child was diagnosed with a rare genetic condition. With a simple intention to give back to the community, the concept of Rare Bears manifested when Rare Diseases South Africa celebrated its 2nd birthday in collaboration with Bryanston Bible Church. According to Megan Hunter, the groups, patient advocacy project assistant, "the intention of providing these handmade, individually crocheted rare bears to pediatric patients was a means of providing companionship to children enduring their journeys of survival."

Rare bears are not your ordinary teddy bears, Yes, they are undoubtedly cute, but they symbolize acceptance of rareness and provide the kids who are affected by rare diseases with comfort and love. Hunt proudly states, "Our animals are

all individually made, with different colours & characteristics – there are no two that are exactly the same. Just like our patients! They have their own little quirkiness and are made with so much love."

The KyaSands women commissioned with creating these lovable bears come from a previously disadvantaged background, The project began with 20 ladies and has more than 50 ladies employed on a full time basis. These women are taught to crochet and stitch the different types of animals sold. Many of these women are able educate themselves and their kids, and take better care of their families as they now have a stable income through the Rare Bear Project.

The ladies are taught to be independent as they are encouraged to purchase the materials such as wool, stuffing and safety required for the bears. Rare Diseases informs these women regarding quantities and specifications required as per orders requested on their online store. After completion of the assembling process, the stuffed animals are brought to Rare Diseases where, quality control is performed on each product. The bears are then cleaned, dried and shipped off. Payment is then made to the ladies of KyaSands. For the months that more bears are created than needed, Rare diseases ensures these ladies received their payment irrespectively.

If you would like to purchase a rare bear for only R150 please visit the Rare Diseases online store at <https://www.rarediseases.co.za/online-store-1/Rare-Bear-For-Personal-Purchase-p65095109> Alternatively you could also donate one of these joyful companions to a child in need for only R120 at <https://www.rarediseases.co.za/online-store-1/Rare-Bear-For-Donation-p67750262>

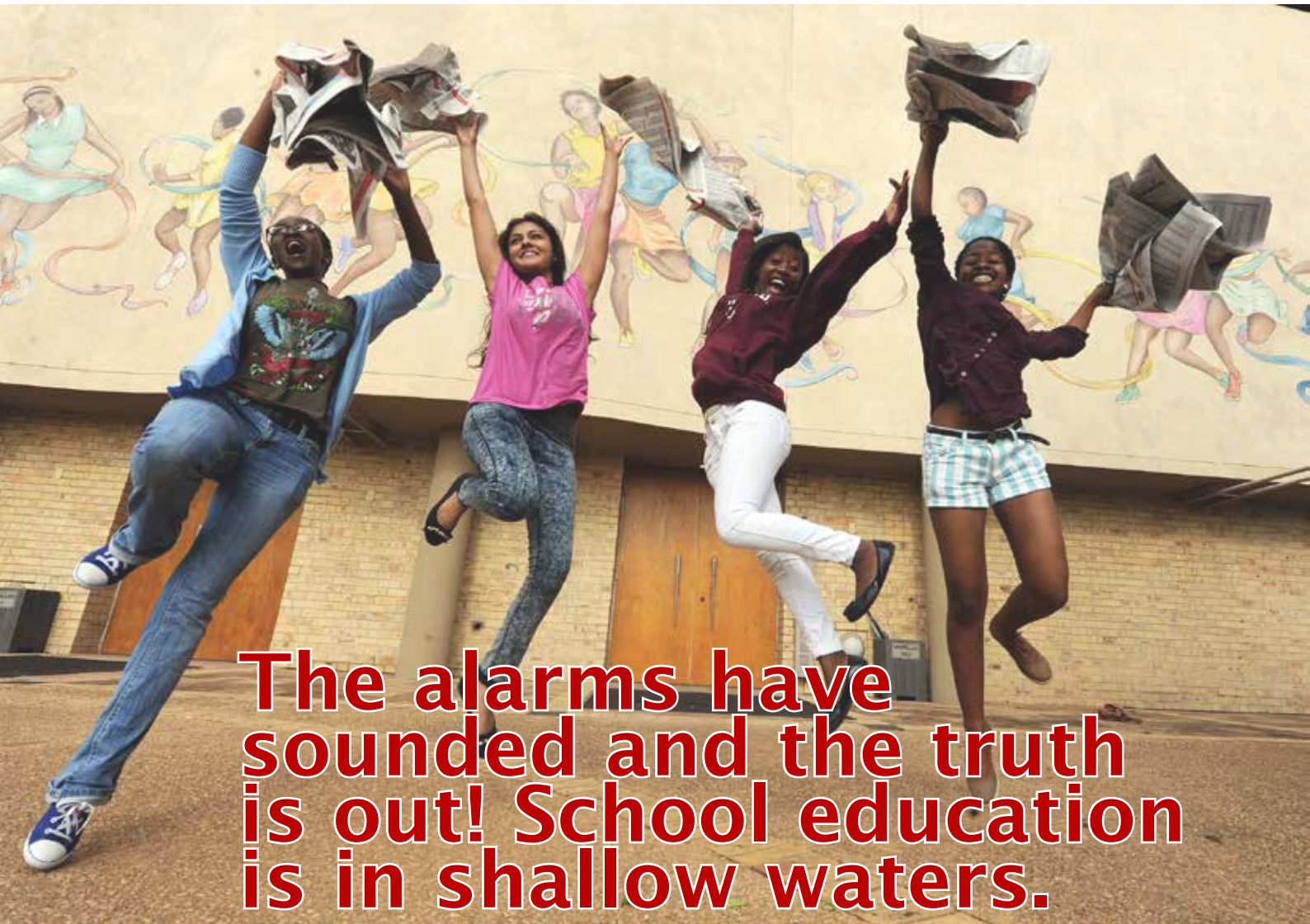
For more information visit The Rare Bear Project's Facebook page at <https://www.facebook.com/RareBearsSA/> or follow them on Instagram : @rare_bear_za



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The alarms have sounded and the truth is out! School education is in shallow waters.

Dr Zaheera Jina (PhD, WITS)

The grade 12 examination results were released in early January with many learners achieving distinctions and then many failing the year as well. Professor Jonathan Jansen in an open letter to the class of 2016 (definitely applicable to the class of 2017 as well) published on BusinessLive, congratulated the learners who passed their exams and encouraged those who failed to try again:

"Passing Grade 12 in South Africa is actually quite easy and it means very little. The standards are low and the marks are adjusted upwards for most subjects. Those of you with six or more distinctions are particularly vulnerable to self-deception because "smart" means much more than conquering the rules of the examination game. Remember the exams are rigged to make the weakest students pass, not to make the brightest students excel. Or more directly, the exams are designed to compensate for the dysfunction in most of our schools because the politicians are too scared to confront those who hold hostage the potential of all our pupils. The only subject that directly tests logical thinking and intellectual acumen is mathematics. And here, from the primary grades to the final matric year, we are regularly exposed as one of the worst performers in the world. When Umalusi, the standards setting body for exams, tells you that even "mathematical literacy is [now] as hard as mathematics", then you know that school education is in shallow waters."

School education is in shallow waters? Why? And what does the future hold?

The crisis within school education is layered, the paramount concern being illiteracy. Illiteracy is an enduring crisis in South Africa, the effects of which will continue to be felt for decades to come. Its impact is far reaching, and is felt most deeply among the poor. It is a crisis that perpetuates inequality and poverty, and has the power to pull the country down into shallow waters. According to recent research (Spaull, 2016), 58% of Grade 4 learners in South Africa cannot read for meaning, while 29% are completely illiterate. These figures represent a disturbingly high number of children who are unable to read in their fourth year of schooling.

The foundation for literacy begins from birth. Learning to talk, listen and understand is the foundation to identifying letters and sounds, and eventually words and whole sentences. Once children are able to decode what they read, they can begin to understand its meaning. This ability to read with understanding is the skill required for the rest of the child's life in every learning area including mathematics.

Many of South Africa's children are already at a disadvantage before they even begin school. This is because children from low-income families hear on average 30 million fewer words than their affluent peers by the age of three. This alone has a significant impact on their ability to enhance on basic literacy skills and achieve in school. Once children start primary school, an additional set of compounding challenges emerge. With 11 official languages in South Africa, 70% of Grade 1 to 3 learners are taught in an African language. When learners reach Grade 4, the majority of them are then instructed in English. This approach is based on research that indicates that children acquire English language skills more easily when they receive instruction in their mother tongue in Grades 1 to 3 (Taylor, & Von Fintel, 2016). However, many learners have not mastered reading for meaning in their first language by the end of Grade 3. The lack of basic literacy skills combined with a poor grasp of a second language (typically English) further constrains their ability to master literacy skills in the transition to a second language from Grade 4.

As a result their struggle to read for meaning or comprehend the curriculum is intensified. They are distressed by poor academic performance for the rest of their school careers. Evidence shows that students who have fallen behind in school by Grade 4 struggle to achieve educational outcomes by Grade 12 (Van der Berg, 2015). However, the challenge of learning to read in a second language is only one of the reasons of mass illiteracy in our country. The other reasons are: insufficient policy for early childhood development and primary schooling; weaknesses in the relationship between teacher, learner and curriculum content (instructional core); home background; and large class sizes in the Foundation Phase.

Illiteracy breeds exclusion in every area of society, and negatively affects the economy of the country. In 2010, it was estimated that illiteracy costs South Africa R450 billion each year (Gustafsson, van der Berg, Shepherd, Burger, 2010), and it's not difficult to see why. Between 2010 and 2015, only half of the learners that began school in Grade 2 reached Matric (Equal Education, 2015). Although there are a number of other factors that contribute to the high dropout rate, illiteracy is a huge contributor. With little education, no skills and limited access to opportunities, more than half of South Africa's youth are unemployed. Widespread unemployment in turn engrains cycles of poverty and places significant strain on South Africa's resources.

The alarms have sounded and the truth is out! We as a country have a lot of work to do. How quickly we take action today will determine the prosperity of our people and economy for decades to come.

As a Roshgold News community of readers we can assist the disadvantaged schools at our door steps. We need to go into schools to assist teachers to help learners with reading. We need to get involved in tutor programmes and after school book clubs. Change can only happen through self-initiative. Our future generations depend on us!

<http://help2read.org/2016/09/13/sobering-state-literacy-south-africa>

<https://www.businesslive.co.za/rdm/lifestyle/2017-01-05-dear-grade-12-pupil-lets-talk-about-your-matric-pass/>

Supercars

Bucking the Trend

By: Mikael Waja

If you are a petrolhead, or someone that loves cars, chances are, you've had a picture of a supercar. Whether it is a Ferrari, Lamborghini, or McLaren hanging on your wall, phone or facing you on your desktop you enjoy the beauty of this. Most people think of owning a supercar as an unattainable dream. They associate the car with movie stars in Monaco or Hollywood.

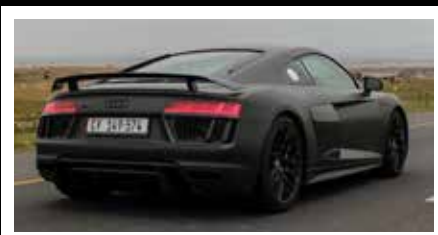
In South Africa, the supercar community is booming. The number of Ferrari's, Lamborghini's, Aston Martins, and Porsche's on South African roads, mostly within Cape Town, Johannesburg and Durban, has increased exponentially over the last ten years. One would need to spend thirty minutes in Camps Bay or Sandton to agree with me.


Most car lovers will tell you, supercars are not merely four wheels which get you from point A to B, but a passion and an object which they love and enjoy. This love for cars has spawned a whole community within our country. Naturally, this community quickly developed a platform in which they could share their common passion. So supercar breakfast runs, gatherings and events, aside from manufacturer specific events, where all brands are welcome, have become extremely common. The calendar for such meets is busy and could be as frequently as once a month.

A new industry has been spawned. There is a rise in supercar related tuners, modification workshops, and car care agencies, as owners look to customize, tune, protect and maintain their million Rand investments. Well known European and Asian brands, such as Novitec, Libertywalk, Brabus, Akrapovic, Armytrix, and many more can now be found on our shores. There seems to be an increasing trend of owners customizing their vehicles. They upgrading exhaust systems, changing wheels, installing body kits, tuning their cars, and some even upgrading engines. This unique industry is exploding, so much so, that rough estimates show that the highest number of Libertywalk body conversions in the world, aside from Japan, are done in South Africa.

The quality of cars is also something to behold. As rare, limited production numbered vehicles, such as Lamborghini Aventador SV's, Huracan Performante's, Ferrari 599 Gto, Speciale's, Laferrari's and even Enzo's are found in private collections across the country. These exclusive machines, some valued as much as one hundred million Rand, are in high demand worldwide.

Even though many aspects of South Africa, including the economy, are showing signs of stagnation, and even downturns, the supercar community is bucking the trend and growing. The South African community is without a doubt, of the highest calibre, and is right up there with the Western world.



photos by:  Miks

You can follow Mikael on Instagram: [pix_by_miks](https://www.instagram.com/pix_by_miks)



CHECK OUT WHAT ROSHGOLD'S MARKETING TEAM IS PLANNING IN 2018

February 2018

Our team will be at the Halaal Goods market. Meet Zahaab and the team. They have many handouts and also competitions with prizes to be won.

April 2018

The Accidental Muslims Conference in Johannesburg. Look out on Roshgold's Instagram for more information.

July 2018

Jozi Books and Blog Faire 2018 will once again be hosted in Lenasia on 29 July 2018. Roshgold News and the team will be in action with Roshgold Kiddies club. This event has become a PREMIER event on the Jo'burg literary scene

August 2018

The Exciting launch of the 2018 edition of The Roshgold Young Business Achiever Award. Last year's edition was such a success. There were great entrepreneurs, fun interaction and lots of prizes that were dished out. We were very proud of our finalists and the resultant winners.

November 2018

Roshgold's Annual Meeting where we report to our stakeholders, host the finalists in The Roshgold Young Business Achievers Awards and get a chance to network at the end of the year. A great social occasion.

December 2018 (TBC)

Visiting Cape Town and attending The Accidental Muslims Cape Town Conference.

We looking forward to meeting everyone. Please do come and support out initiatives. Our prayers for a successful year ahead.

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Chilli Chocolate Chefs Recipe



Labne & Pistachio Cheesecake

Ingredients:

1kg Strained Yoghurt
100g Honey
50g Castor Sugar
3 Eggs

Pistachio Crust:

150g Pistachio
35g Butter

Topping:

1 cup Whipped Cream
Cherries
Pomegranate
Golden Syrup to drizzle.



Method:

1. For the crust... Mix together the Pistachio and the Butter and place into base.
2. Combine - Yoghurt with Honey, Eggs and Castor sugar.
3. Spoon into pistachio crust
4. Bake on 180 degrees for 90 minutes.
5. Chill Overnight
6. Top with: Whipped Cream, Cherries, Pomegranate, Pistachio and Golden Syrup.

Lentil Galettes

Ingredients:

1 tin cooked Lentils
1 tsp. Cumin Powder
1 tsp. Coriander Powder
¼ cup Olive Oil
1 medium Onion, roughly chopped
2 Garlic Cloves, chopped
1 cup Greek Yoghurt
¼ cup chopped Coriander
¼ cup chopped Mint
1 freshly squeezed Lemon
1 sheet of Puff Pastry
1 Egg
Salt
Freshly ground Black Pepper
Sev (for garnish)



Method:

1. Heat the oven to 180.
2. Stamp the Puff Pastry into rings and place on a tray with baking paper
3. Brush with Egg and bake till light golden
4. Heat the Olive Oil and add in Onion, Cumin, Coriander and Garlic.
5. Cook a little and add in the Lentils.
6. Leave to cool slightly.
7. Add in Mint, Coriander, Lemon juice, Greek Yoghurt.
8. Season with Salt, Pepper and a dash of Olive Oil.
9. Place pastry ring on a platter.
10. Top with the lentil mix.
11. Garnish with Sev.



BMW 440i COUPÉ



AUTHOR: Torque Talk is a member of SAGMJ

BMW recently refreshed its line-up of the 4 Series and introduced some name changes as well. The 440i test vehicle replaces the 435i. The nameplate ending with a '5' used to be known as the ultimate pre-'M' version, but this has now changed.

The new 4 Series has been given a few nips and tucks, thereby

enhancing its overall look. The front and rear aprons have been tweaked and seem to be better carved out of the bumper, giving the car a lower and more brute look. The standard LED lighting ensures that the updated version is easily recognisable from the pre-facelift. The new headlights now feature twin LED semi-circle lights that

extend towards the kidney grills. In keeping with this look, the rear LED lights also have two lines that have a squarish loop in the outer lights and stretch towards the centre.

Inside, there have also been some changes, which start with double stitching on all leather sections. The new digital dashboard looks much sportier and has some customisation

First appeared: www.accountancysa.org.za



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as well. There is an upgraded sports steering wheel and high gloss surrounds the infotainment system. The iDrive system has also been updated and is now tile-based, making it easier to use.

The motor has been updated, now producing a healthy 240 kW and a whopping 450 N.m, translating into a very powerful

machine. This, together with the updated suspension, enhances the experience of the 4 Series.

On the road, the car still feels a bit stiff, but that said, for a sports coupé it is actually very comfortable. The power is instantaneous each time you floor the accelerator and so is the melodious sound that emanates from the six-cylinder

motor, which in turn raises the hairs in the back of your neck.

Overall, the updated 4 Series has raised the benchmark of sports coupés, so if you prefer a sports coupé that can be used to drive to work daily and transform into a thoroughbred track car on weekends, the 440i should definitely be on your list.

First appeared: www.accountancysa.org.za



WIEF YOUNG FELLOWS PROGRAMME OVERVIEW

WIEF Young Fellows is a flagship leadership programme under the WIEF Young Leaders Network, a global youth network for young pioneers and changemakers to connect and collaborate for the purpose of promoting cross-border business opportunities and social projects for the common good.

Inaugurated in 2012, the WIEF Young Fellows is a week-long leadership empowerment programme on a holistic leadership concept covering everything from finance, business management, social enterprise, sustainability, community living and philanthropy, coupled with a strong moral compass embodied in its philosophy of altruistic leadership under the tagline Learn. Empower. Earn. Return.

Ebrahim Patel, the Chairman of the WIEF Young Leaders Network, said that the Young Fellows was a vision of the Chairman of the World Islamic Economic Forum, Tun Musa Hitam, to provide young people from across the globe with a program encompassing leadership, entrepreneurship, formal skills and experiential learning while exploring and understanding diverse cultures and backgrounds.

"We want to inculcate a balanced approach to the various facets of life, incorporating the Islamic teachings of collectivism rather than individualism. At the same time, with the program attracting people from all races, religions, nationalities and culture, it provides an opportunity to learn about each other and to promote the positive aspects of Islam."

Participants not only learn about themselves, their fellow participants and life skills but they also learn collaboration, assisting society and giving back to community.

"In each program we bring top business leaders, successful entrepreneurs and dignitaries to engage with the participants in an informal atmosphere where they can benefit from experience" added Patel.

The Programme incorporates leadership and entrepreneurship skills, with an opportunity for real-time business experiences. It attracts young change-makers all over the world ranging from graduates, young entrepreneurs, junior professionals, young CEOs, community leaders, young creative artists and NGO workers. The programme was held in various cities around the world – Kuala Lumpur (2012) Durban (2013) Manila (2014), Cordoba (2015), Singapore (2016) and Melaka (2017) and was attended by 150 young leaders between the ages of 20-30 from over 50 countries.

The inaugural YF2012 was attended by 23 young change-makers from 13 different countries all over the world, ranging from graduates, young entrepreneurs, junior professionals, young CEOs, community leaders, young creative artists and NGO workers. The Programme incorporated inputs on leadership concepts, but also group project presentations to enable participants to immediately apply what they have learnt.

WIEF Young Fellows 2013 (YF2013) held in Durban, South Africa from 12- 18 May 2013 brought together 28 young passionate change-makers representing 18 countries comprising top graduates, social entrepreneurs, young CEOs, junior professionals, artists, community organizers, researchers, and PhD students and focused on a holistic leadership development programme with a special feature on environmental conservation.

The WIEF Young Fellows 2013 was honored by local dignitaries such as the KwaZulu-Natal MEC for Economic Development and Tourism, the Honorable Michael Mabuyakhulu and the Premier of KwaZulu-Natal, the Honourable, Zweli Mkhize.

The YF2014 was held in Manila, the Philippines from 18-24 June 2014. The programme was organised in collaboration with the Young Moro Professional Network (YMPN) and supported by the Regional Government of the Autonomous Region in Muslim Mindanao (ARMM) and the National Commission on Muslim Filipinos (NCMF) and hosted 24 participants from 16 countries. YF2014 sessions covered the fundamentals of running a business and the different values of leadership with an emphasis on social enterprise and using crucial business fundamentals to promote socially-driven products.

The historic cities of Cordoba and Granada in Spain were the venues for YF2015 where 26 participants from 20 countries, including countries such as The Bahamas and Northern Ireland learnt about cutting-edge marketing strategies to promote socio-

business projects and worked on a Spanish Farmhouse in Priego de Cordoba, where they learnt the commercial operations of the farm. With that knowledge, participants were divided into groups to compete on the best digital viral campaign strategy to promote farmhouse products to a global market.

YF2015 included a new IdeaPad session, where each participant gets the chance to pitch their individual business project to fellow participants and organisers, and stand a chance to win a 6-month mentorship with global business leaders and opportunity to pitch at the IdeaPad session of the 11th WIEF, an annual global business forum in KL, that same year. The four winning projects were from Malaysia, USA, Morocco and Gambia.

The 2016 WIEF Young Fellows was held in Singapore from 18-24 September 2016 and conducted in multiple locations, particularly in Kampung Kampus, a rare natural forest sanctuary tucked in cosmopolitan Singapore and was attended by 25 young changemakers from 14 countries.

YF2016 focused on taking participants on a deep dive into the startup world, by embarking on an intense two days of hackathon, challenging participants to create viable business models for burning social issues that affect our everyday lives such as Quality Education, Sustainable Cities and Communities, Good Health and Well-being and Reduced Inequalities.

The WIEF Young Fellows 2017 was held in the historic city of Melaka, a UNESCO World Heritage Site from 30 April – 6 May 2017 bearing the theme 'Unlocking the Business of Heritage and Culture'. YF2017 focused on heritage conservation and how the preservation of heritage and culture can unlock business potential in an area or city. 24 young leaders from 13 countries (USA, France, Malaysia, UK, Australia, Philippines, Benin, Ethiopia, Cameroon, Kenya, Indonesia, Iraq and Morocco) attended the programme in Melaka, where they explored business potential in culture and heritage.



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