

# Roshgold

NOV 2017 - JAN 2018

# NEWS



**WINNER 2017**

**ROSHGOLD**  
YOUNG BUSINESS  
ACHIEVER AWARD  
2017

## CHILLI CHOC CHEFS WINNING RECIPE

**YOUNG BUSINESS  
ACHIEVER AWARDS**

**AGM GLITZ AND GLAMOUR**

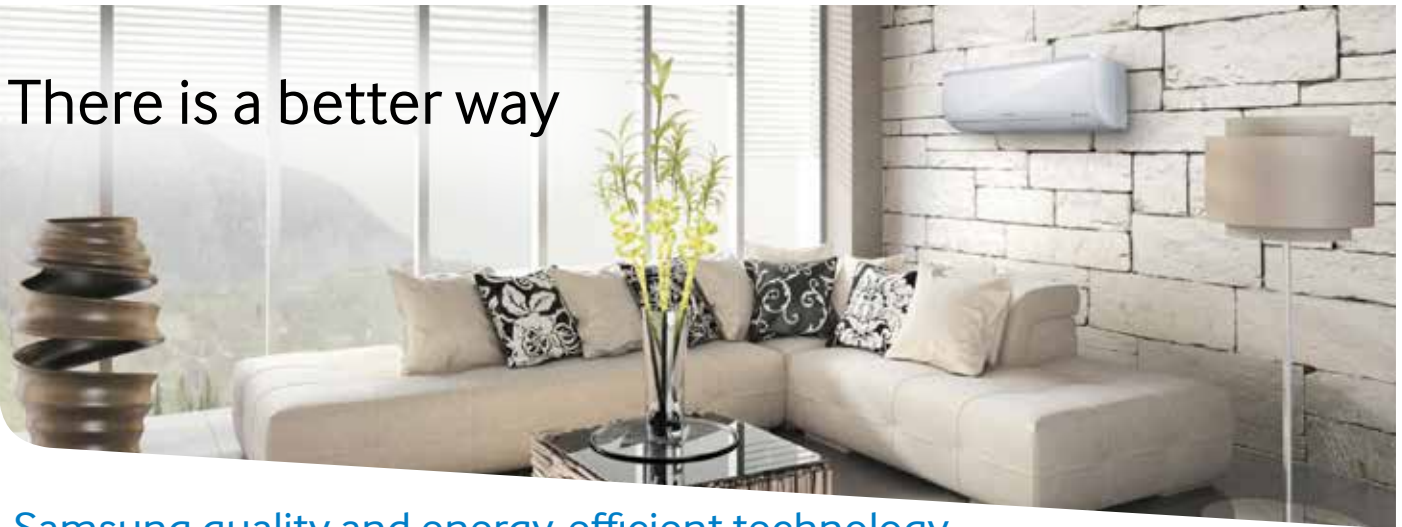
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## Ed's Entre

In the words of Eric Hoffer; "Youth itself is a talent, a perishable talent." In this issue we want our readers to feel the energy, dynamism and power of our youth.

The Young Business Achiever award, and Roshgold's AGM showcased talents of youth and how we can harness their natural talents to help them grasp opportunities.

There is inspiration for readers from our five finalists and their stories make for very interesting reading. There is full coverage of Roshgold's 33rd annual meeting.

We draw the curtain on another eventful year and we thank our readers, editorial contributors and advertisers for another successful year. We will strive to build on past success in 2018 and look forward to bringing content that is meaningful and thought provoking.

As usual we offer a prize gift for your contribution. A Letter to the Editor on any topic you want to discuss.

Happy holidays! Enjoy a well deserved rest. Until next time!

Haroun Pochee  
Editor  
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**Publisher:** Top Share Management Services cc

**Editor:** Haroun Pochee

**Design and Layout:** Media Dynamix

**Printing:** Neon Printers cc

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# KEEP HOPE ALIVE – LETS BUILD FOR THE YOUNG

By Haroun Pochee

**W**e were once young! We too had hopes, dreams and ambition. The challenge “to make it” or “to succeed” was very subjective and yet that would be the determining factor.

Today, it is another generation, another young hopeful and another aspirant wanting to make it. The rapid changes in our world whether, they are through competitiveness, budgetary constraints globally, technology, geo-political or any other threats there is cause for concern for our youth.

**In John Lennon’s words; “What we’ve got to do is keep hope alive. Because without it we’ll sink”**

Hope is a natural antidote and even leaders of young families have to take on the cudgels of giving and facilitating hope for the youth. We have to feed their dreams, aspirations and ambitions. The young on their own will be crushed by an establishment that is consumed by failing practices, bad policies and red tape.

The innocence, energy and enthusiasm is for real. They can move mountains if guided and supported. You sceptical?

“Never doubt that a small group of thoughtful, committed people can change the world. Indeed, it is the only thing that ever has.” – Margaret Mead

***“If you ever think you’re too small to be effective, you’ve never been in bed with a mosquito!” – Wendy Lesko***

The above quotes say it all. Who can forget the life changing events of Soweto in June 1976? A group of students took on an entrenched oppressor despite their elders’ misgivings or fears. There was absolutely no hope. It was like David taking on Goliath. History bears testimony of a sacrifice that sprung hope of a life of freedom and attainment.

***“Hope is being able to see that there is light despite all of the darkness.” Desmond Tutu***

Roshgold's recent engagement and interaction with mostly young people in the Young Business Achiever Awards was really an eye opener. These “kiddos” were striving to make their mark in business. Their diversity, ideas and enterprising spirits support their claim to immense leadership potential. Many have succeeded against great odds and now require either mentorship, a guiding hand or simply support with your experience, your wisdom or your leadership.

### **That sadly is the missing link!**

Your time in a very hectic schedule to help them grasp the opportunity they seek to convert their dreams into a reality. Their cry for help cannot go unheard.

We need to develop and facilitate practical support structures and educational support programmes to help build another generation of academics, businessmen and community builders. This calls for;

- Creating a greater awareness for the younger generation for the need to pursue more technology education together with vocational education. Technological change is warranting a new approach to the need for additional skills and the ability to work in a new technology focussed economy.
- Many countries are embarking on creating technology hubs to become more competitive on a global level by creating “higher earning jobs”. It is no longer acceptable to have no skills if a young person wants to go into business or enter the job market.
- Basic financial education whether from a business or personal perspective is a must. The financial economy has become very sophisticated and costly from an engagement perspective. Products are sold as necessities and can be extremely demanding on household budgets. The squeeze on disposable income becomes a barrier to developing sound savings and investment habits,
- The voice of the young can no longer be ignored. Every organisation has to have young and fresh thinking individuals to help understand what is of significance to this millennial generation. They understand their world and the older generation needs to learn what is of importance to them and how their aspirations can be met.
- Help them understand the need to embrace the concept of life-long learning.
- Due to their youth and natural instincts young people do not appreciate risks and it's mitigation of risk in planning and execution of their projects. The fear factor in many instances becomes a barrier to entry. With training, guidance and mentorship young people can be introduced to the concept of what risk is and how risk is managed in the real world. Those that have a family history in business adapt naturally to the threats posed and manage risk as the family business model has been built on the basis of risk management and tolerance.



Roshgold is attempting to facilitate the development of a basic mentorship system or model to help the young people whether in business, wanting to go in business or needing support on financial matters.

You too were young once! Someone once pointed the way for you. Do you think you can contribute to development of someone? Please email [Aadilah@roshgold.co.za](mailto:Aadilah@roshgold.co.za) on how you can collaborate on a voluntary basis towards a sustainable solution.



# WIEF – AN OPPORTUNITY FOR SOUTH AFRICAN BUSINESS

Haroun Pochee

Adapting to Disruptive change was the theme of the 13th The World Islamic Economic Forum (WIEF) hosted in Kuching, Sarawak Malaysia.

WIEF was founded in 2005 to promote business collaborations, building bridges between the Muslim and non-Muslim worlds and steering the world towards peace and prosperity.

According to Worldfolio; "Since 2008 financial crisis, income inequality across the globe has risen sharply, the global economy is moving from asset based economic transactions to an increasingly

speculative financial one, resulting in weaker domestic economies and a fragile financial system. While economists and decision makers search for solutions to the current problem, disruptive technological advancements are increasingly transforming our daily lives, creating new opportunities and reshaping traditional industries. Disruptive changes in the form of artificial intelligence (AI), Blockchain, Internet of Things (IoT) and other medical and manufacturing technologies, continue to radically alter how we do things, how leadership is perceived, how businesses are run and how manpower is organised." They question; "What do we need to do to adapt to disruptive change?"





In his opening keynote address, the Prime Minister of Malaysia and patron of WIEF called for the adoption of everyone's sacred duty to fight injustice and evil. He said that the Islamic economy is projected to increase to three billion dollars and with a young population, there is a huge potential that this segment will become a significant portion of the targeted consumer market. He said Governments had to be responsible and responsive to disruptive practices. Bold changes need to be made to become a high earning country. In this regard, Malaysia must adjust to fight the competitive challenges. New jobs growth is a priority and the education system needs to be transformed to meet the needs of a changing economic landscape. It is a huge challenge to invest in education and the need to transform Malaysia into a digital hub with the right type of education to embrace disruptive change. He also said that we should prepare the youth for such change and in building societies and cities of the future there has to be compassion.

Daniel Sieberg, author of "Digital Diet" and co-founder of the News Lab, Google engaged Apple co-founder Steve Wozniak in a well-attended "Face to Face" session. Wozniak spoke about how he mastered engineering Apple Products. He wanted to be a good engineer and he focussed on being a product design engineer. He designed a computer for the world. He included all his employees in sharing in the distribution of wealth to employees. He remained himself and wanted to be a teacher. He taught for eight years in his local public school. He talked about artificial intelligence, the development of Tesla cars and how a car cannot understand like a human. He looked at it from an engineering perspective about how complex the process of making machines behave like humans was. Machines have not lived human lives. He touched on how technology has impacted on human communications. Access to internet technology has made a lot of information and knowledge available to humans. He cited the example of how children are

using You Tube as an educational and communication tool and through that are engaged in learning via technology.

There were some very enlightening panel discussions on the Global economic Outlook, The Prospect of Financial Technology in Islamic Finance, Identifying the Leadership Archetypes and Their Unique Roles in Business, Mapping out Tomorrow's Business, Reconceptualising Education for the 4th Industrial Revolution and Blockchain Technology and it's impact on International Trade.

Here are some interesting snippets from some of the sessions;

**Steve Wozniak; Co-Founder of Apple: "When we started Apple my product was so incredible. Other people were happy to say it was the best product in the world. I wanted to be a great engineer."**

Fintech in Islamic Finance- Andreas Hatzigeorgiou; Chief Economist, Stockholm Chamber of Commerce: "Why is someone from Sweden interested in Islamic Finance and technology. Sweden is ranked as a fast growing economy in Europe. Skype, Candy Crush Saga and Minecraft are Swedish inventions. Stockholm is second to Silicon Valley in Digital technology. There has been a lot of investment in financial technology products with one in five investments in Sweden being in Fintech. Sweden is curious about the possibilities for Islamic Finance in a country with 600 000 Muslims and no Islamic Finance models."

Raja Tah Maimunah Raja Abdul Aziz, Chief Executive Officer, Am Investment Bank Malaysia: "Younger people look at financial services from a user perspective. Traditional banking is caught in regulatory chores. Atom Bank in the United Kingdom opens an account quickly with six fields

of data only. Banks are taking parts to digitalisation and not looking at it holistically. Cabbage is a typical micro lending platform in USA. The use of Paypal allows the non-banked to build a credit profile. Thus, working with Telco's to gather data on credit seekers will allow facilitation of payments and assessing credit by using Techfin and related technology."

Dr. Mohammed Azmi Omar, President and Chief Executive Officer INCEIF, Malaysia: " I see three opportunities for the use of financial technology. The younger Muslim population between 15 and 25 years of age are using technology. The second is that more than 50% of woman who previously had cultural constraints will have access to financial services through Fintech platforms and thirdly, 80% of migrants are Muslims and they need to send monies home. Fintech can be used to practice Islamic Finance. This could also be applied to the development of Waqfs ( Charitable Foundations) especially in the refugee sector. They want to contribute to the community. Schools and Mosques are specific cases in point. Crowd Funding is consistent with Sharia principles and can also be part of a Fintech platform."

From a South African perspective, we were well represented on the panels. Minara Chamber of Commerce president, Ebrahim Patel is a WIEF Board representative. He was active in facilitating the SME segment and was also involved with the WIEF Young Network. Zeinoul Cajee of AWQAF was involved in the session on waqf and was well received. Faszam Ehsani, Blockchain Lead , Rand Merchant Bank was the expert on the Panel discussion on Blockchain Technology and it's impact on International Trade.

With the talent, skills and experience of a developing economy South Africa can play a greater role and Ebrahim Patel is of the opinion that many of our relief organisations and emerging businesses can make a serious contribution to future forums.



# A ROADMAP TO SUCCESS

*with*  
**DR THABO  
MOSALA**

*"If you want to go fast g*



**D**r Thabo Mosala inspired and entertained the Roshgold annual meeting with a adoptible proposal for success. Sometimes the simplest of strategies are overlooked and his talk titled "Collective Action- A community driven strategy" is certainly a road map to success.

Many young people head off seeking their fame and fortune neglecting to spend adequate time researching, planning and learning from the experiences and travels of others. His solution is based on scholarly research on what makes people and nations succeed.

He crafted his story, narrating experiences as a six year old supporting his family, motivated by his mum's struggles. He was creative and used what he called a "reallionaire" mind set being an enterprising soul. He developed a unique technique of finding alternative use for common things. For example; he sold painted rocks to his neighbours and used his lunchbox as a briefcase. He saw an early need for collective activity and started a business club, called Urban Neighbourhood Economic Enterprise Club.

The beginning of his collective action, where there is common objective, a pooling of resources and skills for the common good of all.

His quest for business made him understand and deal with rejection early. He dealt with it in a brilliant manner with his "five people policy". He explained, " if you say "No", I say introduce me to five people who would say "Yes"."

Anyone wanting to succeed should answer these three questions:

- What comes easy to you but harder to others?
- What would you do for work for years and years and never have to get paid for it?
- How can you be of service and how could you give back?

He found success from the age of fourteen. He could show financial results, academic excellence and developing an extensive business portfolio. His mantras reminded him to plot his path forward;

"Comfort is enemy of achievement and I believe the two most important times in a person's life is when we were born and when we find out why we were born"

He shared the lessons he learned from his studies on the discipline of the Chinese, the success of Nobel winner, Dr Yunus Mohammed and Grameen Bank in micro lending and his failed experience with a community Block farming initiative.

He explained the difficulties and challenges in block farming where a parcel of fields are owned by various households and led by a family member are cultivated. They enjoy financial assistance, subsidies and expert mentoring. The experience was a challenge and the financial losses hurt. He explained his lessons:

- Pull instead of push –Self-interest ahead of the effort for the benefit of the collective.
- Like minded individuals- Needed a common vision where everyone worked for goal of the collective.
- Ownership- taking responsibility for the task at hand.

He acknowledged Roshgold on it's success of getting to the 33rd anniversary and in forging a strong and financially viable collective. He pointed to the Roshgold Banner and requested that Roshgold pass resolutions for a number of new ventures and proposing their logo addition to Roshgold's banner.

He wanted to engage the Roshgold leadership wanting to learn and build on his knowledge of Community Action through the collective approach. Dr Mosala concluded with an African Proverb;

"If you want to go fast go alone. If you want to go far go together"

Wise words, indeed! Roshgold bears testimony to the credence and mantra.

*Dr. Thabo Mosala, is a leading academic, executive coach and lecturer. Dr Mosala lectures in the disciplines of finance, strategy management, banking, information systems and leadership. As a member of the International Coaching Federation he has successfully coached executives in varying industries and disciplines. He is the founder of WrenJos Consulting specialising in Management Consulting and Advisory services. They specialise in Strategy Formulation for business development and growth, business simulation, financial services, business process improvement and research*

**o alone. If you want to go far go together"**

# ROSHGOLD'S YOUNG BUSINESS ACHIEVER AWARD- A GUST OF FRESH SUCCESS



*Wow! What a wait! The anxiety and anticipation ahead of the winner's announcement was tense. As the five finalists lined the stage one could feel their nervousness. However, they represented the hopes and fears of all sixty one entrants. They are true representatives of a new generation of business builders, representatives of future job creators and deal generators. They represent a group of entrepreneurs in search of fame, fortune and success.*

Congrats to winners:  
Winners: Ashraf Kadwa and the Chilli Chocolate Team.  
1st Runner-up: Hamza Pandor- Pandor designs  
2nd Runner up: Zakeeya Mitha of Sugarlicious





As organisers, we did not expect the response we received. It was phenomenal. The entrants, the sponsors, media and judges responded with such enthusiasm and were really supportive. That set the scene for a supreme battle of achievers and the momentum gradually just took over. It was a tsunami of ideas, collaboration and outcomes.

Their entries met criteria and the detail submitted really helped judges with their assessment. The type of enterprises they run were equally diverse. These ranged from food, catering, baking pre-mixes, marketing, health water, technology services, video production house, beauty, a sports academy, fashion clothing, education and promoting entrepreneurship. The future for youth in business is promising as this competition has proven that the sky is their limit. It takes discipline, hardwork, courage and initiative to get the business off the ground and strive to make it sustainable.

Roshgold Chairman, Ebrahim Sujee one of the competition judges explained;

"The Roshgold Young Business Achiever Awards was set up to recognise young entrepreneurs for their initiative, perseverance and risk taking. Many of the entrants demonstrated their abilities to create sustainable enterprises, leveraging technology, social media and using multiple platforms. They demonstrated their understanding of their social responsibility and the needs of the underprivileged by providing supporting information on what they and their business have done for the needy."

The interaction and feedback from our contestants was also great. They responded to the challenges posed. Social media channels such as Facebook and Instagram were abuzz as posts and likes littered the internet. The twenty finalists were asked on this platform to post a short video of their business to support their entry. Their creativity and immediate action was commendable. We received some great video posts!

Some of the businesses started off as hobbies and have flourished into promising ventures. Food was the flavour of the day. The competition was tight and the judges found unanimity in scoring the submissions with an engaging matrix. The judges were also impressed with the quick action of the entrants in producing and posting their videos on social media.

*Here are examples from the winners and three runners-up of what make them tick, gain the competitive edge and what helped them convince the panel of judges:*

*Chilli Chocolate Chefs enjoys Innovation! Marketing Director, Kadwa says; "We not in the business of recycling the same offering at all events. Each one is unique to the setting and the client's needs."*

*Pandors exclusive Design targets the high end of the market with their exquisite furniture. They say this segment is less sensitive to price.*

*Sugarlicious is headed by Zakkiya Hoosen Mitha. The concept is unique. She says; "we are the only ice cream macaron store in South Africa, we airfreight to Johannesburg and Cape Town for functions. We also revolutionized the way ice cream is sold"*

*We share some of the feedback received from the top twenty finalist:*

*"Entering this 'Young Business Achievers Award' was really something that we are so proud off. It the best thing we could've done. Being a YOUNG Business award made us really think we have a go at it. We are passionate about our youth and we are a team of eight youngsters. Some of us still being in school and others just out of school. When entering this competition and seeing the tremendous number of participants we'd never say we'd make top 20, until the top twenty was announced.*

*And now yet another big step lies ahead, qualifying for the top five. Winning this award will mean a lot to us. Being such a young team, we cannot even imagine the smiles our parents will be having on their faces. The award will help us grow our business and obviously we'd love to be a part of Roshgold and Flame it up alongside the Roshgold team" The Flame Boys team from Ermelo.*

*Sadiya Mosam- Ameen of Mesmerising Mixes had this to post;*

*"I sit here this evening... and honestly do not know what to be saying. I cannot describe the mixed emotions running thru me right now. The excitement, happiness, anxiety, disbelief, awe... its all too much. I definitely feel the tears close at bay.*

*Alhamdulillah!!! I am so so honored to be among the Top 20 finalists in the @roshgold\_investment\_holdings Young Business Achiever Awards. Look at the above list!! Look at all those big names!!! and then Mesmerizing Mixes features in there too.... and alhamdulillah i cannot thank Allah enough because it only thru His Help and Mercy that i find myself here. Alhamdulillah! I would be amiss if i didnt thank all my very loyal customers. Without your support and continuous motivation i would not be so driven. Your feedback and comments/messages make me more passionate about this business. You are the reason i keep going on... and if I can make a difference in making your lives a little bit easier.. in being able to give your families halaal, tasty treats in the nick of time... then alhamdulillah my mission is complete. To all the Contestants in the Awards... may Allah bless you all with barakah and success and happiness!*

*Okay... now i am crying... Lots of love... Sadiyah"*

Shaakira Rahiman-Saleh, a YBAA co-ordinator presented the awards at the annual meeting. She said:" Still feeling the good vibes since Sunday as I go through everyone's posts on social media. It was great to be part of this experience. Alhamdulillah it has touched lives. May Allah accept all our efforts for this initiative".

So planning and delivery begins for the assistance promised to all the 2017 entries. By the time of the announcement at the annual meeting, the final five prizes increased through the generous support of the sponsors. We thank our sponsors, judges and well wishes for their support, advice and action. The competition achieved a greater outcome than desired.

Roshgold is also engaging interested parties in making the 2018 Competition just as meaningful to the young businesses constituency. With greater support, with greater reach and greater feedback from this year's program, it can only get better.

**Come 2018... we hope to help more young entrepreneurs**

# CELEBRATING OUR WINNERS

## Roshgold Young Business Achiever Awards TOP 5

Haroun Pochee

**“Do not judge me by my successes, judge me by how many times I fell and got back up again” - Nelson Mandela**

Amongst the sixty plus entries received, one thing was common: Ultimate failure was not an option. With every challenge on the road to entrepreneurship, our entrants will to succeed was far too great and each individual clung on to their dreams of success. It proved to be a challenging and rigorous task for the organising committee and judges to grade and research each candidate over two weeks with a well-structured Rubric Cube.

At the end of this process, the following criteria allowed our TOP 5 Finalists to truly stand out, they include:

- Candidates were able to demonstrate outstanding achievement in their respective field.
- They had clear aspirations and an outstanding attitude to their work.
- Our five candidates are all technologically savvy.
- They are eager to learn/upskill and also show commitment to life-long learning and innovation.
- Employment Creation is a direct outcome of them going into business.
- And very importantly they were worthy candidates who make a significant contribution to social responsibility.

It is a great pleasure for Roshgold News to honour and profile the FIVE leading businesses of the first ever Roshgold Young Business Achiever Awards:

1. Ashraf Kadwa – Chilli Chocolate Chefs
2. Hamza Pandor- Pandors Designs
3. Zakeeya Mitha- Sugarlicious
4. Madzenga Mabaso- Crazi Nerd.com
5. Faheema Mohamed- Restore Health Water





# GRAND PRIZE WINNER: CHILLI CHOCOLATE CHEFS

Shaakirah Rahiman Saleh

The nail-biting and exhilarating moment had arrived and the outcome of the Roshgold Young Business Achievers Award was to be announced. Upon announcement, a very emotional and thankful Ashraf Kadwa said; "To be nominated and compete in the Top 20 has been an unbelievable experience. I know the hard work behind the scenes, it takes a lot of sacrifice to make it in the food industry. I'm very proud to represent Chilli Chocolate Chefs to receive this award on behalf of my wife Zainab and her sister Faatima. I just want to thank Roshgold for starting this initiative, Alhamdulillah it's a great initiative. And I just want to thank the judges for their time in scoring us and I really appreciate everything, Thank you."

One thing that is undeniable about the Chilli Chocolate Team is their standard of excellence and commitment to quality. Their presentation, quality, delicious food, branding and overall visual appeal may allude to the business being established for well over a decade. However, Chilli Chocolate Chefs started with just the two chefs, a borrowed car, use of the family home kitchen and equipment and with no capital at all. Now eight years later, Chilli Chocolate Chefs has two dedicated vehicles, rented premises, food preparation and catering equipment. Their staff complement has grown to eight full time staff, a backup team of casual staff, as well as, contracts with an accountant and media and communications service provider.

This winner started off with not much to begin a venture, yet have advanced exponentially through their commitment in growing both themselves as young business owners and their young brand over the years. For our readers who always wanted to start a business, ask yourself; What is stopping you from achieving your dreams just as this dynamic Sister Act and their extended team have?

Not unfamiliar to our Roshgold News Readers, Chilli Chocolate Chefs was featured as a "Business to watch" last year in our Growing Hands section. Chilli Chocolate Chefs offers Halaal gourmet catering, for all types of events and occasions.

## ***There are many services they offer including:***

Live Stations, a concept which was launched 5 years ago has been widely requested for functions and in fact they have found that it's also being emulated by other caterers. According to feeds on social media, the "Paani Puree" station seems to be a firm favourite.

Innovations in wedding and celebratory events have meant that the demand for their services are extending beyond KZN.

Corporate Halaal Fusion Food Catering has expanded the options available for corporate clients in catering and for those with special needs.

### **Junior/Adult Chef Training**

They provide training in a niche category. This is seen particularly during school holidays for children and year-end for corporate team building.

### **Food Demonstrations.**

Appliance/Store brands such as Defy OR Hirsch's often contact us to help launch and promote their products.

### **Menu Planning**

We offer our services in planning menu's for other food establishments, as well as, private clients.

### **Product Launches**

Businesses want to make a product launch a very memorable experience. Often food is a major part of this experience and their clients such as Mercedes look to them for exquisite gourmet food items.

You may view the food and projects Chilli Chocolate Chefs (CCC) are currently involved in on their social media pages which at present have a following of close to 25 000 fans on Instagram and almost 10 000 followers on Facebook.



The chefs have reached these astounding figures on their own, affirming that they will never buy followers, neither do they chase likes on posts. "At the core, we post delicious looking food pictures which people love." Says Ashraf Kadwa, CCC's Marketing and Communications Manager. He adds "We also often "Give back" in the sense that we post food recipes and How-To videos. From time to time we will partner with a social media influencer to gain additional exposure."

So after working hard in the kitchen and concluding their culinary success, The CCC Team share their gains and are committed to giving back to the community as the company undergoes a monthly initiative to visit hospitals and orphanages. They also get heavily involved in initiatives such as Mandela Day. Additionally, surplus are also often distributed to homes in dire need of contributions.

## ADVICE STRAIGHT FROM OUR WINNERS, THE CHILLI CHOCOLATE CHEFS:

### 1st - Love what you do!

Running a business takes energy, passion and motivation. Being passionate for what you are doing is a key ingredient to having fun and creating a successful business. It allows you to sustain working long hours, dealing with criticism and failures and embracing success.

Passion and energy is often infectious! If you exude passion and confidence your team will easily follow suite.

### 2nd - Set Goals & Dream Big.

It's critical for a business to have goals and something to work for. Otherwise it may become mundane to keep doing things repetitively. Innovate and experiment all the time. Laziness and complacency have no place in our work life.

### 3rd - Love Your Customer & Staff

Both Customers and Staff are driving forces of any business. Staff are people with their own dreams and pains. Creating a team vision, shared commitment to service excellence and quality in delivery are key components of our team approach.

Lastly the quicker you realise this and adopt a "Love" attitude, you will find positive business outcomes will follow. From getting feedback to innovative ideas, processes and more. Remember the first thing you learn when entering the business world "The customer is always right." Listening to what the customer wants and respective constructive criticism. Being able to acknowledge errors and compensate customers where your service was below optimum are part of the strategy.

A special **THANK YOU** from the Roshgold Group in concluding the first ever **ROSHGOLD YOUNG BUSINESS ACHIEVER AWARDS**:

To all 65 entrants who have been a part of our first ever Roshgold Young Business Achiever Awards. Thank you for entering, we look forward to seeing your business flourish in 2018 and beyond.

Thank you to our Judges Zaheera Bham Ismail, Thabo Mosala, Nasir Seedat, Razia Mohamed, Haroon Kalla, Ebrahim Sujee, Yusuf Patel & Nazir Osman

Thank you to our sponsors Life Coach Razia, The Amka Group, Roshgold, Roshmed, Motordeal, Sedgars Group, Audit Connection, Adega Fordsburg, Roshgold News and Albaraka Bank

To the media who have supported this event: Radio Islam, Channel Islam, The Voice of the Cape, ITV Networks and to all who have shared our posts on Social Media.

Our Roshgold Team who have worked tirelessly to administer this exciting competition.

Thank you to all our Finalists for joining us at the Roshgold AGM 2017 and Congratulations once again on your achievements!

**Roshgold applauds ALL our entrants and encourages our readers to follow, connect with and support these young and aspiring businesses.**

## 1st RUNNER UP. PANDORS EXCLUSIVE DESIGNS

Pandors Exclusive Designs (PED) started in 2010 by Co-Owner Ahmed Pandor after completing his wood working course at Furntech. At the tender age of twenty, with just a few months of experience and no capital Ahmed started "PED" and joined Furntechs incubation program. Hamzah Pandor Joined the Business in 2011. What do they do? Pandors Exclusive Designs specializes in design, manufacture & installation of: High quality Kitchen Units, Bedroom Cupboards and Shop fittings.

The Pandor Team admits that the Roshgold Young Business Achiever Awards isn't the first prestigious business awards they've competed in and that they are thankful and learn from each opportunity. Pandors Designs was also selected as a National Gazelles Top 40 Businesses for 2017 ( Initiative by Small Business Development & Seda) and they were nominated for Rocci & FNB Business of the Year 2017 (West Rand).

They recall humble beginnings as they borrowed their neighbours vehicle at night to do deliveries and thereafter, load tools in their own car to finish the installation the next day. After the first year of business they employed two staff members whom they trained themselves and this allowed PED to grow as a team. "We were lucky enough after a year and half a friend, gave us a small vehicle which we paid off. Today PED employs nine staff and has three delivery vehicles." said Hamza.

Practical Advice from Hamza and Ahmed Pandor: "Aspire to be a true entrepreneur and not just a "Business owner". With every difficulty there's a lesson to be learnt. Never be afraid to seek knowledge and advises from those around you. When you fail, try again. Ultimately aspire to be the best in your trade and never give up."



## 2nd RUNNER UP: SUGARLICIOUS

Zakeeya Mitha owner of Sugarlicious admits that it took about a year of many "epic fails" before she perfected the French Macaron. It was this "failing forward" and learning through every fail that eventually led to the addictive and very delicious brand Sugarlicious.

Finally, in 2011 she started baking her newly perfected macrons for friends and family and built up the courage to start trading at markets in 2013. Sugarlicious introduced the "Ice Cream Macaron" for the first time South Africa in 2015 and it has been a great success. The first store opened in December 2016

Besides being a unique new product which took years to develop and perfect, another competitive advantage and strength is that Zakeeya has gone to great lengths to uniquely package the product which makes it possible to travel great distances as it is also sold via airfreight around South Africa and even Dubai. Sugarlicious uses uniquely designed Styrofoam boxes with dry ice to last the consumer at least 30/45 minutes until they get home. This ensures the cold chain and product quality. From one person who began her journey just over seven years ago, Zakeeya now employs more than 10 people.

Sugarlicious also leverages technology to the businesses advantage. Zakeeya says: "Our point-of-sale works off a tablet, we have app-based payment options as well as app-based stock control. We set up online ordering during peak periods. Most of our marketing is done via social media and we have a following of over 20k (real) followers. We advertise our events/ products via social media and this has created a national demand. Our brand is well established in South Africa."

Zakeeya's ADVICE to young aspiring entrepreneurs: "Every action is by its intention. Ask yourself what is your intention for the business? What do you want to achieve or change with your business? Focus on that goal and work towards it. It will not be easy, success is not the magazine articles or TV interviews. Success is getting through the day when all you want to do is throw in the towel and call it quits. When you get through a day, knowing you are working towards and achieving short or long term goals. It does not matter how tough it gets."

## 5th PLACE FINALIST: RESTORE HEALTH WATER

Faheema Mohamed is a lady who is committed to raising both her young family and fledgling business. Her husband and four month old baby proudly celebrated her achievements alongside her at the Roshgold 33rd AGM. Her brand, Restore Health Water has made tremendous strides in over fifteen months. Faheema said; "the journey has been a very painful and personal one. Many of my near and dear relatives and friends either have cancer or have passed away from cancer, including, my dad." She investigated and developed this product to assist with a healthier lifestyle for those affected by this disease.

Faheemah says; "Acidity breeds disease and one of the easiest ways to combat this is through diet. Our antioxidant, alkaline water is phenomenal in ridding the body of excess acid. The water has been used by our clients for gout, kidney disease, weight loss, heartburn, indigestion, constipation and detoxification, just to name a few. We have also partnered with PinkDrive and for every bottle sold, we donate a portion to this amazing cause and we also support CANSA."

Aside from the benefits of Faheema's alkaline water, the Roshgold Team was impressed by one of the core values Faheema believes in - "empowerment". In her entry she shared that on the 10 July 2017 the Gail Britoe Foundation launched their custom branded bottled water on E-TV's Sunrise show. Restore Health Water bottles and supplies the foundation with branded alkaline water at a reduced price which the foundation is selling to restaurants, shops, churches, etc. within the Eldorado Park area. As a result revenue is generated and the money is used to sustain the foundation by purchasing food for kids or elderly, maintenance of the premises. Restore Health Water also supplies the South African National Youth League, Support CANSA and Pink Drive initiatives.

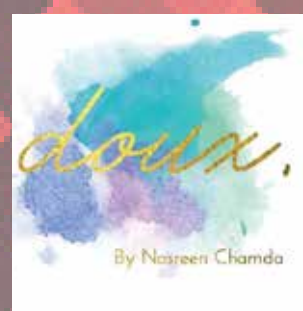
We share real advice from a real entrepreneur going through the challenges of launching and succeeding at her brand: "START and Network... One of the most important skills that is needed as a business owner, is networking... there is no way you can grow a business just using technology, there has to be a brand, a story or a message that we need to communicate. It is easier to close a deal if you connect with people."

## 4th PLACE FINALIST: CRAZINERD.COM

Crazinerd.com was in planning and incubation for over five years. The business was launched only six months ago with clients already! Crazinerd.com was started with the sole intention of creating a platform for young entrepreneurs to get themselves online. The aim was to eradicate the financial barrier which young business owners experience when they need a website. "We formulated a pricing plan that's perfect for any kind of business, small or large. We create websites for people for only R400. We realized that we can't be like others that are boasting about helping entrepreneurs yet their prices create barriers of entry for the people they claim to be catering for. We wanted to be different in our approach and actually create an alternative affordable route to the online market for every entrepreneur out there." Says Madzenga Mabaso, the founding member.

Many entrepreneurs and young businesses flocked around Madzenga and Hamilton. They were representing their organisation at the Roshgold AGM. Madzenga said that their target market demographic was, primarily much younger businesses and students. He confided; "We are truly thankful to Roshgold for opening a new and wider market for Crazinerd.com to have access to." This success has not come easy as financial challenges posed a threat to the businesses success: "I've spent a lot of my bursary and grocery money to ensure that the business will be where it needs to be. So I've had some nights with no food, however the business wouldn't be where it is today without those sacrifices."

Madzenga added that there is no fast way to success. They have put in the time and effort required and also be fair and affordable in pricing for their customers. He advised: "Don't try to get rich quick, don't overprice things, help others grow with you, share your knowledge, be an older sibling and guide the new business owners, only then can you call yourself a leader and entrepreneur, because an entrepreneur isn't someone who makes employees, an entrepreneur is someone who makes other entrepreneurs."



# Top 20 FINALISTS 2017







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# Judges added another dimension to the YBAA

The Roshgold Judges had a tough time sifting through over sixty entries, whittling it down to the last five and submitting their scoresheets for the winning entry. It was tall ask of busy entrepreneurs. They volunteered their time, were meticulous in their assessment and facilitated a truly independent process.

A true plus of the process was the consensus they achieved. The end result reflected the best possible winner.

Our judges were given a matrix that was clear:

- Entrant operates within South Africa
- Is able to demonstrate outstanding achievement in their respective field and understanding dynamics of their business and business in general
- Has clear aspirations, an outstanding attitude to their work
- Candidate is technologically savvy
- Is eager to learn/upskill and also shows commitment to life-long learning (attended skills workshops or courses to improve business skills)
- Has made a significant contribution to social responsibility.
- Has brand presence

The matrix was specific in the allocation of points and the judges awarded bonus points for exceptional responses. Solid testimonials had to be provided with their applications and the contestants were richly rewarded where they have done courses or upskilled themselves. Candidates also scored for websites, social media pages and bonus points were awarded for multiple social media platforms. Creating employment also gave contestants a chance to score well.

## GRAND TOTAL

The judges were unanimous. All entrants had really showcased their businesses well. They were of the opinion that all sixty two were winners. Our judges are experienced business people and have a good eye for deals. The judges included Roshgold's Ebrahim Sujee, Social Entrepreneur Yusuf Patel of Islamic Relief fame, Razia Mohammed a personal life coach, Roshgold guest speaker, executive coach and academic Dr Thabo Mosala, Nazir Osman of Broadway Sweets and Stumbo Pops, Haroon Kalla of Amka Products, Albaraka Bank's Nasser Seedat and Zaheera Bham Ismail speech therapist and audiologist, of Caring Women's Forum and ITV Networks.

The final five finalists made an impact on the judges. We were advise that our young warriors were confidant and their business models, marketing material, social responsibility contributions and leveraging of technology were impressive. The judges also found their efforts in reaching different markets and cultivating a customer base very good. They proved the sustainability of their business beyond doubt.

Roshgold thanks this august club of judges for making a meaningful contribution to the development and sustainability of our budding entrepreneurs. Their feedback and advice to the contestants added another dimension to the success of this great initiative.

# JSE ALL SHARE FLATTERED BY NASPERS- THINGS ARE NOT ALWAYS WHAT THEY SEEM TO BE

By Bruce Wolov

2017 has really been an amazing year! The markets have been near impossible to predict. I present a few charts depicting the movement of the JSE All Share Index, and a few of the major contributors to the market from 2015 to the end of October 2017.

What is extremely evident is that last years' STARS are this year's disasters, and last years' disasters are this years' STARS.

Naspers, with its 32% percent holding in the explosive Chinese Internet Gaming Company Tencent, is now more than twenty percent of the JSE All Share Index, together with British American Tobacco, they are the major reason for the Index having such a good performance this year.

If you take these two shares and the recovering resources sector out of the Index, the market has not performed that well.

The following charts reflect the movement of funds in and out of emerging markets and SA, reflecting that more than R90 billion had left SA until October 2017. So far in October, the trend seems to be reversing.



My view is that the "owner managed dynamic growth companies" which have had good growth in recent years, have been negatively impacted by the catastrophic "Zuma" impacted SA Political environment. As I write this article the overseas investors seem to be nibbling again. This again reversed with the announcement of 'another' cabinet reshuffle.

We cannot predict the political wrangling/spinning in coming months ahead of the December 2017 ANC conference, and the environment ahead of the national election in 2019.

We are one announcement from ecstasy, one announcement from catastrophe.

## BUYS FOR 2018

When one therefore looks into 2018, I would look at buying the following shares, all trading well below their 2016 highs. Steinhoff, Aspen, Woolworths, Mediclinic, Brait, EOH.

These companies have extremely strong historic track records and the shares price should recover once the Global Investors return to the JSE.

## ALL THE BEST FOR 2018!



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Contact Francina Wentzel or Bruce Wolov





It has been 40-years since 16 June 1976 when a group of brave youngsters in Soweto rose up against the tyranny of the Apartheid government to take back their future, and the future of the next generations.

So the really hard question is: Was their struggle for nought? Of course, not.

I believe our current education system is South Africa's new Apartheid. It is failing our children and it will also certainly fail our children's children and the status quo has seen thousands (hundreds of thousands) of students and other youth take to the streets over the last year or so in various forms of protest action.

Their voices, in many ways, are calling for the same things the youngsters in 1976 were calling for. They want to be seen, heard and provided for. They want an equal chance for a proper education. They too want a bright future. South Africa's youth unemployment rate is currently estimated at sixty percent.

Let that sink in for a moment. That equates to a terrifying two out of three South Africans aged between 18 to 28 being unemployed. One of the most effective ways to break the poverty and unemployment cycle is through education. But, at its most fundamental, the education system is just not adapting fast enough and nor is it preparing the youth for employment.

The job market has become highly competitive and employers are looking for holistically skilled candidates that offer much more than just a tertiary qualification. This means that vulnerable young South Africans that come from poor households with limited (broken) schooling stand little to no chance of finding worthwhile employment.

Poorer South Africans sit outside of middle-class privilege and they do not benefit from the 'step-up' that strong networks or social capital affords many of their peers. They also tend not to have finances to enable them to get to where the jobs are.

# Can tech solve SA's youth unemployment problem?

Jill Young Schutte, EvenMe NPC - The youth are our future

If South Africa's schooling was solid, young South Africans would not need privilege or parental funds to help them find jobs or build a career but sadly, as it sits at the moment, this is not the case.

*What we can do?*

So what are the solutions? Do they live in a digital space?

And if so (because I certainly believe they do), how do we get to a place where the resources are accessible to the South Africans that need them the most?

To answer this I want to explore the way technology is changing the face of education. What can digital learning achieve?

■ The ability to open up classrooms so that they become a collaborative teaching arena. Online communication tools and networks will make it possible to collaborate with teachers and schools all over the country. Less experienced teachers or those from less equipped schools (usually located in poorer areas) will be able to tap into the tools, lesson plans and resources prepared by more experienced teachers – helping to bridge a massive equality divide.

■ Teaching spaces will become more specific. As more options open up online, pupils and scholars will be able to engage with online spaces that teach them exactly what they need to know. The youth will be empowered through more options and to find schooling and learning that suits THEM.

■ Learning experiences will be a lot more interactive. Online adaptive tools, apps, and other resources mean there is again more power in the hands of the learners and it means that instructors are 'talking' less and spending more time on the lessons and the tools.

■ Once the infrastructure is in place – and provinces like the Western Cape are proving that this is possible – access to top quality resources and teachers is no longer an issue. Services can be provided from wherever, to wherever they are needed most.

■ It becomes easier for youngsters to move from a high school, into tertiary education and then into a place of employment because access to the education, resources and support all sit in the same place. The transition becomes A LOT easier to manage.

As our digital industry continues to develop and grow it opens up doors for a multitude of services including ones that act as a bridge between the current schooling system and our unemployed youth.

Platforms like EvenMe that provide resources, support and mentoring to assist young South Africans in successfully navigating the job market. Brands like Microsoft that are investing massively in digital learning resources which they want to make accessible to everyone and initiatives like Star Schools that assist matriculants to re-do their exams, are all great examples of what can be achieved in an online space.

Digital learning, if implemented properly with relevant stakeholders, can be the key to bridging the equality divide, and to unlocking the potential of this generation and generations to come. Digital learning can be a game changer.

I truly believe that not only can digital learning make a real difference to the lives of the millions of South African youngsters so desperately in need.

Jill Young is the Founder and Co-Owner of EvenMe! an online portal and app aimed at educating, motivating and inspiring SA's youth.



***If South Africa's schooling was solid, young South Africans would not need privilege or parental funds to help them find jobs or build a career but sadly, as it sits at the moment, this is not the case.***

# All the glitz...all the glamour



Left: *Shaakira Rahiman Saleh conducting the Young Business Achiever Awards.*  
Top right: *MC, Azraa Sujee pensively looks on.*  
Below right: *Registrations at the entrance to the venue.*





pics: Saad Ahmed

Left: Mrs Rashida Choonara posing with Zahab, the Roshgold Mascot.  
Centre: Mr. Yusuf "Chubb" Garda and daughter Zaheda Garda.  
Right: Ebrahim Ali shares a joke with Zahab.

# Roshgold

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1. Hamza Pandor of PED addresses the audience with Faheema Mitha (left) and Ashraf Kadwa (right).
2. Judges Nasir Seedat (left) and Yusuf Patel (right) flank Albaraka CEO Shabbir Chohan.
3. Long standing shareholders Mr and Mrs Manjra attend the AGM once again.
4. L to R: MC, Azraa Sujee and Roshgold's Zakkiya Ravat and Roshmed's Lutfiya Manga look on.
5. A happy Imtiaz Kara walk off with his prize.
6. Mrs Khan collects her prize from Lutfiya Manga - a JVC TV.
7. Mr and Mrs Mohammed Omar enjoying the ambiance.
8. Uncle Ahmed Bhabha, Unty Fozia Bhabha and Aysha Bhabha check out the financials.
8. Messrs Ticklely and Jada are distracted by Zahab the Camel Mascot.





The sights and sounds of Istanbul engulf this city with a mysticism of pure delight. It is also where the old meets the new and fashion crosses the divide of the traditional garb.

The allure and bargaining in the grand market is a joy to behold. The art of selling long forgotten in South Africa as departmental stores adopt a take it or leave it approach.

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# Roshgold

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## 2017 HALL OF FAME RECOGNITION

### LONG SERVING SHAREHOLDER

Dr. Farouk Kaka, who is a long standing shareholder of the Roshgold group, regularly attending annual meetings, contributes to proceedings and continues to be a regular investor. Roshgold acknowledges this contribution.

### CONTRIBUTION TO SERVING COMMUNITY

Hussain Saloojee, a young leader who has made a telling commitment to securing his community. He heads Roshnee Neighbourhood Watch organisation. He is involved in a school and a community feeding scheme making an impact on poverty alleviation and through the organisations he serves takes responsibility for cleaning the café areas, taxi ranks and the community vegetable garden. We commend this role model for his sterling service.

### MEDIA AWARD

Mr. Ibrahim Vawda, the Media Personality award for his contribution to fighting oppression. After a glittering career in education Uncle Ibrahim then joined Media Review Network in Johannesburg and is into his seventies. His passion for teaching and education remains, and he uses the media – rather than the classroom – to educate the public on the dangers of Islamophobia; Zionism and western imperialism. Along with colleagues Iqbal Jassat and Firoz Osman, he empowers young people to effectively use the media as a weapon of mass education.

### PESERVERANCE & SPIRIT AWARD

Mr Yusuf Garda was awarded for his ability to have kept his correspondence, notes, speeches over a fifty year period and begin a book at the tender age of 75. He crafted the book over 1000 days and finished the book for launch at the age of 78. His book "Literature, Life & Cricket" was launched in 2017. He is currently planning his second book.

### PROMISING LEADER AND TEAM PLAYER

Mr Bilal Saley was awarded for his work in a support role in the development of the Roshgold Group. The Roshgold Board recognises his ongoing contribution to Roshgold and other community based projects.

### ROSHGOLD 33rd AGM PRIZE WINNERS

GIFT	SPONSORED BY	TYPE OF PRIZE	WINNER
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R300 VOUCHER	ADEGAS FORDSBURG	EARLY BIRD	SULEIMAN AHMED
R300 VOUCHER	ADEGAS FORDSBURG	EARLY BIRD	SHAMUUN AHMED
R300 VOUCHER	ADEGAS FORDSBURG	EARLY BIRD	SULEIMAN POCHEE
R300 VOUCHER	ADEGAS FORDSBURG	EARLY BIRD	FATIMA MOGA
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LE CREUSET GRILLIT @ R1,640	SEDGARS	LUCKY DRAW	IMTIAZ KARA
RUSSEL HOBS 20L MICROWAVE @ +/-R1,000	ARM ATTORNEYS	LUCKY DRAW	MUHAMMED TAYOB





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# NOSEFALLPHOBIA

By Nahida Esmail

**“People die on this mountain! Are you sure you want to do it?” Asks a friend as she searches my face for an answer. I stared back, my mind racing and imagining all the things that could go wrong. When I said ‘yes, I want to do it,’ my “yes” did not sound convincing to myself.**

Besides dying, I harboured another fear. It may seem irrational to others, but I've had an experience with frost bite before. It was etched deep into my memory. When I was on the peak of Mount Kilimanjaro, I had taken a video for my daughters playing in the snow. It doesn't snow in Tanzania, so it was a novelty. That playful video had cost me frost bite on my fingers. There are three frostbite stages, and mine was the first one; a nasty irritation of the skin because of tissues freezing. The third degree involves all layers of the skin and causes permanent tissue damage. 'Never again' – I promised myself.

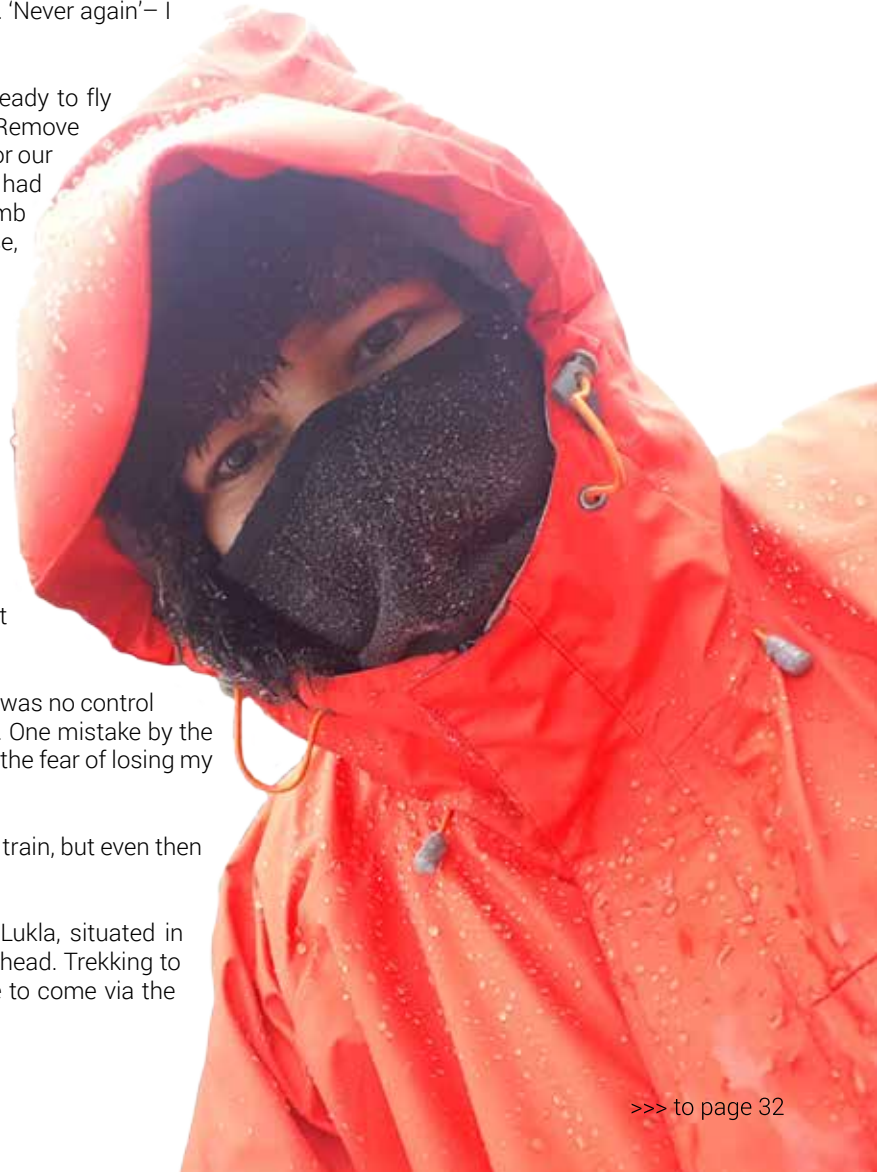
Back in Kathmandu, we are at the domestic terminal, ready to fly to a town called Lukla. “You have excess baggage. Remove some things!” our guide commanded as we checked-in for our flight. I needed to keep warm to avoid any frostbite and I had intentionally packed extra layers. We were about to climb to the foot of the highest mountain in the world. Of course, everything was absolutely necessary!

Hesitantly, I removed a few things from my bulging bag. However, for some reason, a new fear had engulfed my mind – It was the dread of losing my nose! What if my nose got third degree frost bite and I lost it! My fear was so great that I didn't even panic on the flight to Lukla - known to be the world's most dangerous runway. The runway at Tenzing-Hillary Airport, Lukla airport, is only a tenth of the standard length of airport runways; just above 450 meters (1,500ft) long and only eighteen meters (60ft) wide. It is constructed at the edge of a two thousand eight hundred meter cliff, with a slight uphill gradient that ends in a mountain wall.

Having been a pilot, I understood the difficulties as there was no control tower. There was a real danger behind navigating safely. One mistake by the pilot and that's it! The end before beginning the trek! Still, the fear of losing my nose was more severe.

I wasn't even at my fittest level as I only had 2 months to train, but even then that didn't frighten me as much as losing my nose.

It took about half an hour, before we landed safely in Lukla, situated in the Khumbu region, oblivious to the hardships that lay ahead. Trekking to the Himalayas starts from Lukla, so most trekkers have to come via the dreaded plane ride.





## *I wasn't even at my fittest level as I only had 2 months to train, but even then that didn't frighten me as much as losing my nose.*

Few others, take an alternative but longer route via bus. This can take up to a week and can be tiring. We rested at the tea house before we started our trek to Phakding and then Namche.

My thoughts wandered and I remembered how a young neighbour had fallen off and died while climbing Mount Kilimanjaro. I was only eight at the time, and my mother had scared me when she said, 'it's so easy to fall and die on Kilimanjaro.' My mind had imagined a steep mountain with a little boy on top, falling off to the ground. At least I could explain that fear, but losing my nose, I don't remember how that thought triggers. Maybe, I had seen it in some cartoon or it was the thought of losing my fingers. I also couldn't figure out why having frostbite on my fingers in Kilimanjaro made me worried about getting frostbite on my nose on Everest.

The next few days, as we walked along the path towards our goal, we passed many villages, tea rooms, yaks, cows, rivers, suspension bridges and pine trees. The sun shone on us but the evenings and nights were cold and below zero temperatures. At about 4200 meters above sea level, in Pheriche, on a very chilly day, I had to wash some clothes, in freezing cold water. My fingers were so cold it brought flashbacks of my frostbite from Kilimanjaro.

In the evenings, more layers were put on to keep warm. Most trekkers were fully covered, except for their eyes, for good reason. It was so cold that everything froze. The air is so thin, compared to the lower altitudes, that many people get the famous 'Khumbu' cough due to a combination of high altitude and cold air. The tea houses kept us warm; we filled our bottles with clean water and rested our bodies at night.

On the day we walked to base camp, it was snowing very hard. I experienced and learnt that a storm with snow is called a blizzard, and that's what it was. Coming from a place where 14 degrees Centigrade is considered to be cold, I was freezing to the bone! We walked up to a patch, where there were many stone slabs and both sides dipped. A fall could have been very dangerous. "That's how hikers die", said our guide.

Where was he? I couldn't see him. The Khumbu glacier is the biggest and most famous in the Himalayas. What makes the 12km river of ice dangerous is that it's always flowing. However, it is immensely spectacular and breathtaking to see. The snowstorm obstructed most of the view of the mountain range. I had become so focused on making it to the base camp, I forgot about my losing my nose.

A small slab with writing roughly engraved on it 'Everest Base Camp 2017' was what we walked to at 5,380 m (17,600 ft) on the south side of Mount Everest in Nepal. This same slab was used last year, as the six from 2016 was clearly visible below the seven from 2017. Prayer flags hung in the background on a small hill made out of stones, most probably, as it was fully

covered in snow. I stayed a bit longer than the rest to take photos. I made a shukr sajdah putting my jacket on the ground - grateful that all my limbs were intact and I still had my nose. To celebrate having safely reached my goal, I took lots of pictures at the engraved rock. Our guide was nowhere to be seen and some of the people in our group turned back to go to Gorakshap as they were worried the blizzard will get worse and the path with steep sides on either side was dangerous to walk on with low visibility. "One last one," I said to myself. Everyone had left. Two European women were hogging the slab to take photos. "My turn now," I said. The cold had seeped into my veins. My nose felt numb against my frozen hands. I had momentarily removed my gloves to take some pictures. It was time to make a move back to lower altitude. I had to save my nose.

I didn't get any frostbite and my nose didn't fall off. Alhamdulillah, however I got the famous 'Khumbu' cough due to high altitude and cold air. I consider myself lucky as I got it at the end of the trip. Those that get it earlier are sometimes unable to complete the trek. It lasted over three weeks.



I later found out that some of my companions also had worries, like losing their minds at higher altitudes or falling off the mountain from steep edges and losing their toe nails. I realized it was common to have some kind of phobia. Even if it's as strange as a nose falling off. I'm glad that it did not interfere with my climbing. Nosefallphobia, as I have named it, is the fear of losing a nose from frostbite in higher altitudes. I am glad that, small as it is, it helped divert my attention from bigger and greater worries.







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By Dr. Zaheera Jina (PhD, WITS)

# Introducing mathematics in the younger years

Large-scale longitudinal studies have shown that children's early literacy and numeracy skills are strong predictors of academic success (Aunio & Niemivirta, 2010; Aunola, Leskinen, Lerkkanen, & Nurmi, 2004; Claessens, Duncan, & Engel, 2009; Duncan et al., 2007; LeFevre, Fast, et al., 2010; Melhuish et al., 2008). Children who start school with poor knowledge and skills in literacy (Hooper, Roberts, Sideris, Burchinal, & Zeisel, 2010) and numeracy (Jordan, Kaplan, Locuniak, & Ramineni, 2007) are unlikely to catch up to their peers. Children's numerical competence in preschool is highly predictive of their acquisition of mathematics in Grade 1 and Grade 2, suggesting that experiences at home before schooling are important in understanding how numeracy develops (LeFevre, Skwarchuk, Smith-Chant, Kamawar, Bisanz, 2009).

Based on existing work on both literacy and numeracy environments, formal numeracy activities are shared experiences in which parents directly and intentionally teach their children about numbers, quantity, or arithmetic to enhance numeracy knowledge. In contrast, informal numeracy activities are those shared activities for which teaching about numbers, quantity, or arithmetic is not the purpose of the activity but may occur incidentally (e.g., playing number board games; measurement activities required in cooking, carpentry, or crafts; quantity comparisons; spatial processing).

Some evidence for links between informal numeracy activities and numerical outcomes comes from intervention research. In Peters (1998), 5-year-olds played number games in small groups with parents (not their own). Compared with the control group, children who played number games showed greater improvement in counting, enumeration, and making collections. In Young-Loveridge (2004), 23, 5-year-olds participated in a 7-week intervention. Pairs of children were read number storybooks and then played number games for 30 min each day; these children performed significantly better on counting, digit recognition, and addition with objects in comparison with children who engaged in other activities. Other intervention work has involved the use of board games. Siegler and Ramani (2008, 2009) conducted intervention studies in which disadvantaged American children played a linear number board game. Experience with the number board game led to higher scores on various mathematical tasks (magnitude comparison, counting, number recognition, and number-to-position line task) compared with controls who played a colour board game. Siegler and Ramani (Ramani & Siegler, 2008) reported that children from low-income families who participated in one hour of playing a very simple number board game showed substantial gains in their knowledge of number and magnitude. Evidence from these game intervention studies suggests that playing number games in informal settings may provide children with experiences that enhance numeracy ability.

We may take for granted that our children will inevitably learn how to add, subtract, multiply and divide, but early math lessons establish the base for the rest of their thinking lives. It is so important to help children love math while they are still young. Parents can build on those first preschool lessons by counting with their children, asking them to look for patterns and recognize shapes, then moving on to numbers. The goal should be to make

math "real" and meaningful by pointing it out in the world around you. That could include checking and comparing prices at the grocery store, driving down the street counting mailboxes, reading recipes, calculating coupons, or even measuring food or drink at the dinner table. An idea would be to keep a measuring tape with you and on a journey or at a restaurant; you can measure the length of items with your children. Keep the pleasure in maths by playing games with your children. Many games, even the ones that adults play, rely on math. With countless websites, computer games and phone apps, parents have endless options, but don't forget about the nondigital games you loved as a child. The classics that require manipulating cards and game pieces, calculating along the way, may have the same appeal for your kids as they did for you. One game worth considering is Snakes and Ladders. <http://www.pbs.org/parents/education/math/math-tips-for-parents/instill-a-love-of-math/> Parents should try to set aside their distaste for math and encourage their children as much as possible. Young children are eager to learn. Avoid talking negatively about math, even if you have no need for trigonometry in your daily life. Many people exclaim that: 'I'm not a math person.' When a parent does that in front of a child, it suggests that maths is not important. If your child believes that math doesn't really matter, he's not going to be as open to learn. As they grow, children will learn that they are willing to work hard at something they love. It may just be math. Either way, as a parent always remember that your child does not have to excel at maths to enjoy it.

**I recommend that parents consider children's numeracy development (especially before the onset of formalized schooling) and seek opportunities to introduce early numeracy concepts in intellectually stimulating and developmentally appropriate ways.**

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# JEEP RENEGADE 1.4L T LIMITED AUTO



**AUTHOR:** Torque Talk is a member of SAGMJ

**F**or as long as I can remember the Jeep brand has been synonymous with 4x4. In the early days the brand was built on a go-anywhere military vehicle. Fast forward to today, and even though the focus has changed from military to recreational, the go-anywhere philosophy has not changed.

The Jeep Renegade is interesting as its design was inspired by the original Willy's

MB Jeep. This can be seen from the short front overhang with the squared front grill incorporating round headlights. The trapezoidal wheel arches have some resemblance but do not protrude the front as the original Willy's did. The rectangular taillight with an X-shape in the centre resembles the old military fuel cans carried in the Willy's jeep.

This heritage yet edgy design makes this stand out not only from

the crowd but from the rest of the Jeep stable. It is seen as fresh and cool with a hit of excitement, which is exactly what the Jeep designers had in mind when they started the project.

This new design has seen many a new customer to the Jeep stable. In particular it has drawn on the likes of women as well as the youth, which means the brand has created a future generation of customers.

First appeared: [www.accountancysa.org.za](http://www.accountancysa.org.za)





#### ENGINE



1,4 L 4 CYLINDER TURBO

#### POWER



103 KW

#### TORQUE



230 NM

#### 0-100 KM/H



10,9 SECONDS

#### PRICE

FROM R299 900.00

Inside the Jeep, the nostalgia continues with grab handles on the passenger side dashboard and the military fuel-can design in the cup holders. Then to add some pizzazz, there is a high-gloss finish around the speakers and gearshift. A sporty leather-bound steering wheel that certainly looks the part completes the look.

From the outside the interior is deceptively small, as once inside, there seems to be ample space.

Thanks to the large windows and full-length glass sunroom, the cabin also feels a lot bigger than it is. I guess this is one of the reasons for its great appeal: small on the outside yet big on the inside.

Talking of big, the 1,4-litre turbocharged motor is exactly the same: small in looks or capacity, yet big on power.

On the whole the Jeep Renegade was more than I had expected. It was easy and fun to

drive with decent fuel consumption for an all-wheel drive vehicle and with the ability to tackle just about any situation thanks to its off-road ability.

The best part for me was the quality of materials used and the attention to detail, especially on the front and rear windcreens, which have small Jeep outlines on the corner appearing to be climbing the window. This is definitely a winner in my books. ■

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# VW MOVE UP!



## ENGINE



1,0L 3 CYLINDER

## POWER



55 KW

## TORQUE



95 NM

## 0-100 KM/H



13,2 SECONDS

## PRICE

FROM R166 800.00

AUTHOR: Torque Talk is a member of SAGMJ

The new VW Up! arrived in South Africa earlier this year. This new vehicle has to keep up the sales trajectory of its predecessor of over 4 800 units sold since February 2015.

The changes to the outside include newly designed headlights that incorporate LED daytime running lights. The redesigned bonnet and grill give the Up! a somewhat sportier look. The new rear taillight cluster has a black sticker-like separator that looked great on the black Up! on test.

The test vehicle came with optional mag wheels that certainly completed the overall sporty

exterior look. Inside this sportiness continued, with a one-piece backrest incorporating the head rest, as well as a sporty steering wheel that looks like it was borrowed from the its bigger sibling, the Polo. I say 'borrowed' as the Up! has a limited in-dash trip computer. Many buttons on the steering wheel did not work, which was a bit of a disappointment. This was short-lived, however, as the overall interior space was impressive considering the size of the vehicle. Even more impressive was the boot space, which is deep and of a decent size. But wait, there is more ... There is even space for a space-

saver spare wheel, which is better than most modern city hatchbacks.

On the road the 55 kW motor will not create much of a G-force as you depress the accelerator, and don't expect too much lateral G-force either. However, the car is easy to manoeuvre and as a city car it's not meant to be much of a pocket rocket.

On the whole the new Move Edition Up! ticked all the boxes for a practical five-door city car with an impressive fuel consumption of around 5 litres per 100 kilometres that I achieved during the test. This included harsh acceleration and many short trips. This is a great run-around with improved looks. ■

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