

A hand from the top left holds a heart-shaped ring of bread. Below it, a young boy with brown hair and a green turtleneck looks up with his hands held out in prayer. The background is dark.

Roshgold

MAY - JULY 2017

NEWS

**A TIME FOR GREATER
CIVIC INVOLVEMENT**

DEBT — A DOUBLE EDGED SWORD?

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Ed's Entre

What's next? Will South Africa come out better in the aftermath of this economic and political crisis?

No matter what the outcome we have a responsibility to support the democratic process and hold elected officials to account. We cannot do it in our personal capacities but we can do it collectively. The broad based opposition to the "redeployment" or purge of cabinet ministers will be a catalyst for more action. It is your civic responsibility to be involved. We are gambling our future and it is time to be involved.



The increasing burden of servicing the country's debt cannot be ignored and the flippant manner in which several parliamentarians have reacted should not be overlooked. The consequences are dire.

This issue addresses at our social responsibilities to poverty alleviation, the exemplary work being done by non- governmental organisations and civil society and the efforts of leaders in this space. It is heartening. We have an obligation as the public sector flounders and budgets will diminish or be used to bail out state owned corporations and a non-productive civil service.

Our constituency can help with education, feeding schemes, community gardening, counselling and helping those stressed by debt. It is possible to make a difference to those in need no matter how small our intervention or contribution is.

We pray for our Muslim readers to have a spiritually uplifting Ramadaan.

Haroun Pochee
Editor

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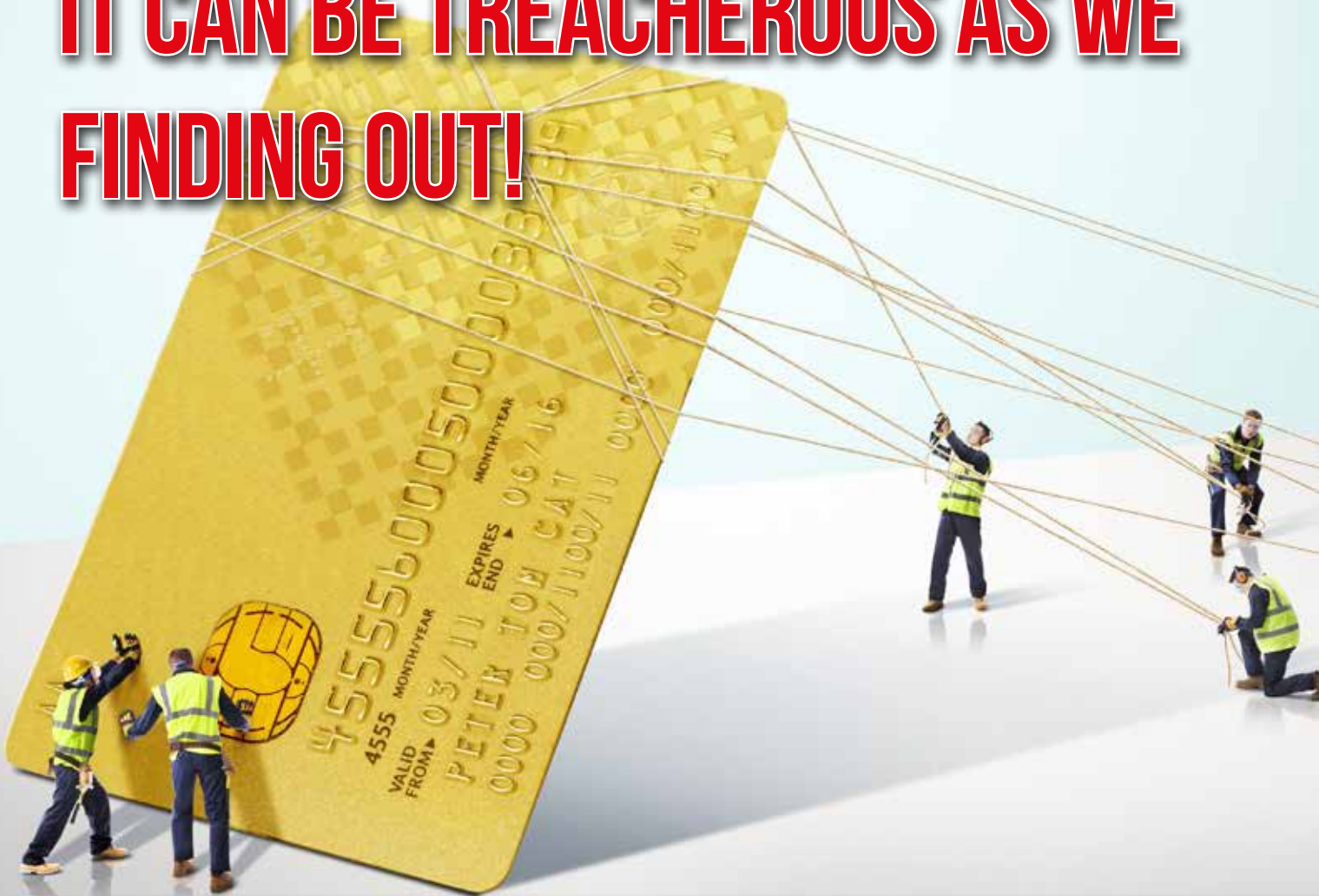
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DEBT A DOUBLE EDGED SWORD IT CAN BE TREACHEROUS AS WE FINDING OUT!



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

The much dreaded day of a credit downgrade for South Africa dawned when credit agencies downgraded South African debt and institutions in one fell swoop. The primary reasons cited were the low or non-existent economic growth and secondly, political uncertainty. The political games go on as the country is on a precipice. So what do you and I, as average South Africans, do in the face of more difficulties? Can we wait for our politicians to resolve the problems pertaining to economic policy, leadership, accountability and financial survival?

We are living in times when leadership cannot give us direction, we live in uncertain economic times and times when our social responsibilities will call on us to help the unemployed , the debt ridden, the hungry and those in need. Why wait? Lets start planning.

Like any tennis game, we can sit on the side line and watch rally after rally without understanding the effects on our pockets and psyche. Here are some pertinent lessons we can take out of the current uncertain economic climate.



1. Don't ever allow yourself to be cornered with debt. All financial institutions whether advancing personal loans, commercial loans or developmental loans have rules to abide by. If your conduct financial or otherwise rocks the boat you need to satisfy the credit analysts and in South Africa Inc. case the ratings agencies.
2. No matter how good your intentions in utilising debt financing and no matter how sophisticated your financial models are there is always room for error. One has to be conservative with debt funding. By not being conservative one is allowing through the contracts one signs to play the game according to the rules of the funder and lose your sovereignty over your affairs. The rules with honouring debt obligations are extremely stringent and carry penalties and costs if one cannot meet the conditions of the loan. In our personal matters it is the "fine print" that snares our financial freedom. It brings unnecessary pressure to bear on us and decision making is constrained as the pressure is brought to bear in settling the debt obligation.
3. A person, company or country dependent on running their affairs on a model of debt has to be clear as to what the debt funding is taken for. The ideal is to have NO debt. It is understood that our minds have become programmed to a world where debt financing becomes an integral part of the family finances, the business plan or in the case of a country, the economic development. In many cases the regularisation of debt blurs the objectives and modelling based on capital structures, tax planning and strength of balance sheets allows one to take debt for the sake of debt. What happens, we forget the reason we taking on the debt. In a South African context personal finances (as discussed in the last issue of Roshgold News) are shot as debt levels are way beyond affordability. The same can be said of public finances where "looting", non-productivity and bailouts have put Public sector finances at risk. In contrast, corporate South Africa has leverage and strong balance sheets and the capacity to grow the economy. Just why is that? The expertise resting in the corporate sector managed their affairs better than the private or public sector. The harsh realities of what happened post 2008/2009 made corporate South Africa incorporate the potential challenges into their business models.
4. The global economy is being choked by difficulties stemming from an over extended debt program. No matter what levels of quantitative easing takes place the global scenario for regenerating growth remains difficult. We need to take cognisance that this model is faulty and in need of a major overhaul. There have been major defaults at Government level and there are still countries that are hopelessly insolvent. We as individual need to pressurise our public sector leadership to steer away from such destabilising debt. In South Africa's case the proposed implementation of the nuclear program will make future generations inheriting debt that may not have been warranted. Active citizenry is required to make public official accountable.
5. A debt laden country will not be able to care for the poor and vulnerable. Budgets cuts will impact on social spending for this sector. Higher taxes will frighten away investment and also facilitate a Greek style tax evasion on a massive scale. Trust is a factor in any financial dealing and any undermining of trust will lead to an outflow of much needed capital. Are we sitting ducks?
6. As small business drivers we should position and prime our businesses for survival first and then prime these businesses to seek opportunities as weak, debt laden businesses fall when the economic cycle contracts.
7. On a private level we need to come to the conclusion a debt driven lifestyle cannot be sustained. Something will have to give! Whether it your income that is impacted or costs (including rising financing cost) that will squeeze your budgets the risk increases and the chances of mental pressure increasing will have to be carried. Also think of the effect of losing an asset or having credit judgement against you.
8. Assess your productivity, assess your debt levels and most importantly don't leave your economic future in the hands of a credit analyst or credit grantor. They have to earn their salaries and their bonuses. Must it be at your cost?

We are living in times when leadership cannot give us direction, we live in uncertain economic times and times when our social responsibilities will call on us to help the unemployed , the debt ridden, the hungry and those in need. Why wait? Lets start planning.

The ideal solution can be a pool of funds to help alleviation and help sustain business in such difficult times. **What are your thoughts? Please provide our readers with your ideas and solutions. We in need of collaborative upliftment!**



YOUR CHALLENGE- GIVE OF YOURSELF NOT JUST YOUR MONEY

AN EXTRACT FROM THE ADDRESS BY FORMER FINANCE MINISTER TREVOR MANUEL TO THE ISLAMIC RELIEF FUNDRAISER

That we need organisations like Islamic Relief to exist to perform the charitable work that it does in society presents an interesting dichotomy. Clearly there is a need for the assistance and relief being provided in the form of food, shelter, water, education and healthcare on a daily basis. That does not even begin to address the need when emergencies such as natural disasters, flooding, droughts or worse, emergencies as a result of conflicts across the globe arise. As we are all aware these needs affects individuals and communities indiscriminately – the vulnerable such as children and the elderly are not spared. In fact, they are affected the most.

The challenge confronting the world is the demand for the services of organisations such as Islamic Relief will grow very rapidly.

The paradox that confronts us is that where we have made incredible technological advances such as instant forms of communication – in fact, where communication can be responded to and manipulated

in a wide range of ways through interesting algorithms – or where the concept of driverless cars will be a reality in many cities soon, that we still have not addressed the low levels of poverty, not only in our country but on a global scale.

We live in a world where the effects of regional conflicts are being seen and felt rippling through the rest of the world. We, along with the rest of the world were all horrifically appalled when we saw the photographs of the three-year old Syrian boy, Aylin Kurdi, whose lifeless body had washed up on the shores of a Turkish beach in September 2015. The haunting image of Omran Daqneesh, a year later, covered in ash sitting in an ambulance having survived the destruction of his home. While we have access to these gut wrenching images through improved technology, they are but snippets of the reality being faced by millions of people across the globe.

It is in this context where humanity is tested to its utmost, - such as when families have to make the difficult decisions and choices between being able to afford food and shelter or

sending children to school; or about drinking the only available water which may risk their health or worse, their life; or whether they should risk their lives in the country of their birth or taking on a wide array of other unknown risks in another country - that we have to understand the crucial work being undertaken by organisations such as Islamic Relief where their mission – and I’m quoting from their documents - is to help the poor and those in need regardless of race, colour, political affiliation, gender or belief to live sustainable, self-reliant lives within safe and caring communities. It is in the context of increasing global xenophobia and racism and the rise of conservative politics in the West that we need to assist the most vulnerable among us.

There is also the third broad category of people who are constantly in need of relief. These are the people disgorged by an uncaring society that is becoming increasingly more unequal. We have probably all read the Oxfam Report. It states, “Eight men own the same wealth as the 3.6 billion people who make up the poorest half of humanity.” This is the

poverty we encounter every single day, it impacts people we encounter as we go about our lives. Much of this poverty is grinding, and impacts from one generation to the next. And, as with the circumstances created either by war or by climate change, it too strips people of their dignity and humanity.

There is a fourth category that we have lived through, and by the signs of it are bound to do so again – it is the result of poor people waging war against other poor people. The victims in these cases are always those who speak a different language, are adherents of a different culture and/or come from another region or country. I know that there are various attempts to sugar-coat this horror. I prefer to call it as I see it – “Xenophobia”, a dislike of or prejudice against people from other countries.

So, the challenge that I want to pose to you relates to giving; but to giving of yourself in a different, possibly more active manner. Giving money is the easy part of Sadaqah. My challenge to you is that you give enough of yourself to be interested in what happens around you in society, in your country and in the world in general and then to speak out against those things that contribute to the issues that you give, are giving your money to. Many of the crises that we deal with today such as refugees that are freezing and starving are avoidable and are the result of leaders whose decisions have placed people in the position where they have to make very difficult decisions. I grant you that some of these are natural disasters but here too human action has a role to play. What I am asking of you is that you become an active citizen within your country and on this earth that we share with about 7.4 billion other people.

What I am asking for costs very little in terms of money but requires of us to give of our time and our energy. In many senses it may be more difficult than simply making a financial donation because it requires of each one of us to examine who we are in relation to the society that we form part of and then to make the decision to be an active member of that society. It goes to how we identify ourselves and whether that is as part of a broader whole or whether we take the easy road, shut ourselves away from the rest because these things have nothing to do with you. It is easy to complain about how terrible the country or the world has become but much more difficult to recognise that we are all part of this country and that world and that our actions or inaction contributes to the state that it is in.

I want to leave you with this quote from our first President who set an incredible example of giving of himself, Nelson Mandela. He said: “As long as poverty, injustice and gross inequality persist in our world, none of us can truly rest.”



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HAMBA KAHLE, UNCLE KATHY

By Shameema Omar

On August 21, 1929 in the small town of Schweizer-Reneke then known as the Western Transvaal, a son of Indian immigrant roots on African soil, a man in a million, a prisoner and a political fighter was born.

Ahmed Mohamed Kathrada became fondly known as Uncle Kathy.

He was separated from his family at the tender age of eight and sent to an Indian school in Johannesburg. During the Apartheid era, he was not permitted to attend a white or a black school due to the Group Areas Act.

He wrote political slogans on walls and distributed pamphlets at the age of ten. At age twelve, Kathrada joined the Young Communist League of South Africa in 1941. At the age of seventeen, he decided to leave school and work full-time in the offices of the Transvaal Passive Resistance Council. Being a pacifist he was a big opponent of World War II.

Whilst in High school, he had met Mandela, Sisulu and other prominent ANC leaders.

"I met Mandela through his fellow students, Ismail Meer and JN Singh, who were studying law with him at Wits University. Ismail lived in flat 13 Kholvad House, which I inherited after he left. They used to come to the flat after lectures. That was where I first saw Nelson Mandela. At the time non-whites, especially Africans, were very few at university or as professionals so one would be in awe of him and want to be like him."

Walter Sisulu said, "Kathy was a tower of strength and a

source of inspiration to many prisoners, both young and old."

Enrolled at Witwatersrand University in 1951 he dropped out to pursue his political-activism full time. In 2012 he thanked Wits for "the surprising honour to bestow an honorary doctorate on me". A humble man with such humility shone and won the hearts of all present.

"I am ashamed to confess that about sixty years ago I had a brief association with Wits. I spent all of three months of my life as a student. Thereafter, at the age of twenty two I succumbed to the attraction of an overseas visit, and I abruptly abandoned my student life to descend into the army of drop-outs. It had to take nineteen years to redeem myself," Kathrada addressed a hall with future aspiring graduates.

Kathrada said in a recent interview ; "The moment that stood out for me at the Rivonia Trial would be the end of Mandela's speech where he said: 'I have fought against white domination, and I have fought against black domination. I have cherished the ideal of a democratic and free society in which all persons live together in harmony with equal opportunities. It is an ideal which I hope to live for and achieve. But if needs be, it is an ideal for which I am prepared to die'. That was an electric moment. Although we knew it, we reacted the way the people and the prosecution reacted to it."

"The second moment that stood out for me was when we all expected death and the judge said life."

Stepping down and shielding away from the political crises, controversies and situations, in 2016 a letter with the following words,

"Dear Comrade President Zuma. I have agonised for a while before writing this letter to you.

"I have always maintained a position of not speaking out publicly about any differences I may harbour against my leaders and my organisation, the ANC. I would only have done so when I thought that some important organisational matters compel me to raise my concerns."

"... Comrade President, are you aware that your outstanding contribution to the liberation struggle stands to be severely tarnished if the remainder of your term as President continues to be dogged by crises and a growing public loss of confidence in the ANC and government as a whole," Kathrada's letter read.

"I know that if I were in the President's shoes, I would step down with immediate effect. I believe that is what would help the country to find its way out of a path that it never imagined it would be on, but one that it must move out of soon."

When many were offered Ministerial posts Uncle Kathy only served one term as Madiba's Parliamentary Counsellor from 1994 and the Chairperson of the Robben Island Museum Council thereafter.

WALTER SISULU SAID, “KATHY WAS A TOWER OF STRENGTH AND A SOURCE OF INSPIRATION TO MANY PRISONERS, BOTH YOUNG AND OLD.”

ON FORGIVENESS:

“WE CAN’T LIVE A LIFE OF BITTERNESS, REVENGE AND HATRED. AS DIFFICULT AS IT MAY BE, WE HAVE TO FORGIVE.”

ON HIS LOVE FOR CHILDREN:

“THAT’S WHAT ONE MISSES MOST IN PRISON. IT’S AN ARTIFICIAL SOCIETY WITHOUT CHILDREN AND YOU WANT TO EVEN JUST HEAR A CHILD CRYING. THAT’S HOW BAD IT IS AND THAT DEPRIVATION WAS THE VERY WORST. NOT THE FOOD, NOTHING ELSE. JUST THE DEPRIVATION OF ENGAGING WITH CHILDREN.”

ON HIS DREAM FOR SOUTH AFRICAN CHILDREN:

“WHEN ONE CAN BE SATISFIED THAT EVERY CHILD GOES TO BED WITH A FULL STOMACH, GETS UP SMILING, GOES TO SCHOOL PROPERLY CLOTHED, NOT TO HAVE TO WALK A GREAT DISTANCE TO SCHOOL. WHEN THAT HAPPENS, THEN ONLY CAN WE BE SATISFIED.”

Executive director of the Ahmed Kathrada Foundation, Neeshan Balton said “it was a great loss to the ANC, the broader liberation movement and South Africa as a whole. Internationally, he was staunch in his support for the Palestinian struggle. Kathy was an inspiration to millions in different parts of the world,” said Balton.

Aged eighty seven, on Tuesday, 28th March 2017, South Africans and the world awoke to the announcement by the Ahmed Kathrada Foundation confirming the passing of one of the last giants who emerged from the Rivonia Trial.

Former President Thabo Mbeki said “Kathy was a very modest person, not a person who wanted to shine or anything like that but carried in him a depth of knowledge and depth of wisdom about what should happen.”

Zenani Mandela, speaking at the Nelson Mandela Foundation, cried as she described Kathrada as her second father. A great loss to the Mandela family, he remained a close friend and confidante of uTata until his passing in December 2013. In a tribute and his words from a friend “Two things we cannot escape are old age and death.”

In a moving speech by his nephew Nazir Kathrada, “Kathy will be sorely missed for the importance he paid to the youth and his encouragement to the youth regarding education and furthering their education, his principle approach to life but most importantly his sweet nature and heart warming quirks and teasing.”



The Kathrada family would like to express our gratitude to Kathy for being an example of bravery, courage, strength and discipline.”

“Whilst we lost many years without him the sacrifice he made for your country ensured that we can live in dignity and with pride knowing that the time lost was for a worthy cause and especially to Barbara, Thank you for coming into our life and for sharing Kathy with us, for being his companion and wife you will always be a special part of our family and our lives.”

At the Memorial Tribute held in Durban on 9 April 2017, Nishaan Balton in his address reminded South Africans of the hallmark of his life, to “consult around every major decision political and personal.” Balton quipped; “Whenever I got a mention in the newspaper he would phone and say I spent twenty six years in jail why are you making the news?”

Honoured and humbled, we, a generation who witnessed his, Mandela and their freedom after nearly a quarter of a century of imprisonment should be inspired to investing our time in continuing their cause for justice and equality in a land of chaos then and even now.

The life and legacy of Ahmed Kathrada speaks volumes and books, articles, speeches and documentaries. We cannot do justice, for words only tell a story of a man who gave during his seventy five years of activism and continues to make a pronounced effect in the wake of his passing in the legacy he has left South Africa with.

Radio Islam were recognised with “The Community Building Award”, for their sterling work in the field of Media at Roshgold’s 2016 Annual Awards. Shaakirah Rahiman-Saleh speaks to Radio Islam’s, Ismailbhay Variava.



A PIONEER PAVING THE MEDIA WAY

1.) Take us to the very start, tell us a bit about Radio Islam, what exactly ignited the spark to start Radio Islam?

Post Apartheid in 1994 saw an opportunity for an Islamic radio station that would serve the needs of a niched community. A few brothers got together and we mooted the idea. We then decided to launch an application under the auspices of the then Jamiatul Ulama Transvaal (now Jamiatul Ulama South Africa)

2.) Back in the present, please describe how far you’ve come, kindly list/highlight your achievements.

10th of April 2017 marks the 20th anniversary of Radio Islam.

We had humble beginnings. We moved from a three bedroom house donated by a -well-wisher to a custom designed modern building and studio.

A number of highlight worth mentioning for Radio Islam’s achievements include:

- We are recognized for our standing in the industry
- Radio Islam is a recipient of a number of awards including the prestigious “Station of the year Award” by MTN
- We have consistently won accolades throughout the years
- Live broadcast coverage from the opening of Parliament for the last two years
- Our station has done a number of live cross overs from the Election Centre in Pretoria covering events like Municipal Elections 2016 as well.
- Recent live coverage include the General Elections.
- Live coverage of the he funeral of the late Struggle stalwart Ahmed Kathrada
- Covering live events from Masaajid and Jumah Cross overs
- Partnering with other relevant role players such as IMA and Radio 786 Ambulance Service
- We are available live on many platforms including AM radio, Internet live streaming and DSTV.

3.) What in your opinion are the strengths that led to the success mentioned above?

Community support has been well received Alhamdulillah. We also invest in good infrastructure and retain loyal, capable and experienced staff.

Radio Islam has over the years understood the importance of building our brand’s reputation being visible and committed to our cause.

Good Corporate Governance is another factor that has lent to our success, we are strong on the Handbook on Policy and Governance, compliance with the regulatory issues and attending all stakeholder meetings regularly.

4.) How have you been able to achieve such rapid growth amongst listeners nationwide and what is your advice to small businesses on growing their operations?

Alhamdulillah this has all been possible through the help of Allah SWT. In a few points worth noting I would say:

- To be consistent
- Build brand value
- Sell a product that consumers would come to identify with as being trustworthy and loyal.
- Never give up
- Innovate and keep up to date with trends

5.) How do you identify the market you serve and what are the radio station's more popular segments or programme?

We serve the niched Muslim market and include Muslims of all ages. We have segmented the programme so that everyone's interest is catered for.

There are popular Drive Time slots (both in the morning and afternoon). I would advise Roshgold News readers to tune into the social programme with Ml Ebrahim Bham, also our Attajir programme (business programme) and various lifestyle, youth and cooking programmes as well. These programmes are popular because they serve and fulfil specific needs and filling the gaps of knowledge for our listenership.

6.) Please tell us about some of your failures, and what have you learnt from them?

Compromising on standards and shoddy workmanship resulting in poor output quality of sound. To repair and replace is far more costlier, had the right advice been sought and given initially.

7.) You have a very young team. What is your policy in getting the youth involved?

We have been running a successful training programme for youth at the end of the academic year. It is open to all youth who have completed grade 12. It gives them a peek into all aspects of the broadcasting industry. We have managed to recruit some of them to become part of our Radio Islam team. I believe the station makes a very active and concerted drive to encourage young Ulama and Muallim/ah to join Radio Islam's team. It helps them grow and we benefit from their young talent and ideas as well.

8.) How do you achieve "staying power" and what is your advice for long-term success?

Never give up and be informed of trends and relevant issues of the business and industry that you are involved in. Only "hard work" is the success to any business. I would say to remain relevant and remain true to your brand. Always also be a trustworthy partner to your client.

10) What would you say gives you a competitive advantage compared to other Radio Stations broadcasting to a similar market to yours?

- Loyalty
- Community Support
- Visibility

11) How do you position Radio Islam in the next decade?

Currently Radio Islam is on a number of platforms including:

- Radio MW 1548
- Satellite Islam
- DSTV Chanel 826
- Audio Streaming
- Radio Islam APP

We are the only Muslim broadcaster that is being part of a trial on the DAB+ Platform. This is currently being rolled out in all the new vehicles. That Radio Islam will be available to Muslims not only in South Africa but on a number of other platforms internationally.

12) Any comment/final words yfor our readers?

All success comes from Allah SWT and to Him we put our faith and trust. Work honestly and truthfully and always be true to your founding principles



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NOW WHAT?

Extracted and adapted by Muhammad Matwadia

Most public interest organisation fail in making board appointees accountable for their actions within their duties in the non-profit organisation they serve.

Murray and Harrison (2014) mentions that “probably the most frequently written about topic in the literature on nonprofit organization boards is specifying exactly what the board’s authority and responsibilities should be”.

While most board members could string a sentence together to list the activities the board has some involvement with, very few can indicate how they should be involved in an activity i.e. their role.

If you are not a self-appointed or arbitrarily appointed board member, chances are that you've taken the following into consideration (Behan:2011).

1. Know exactly why you want to serve on a particular board.
2. How you have and will handle ethical concerns.
3. What contribution you believe you can make.
4. Time commitment – According to the Public Company Governance Survey, directors spend an average of 200 hours per year on board related business, this equates to more than 2 days per month. Are you willing to sacrifice that time?

CHALLENGES THAT YOU MAY ENCOUNTER

As a board member you may probably identify with one of the following statements (Murray and Harrison:2014)

1. The board seems too large and cumbersome to enable it to act as an effective decision-making body.
2. Most board members don't make much use of the information and communications technology made available to them
3. Some board committees are not very useful
4. Some board committees are unclear about their responsibilities and/or authority
5. Some board officers and chairs of committees lack the training or experience needed to meet the demands of their position
6. Some committees have members who contribute very little or don't have enough experience to be of much help

POSSIBLE TREATMENTS FOR THESE CHALLENGES

For starters one should look to urgently implementing the following (Murray and Harrison:2014)

1. Position Descriptions
Encourage the board to develop and periodically review board position descriptions. A position description should cover:
 - a. The responsibilities of the position i.e. the work it does
 - b. The authority that goes with the position i.e. What matters the holder of the position is able to decide and what matters need to be decided by the board as a whole or other office holders
 - c. The qualifications and competencies required for carrying out the responsibilities of the position

2. ADMINISTRATIVE SUPPORT

Murray and Harrison (2014) states the following "One of the major conditions that can lead boards to feeling ineffective is inefficient internal administrative support—minutes are not taken or not done well, records of past decisions on who is going to do what and when are not kept, meetings are poorly organized or there is not enough support to prepare for them, etc.

If budgets permit, investment in professional staff to support the board is well worth it. If there is no money for paid staff, the next best approach is to clearly define the role of the volunteer board secretary as the de facto administrator then seek a volunteer who is well organized and at least somewhat detail oriented and provide them with adequate training and the equipment and supplies needed to do the job well. Time taken to develop simple, well-organized record systems is also well spent."

A FINAL WORD ON BOARD COMPOSITION

Though there are no hard and fast rules about how a board should be made up, there is probably one generalization that fits all voluntary organizations that are facing rapidly changing, often threatening, environments: strive for balanced diversity (Murray and Harrison:2014).

The exact kind of mix will vary from situation to situation, but a mix it should be. Whether it be

- Older or younger men and women
- Rich or poor
- "old hands" or "young blood"
- Business and non-business backgrounds

The criteria can vary, but only with a balanced mix can the organization improve its chances for getting the fresh ideas and specialized information it needs to cope with its changing world. Remember, however, that to make it all work, the board needs training in how to work together as a team and in how to discern the greater good of the organization as the basis for making all decisions (Murray and Harrison:2014).

Resource:

Guidelines for Improving the Effectiveness of Boards of Directors of Nonprofit Organizations Paperback – December 11, 2014 by Vic Murray (Author), Yvonne Harrison (Author)



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Shaping Communities, Building Dreams

By Zaheera Walker



Close your eyes. Now imagine a society where every little boy and girl, the elderly and struggling folk have dreams to cherish. And imagine what a difference it would make if YOU were the catalyst to ignite those dreams.

Many of us may think we lack the means to shape a healthy and happy world. We may think we do not have the funds or the support or the skills to uplift and shape our societies.

Well let me advise you that YOU are enough.

An act of kindness does not need money – more importantly it needs love, time and care. A few years back I too wanted to make a difference in the lives of others. It hurt to go to bed knowing people out there are starving and trying to soothe their hunger pangs or ward off the cold as they lie under the stars to sleep. It's a harsh world but you and I – we can help make it better.

Three years ago, I was given an opportunity to manage the Corporate Social Investment role at work but the lack of budget was very frustrating. Instead of doing little or nothing at all and accepting defeat, I made the most despite the serious limitations. I do not believe in asking for hand-outs, but I do believe in empowering people with skills or volunteering a helping hand to get them back on their feet. It was a tall order but I was convinced it could be done. As the old adage goes, "Give a man a fish and feed him for a day, teach a man to fish and feed him for a lifetime."

I started off small with a Mandela Day event by doing simple renovations at dilapidated buildings. Gradually, our projects expanded. This grew over the years to encouraging reading programmes at developing schools and creating self-sustaining food gardens.

"Give a man a fish and feed him for a day, teach a man to fish and feed him for a lifetime."

In my personal capacity as a published author, I pay-it-forward by reminding people that everyone has a story to tell. And getting published does not necessarily have to cost a fortune. I am self-published by choice and each story carries pearls of wisdom of my journey. I believe, if my story can make a difference in one person's life then my job in building a dream is achieved. I challenge you to ask yourself: "What is my unique story and how can I use it to improve the lives of others?" Now that will get you started. Make your own dream a reality first.

Start small. Make a difference to those who need it most. Follow these simple ways, to see the change not just in those who need the help but positive change and blessings in your own life as well. It costs very little for these simple starters.

- a simple smile spreads love
- visiting and caring for the sick in your neighbourhood
- making a cup of sweet tea for someone who's had a bad day
- rolling up your sleeves and washing dishes or helping to peel vegetables at a soup kitchen.

Remember, all it takes is a single current to create waves or one pebble to make a ripple, and once you start creating ripples or waves there will be oceans of opportunity. Do your bit to shape communities and build dreams. I know you can because I believe in you.

Zaheera Walker is a dreamer and a doer. She is an advocate for community upliftment and women empowerment. She works in the Communications field and has self-published two novels.





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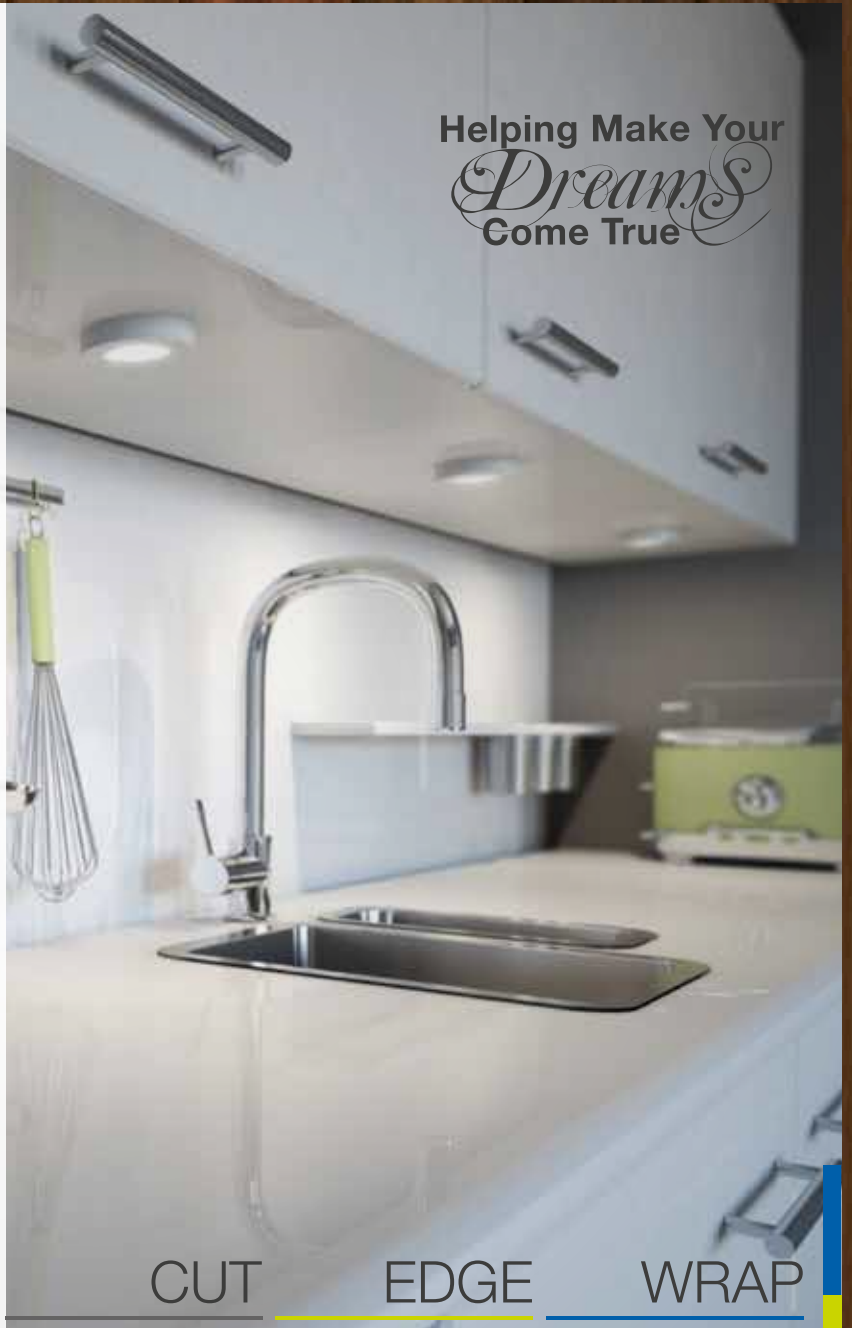
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Looking for value in volatile markets

By Bruce Wolov PSG

“IF YOU CAN KEEP YOUR HEAD WHEN ALL AROUND YOU ARE LOSING THEIRS...” RUDYARD KIPLING.

With the tremendous volatility and uncertainty of both global and local financial markets there is absolute turmoil. First it was BREXIT, then the election of Tump and now, Zuma changing his cabinet has made wealth and portfolio management near impossible. Such uncertainty affects sentiment and sentiment affects the most carefully designed financial plan.

I must have repeated this conundrum many times. But after lots of soul searching over more than thirty years as a stockbroker I have to conclude that one must keep one's head, act rationally, and back honest, hard-working, clever and passionate management, who have large personal exposure to their companies. Over time these companies will be driven by these strong leaders and outperform.

When circumstances are against these companies, and the companies share prices ease it presents an opportunity for investors. These companies are fast to react and adopt strategies to build the base for the next upward move. Four companies which have been core holdings of mine; Discovery, EOH, Glencore and Woolworths offer such opportunities.

Take the example of EOH. The interim results to January 2017, reported revenue increase of 21% to R 7,2 billion with organic growth accounting for 80% of the increase. The group also acquired a number of businesses in Africa and the Middle east, including the Cornerstone Group. EOH growth was supported by the development of new solutions, services and products as well as expansion into new territories with EOH's own niche software and IP solutions.

The share price has declined from earlier peaks and with the share price now trading at a more realistic forward price earnings ratio of between 12 to 15 times earnings, the question begs; Is this the bottom and a good time to start buying EOH?



If investors were to ignore the noise and accumulate companies like these into weakness, they would continue to reap the benefits once trading conditions improve

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VEGETABLE PATCHES



Al Baraka Bank was responsible for initiating two Corporate Social Investment (CSI) legacy projects to mark the commemoration of its twenty fifth business anniversary in June 2014.

Known as Project 25, this CSI development comprised the initiation of a Community Garden Project, together with a School Development Programme. The educational programme was geared to supporting twenty five Grade 10 learners through to Grade 12 at an identified disadvantaged rural KwaZulu-Natal school. Both projects have shown encouraging growth since their implementation.

Project 25, which went well beyond the bank's existing CSI programme, was an innovative two-pronged socio-economic initiative designed to empower tomorrow's potential business leaders and to assist with poverty alleviation, job creation and food security. This article focuses on the bank's Community Garden initiative.

-PARTNERING FOR COMMUNITY GARDEN SUCCESS

By Ebrahim Hassan- Albaraka Bank

Through its Community Garden Project, the bank has involved 25 non-working individuals in an area of high unemployment near Pinetown, inland of Durban, as a means of creating employment, alleviating poverty and promoting a degree of food security in the area.

The initiative is doing well and is a first for Al Baraka Bank. In order to take the project to the next level, the bank has partnered with individuals and organisations with the relevant expertise to significantly boost project deliverables.

For any individual, company or organisation aiming to become involved in such an initiative, the bank offers the five tips, which will assist in ensuring success, InshaAllah.

Co-operative agreement

It is important to ensure that a basic agreement is drafted defining the roles and responsibilities of all those actively participating in the project. One should also consider a mechanism to address disputes which may arise within the group. The agreement should also take into account members who may leave the group as a result of, for example, ill health and must incorporate rules for the introduction of new members. Rules regarding the distribution of profits, grants, monthly allowances and the like should also be introduced and committed to a written agreement.

Capital expenditure and operational costs

It is critical that one carefully considers both the capital expenditure requirements, together with day-to-day operational costs, so ensuring that the project does not suffer from under-funding. It is vital that from the date of initiation such operational costs, as well as allowances for members be given due consideration until such time as the project becomes self-funding.

Farming methods

One should employ a specialist to introduce Community Garden members to effective organic farming methods. Organic farming covers areas such as the use of natural pesticides, as well generating fertiliser from natural materials. Organic produce also commands healthier prices in the market-place, although a little more work is required. In addition, organic farming utilises water in a more sustainable manner.

Water sources

It is important to ensure an appropriate and adequate source of water for the project. Actively harvesting rain water is an excellent means of reducing water costs. Given the ravaging effect of the recent drought, one should consider alternative sources of water, such as a borehole, to maintain the Community Garden's sustainability. Although South Africa is subject to drought conditions, the design and layout of the Community Garden should be capable of sustaining heavy downpours without losing crucial top-soil to erosion.

Determining what to grow

Make every effort to ensure that the Community Garden only produces volumes capable of being sold and that a demand exists for the produce being harvested. A good idea is to approach businesses in the surrounding areas whose employees will, in most cases, be pleased to support a market garden producing locally-grown fresh produce. Following discussion with potential purchasers of produce as to their preferences, the Community Garden should be sown with crops geared to meeting such demand and every effort should be made to ensure a steady supply of said produce. It is advisable to negotiate prices up-front, rather than approaching potential buyers post-harvest.

Mr Shabir Chohan, Al Baraka Bank's Chief Executive advised; "the bank's two KwaZulu-Natal-based Project 25 Legacy Projects - the Community Garden initiative and School Development programme reflect a strategic business model which the bank is intent on entrenching, growing and replicating across South Africa by seeking corporate partnerships with other like-minded business enterprises going forward."



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FISHING OF THE COAST OF OMAN - A PURSUIT OF THE ELUSIVE

By Mehmood Saley



“The charm of fishing is that it is the pursuit of what is elusive but attainable, a perpetual series of occasions for hope.” John Buchan

The trip was my best fishing ever fishing experience and expedition. We ventured into the waters off the coast of Oman not knowing how we were going to bag the fish. This trip was different from all my overseas trips. You are exposed to nature all the time and the ocean is alive with fish.

Oman is a beautiful country and her people are wonderful people. We caught over two hundred fish including Barracuda , Dorado , Dog Tooth Tuna , Very big Amber Jack and lots of other species.

Sightings included massive Humpback Wales and hundreds of Dolphins. My ultimate was catching Dorado on a Fly rod.







IBN BATTUTA, A GREAT TRAVELER VISITED KILWA KISIWANI

By Nahida Esmail

Last year I got a chance to visit the northern port of Tangier, home town of the famous Moroccan traveler, Abu Abdullah Muhammad, more popularly known as Ibn Battuta. I realized I didn't know much about his travel to my home country, Tanzania, where he stayed for almost about two years.





On my return home I was determined to trace his steps to Kilwa Kisiwani. The ride there was smooth as the road was recently tarred. We headed towards the southeast city of Kilwa, 321.9 km from Dar es Salaam. Kilwa district is divided into Kilwa Masoko, Kilwa Kisiwani and Kilwa Kivinji. Kilwa Masoko is considered as the capital of the Kilwa area and the central point. To get to Kilwa Kisiwani, the creek has to be crossed over by boat. There is also another island known as Songo Mnara. 'Kisiwani' means Island in Swahili, and what is left of the extraordinary architecture, known by its rich history and Swahili cultural heritage blended with African and Arabic cultures is all in ruins. It has now been declared a UNESCO world heritage site.

Ibn Battuta left his hometown to complete his pilgrimage to Mecca and ended up wandering around the world for almost 30 years. He visited Kilwa in the year 1331 and stayed till 1332 during which time he lived on the island of Kilwa Kisiwani.

The merchants from Kilwa, the Swahili trading cities, were famed for their riches from the 13th – 16th century, dealing in gold, ivory, silver, pearls, perfumes, Arabian crockery, Persian earthenware and Chinese porcelain. Kilwa was the hub of attraction for trade in the Indian Ocean, dealing with Arabia, India and China. Copper coins minted during the reign of Sultan Ali ibn al-Hassan bearing his name attest to him being a Sultan of Kilwa (around 1200). Stories show that he sailed from Shiraz in Persia, to Kilwa.

One of the main reasons Ibn Battuta and his legacy lives on today, is in his writings. He has recorded his experiences and insights during his travels. He described Kilwa as one of the most beautiful cities of the world.

The city of Kilwa is amongst the most beautiful of cities and elegantly built. All of it is of wood, and the ceiling of its houses is of al-dis [reeds]. The rains there are great. Its inhabitants are constantly engaged in holy war, for their country is contiguous to the heathen Zanj. Their chief qualities are devotion and piety: they follow the Shafi rite.





The importance of using Manipulatives when teaching mathematics

By Dr. Zaheera Jina (PhD, WITS)

Teachers in most mathematics classrooms teach addition and subtraction algorithms most likely with the language of “carry” and “borrow”. A scenario of Teacher Aneesa’s lesson showed that she taught the procedure of adding whole numbers with little or no interaction between the learners in the classroom. She wrote:

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

$8 + 6 = 14$

Riyaz, a learner in Teacher Aneesa’s class did not understand “carry” and “borrow” of numbers and therefore did not gain a conceptual understanding of the concept. In this article I explain the importance of using manipulatives in the mathematics classroom to support learners thinking.

Before attempting the algorithmic method of “carry” and “borrow” of numbers, learners should be familiar with the place value strategies that are the basis of the algorithm. Teachers and parents need to help learners understand the concept of regrouping when adding numbers. The use of manipulatives can help learners master the concept of regrouping. Although, manipulatives are used in some primary schools to support teaching and learning they are not used as effectively or as widely as they should be. Manipulatives are all the practical apparatus that teachers use in their classrooms such as Multilink cubes, Dienes apparatus, counters, place value counters, bead strings, Cuisenaire rods, sticks

divided into 10 equal sections and also those that use numerals such as place value cards, hundred squares, digit cards, dice, dominoes and so on. “They are all practical bits of kit that children can pick up and manipulate and which have intrinsic in them various aspects of numbers and the number system that might help children to get to grips with the very abstract notions of numbers, the relationships between them and the ways in which they work in the number system” (Back, 2013).

Jean Piaget (1951) a well-known psychologist suggested that the abstract notions of mathematics may only be accessible to learners aged seven to ten years old when they work in primarily concrete ways. This was later built on by Zoltan Dienes (1969) who developed his base apparatus, and Caleb Gattegno and Georges Cuisenaire (1954) with their development of Cuisenaire rods. More recent work build on constructivist theories to develop ideas of learning which see learners as constructing their own meanings relating concrete manipulatives to the abstract symbols in ways that make sense to them (Moyer, 2001; Moscardini, 2009).

I have spent time working with student teachers on how best to teach mathematics concepts and procedures to learners in primary schools. This involves using manipulatives to help learners to think and to support them to arrive at solutions to mathematics problems. In my own teaching, my central concern is always on helping learners to make sense for themselves of the mathematics concepts taught. I now describe how Teacher Aneesa should have taught the standard addition algorithm to her learners.

Flashback to Teacher Aneesa’s mathematics lesson

Riyaz and his friends first need to understand the concept of regrouping when adding numbers. We use the base ten number system to write numbers with each place having a value; ones, tens, hundreds, thousands, and so on. Below illustrated is place value using Dienes Apparatus. Teachers can also use activities with money, such as adding cents and then exchanging groups of ten for rands will also help master the concept of regrouping.

When we add numbers we often have to combine these groups if we end up with more than 9 in any one group. Below is an example of addition with regrouping.

Now Riyaz can understand “carry” and “borrow” of numbers. Teacher Aneesa can also use bead strings, an empty number line, a 100 square, place value counters and collections of objects to understand this concept.

In this article I have shown that Dienes apparatus as a manipulative is a powerful tool to help learners to understand the procedures which teachers use to teach standard algorithms. Manipulatives to teach arithmetic algorithms is not limited to Dienes apparatus only but includes bead strings, an empty number line, a 100 square, place value counters and collections of objects can also be used to understand this concept. In conclusion I am suggesting that it is crucially important that we allow learners to use manipulatives to make sense of mathematics and help draw their attention to how they do so. 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.



ICC

CHAMPIONS TROPHY

ENGLAND & WALES 2017

THE CHAMPS TROPHY IS HERE TO STAY..... FOR NOW!

Mohamed Aslam Khota

Since the advent of the T20 format, critics have called for the scrapping of the Champions Trophy and it was removed as a major event in 2011.

The 50 over game once again comes into focus and scrutiny of the cricket playing world when eight nations vie for the Champions Trophy in England this June. Focus because there is a trophy to play for, scrutiny because long time detractors want this format to fail and once and for all be removed from the international calendar. The compressed version of T20 cricket is in demand and more countries are following the IPL model with South Africa the latest to form a bigger Global T20 League.

Limited overs cricket genesis at international level goes back to 1971 when an Ashes Test at Melbourne was washed out. Donald Bradman among others acceded to the idea of playing a 40 over match to satisfy the paying public. It was a huge success and subsequently bi-lateral Internationals were arranged over the next three years. This led the then International Cricket Conference (now Council) to stage a 60 over World Cup in 1975.

Limited overs matches took root long before that when first, festival matches with ex-cricketers and celebrities played matches, sometimes for charity. After just over seventy years though, crowds were on the wane in the County Championships in the UK and there was an urgent need to invigorate the game. The Marylebone Cricket Club (MCC) added a 40 overs competition and Voila, the new format was the answer and limited overs cricket was born and spread across the world!

We fast forward and in the late 1990's the ICC, looking to capitalise on the boom of the game with white balls, coloured clothing and black site screens, the financial boon with television rights, then introduced the ICC Knock-Out Trophy now known as the ICC Champions Trophy (CT).

Since the advent of the T20 format, critics have called for the scrapping of the Champions Trophy and it was removed as a major event in 2011. The 50 overs format has had to undergo radical changes to remain relevant in a world where 'instant' cricket is the order of the day.

The ICC then made an about-turn and reinstated the event in 2013 citing that the event generated additional income, a large percentage of which was distributed to Associate Nations. The game has spread to far flung places from Papua New Guinea to Poland and countries in Africa. Many nations have benefitted through these funds and there are a growing number of affiliate cricketing nations. The ICC argues that funds generated from this competition address the needs and mandate to grow the game globally. So money once again is the determining factor and the Champs Trophy is here to stay, for now!

So, who will emerge victors? Eight of the Test nations compete in a simple format, very popular with players. The ICC World Cup is the premier trophy in cricket and still much sought after by every player, but for countries like South Africa that trophy remains elusive. The inaugural Knock-Out

Trophy took place in Bangladesh in 1998 and South Africa emerged victorious where nine Test playing nations competed in a straight knockout format.

The eighth edition retains the popular format with two groups of four teams that will compete to make the semis and play in the final on the 18th June. Australia are seeded one in Group A and although they lost 5 nil to South Africa last September always come good when it matters. Big on BMT! They're grouped with New Zealand, hosts England and Bangladesh. Defending champions India head Group B and will have to overcome the Proteas, Sri Lanka and arch rivals Pakistan. It will be enthralling to watch India and Pakistan as they begin the tournament facing each other on June 4th at Edgbaston in Birmingham.

Missing out for the first time in any global ICC event are the West Indies. They failed to garner enough points to finish above Pakistan by the cut-off date in September 2015. The knowledgeable and avid supporters from the Caribbean have noted the decline in standards of their team and will have to wait for the World Cup in England in 2019. They pray to see a change in the management structures and improvement in the playing standards. Their pride is certainly dented and hope has turned to despair in recent times. Remember that the West Indies were the best in Test cricket for two decades, won the first two World Cups in 1975 and 1979 and one Champs Trophy in 2004 and two T20 World Cups.



Historically the major cricket events, more especially the Champs Trophy and World Cups have been won by great teams. No doubt, they were on each occasion blessed with a strong captain who was able to help his team overcome massive odds. Teams possessed giants and match-winners in Viv Richards, Joel Garner, Kapil Dev, Aravinda Da Silva, Sanath Jayasuriya, Imran Khan, Javed Miandad, Wasim Akram, Ricky Ponting, Glen McGrath, Adam Gilchrist, Brian Lara, Stephen Fleming, Brendon McCullum, Mahendra Singh Dhoni, Harbhajan Singh, and Sachin Tendulkar. But a tournament of this magnitude demands a cool head, a captain with foresight and instinct; key ingredients to win the big trophies, the big tournaments.

Those are just some of the players that had the X-factor. Then again some young upstarts did suddenly storm the world stage; the likes of Inzamam and Akram and Romesh Kaluwitharana or for that matter Lance Klusener. South Africa possessed the greatest all-rounder in the modern era in Jacques Kallis, and he was surrounded by some key personnel like Shaun Pollock, Alan Donald and later Graeme Smith and AB De Villiers. They clearly had what it takes but probably weren't the X-factor the teams would have feared. Do the Proteas have the X-factor player in 2017?

Hashim Amla, as I write, has regained his form playing in the IPL. De Villiers is mercurial as ever but now manages his cranky frame game-by-game.

I believe South Africa have a great chance of lifting the trophy this time round. Why? For one, De Villiers has demonstrated a much cooler head and importantly, knows how best to use the resources in a team packed with talent. AB's batting never ceases to amaze. Much responsibility lies with the experienced members of the squad. Although in good form, Faf Du Plessis, De Villiers, JP Duminy, Imran Tahir, Morne Morkel and Amla will have to raise their game a notch or two higher. That leaves Quinton De Kock with a massive responsibility as he clearly is the player that has the talent, the temperament and a dazzling array of strokes. He has developed the ability to consolidate and turn up a gear or four when required.

Will he be the X-factor player South Africa needs to conquer the world?



The question is; will he live up to the demands and more importantly the expectation from the fans? He is said to hardly bother with issues around him or the team and his independent focus allows him to express that mercurial talents that could on this occasion win the trophy for South Africa. I believe he's got what it takes.

The Champs Trophy has more value and context now as it is played just three months before the ICC World Cup 2019 qualification cut-off date. Like FIFA's Confederations Cup, it will be played two years before in the country that will host the ICC World Cup. The tournament serves as a trial run, a precursor for the nation hosting the next World Cup.

Adaptability to English weather and pitches are key factors. Early season pitches in England can be dicey to deal with and shows up inexperience very quickly. Australia have a good all round team although of late they depend much on David Warner, Steve Smith and Mitchell Starc. They often produce the goods in big tournaments so don't write them off. India is led by the prolific Virat Kohli. He will be best served by conserving his energy by displaying his skill and craft rather than behaving like a kid that's lost his marbles! The great MS Dhoni will be there, so will the spin twins Ravi Jadeja and Ravi Ashwin. The pitches may not suit them as they do in India, but they are still fine performers and potential match winners. This is possibly India's best equipped one-day team to tour England in many years.

The New Zealand team play an attractive brand of cricket and possess the leading batsman in all formats in captain, Kane Williamson. They will certainly welcome the return of the experienced Ross Taylor. The bowling attack is skilful, full of variety but the batsmen will need to post big scores. Sri Lanka is in a rebuilding phase and the fit again Angelo Mathews and Lasith Malinga will have to be at their best. The team did show positive signs in the recent five nil loss to South Africa, but it is England's conditions that will pose the greatest challenge to their young team.

England is the team to watch. They have an exciting squad and appear formidable with as many as three gifted all-rounders in Ben Stokes, Moeen Ali and Chris Woakes. The batting too looks strong with Joe Root, Jos Butler and Eion Morgan



potential match winners and if the team clicks on home conditions, which is most likely, they have the potential to bring home silver-ware for the first time in the 50 overs format.

Can Bangladesh be described as a rising power in cricket? The questions always best answered by judging team's performances away from home. They have picked a strong squad that boasts the impressive talents of Shakib Al Hasan, Tamim Iqbal and Mustafizur Rahman and with Mashrafe Murtaza as captain. This team has the necessary experience to spring some genuine upsets. England and Bangladesh among Test nations have yet to win the Champions Trophy.

Pakistan snuck in by a whisker after the West Indies poor run denied islanders, the eighth spot in the tournament. Pakistan bid farewell to Misbah Ul-Haq and Younis Khan, two of the finest cricketers the nation has produced. They will depend and bat around the experience of Mohammed Hafeez and Shoaib Malik who are familiar with English conditions. As always Pakistan boast a fine bowling line up with the recalled Junaid Khan and Mohammed Amir to lead the attack. The team has the potential to upset Sri Lanka, South Africa and India. Wicket-keeper Saifur Ahmed leads and Imad Wasim is their player to watch.

Fifteen matches in just eighteen days will provide thrilling, non-stop action and games will rotate between The Oval in London, Edgbaston in Birmingham that will host the only two day-night matches on the schedule and Sophia Gardens in Cardiff. If you are planning to go and watch you might want to buy tickets to matches in Birmingham. The biggest ground in the Midlands is set to host all the juicy first round matches that includes clashes between the trans-Tasman rivals in the Aussies and Kiwis, sub-continental rivals India and Pakistan and the oldest foes in England and Australia.

The ICC and the ECB are confident to put on a good show prior to the prestigious, the ICC World Cup in 2019. The success of the showpiece will depend on the quality of cricket teams produce. Attracting crowds in England is never a problem. But don't discount the weather!

Aslam Khota is a cricket commentator, analyst, writer and chairman of CSA's panel of Judges Awards Committee.

THE ABC OF CRICKET

by Yusuf Garda.

The game of cricket is quite simple to those brought up in a cricketing culture and tradition. To the outsider the game of cricket is tedious and mystifying. What is the fascination of this game? To me there is a configuration of events and episodes in the game which have a charm of their own.

To me the most beautiful aspect of cricket is a stylish batsman: one who can execute a delightful cover-drive or caress a delicate late-cut. I love to see sixes and fours, but no less elegant are the singles that are placed to slice, bisect and tantalize a field. Timing is the hallmark of the genius: a slight movement of the wrist, nimble footwork, and a touch of bat and ball with a sweet sound of cricketing music. Also an important aspect of batting is defence: the face of the blade facing straight and ball gently patted and subdued.

The whole world loves the thrill of a fast bowler racing to the wicket, but more beautiful is the run-up, action and delivery of the fast bowler. So much emphasis has been placed on pace that the world has forgotten the beauty of the spin-bowler. No battle is more entrancing than that of the spinner and the batsman. A left-hand spinner is always elegant and deadly: a right-arm spinner is a delight to watch.

Catches win matches and therefore a top priority of any team should be fielding. A rhythmical in-throw from the boundary earns its own applause. A catch on the boundary is an artist's delight; but a catch taken at slip is in a class of its own. The wicket-keeper's job requires the greatest concentration, and his consistency or acrobatics can determine the fate of a match.

The captain controls the direction, pace and momentum of the game. Modern day captains are strategists and their shrewdness, incisiveness and strategy are vital to the outcome of a game. A good captain inspires his players to greater heights so that a team of average mediocre cricketers coalesce into a team of formidable cricketers. A team that is star-studded often performs as self-centred individuals, lacking in unison and harmony.

The umpires are vital to a cricket match: their neutrality and integrity should be impeccable. They will and should earn the respect of players and crowd. Umpires do make mistakes but the umpire whose decisions are governed or coloured by patriotism or bias is bound to earn the wrath of players and crowds.

A crowd is an indispensable part of a cricket match. Spectators are moody, fickle and generous. A cricket match without spectators is like a Churchillian speech without an audience. Players are advised never to taunt a crowd. A standing ovation and applause from the crowd are music to a cricketer.

When all factors combine rightly in a cricket match: "the whole consort dancing together," we witness a great match in which the last man has to score 10 in the last two overs ten minutes before 6'0" clock. This is the climax of a cricket match: There are high emotions and ecstasy. And you find yourself unconsciously murmuring to yourself:

"There's a breathless hush in the close tonight,
Ten to make and a match to win,
A bumping pitch and a blinding light,
An hour to go and the last man in.

Play up! play up! and play the game."

The man who does not have the music of cricket in his soul is fit only for treason.



DESIGNERS OF CATASTROPHE

By Azraa Sujee

We grew up hearing stories of sinless angels who were the embodiment of purity and obedience. God was with them and they with Him. They knew no evil nor could they fathom even a single degree of it. But what happens when these creatures of grandeur are asked by their sole Master to bow down to a creation that is given free will, a creation that with time becomes all too familiar with disobedience and evil?

Where better to find answers or even more questions than in poetry. William Blake wrote a collection of poems under the title of "Songs of innocence" and "Songs of experience". I, through some weird force of nature find it rather amusing to toggle with some man's words from back in the 17th century and decipher how these poems relate to questions we might raise now. Shall we?

Our song of innocence must reach its last note as we begin to become experimenters of life.

When we are born we are creatures of innocence. It's thought that qualities such as mercy, pity, love and peace are things that God gives us. But to consider the idea that these are qualities of God himself and that for us to have them we are a part of him is rather startling. Could we then say that every child, regardless of colour or creed is an embodiment of what God represents and so has a direct link to him? That since we are given these godlike qualities from birth, it's automatic in assuming that god is with us and we are with him? Could I be so brave as to say that as children we are congeneric to angels?

If your answer is yes, well the smack in the face is that it doesn't last. Our song of innocence must reach its last note as we begin to become experimenters of life. As we succumb to what we call "experience". True enough; the most famous outcome that we hear of with experience is growth. But what are the reactants of this formula that give us our product? Could it be cruelty, jealousy, terror and secrecy? Perhaps our angelic state must be tainted once we see what a hellish place life is. Our experiences, despite the form they may take, force us to remake ourselves. Cruelty takes hold our heart, jealousy contours our face. Terror inhabits our body as secrecy adorns our dress. It could be, that we don't we even consciously experience these qualities but that they are silently swept into our bloodstream as soon as experience begins its process. The glaring difference between the qualities we born with and those we develop is that while mercy, pity, love and peace are god given, cruelty, jealousy, terror and secrecy are man-made.

We are the designers of our own catastrophe, so it's by our own accord that we forge and mould our devilish qualities. But, it is imperative that we endure the furnace of evil, because only after the indulgence of this freedom of emotion can we walk down the path of appreciating limitations. It is only after we know distress in the experience of excess that we can turn to god both above and within us, and regain our former state of holiness. Man has within him both God and beast, and in order for us to complete our circle of life we must exploit both facets. And so we dance to the songs of innocence and experience.

The 2017 South African Muslim Women's Short Story Competition

For emerging Muslim, female writers of all ages.



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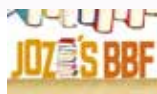
'We realize the importance of our voices only when we are silenced' - Malala Yousafzai

DEADLINE: 30 June 2017

Visit www.irtiqa.co.za for competition guidelines or email editor@irtiqa.co.za if you have any queries



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Tales of the Sisterhood



Roshgold NEWS
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WIN GALORE COMPETITIONS WITH JOZI'S BOOK AND BLOGS FESTIVAL 2017



Jozi's Books and Blog Festival 2017 will be celebrating readers and writers on Sunday 30th July in Lenasia. This year Roshgold will collaborate with Jozi's Books and Blogs Festival SBSM. Independent School and Masked Events to bring you Jozi's Books and Blogs Festival 2017.

They have great competitions lined up, many interesting sessions and lots, lots and lots for kiddies from young age to teens. Colouring, writer, book cover competitions. Check out Jozi's Books and Blogs Festival Facebook page.

Young Stacey Fru, who was published at the age of seven is expected to be present. She followed her debut book, "Smelly Cats" with a second book, "Bob and the Snake" at the age of nine. Stacey has received acclaim and awards for her literary achievements. Others on the guest list for the kiddies session include:

Authors Jann Weeratunga and Dharmisha Cvetcovik (Geza and the Bee), Soraya Hendricks (Perfect Stranger), Wildlife Ranger Ashraf Sayed and Junior Honorary Ranger Afeefah Patel. Carol-Ann David's owner of publishing house Everychildbooks.com. Taahirah from Suhayla Kids.

The winner of the "The 2017 South African Muslim Women's Short Story Competition" will be announced at the festival.

It is the literary sessions and discussions that are inspirational for people interested in writing, literature, book publishing and meeting authors that are so inspiring.

Join the many bloggers and authors that hosted the the festival.

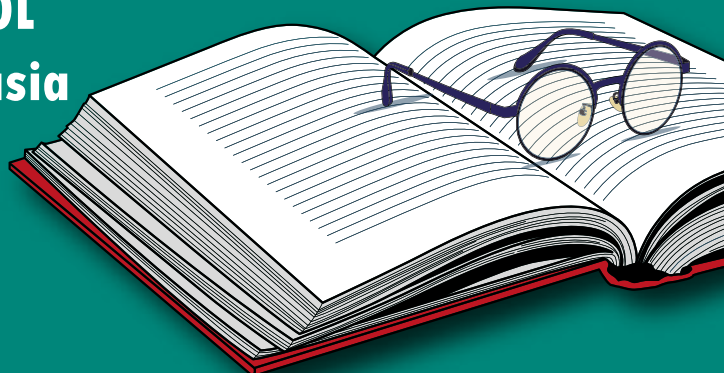
Email Aadilah Sallie; aadilah@roshgold.co.za for any information.

Jozi's Books and Blogs Festival 2017

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Password:

How secure are you?

By Fatima Bhyat

With so much of our lives being managed by technology and communication tools & devices, it is imperative to be conscious about how secure these information systems or mobile applications are. We always looking for solutions and antidotes to illegal access, viruses or hacking. One of the simplest steps to becoming more secure is having a good password strategy in place.

The majority of people use weak passwords and reuse the same password on different websites. Often the passwords are something that can easily be guessed such as birthdays or anniversary dates or nicknames.

In addition to weak passwords, password reuse is a serious problem because of the many password leaks that occur each year, even on large websites. When your password leaks, malicious individuals have access to an email address, username, and password combination they can try on other websites. If you use the same login information everywhere, a leak at one website could give people access to all your accounts. If someone gains access to your email account in this way, they could use password-reset links to access other websites, like your online banking.

Having strong, unique passwords (i.e. a long, unique, unpredictable password that contains numbers and symbols), for all of your accounts is an easy and effective step towards making sure no one can gain access to your data. But the problem now is how do you remember these passwords and keep them secure? The answer, use a password management application.

Password manager apps, store your login information in a secure database and helps you to login automatically. The password management database is encrypted with a master password – the master password is the only one you have to remember. The only downside is, should you forget or lose this password, you would lose access to ALL your passwords.

I recommend KeePass, a free password management application. You can find it on your apps store. Passwords stored by this application can be further divided into manageable groups. Each group can have an identifying icon. Groups can be further divided into subgroups in a tree-like organization. KeePass tracks the creation time, modification time, last access time, and expiration time of each password stored. Files can be attached and stored with a password record, or text notes can be entered with the password details. Each password record can also have an associated icon.

Winners will be announced at the #Jozisbbf2017.

**SEE PAGE 30
FOR MORE**

#Jozisbbf2017 recognises the importance of keeping our culture and traditions alive through the stories we tell. This year we launch an amazing competition titled "South African Bedtime Story Book"

Participants are encouraged to write a short story (max 400 words) and/or design the cover for this bedtime story book (A4 size only).

Entries may be submitted in the following age groups:

Ages 4-7; Ages 7-10; Ages 10-14; Ages 14-19.

Closing date is 30th June 2017

Please email your entries with all the relevant information to jozisbbf@gmail.com

CRY OUR BELOVED PROVINCE

By Nazir Munshie; Founder of the Al-Fidaa Foundation

The Eastern Cape of South Africa is the worst province to live in with 70% of household's living below the breadline. Since 2008 the Al-Fidaa Foundation, an Ulama guided Non-Profit organization, has strived to uplift the neglected Eastern Cape of South Africa. Whilst many gaze to the happenings of world disasters, the plight of millions of people in the Eastern Cape remains unnoticed.

The Eastern Cape of South Africa needs your support!

The Al-Fidaa Foundation interacts daily with poor communities. Our activities respond to the daily misery that women-headed household's face. These are circumstances dismal enough to crush dreams of hope and deny financial stability. In many instances, the vice grip of poverty falls on people who lack support and resources to overcome the challenges of their situations.

Let us discuss a few cases of the Al-Fidaa Foundation to enlighten readers to the struggles of many poor people in the Eastern Cape of South Africa:

A 42-year old widow struggling financially after losing her husband. The burden of six children and no fixed income is causing severe strain. The victim is struggling to keep a roof over the heads of her children and is facing eviction from her rented home.

A 27-year old single mother of four residing in a shack. The only income is the child support grant for 2 children. The victim receives no financial support from her family or the father of the children who is currently serving a sentence in prison.

A 28-year-old divorced mother of three whose life has been in turmoil after her oldest child's surgery following his diagnosis with a brain tumour. This added to travelling back and forth from Groote Schuur Hospital for check-ups has taken its toll on her emotionally, financially and physically.

The Al-Fidaa Foundation has embarked on different strategies to tackle poverty alleviation:

THE WHITE DOOR CENTER

The scourge of poverty is not a single dish of woe. Our counselors comfort traumatised persons; reinforcing their belief in the Almighty and His Help. At our counseling and referral center (called the White Door), victims of abuse find the guidance to keep them from falling apart and the support to hold the light of Iman above life's trouble.

DAILY FEEDING OF THOUSANDS THROUGH OUR SOUP KITCHENS

Eighty volunteers assist the Al-Fidaa Foundation with feeding from over forty soup kitchens in the poorest areas, taking the Islamic spirit of generosity to the masses. Feeding takes place at the children's courts, outpatients attending hospitals, crèches and community soup kitchens that are dependent on public support. R2075 will operate a single soup kitchen a month.

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AL-FIDAA FOUNDATION RECORDS ZAKAAH RECIPIENTS ON AN ONLINE DATABASE PROGRAM

The Al-Fidaa Foundation has an excellent program to help distribute your zakaah with accuracy and caution. Our online zakaah program is of great benefit to our recipients. A R200 food hamper will provide a single family with basic items of need. Sponsor a Muslim Family for the sake of Allah Ta'ala.

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ICDL Computer Courses

Bursary For Single Student ICDL Training 6 Modules: R 7300 – Same banking details as above with reference as ICDL

MUSLIM FAMILIES IN THE EASTERN CAPE, SOUTH AFRICA, DO NOT HAVE ACCESS TO A MUSALAA OR TO ISLAMIC TUITION

The Ulama of Al-Fidaa Foundation impart Deeni education in much-needed areas whilst also providing meals to hungry students. We humbly appeal for Lillah Funds to purchase land, repair buildings and hire qualified tutors to serve. Your Lillah will benefit.

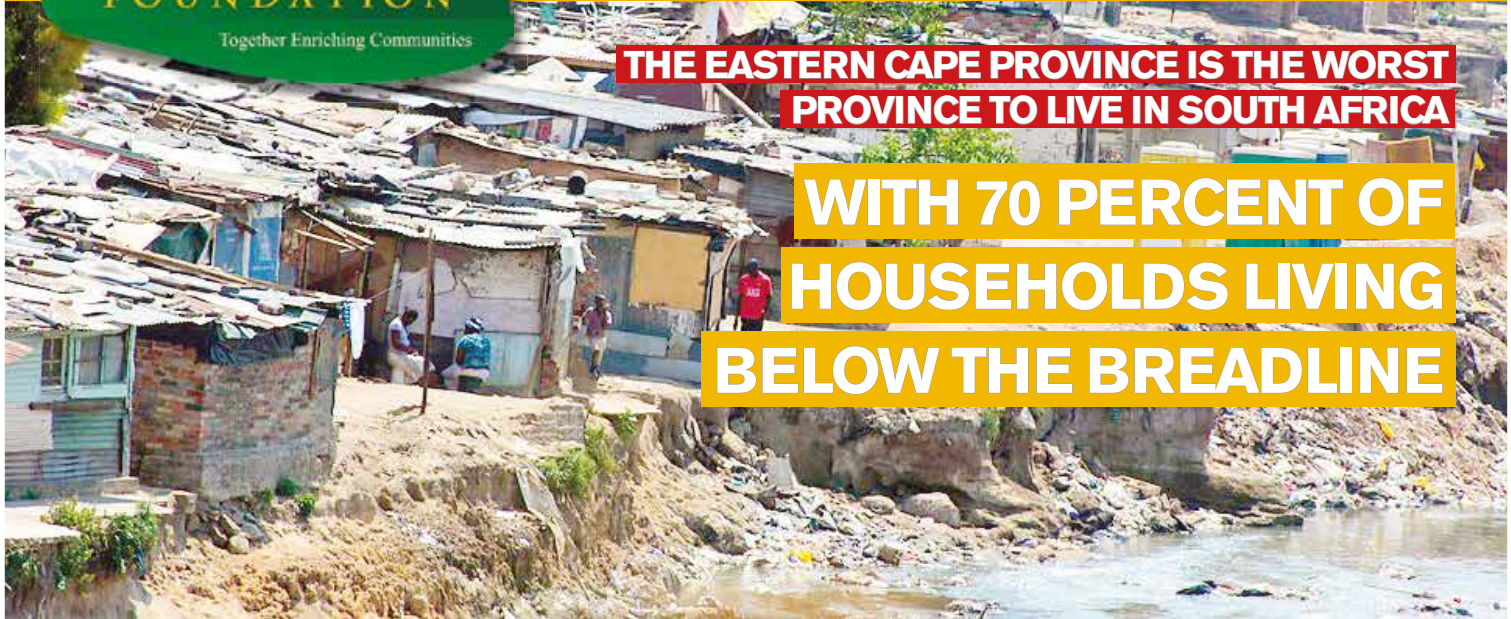
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The Al Fidaa Foundation is your organisation; we are the muddy banks, conveying the cool waters of your Sadaqah to needy recipients. For more info visit our website at www.alfidaa.co.za or call us on 041 484 1288. Section 18a tax exemptions issued upon request. Our programs are also an advantage to your B-BBEE scorecard. Spread your investments in the Akhiraah, think local!

The Eastern Cape of South Africa desperately needs your support.



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



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NEW BOXES AND SUITS MAKE OFF-ROADING FUN



The revised Range Rover Evoque SD4

A MUCH-AWAITED NEW GEARBOX AND MINOR TWEAKS MAKE A WORLD OF DIFFERENCE

In the course of 2014, Range Rover revised their fashionable 4x4. At first glance, you don't really see the changes to the vehicle, as most of the changes are below the skin.

The range still offers Prestige and Dynamic, with the main difference being the body kit. The Prestige model being better for off-road thanks to the higher ground clearance, although many buyers opt for the Dynamic version because it looks a lot sportier. In the new line-up Range Rover has realised that many of the owners of these vehicles don't use the off-road capability, so they have now launched a Pure

version. The big difference from the outside is the size and type of mag wheels, with the Pure wearing 18 inch, Prestige 19 inch and Dynamic 20 inch rims. Needless to say, the Dynamic still looks the best.

The powertrains available have remained unchanged with the option of 2,0 litre petrol or 2,2 litre diesel. The one big criticism of the original Evoque was the gearbox, which was lazy at best. This thankfully has been changed, as Range Rover now has a nine-speed gearbox. This gearbox has changed the entire drive of the vehicle from being a lazy and lethargic vehicle to a sporty, responsive, almost athletic vehicle. This makes the car more fun to drive and reduces the fuel consumption as you no longer add additional pressure to the accelerator pedal hoping for faster reactions.

The interior of the vehicle has

remained mainly unchanged, except that the flamboyant interior has been toned down on the Pure and Prestige ranges. The steering wheel and dashboard have all remained unchanged. The touch screen display that controls the entertainment and navigation works well.

On the road, the raised ride height improves visibility and gives you a sense of comfort or superiority, depending on your point of view. The driving position is easily perfected for almost any driver, thanks to the electronically adjustable seats and a steering wheel that can be adjusted for height and fore and aft. The ride is comfy yet firm and with the new gearbox the vehicle feels more like a sports vehicle than an off-road vehicle. Once the road ends, all that is required is to select the terrain that you want to tackle, which is done

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at the touch of a button. Then you leave it up to the vehicle and with its renowned four-wheeled system, any terrain is just a synch. If you do have the Dynamic version like the one I tested, keep in mind that the bumper height is lower than you would like. I have seen a few Evoques with the rear bumper ripped off, as many a driver does not realise that the departure and approach angle of the vehicle is less.

That being said, the revised Evoque is a big improvement on the older vehicle. The 2,2 litre diesel motor on test was powerful and frugal at the same time, making this a perfectly balanced vehicle. The full-time four-wheel drive system assists with the overall grip and gives you a sense of control, especially in wet weather. This runway model still has the looks, but now has the gearbox to match.

Chevrolet Trailblazer 2.8 LTZ

THE REFRESHED TRAILBLAZE HAS BEEN GIVEN SOME NIPS AND TUCKS THAT ADD SOPHISTICATION TO THE ALL-ROUND VEHICLE

In the crazy world we live in, one specific type of car just won't do. We need a 4x4 with low range to take on the great outdoors. Then we need a family vehicle that can carry the kids with their extramural activity equipment from cricket and hockey to cycling, and then we need something with decent fuel economy to take us to work. All this and we still want a vehicle that has reasonable power and a high ride height that gives us a sense of safety on the road.

Many manufacturers have come up with an SUV that does

cater for most of the needs required by today's power families. In that regard, Chevrolet has just updated its Trailblazer range in South Africa.

To start with, they gave the outside somewhat of a classy and sophisticated look. The front end has the new split grill with the famous gold bowtie in the middle. The headlights have been sculptured to fit perfectly between the bonnet bulge and flared fender grill, with a slightly narrowed section on the inside. The indicator lights have been placed in the top section of the headlight cluster, making it look almost like eyebrows. The rear lights keep this style with the indicator placed in the top section while the brake and night lights are placed in a rectangular section and are lit up by LED globes. The rear light cluster is also stretched on the sides of the vehicle, again adding to the sophisticated look. The high ground

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Range Rover Evoque



Chevrolet Trailblazer



MANUFACTURER SPECIFICATIONS

Range Rover Evoque

ENGINE: 2,2 ℓ Four-cylinder Turbo Diesel
 POWER: 140 kW
 TORQUE: 420 Nm
 0-100 KM/H: 8,5 s (claimed)
 FUEL: Average 6,3 ℓ/100 km
 CO₂: 167 g/km
 PRICE: From R640 700

Chevrolet Trailblazer

ENGINE: 2,8 ℓ 4-cylinder Turbo Diesel
 POWER: 144 kW
 TORQUE: 500 Nm
 0-100 KM/H: 10,6 s (claimed)
 FUEL: Average 9,5 ℓ/100 km
 CO₂: 254 g/km
 PRICE: From R426 300

clearance gives the car a presence while the chrome mirrors add a certain ruggedness to the look.

Inside this vehicle, you are pleasantly surprised to find luxurious leather seats and an almost car-like driving position. It's a contrasting feel to the outside look, which even though it looks sophisticated, still has a rugged appearance. The vehicle's five plus two seating plan is common, but in this vehicle the rear two seats fold flat into the loading bay. This makes the loading bay easy to use as there are no seats taking up the space. The nice thing though is when you do need the seven seats you can fit adults into the last row of seats, but not for long distances. There are also air vents in the rear section of the cabin, which makes the rear seats more comfortable.

The 2,8 litre Duramax diesel motor oozed torque and this, mated with the automatic gearbox, assisted in making the vehicle drive more like a car. The gear changes are smooth, and the steering is effortless. That being said, this is a large vehicle so parking can become tricky. That's why Chevrolet has installed park distance and a rear-view camera.

The raised ride height and rugged look are not just for show, as the vehicle comes with diff lock and low range, which makes it a go-anywhere vehicle. The versatility of the interior makes loading almost anything possible. Add a towbar, and the carrying options become limitless.

On the road the car drives well; there is a high centre of gravity, so high-speed cornering is not

recommended. Also on harsh acceleration the motor screams at you as the gearbox tries to find the best gear for what you want. So smooth acceleration will result in smooth gear changes, good fuel consumption, and no screaming from the motor or the passengers.

I think this is one of the better family go-anywhere SUVs on the market. It has a softer ride than most, and everything works well. The looks ... well you either like it or not. I think it's like having a rugged outdoor vehicle in a suit.

AUTHOR | Torque Talk is a member of SAGMJ



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I explore the whole world, without travelling beyond the borders of Azaadville, my home town. Alhamdulillah, I am an armchair traveller who travels through oceans of books seeking for treasures of knowledge.

Allow me to introduce myself. I am Raabia Ravat, a twelve year old and the tween owner of trendsetter_hijabi_books and a proud member of B.A.A. (Book Addicts Anonymous)

My brother Zaahid's conditions of Down Syndrome and dyslexia, prevents him from reading. His struggle motivates me to empower Special-needs people to overcome the forces of illiteracy and exclusion. With my passion for books, I enthusiastically promote reading to everyone I come across. Seven years ago, my Mum got rid of our television and since then reading has become my favourite sought-after entertainment. I find reading develops my imagination and opens up my minds. I recommend all young children should travel with reading.

When I first discovered a public library, it was like receiving the keys to a magic kingdom, so full of riches. I don't believe the Internet will ever herald the end of libraries and bookstores. A book is about more than just content. It's about the way it smells, the way it feels in your hand and the way it allows you to be by yourself but never alone.

To me, the world seems to be populated by rowdy people who are all vying for attention with their noisy ways and especially on Facebook or Instagram. I am an introvert and a content victim of a life-long addiction. Books are my hard-bound drugs with no danger of an overdose. Being a literature junky, I can't resist that one last chapter...one last passage...one last line, for a high.

Before I slip away to do some dealing, let me leave you with a motivational saying:

"YOU ARE WHAT YOU READ, SO IF YOU READ NOTHING..."



I am the Armchair Traveller

Article by 12 year old Raabia Ravat - Find her @trendsetter_hijabi_books

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