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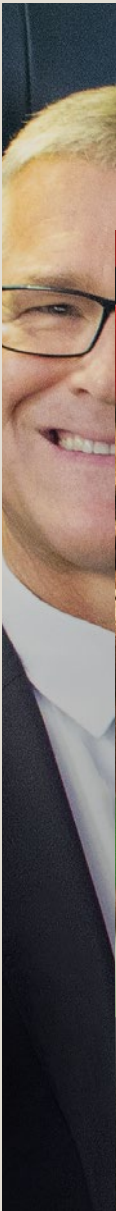


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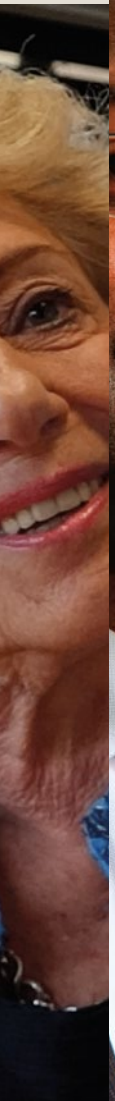
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SA'S FINEST BATSMAN OF THE
MODERN ERA RETIRES



Réan van Niekerk and his company, Metacom, are at the forefront of providing more reliable and intuitive technology, and are currently working across 22 countries, with a sizable African footprint.

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Leadership

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Thabo Owen Mokwena serves as Chairman of the Leago Group and is a specialist in Economic Development, Finance and Strategy. Mokwena holds various degrees and qualifications from the University of Cape Town and Durban Westville, London School of Economics and Oxford University.



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Professor Pieter Steyn

CraneField Principal and founder, Prof. Steyn comes from a long line of Industrial Engineers, most notably, Steyn's great-great-grandfather, Douwe Gerbrandtz Steyn, who designed the Castle of Good Hope in 1679. "I think project management will always play a role and is probably one of the oldest professions that exists."



Magda Wierzycka

Over the past year, Wierzycka, Sygnia's CEO, has become a leading voice against corruption, state capture and white-collar crime in the South African private sector. She grew the company's assets from R2 billion to R162 billion in 10 years, leading Sygnia to become the second-largest multi-management company on SA.



Regine le Roux

Le Roux is a Corporate Reputation Specialist and completed her Communication Management Honours degree Cum Laude at the University of Pretoria. She is currently a Fellow Member of the Institute of Directors of Southern Africa (IoDSA) and is on the advisory committee for the Western Cape Branch. She founded Reputation Matters in 2005.



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Leadership

Leadership in SA 2018

Much has been written about corruption in the public sector. Much is being done to start tackling it. However, it is increasingly clear that corporate South Africa has not been left untouched by the rotten presidency of Jacob Zuma.

He has left behind a legacy, which has enshrined corruption as an acceptable way of doing business. Some of it manifests in fraud and blatant disregard for the law, while other forms are more subtle. Often, it involves using legal means to skirt good governance and fiduciary responsibilities towards investors. Tax avoidance, self-enrichment and conflicts of interest abound and all count as acts of “legal corruption”.

What is equally amazing is the fact that many corporate executives do not understand who owns the companies they work for. They regard institutional asset managers as the ultimate shareholders and focus on them exclusively. The truth is that asset managers are nothing more than a conduit. The real owners of corporate South Africa are the ordinary men and women investing through retirement funds and unit trusts. Last year, identifying corporate leadership was easier. In my case, it took the form of taking an anti-corruption stance with a strong focus on state capture and all the participants in that heist, including companies such as KPMG, McKinsey, SAP and others. The world has, however, moved on since then and thankfully I can go back to running Sygnia. But I do not return unchanged. Hence, my next key challenge will be to focus on fighting and exposing corruption, poor governance and harmful business practices, which are detrimental to the savings of ordinary South Africans. Activism has long been absent from the South African asset management industry. A lot of value has been trapped in companies where a shift away from inefficiency, poor management or weak strategy towards good corporate governance and fair and transparent business practices should ultimately result in a positive investment outcome for investors. Thus, for me, leadership in 2018 is all about being brave enough to challenge the corporate status quo, even if that makes one unpopular. It is about following a moral compass, which is premised on doing the right thing, even if that comes at the cost of short-term profits. It is about remaining vocal and visible so others can follow.

Each one of us can do that within our own sphere of influence. It just so happens that my sphere is investments. I intend to use that power to try to effect change. Right now, South Africa resembles the Augean stables in need of a thorough clean up. The biggest risk we face is placing the entire burden of that clean up on the shoulders of one man, Cyril Ramaphosa. He might be a Herculean giant, but he is only one man. Right now, we need thousands of Herculeases.

Everyone needs to contribute. Only then can we unlock the potential of South Africa.

Foreword



MAGDA WIERZYCKA
Chief Executive Officer: Sygnia



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Leadership

Too many balls in the air

One of the most pervasive challenges facing the South African state is the need to redress poverty, unemployment, inequality and the economic emancipation of the poor and marginalised. According to the National Development Plan, South Africa has set itself the goals of eradicating poverty, reducing inequality, growing the economy by an average of 5,4% and cutting the unemployment rate to 6% by 2030.

Currently, the statistics suggest an uneasy intersection and confluence of socio-economic, demographic, biological and economic forces, which foreshadow a land and a country at a crossroads.

In May, the unemployment stats released still paint a rather unfortunate, sad picture. According to the Quarterly Labour Force Survey of Statistics South Africa, during the first quarter of 2018, employment increased by 165 000 in the informal sector of the economy, however, unemployment declined from 27.7% to 26.7%. This was partly due to a marked increase in dejected workers, underlining the lack of employment prospects.

The question arises if it is possible to address the economic imbalance, unemployment and inequality without the required skills. At the centre of the attainment of these goals, education, training and innovation are highlighted, however, tertiary education remains elusive for most of the population.

The Auditor General's report on the current state of the local government poses another major challenge for the economy and the state. The local government system in South Africa has undergone a remarkable transformation since its democratic transition in 1994. The local government sphere had to be restructured to meet the developmental needs of the people through the delivery of basic services and economic growth. The legal regime, systems and structures established in the transformation phase are the most appropriate and relevant for a developmental local government. However, the actual implementation has proven to be more difficult. As a result, service delivery and economic growth continue to experience a tumultuous amount of delays and setbacks.

The land expropriation issue has taken centre stage to address the developmental needs. This is a key motive issue, which could either derail or significantly propel development, pending the decisive implementation of what needs to be done.

It has become clear that the "THUMA MINA" machinery, as it gains momentum, is seized with too many balls in the air, a delicate, sophisticated, masterful art and skill will be required to keep them afloat and we dare not drop any.

Publisher's Note



THABO OWEN MOKWENA
Publisher



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Make every drop count

“Rain rain, everywhere”, is what most Capetonians have been rejoicing over the last couple of weeks, following months of drought.

It is often during tough times that a change in mindset can happen. All the thousands of water tanks that have been ordered by the public and businesses are now filled to the brim, while the city hopes for more heavy rain to fill-up its parched mega dams, which are still below par.

Sadly, the rains have seen an increase in consumption again. Citizens need to understand that the city is still in a state of emergency and every drop counts. It has been pleasing to see two desalination plants coming online recently, boosting the diversity of water supply to the city.

With five million people and counting, we can no longer rely on dams for water, that much the drought has taught us. We need a multi-pronged attack. It all starts at home, with a greywater system and rainwater tank as a minimum requirement. Then, at a municipal level, you need to look at the maintenance of the entire system. I was reading that as much as 30% of the city’s water is wasted through leaks and burst pipes. We cannot afford to have that kind of wastage.

Farmers have been forced to become more water wise, with that sector of the economy, together with mining taking the lion’s share of supplies traditionally. With new technology coming to the fore to recycle acid mine drainage into drinking water, mining has the ability to offset some of the damage it has caused over the years.

This leads to the argument around global warming and climate change, and the effect industrialisation has on it. To my mind, climate change is a natural phenomenon, which can arguably be manipulated by industrial pollutants. The effect therein is still up for debate.

With the United Kingdom coming out of a frigid winter and a traditionally chilly spring, the word ‘global warming’ might be met with some scepticism to those with five layers of clothes on. This may explain the change in terminology from global warming to climate change in the Northern Hemisphere...

Meanwhile, with President Cyril Ramaphosa completing his first 100 days in office recently, signs of improvement at various levels of the economy and government are clearly evident. It is inspiring to see the way he is going after corrupt officials who have, at times, had carte blanche to do whatever they pleased.

You can see his keen business mind working overtime, with visits to successful businesses, highlighting the good work done. With our shrewd President’s business mind and ability to see the bigger picture, our GDP will begin to flow again, which will help bring debt down and help South Africa to take its rightful place as the powerhouse of Africa.

Until next time,

Editor’s Note



A handwritten signature in black ink, appearing to read 'Greg Simpson', written over a light-colored background.

GREG SIMPSON
Editor

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Digital mavericks in the Fourth Industrial Revolution

The Internet of Things (IoT) and the Fourth Industrial Revolution (4IR) have been important talking points over the last 12 months, with many industries waking up to an array of benefits that connected technology and artificial intelligence (AI) can offer businesses

One of the leaders in the rollout of more reliable and intuitive technology is Metacom, who custom-design and produce hardware, in particular, smart routers, in order to provide seamless high availability network connectivity across a converged communications platform. They deliver any data, anywhere in the world, reliably, securely and cost-effectively, and are currently working across 22 countries, with a sizable footprint in Africa.

Founded by the dynamic technology entrepreneur, Réan van Niekerk, in 2001, the company has grown from strength to strength, boasting bespoke offerings that focus on quality and performance. And because it is all done under one roof, including support, you get a more customised experience. Which is why they are the preferred provider for leading retail chains, banks and essential service providers like Eskom, for example.

Van Niekerk had an interest in technology from a young age and enjoyed taking things apart as a child, to see and understand how they work. He had one of the first IBM personal computers released in 1981. He developed a deep passion for programming and its technological systems and was fascinated by the interconnectivity of things, people, equipment, machinery, computers, and electronic communication always intrigued him.

Organic inception

In terms of his vision for the company from the beginning, and building its exceptionally reliable reputation over the years, Van Niekerk says, “I have always had a passion for technology and networking and interconnecting people, machinery and equipment. I created Metacom before the concept of IoT came into the public arena. Metacom has been doing this since 2001.

“Metacom was entirely bootstrapped, with no external capital or investors. The company has

grown organically since inception and the business model has proven to be a great success. I set extremely high standards for customer service and the quality of work in everything we do, and anything less is simply not tolerated. Our customers rely heavily on us and our commitment to perform 24 hours a day as their businesses are heavily dependent on the reliability of our network infrastructure.

“One of the main driving forces was to provide high availability networks at very reasonable prices.

“By designing and manufacturing our own routers, we could provide exceptional products and services to our partners while others were constrained by traditional IT systems,” he insists.

Metacom is primarily a high availability Software Defined Wide Area Networking (SD-WAN) company. Their focus is to provide exceptionally reliable point-to-point connectivity with multiple redundancies built into every part of the system.

The knowledgeable Van Niekerk says, “Although our networks are used for a number of different applications, we have developed exceptional expertise in business, engineering and financial transaction processing solutions. There are various products that have evolved over time but they all fit within those areas of expertise and specialisation.”

Over the years, Metacom has implemented a number of products and services, requiring network connectivity. It is pleasing to see a proudly South African company offer a whole suite of offerings, from design to product assembly and vital after-sales support and service. And when you are providing connectivity to some of the country’s leading banks and retail outlets, time is money.

“Our strategy has always been to build this reliable network infrastructure and to provide additional solutions that require network connectivity. Therefore, we have developed a number of vertical applications and specialisations with custom-designed hardware and software, such as internet video, internet radio, managed Wi-Fi and ATM connectivity, to name a few” he says.

IoT: the way of the future?

IoT isn’t necessarily a new phenomenon: it’s been around for quite a while, but only now it’s been coined as a term, so to speak.

“The basic concepts of IoT have actually been around for a very long time. It was (Bruno) Thüring who said in the 1940s that connected things will be a major part of our future, and there was tremendous advances in connectivity in the 50s and 60s. The term ‘IoT’ was only coined in 1999, and really only became mainstream over the past few years. But the interconnectedness of equipment, machinery, devices and people is a concept that has fundamentally been around for many decades,” Van Niekerk explains.

Research and development (R&D) are vital to push product development and the company’s goals forward, and Metacom spends a lot of sweat equity and collateral to stay ahead of the curve, in a very competitive industry.

He explains, “We continuously spend a tremendous amount of our income on R&D in the field of engineering capability as we believe that is the only way to take the business forward. It is important to note that all the engineering skills that we require—hardware, software and

networking—reside under one roof, right here with us. Therefore, we have the capability to customise or to add additional features as our customers’ wish, which is a fairly unique capability, and which I certainly believe is unique in this country.”

International footprint

Metacom operates in 22 countries, 18 of which are in Africa, which is arguably the fastest-growing technology market in the world, with connectivity surging through the continent. And with it, the opportunities for IoT to be rolled out. But with any expansion into Africa, a strategic approach is favourable for long-term success.

Van Niekerk says, “Doing business in Africa is not for the fainthearted, there are numerous challenges: business, language, regulatory compliance issues, difficult terrain and vast distances. We like to believe that we do this for our customers to take their pain away, and as our devices are extremely robust and reliable, we are quite happy and comfortable to install them anywhere in Africa.

“There are so many different challenges. We believe that the only way to do things is to simply make a plan, so we have a rough idea what we need to do before we start the rollout and then our technicians and support staff at Metacom’s International Operations Centre must simply make a plan as they carry on. Business and regulatory compliance changes from month to month and country to country. There are various challenges, and we believe that by working with local partners in a particular region also helps us to understand the business and challenges that may exist in the region.”

Global appeal

Last year, Metacom reached a point of scalability and maturity, which allowed them to expand their footprint into Europe. Van Niekerk explains why they decided to open their first European office in Belgium and plans for the lucrative European market, which is also a gateway into other developing regions to the south and east.

“We established our office in Belgium in April 2017 and believe that our routers are of world-class quality. We are really excited to look at the European market as a whole to distribute, sell and support our routers. Not only do we have the ambition of distributing or expanding our business in this region, but we also intend to



assist companies that are European-based with their African expansion. Because of our vast experience, both in business and the telecommunications field in Africa, we believe that we can support them, either on a consulting or project basis.

“Having Metacom’s presence in the region gives us access to the numerous conferences, events and trade shows; exposure we need to not only stay abreast of technology but to use this information to envision and build our own future,” Van Niekerk says.



“I created Metacom before the concept of IoT came into the public arena”

Team effort

But like any good leader, Van Niekerk is eager to acknowledge the team around him who have been instrumental in the growth and wellbeing of the company. He is an extremely hardworking Managing Director who expects the best from himself and the team.

“It has taken me a tremendous amount of effort and time to find the right people, and I am very privileged and proud to work with an exceptionally-talented group of people, really senior engineers, especially on the product

development side, fantastic hardware engineers, software engineers, embedded engineers and network engineers, covering the entire spectrum of what we need together with highly competent support structure in production, finance and systems support” he says.

In today’s world where it seems that everything is being produced in China, it’s really refreshing to see a locally-made product. Metacom is a bespoke digital communications provider that prides itself on an individualised approach to business, which relies on more than

just the bottom line, but also on the critical after-sales support that cheaper offerings are unable to provide.

“We don’t try to compete with them [Chinese brands]; we provide products, which we believe are quite unique.

“We certainly come up against competition, price-wise, but the uniqueness of our products, the incredibly high quality of the design and manufacture, and the flexibility we offer our customers is what sets us apart,” Van Niekerk enthuses.

Five-year plan

In terms of further expansion, Van Niekerk outlines what Metacom hopes to achieve in the next few years. The focus has primarily been on engineering and developing state-of-the-art information and communications equipment, but it will expand as new opportunities arise due to the ever-changing face of technology, AI and software development.

“We will continue to drive hard and expand our installed base of routers exponentially. I am currently investigating a number of other international opportunities and we will definitely work on growing our international presence. Although ICT is our core, our passion and our success, there are numerous opportunities in the technology arena that excite me enormously.

“Metacom is passionate about technology and engineering is at the heart of what we do. It is in our DNA. We will continue to look for problems

that require our innovative solutions, and create the technology to solve these,” he says.

The Cape Town hub

Metacom’s large office in Cape Town is a hub of activity, with several different departments working together to deliver a superior customer experience resulting in successful growth, year-on-year. This was made possible by the reliability of their products, through to the skills of their engineers and support team, once operations were up and running.

He says with pride, “Every single device that we install, supply and maintain comes out of this building. The final assembly, quality assurance, configuration management and all the final production and manufacturing of the products, occurs right here.

“Some of the keys to our success are our hardworking team of very capable people, focus

and a little bit of luck. We were fortunate to win a number of the biggest corporates as our customers fairly early in the business cycle. Almost all our customers are doing well and growing, hence their growth is our growth.”

Blue Chip clients

Metacom has racked up some impressive clients over the years, which further illustrates the company’s impressive profile, reputation and reach, as he shares some of his blue chip clients.

“We provide all the communication networks for the entire PEP Group, including all the divisions such as Ackermans and John Craig, across Africa. Another major customer is Lewis Stores, for whom we provide all the communication they require. For Eskom, we provide over half the communication to monitor and control electricity distribution in South Africa, to name just a few,” Van Niekerk says.

Gabrie Gouws, CIO, STAR IT: “Metacom has proven itself as a partner... not just a supplier! They run a cost-effective and very stable retail network with excellent uptime to thousands of stores. In our experience with Metacom, they are a company that is willing to invest with us in innovation projects for the future, including R&D when necessary. They also have the ability to work well with the various service suppliers in a complex industry into the relevant countries in Africa.”

Michael Rawson, SCADA Manager, Eskom: “The Eskom Free State Operating Unit originally partnered with Metacom to develop a solution to utilise the cellular networks to monitor the remote installations using the SCADA System. After the successful implementation of the solution, it was accepted by all the other Operating Units in Eskom and is now widely used in the business. The application has grown since the initial rollout as Eskom’s requirements changed and Metacom provided a technical solution for these requirements.”

He elaborates on this and says that, “The Eskom Free State Operating Unit has had a successful relationship with Metacom for almost two decades and this success was mostly based on the fact that Metacom is a customer-centric company and strives to provide solutions to the customers’ challenges. Frequent discussions between Eskom and Metacom concerning how they can improve their service offering has resulted in the improvement and additional functionality of the solution that Eskom is currently utilising.”

Gregg Abrahams, General Manager IT, Lewis Group: “Our experience with Metacom has been exceptional and this played no small part in the selection process to appoint Metacom as our communications service provider. On more than one occasion, their commitment to go the extra mile to resolve our connectivity challenges has surpassed our expectations.”

He goes on to explain that Metacom’s hands-on approach is crucial: “Their ability to make a plan is extraordinary. Last year, we were about to open a store in Opuwo in Namibia when our service provider let us know they couldn’t do it. We asked Metacom if they could make a plan and their engineer got in a car that very afternoon and had the site up and running in a matter of days. We were very impressed!”



“As our devices are extremely robust and reliable we are quite happy and comfortable to install them anywhere in Africa”

Metacom, being a leader in the tech space in South Africa for 17 years, is able to boast about some telling achievements, which put them on the digital map.

Consistent Annual Growth

“Our greatest achievement lies in growing ‘The Metacom Way’. We are passionate about achieving the seemingly impossible and

to the health of one’s balance sheet. Van Niekerk explains some of the benefits of their network, “The primary benefit that we offer is incredibly high network reliability. Because there are multiple redundant failover systems in every part of the communication chain, we are able to provide customers with up-time in connectivity, which is unsurpassed in the industry, at a highly competitive price, which is just unbelievable!”

“As we become more and more reliant on devices and IoT, whether it be people, computers, machinery, sensors, controllers and edge computing devices in the field, we need to be mindful that without reliable connectivity, the devices are basically useless. So, connectivity and reliable network infrastructure is of paramount importance as IoT grows. And let’s not forget that we are only in the very early stages,” he elaborates.

“Our customers rely heavily on us and our commitment to perform 24 hours a day as their businesses are heavily dependent on the reliability of our network infrastructure”

There are numerous examples of firsts and major successes for Metacom:

- First Integrated VPN communications infrastructure
- First GPRS Financial Transaction Router
- First GPRS SCADA Router
- First Multi-Connectivity Router
- First Integrated Router with Internet TV and Radio

Major customers including: EOH, Eskom, Lewis Stores, Old Mutual Finance, PEP Group and SPARK ATM, to name a few

exceeding our customer’s expectations. We have an incredibly strong ‘can do’ attitude. ‘The Metacom Way’ is an ethos by which we live. It guides us in everything we do and nothing our customers ask of us is too much. We simply do what must be done. And we do it now,” Van Niekerk enthuses.

IoT savings

IoT is all about making critical long-term savings and optimising efficiencies for companies, while seamlessly integrating automation into our world. Saving time, money and energy is vital

The MC6000 Enterprise Router

Metacom’s recently released pride and joy, the MC6000 Enterprise Router, is the most sophisticated router designed in Africa. Van Niekerk gives insight into this ambitious endeavour and why it has been so successful.

“The success is due to our formidable experience in the field. Integrate a lifetime of technology experience, and more than 15 years of experience developing intelligent routers. I believe this is a world first, as the MC6000



“We provide over half the communication that Eskom uses to monitor and control electricity distribution in South Africa”

integrates all the functionality and services a retailer or bank branch may require; reliable communication with integrated fibre, ADSL, LTE and Wi-Fi connectivity, incorporating failover communication, Internet TV, Internet Radio, and much more,” he explains.

As with any new technology, you can either run away from it and be scared, or embrace it and enjoy the full benefits. Van Niekerk sees

utterly limitless opportunities and possibilities that come with the advent of the 4IR.

“I believe that we will build anything we can imagine now. I am really excited by man’s ingenuity to create incredible things. And with the advent of Internet Protocol version 6 (IPv6), giving us more than 340 undecillion unique IP addresses, there is going to be no reason why we cannot connect anything and everything in

the future. Various international studies show that there will be upwards of 100 billion devices connected by 2030. That is only a minuscule percentage of the available IP addresses under IPv6,” he enthuses.

IoT misconceptions

Like any new technology, there are often misconceptions about IoT and Van Niekerk often needs to explain to clients exactly how it works and the real-world benefits. Hollywood and action movies have distorted what the 4IR will look like and its impact on humans.

“It’s quite interesting that when you ask 100 people in the know what IoT is, the initial statement is usually similar but the details are massively different. So, IoT is just a vast idea of things being interconnected. What it actually means depends on specific markets, specific applications and specific needs,” he explains.

There are security concerns when you have so many devices connected, and Van Niekerk believes that securing your online assets is of prime importance in the new digital age.

“Security is going to have to be continuously enhanced in order to keep abreast of all the problems that arise, but let’s not underestimate that as fast as we block holes in security, hackers will find other ways to disrupt operations. It is a concern, very much so, especially with IPv6, where everything is connected to one vast IP network and everything is, theoretically speaking, able to connect to anything else. Security is a major concern that will have to be addressed, as it is presently, but even more so in the future,” Van Niekerk elaborates.

IoT and energy efficiency

Energy efficiency is one of the requirements of remote IoT, firstly, by making each device as energy efficient as possible from the battery life perspective, through to devices only being turned on when needed, thus saving on operational energy.

“All devices that are designed should be energy efficient so that collectively they use as little energy as possible. It’s true to say that your cell phone charger uses very little power, but if you’re connecting two billion cell phone chargers a day and most are not even plugged into phones, those little power supplies collectively consume and waste a tremendous amount of energy, so devices must be designed from the ground up to be energy efficient. Secondly,

with IoT devices you are able to manage energy consumption so that air conditioners are turned off automatically when people leave, and electric devices that consume huge quantities of electricity are properly managed and controlled when they are not required. The energy efficiency concept will be better controlled by modern design techniques and certain specialist areas of IoT,” he says.

Health and safety

As more and more electromagnetic radiation covers the planet for GSM, Wi-Fi, satellite and other communication, some scientists argue that there are health concerns from overexposure due to this radiation. Given that this phenomenon is still relatively new, few definitive studies exist.

Van Niekerk muses, “That’s a fascinating debate and there have been various studies in that arena to check, monitor and attempt to prove whether or not electromagnetic radiation has any effect on us. There are two schools of thought—clearly, there’s an extremely strong school of thought that believes it is harmful to mankind and society.

“When we conduct these studies though, we need to take into account that every day when we walk outside, we are exposed to the natural radiation from the universe. From the sun, there’s a tremendous amount of radiation, which is blocked by the atmosphere and the magnetic fields around the planet. Having said that, it is an area of concern, which must be monitored and scientifically verified, as to whether it is or is not a problem for the future of mankind.”

Role models

Globally, the ICT space is filled with high-profile leaders who have changed the world that we know today. From Steve Jobs to Bill Gates and Elon Musk, there are a plethora of high-profile visionaries for Van Niekerk to look up to.

“I have various role models and mentors in various areas of my life. In technology, it would certainly be these. We also have to remember, in a different era, Henry Ford and the Wright brothers, and I grouped those collectively for one very important reason—they all not only had a vision but the ability to work hard, and the grit to continue working hard under extremely

trying circumstances. For me, there are so many people with dreams and a vision. There are many people who work hard and are capable of working hard.

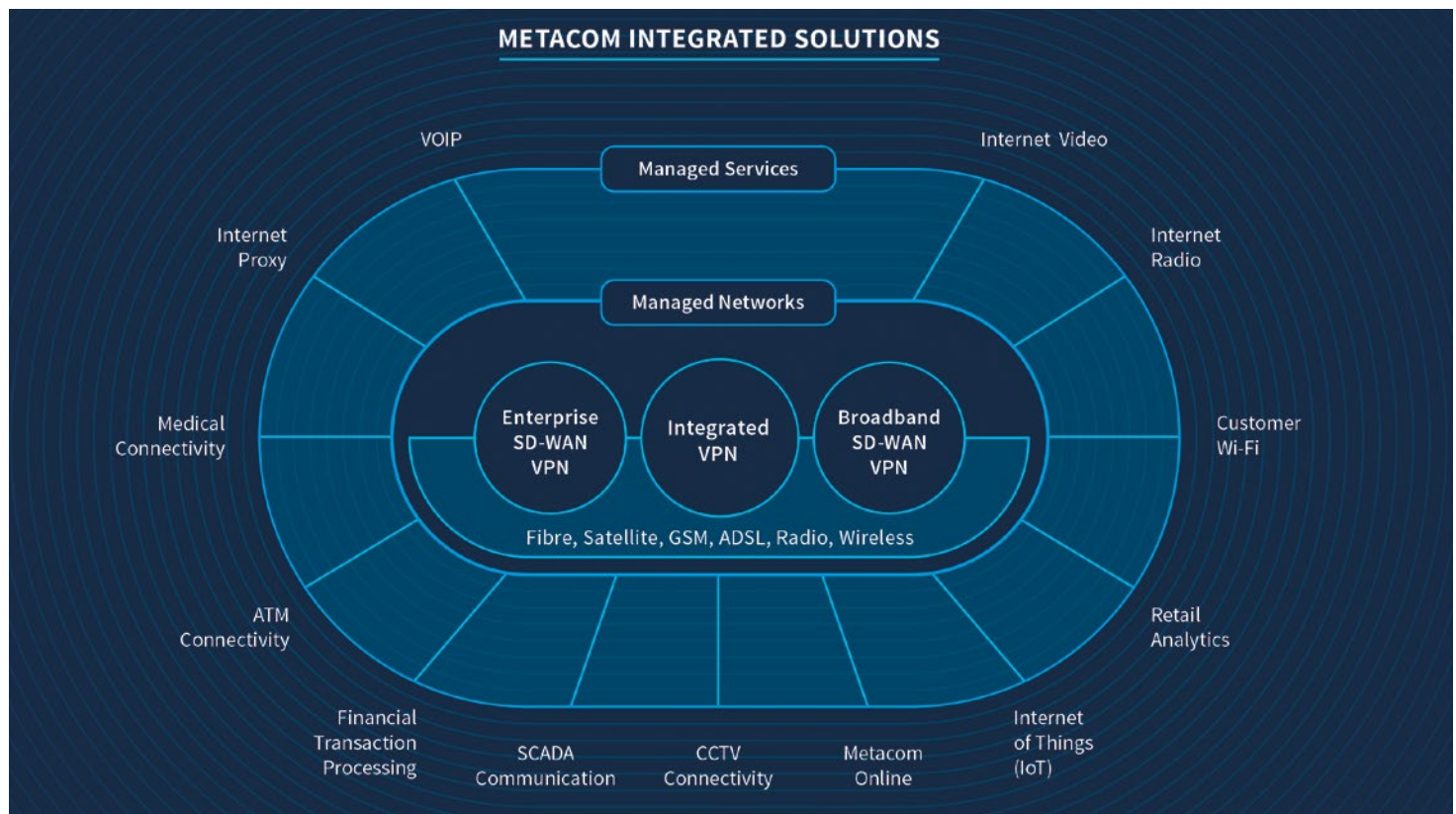
“A leader needs to have a vision and the ability to work hard and have true grit under trying circumstance to ensure that the company moves ahead. That is difficult and it’s why I respect people with these qualities.”

Van Niekerk concludes by outlining his keys to sound leadership and the importance of leading from the front. “Being a leader, there is nothing like experience. Lead from the front and set an example. I never expect of others what I am not prepared to do myself. A leader needs to know a bit about everything, but most importantly, create the right environment for the people, the experts in their field, to flourish and develop.”

Metacom will open their Johannesburg office on 1 September 2018, as their business continues to prosper. Watch this space for more. ▲

Gregory Simpson


(Photographs taken by Brent Meder at Bascule Bar, Cape Grace Hotel, Cape Town)



Is Zimbabwe



open for business?

A close-up portrait of Emmerson Mnangagwa, the President of Zimbabwe, looking slightly to the right. He is wearing a dark suit, a white shirt, and a patterned tie. The background is a large, draped Zimbabwean flag with its characteristic green, yellow, red, black, and white colors.

How is Zimbabwe faring since the arrival of President Emmerson Mnangagwa? Mwangi Githahu spoke to entrepreneurs and civil society to gauge their view on whether, in fact, Zimbabwe was ready to embrace the international economy.

Inasmuch as some businesses have, at face value, accepted Mnangagwa's pledge that the country is now "open for business" and have already taken the plunge, some cautious voices have adopted a "wait and see" approach.

Rutendo Hwindingwi, an Associate Director at Deloitte South Africa said, "The political and economic conundrum that Zimbabwe faces is that in the wake of the unexpected exit of Robert Mugabe, the country is desperate but in urgent need to revive its economy."

"The only way this [economic revival] can be established is by the endorsement of the leadership through free and fair elections and more importantly, the acceptance of the results by the main contenders, being Zanu-PF and the MDC. If this works out then the dream of 'Zimbabwe open for business' will become a reality."

Hwindingwi, who is formerly an Executive at Sage Africa and who is also a professional speaker with Unique Speaker Bureau added, "However, the question is how much of an appetite do the main political stakeholders have to sacrifice their partisan objectives for the sake of making the Zimbabwe social and economic environment conducive enough to allow its people to come out of the doldrums?"

Meanwhile, when asked about whether foreign direct investment was now easier, following the amendments to Zimbabwe's Indigenisation Law, Rutendo Hwindingwi, who happens to be an expert on emerging markets, said, "President Mnangagwa, in his first inaugural visit to South Africa in December, made a landmark statement that triggered investment confidence. He said that his government had limited the 50% local ownership policy to certain minerals in the mining industry, whereas everything else was derestricted. That statement in itself from the Head of State was crucial in laying the platform for future investments in Zimbabwe."

Hwindingwi added, "Attracting the foreign investors has been met with keen interest from Europe, the Middle East, Asia and not forgetting South Africa. The momentum for investor appetite seems to grow every day. However, the challenge that exists is the sustainability of these investments, once in the country. Most of the key institutions that are the pillars to ensure that the FDI is constructively absorbed into the

economy are weak at the moment. Over and above this, the lack of cash in the economy and the dependency on the USD only exacerbates the problem at hand. The current problems of Zimbabwe provide the opportunities for investors in providing a solution."

Zimbabwe's elections are set to be held between July 22 and August 21. The president is expected to make a proclamation of the election date once the Zimbabwe Electoral Commission has produced a final voters' roll. Amendments



Rutendo Hwindingwi

to the Electoral law, with a view to level the political playing field, are being debated in parliament and should pass in a few weeks.

Ahead of the elections, Zimbabwe is in desperate need of political healing if it is to avoid the violence of the past. At the moment, there are few cases of violence but many reports of political intimidation from Zanu-PF and suspected members of the army said to be embedded in rural communities. The stakes are high for Mnangagwa, his Zanu-PF allies and their military backers, who are desperate to retain power. The question is how far they will go to remain in office, given their promise to open the election to international scrutiny.

President Mnangagwa is serving out his predecessor's term and is a candidate at the polls. Popularly referred to as "the crocodile" or "Lacoste," Mnangagwa is reputed to be a cunning political operator. He participated in the struggle for independence in the 1960s and has held several key roles in the government

since independence in 1980. Having served as Mugabe's Vice-President from 2014 until November 6—just two weeks before Mugabe's fall—he has also been associated with some of the worst atrocities committed under the ruling Zanu-PF party since independence.

A member of Zimbabwe's civil society agreed to an email interview on condition of anonymity. She said, "My own take is that Lacoste will win. This is just because Zanu-PF has the machinery and organising capacity to do so. Already with the primaries, we're seeing a lot of intimidation in rural areas, and forced reruns resulting in Zanu-PF wins. [Nelson] Chamisa [Leader of the opposition MDGT Party] is very popular, but I don't think he was ready for the election. When I met with him a couple of months ago, he seemed overwhelmed but at the same time, overenthusiastic and overconfident in a way that a savvy, seasoned politician wouldn't be."

Meanwhile, the MDC is seeing a revival of sorts with its new youthful leader Chamisa, who is arousing the party base and appeals to the youths, who make up the majority of the registered 5 million-plus voters. Whether this enthusiasm will translate to a huge turnout at the ballot box is the main question begging an answer. Speaking about his economic plan on South African TV, Chamisa said, "Seek ye first the kingdom of infrastructure, all things will then fall in place, we need our transport, we need our energy, we need our power, we need our water, we need housing, those are the issues we are focusing on. Of course, in detail, we have indicated what we are going to do."

While Chamisa has closed ranks with former comrades who helped found the MDC, a faction led by party Deputy President Thokozani Khupe, has split and is now running its own campaign, which could cost the opposition votes in the Matabeleland region.

Khupe launched her party's manifesto recently and the focus on the economy is spelt out in the theme, which is "Building an Economy to Support Transformation." According to media reports, while generally addressing the same issues as Zanu-PF, Khupe who has a trade union background, vowed champion worker's rights and ensure their place in the economy.

The National Patriotic Front Party—backed by former President Robert Mugabe—is campaigning in the Mashonaland provinces and claims it will take away votes from Mnangagwa.

That remains to be seen, but there are signs of disgruntlement from the older Mugabe supporters who accuse the new Zanu-PF leadership of leaving them out in the cold. This constituency could very well spoil the party for Mnangagwa.

Asked whether the change of guard in Zimbabwe has set the country on the path to recovery, Rutendo Hwindingwi cautioned, “The reality, which is now quickly settling in after the ‘euphoria’ caused by the ousting of Robert Mugabe is that the journey to total economic

and political restoration has only just begun and it will be long.” In a few short weeks, we should have a clearer picture of the path Zimbabwe intends to take. ▲

Mwangi Githahu

“The only way this [economic revival] can be established is by the endorsement of the leadership through free and fair elections”





Pioneering women's rights

One of the cornerstones of Pick n Pay's success over the last 50 years and counting has been Wendy Ackerman, an influential figure alongside her famous husband, Raymond, in bringing a vision to the business while helping many good causes along the way

Ackerman was born in Cape Town and studied at the University of Cape Town, the University of the Witwatersrand and UNISA. She joined Pick n Pay when Raymond acquired the company. While raising a family, Wendy has been completely involved in the Pick n Pay Group's development of employee benefits and their welfare. She was appointed a Director in 1981 and remains actively involved in the business.

A role model to many women around the country, she is recognised by the SA Nature Foundation for her outstanding achievements and contribution to environmental conservation. She is also acknowledged by WWF South Africa as a Diamond Custodian of Table Mountain.

Ackerman has always been deeply involved in promoting education among the underprivileged in South Africa. She is a trustee of the Ackerman Family Educational Trust Fund, which assists students from all over the country with bursaries for tertiary education.

She is a hands-on and well-known philanthropist both inside and outside the company, involved in a wide range of causes. She is particularly recognised for her role in developing company-assisted housing schemes for staff, working with her husband to secure

black managers and staff access to housing in contravention of the Apartheid regime's Group Areas Act.

To find out more about this pioneer of women's rights, in and out of the boardroom, a trip to their beautiful Head Office in Kenilworth, Cape Town took place.

You have been in the supermarket business for many years and have seen numerous changes. Please could you tell us more about your role over the years?

A lot of changes, for the better I think. We've very, very positive about the future of the company. I have held various roles in the company over the years I started off in the HR Department initially, and whenever there was a job to be done that nobody else wanted to do, it landed on my desk. I had to get on and do it, and be a support for the people in the company.

When they've had problems and didn't know where to go, they would come to me and over the years, I've built up quite a network of places where they can go for help. So that's been my role.

Community appears to be a cornerstone of your business. How important is it to give back to the people who work for you?

Raymond has always said, "Doing good is good business" and it's been part of our philosophy from foundation—it's deep within our company DNA. This is about consumer sovereignty and helping people wherever we trade, giving as much back to the community as we can.

What are some of the community initiatives you've been involved in over the years that have touched many lives?

There are too many to recall. During the Apartheid years, we started from the word go by promoting people on merit, absolutely irrespective of colour, and then when people started getting into management, our black managers couldn't get houses.

We couldn't bear to see some managers living in very nice houses but our black managers living in unspeakable conditions. It took me two years in the Cape to get housing going.

Every time I turned around, there was a brick wall, it was really, really difficult, but we managed to achieve getting them houses by renting the land from the council at a R1 a year, building our house on it, but if they needed

the land, we would have to move our house. Raymond allowed me to go ahead and do this. It was a big risk and, needless to say, we couldn't get a building society loan because they couldn't possess the land, so we funded it, we acted as the staff building society and after three or four years through the Urban Foundation, we were able to accomplish 99-year leases.

They all came bouncing into my office very excited, I said, "No, leave it, wait. In two years, I'm quite sure you will get freehold". This actually happened, and so we were able to say that all the money they had paid towards their rent could be the down payment on their house and then we were able to get them bonds for the rest.

Next, we built houses in Soweto, we built in Vosloorus. All over the country, through the Human Resources Department, we tried to give people housing loans or took the opportunity to build houses for the staff. We did projects in Mitchells Plain, Eersterivier and Belhar, to name a few.

Is it true that many of those managers achieved executive positions in later years?

Oh, absolutely, yes. Perhaps the most famous one is a former trolley-porter who became a director of the company in later years. And another one saw me building houses in Vosloorus. He had once walked past as a barefoot schoolboy and said, "One day, I am going to work for Pick n Pay and get a nice house with a bathroom inside and be able to feed my children after Wednesday".

This is because when they were paid weekly, their money only lasted until Wednesday and they went hungry on Thursday and Friday until they got paid. So, he joined us, and became a General Manager. Now he owns two of our franchise stores and is also a qualified Advocate.

Going up against the establishment must have taken a lot of courage?

It was very wearying, in fact, Raymond caused a great deal of trouble in the-then Cabinet. We subsequently heard half of them—the Cabinet—wanted to arrest him for breaking the law and the other half said no, he will get too much publicity and it will be bad publicity for them, so they didn't arrest him.

They called him in and said, "We know you're breaking the law but we're not going to arrest you". They literally said that to him.

Where does the ethos of equality and looking out for one another stem from?

It's instinctive for both of us, and it actually goes back to the Second World War, the Holocaust and the discrimination. We both suffered discrimination when we were at school and we know what it's like not to be accepted by society. Raymond was ejected from the first rugby team because he was Jewish and it happened to me, I was at a convent—we knew about discrimination and we felt for people who were discriminated against.

Was taking the plunge and starting your own business after Checkers a gruelling experience?

It wasn't gruelling, it was exciting and it was hard work—and I had a new baby at the time. We came to Cape Town, it rained for three weeks and I wanted to go back to Johannesburg—those were the days when we received rain, unlike today. In the beginning, Raymond worked terribly hard and long hours and, after the children were in bed, I'd go down to help in the store because we were open late hours, or when the stores closed they were bombed out, and we had to relay the shelves every Friday night.

Then one day, he (Raymond) phoned and said, "I'm really under pressure, please come down and interview some people for me". And that was the thin edge of the wedge.

What do you think the keys to your success were early on?

Hard work and bringing the work ethic of Johannesburg to Cape Town because Capetonians, at that stage, were much slower to respond. Raymond taught me this: if you are given a job to do, do it now, don't let it hang over your head. So, if people phoned with a complaint, we responded immediately, we didn't put it in a pile and let it get lost. Whatever we had to do, we did with enthusiasm—we brought a lot of enthusiasm with us. We were young and excited.

During the early years, you spent some time in the USA. What did you learn about the ins and outs of their dynamic supermarkets?

We went south from Dayton, Ohio, stopping in little towns where the population ratio was the same as in South Africa and, wherever we went, the markets were packed and they were thriving. We learnt a basic lesson there, that when you take something away from people,

for them to accept it, you have to give them something in return. This is why Greatermans failed. The initial mistake Greatermans made was, they had a lot of very small departmental stores. They gave credit, service and delivery, and then they took all these things away and turned into a self-service store—no accounts, no delivery, nothing, and no low prices, so it couldn't work.

Thus, we went to America and discovered the secret of supermarketing and when we came back, the board rejected all his ideas, saying, "Oh Raymond, you're being carried away by your trip to America, go and work in a departmental store".

Why were they so resistant to the American ideas?

People don't like change. And in one day, we broke the rules again—we're very good at that.

We'd take basic products that people wanted—tea, oil and candles, these were the basic products that people needed, everyone in those days didn't even have electricity—we'd take the labels off certain products and tie them together, for example, we'd tie tea and candles without their label on and cut the price of that. They papered the windows of the store with newspaper, wrote wonderful lines on the newspaper and, in one day, they did three times the turnover of a normal month's turnover. In one day!

Raymond would have wonderful specials days. He'd go off, buy watermelons and fill a parking lot with them—it was the biggest mess you've ever seen—and sold watermelons for one cent, and then there were carrots, there was a glut of carrots and he'd do this. We had really exciting times and the people would just pour in.

When we started Pick n Pay, we had one price war after the other because resale price maintenance was still very much around. There were boards for everything: potato boards and wheat boards and banana boards, you name it, there was a board. And they controlled the price of everything. We cut the price of everything including the price of bread and that's how we really got established, because the price of bread went up and people were really struggling at that time. There was a major crisis, so we cut the price of bread because we worked out that we could afford to and still make a very small profit, and the people needed low prices. Well, this caused an enormous amount of trouble.

When you groomed the business for the next generation, your sons and daughters, what were the keys to running a successful family business?

I suppose you would really call us workaholics. The children used to come down, Gareth—now the chairman of Pick n Pay—certainly used to come down when we first started. He was ten years old, wearing one of his father's ties, which virtually came to his knees, and would pack butter. During his school holidays, he loved to come down and work in the stores—he had to sweep the floors and push the trolleys.

The day we opened our hypermarket in Boksburg, all the children were there in the store and Gareth was trying to sell white goods—fridges and stoves—not that he knew anything about it.

We had a line of Duffel coats, which were in the front end and Suzanne, aged 12, stood there and said, "Mom these are so hideous, I'm going to sell them all", and she did. Jon was there, he was seven or eight, helping her and so on. They grew up knowing about supermarkets and being involved because we always had family meals, every day. Even when Raymond was away, we had the family sit around the dinner table every night and discuss the day and, obviously, a lot of business talk went on as well as political talk. We never excluded the children, they were part of the entire scene from the word go.

And then handing over some of the power to them, was that a difficult process?

It was a very long process.

Is there any sibling rivalry?

Yes, every family has a bit of that. However, our one daughter is an artist and she was never really interested in joining the business but she runs our family foundation and is very involved with our academies.

Pick n Pay has always been giving back, what are some of the initiatives you're involved in at the moment, which are helping people in the communities?

I was amazed! Our full-year result came out and one of the statistics, which actually astonished me, was the 2 000 small business initiatives that are part of our community programme. They supply goods to us in one way or the other. Suzanne runs workshops regularly and her department gives guidance and help to small

businesses with regard to how to become more sustainable and really professional, for example, if small suppliers are growing food, they have to be mindful of all the hygiene and all the health rules that have to be followed to get it up to SA regulatory standards and, of course, Pick n Pay's standards.

Being a pioneer of women in executive positions, did you ever have any push-back in the early years?

A lot, it was a big fight to get acknowledged. Recently, there was a movie called *The Post* about *Washington Post* and it was owner, Katherine Graham, played by Meryl Streep. She went into a boardroom as the only woman, all these men in their black suits and ties ignored her, and I said to Raymond, "I relate to that, that's what happened to me". Sometimes it was subtle and other times less so: for example, if I sat at a table I'd put up a "no smoking here" sign and they would come and sit right next to the no smoking sign and take no notice. It was a fight, it was a fight to be heard, but I persevered.

What is the best advice you would give to anybody looking to follow in your footsteps?

Never be emotional as a woman; never let a man see you cry because you're finished if you cry in front of a man in their office. Be assertive, don't be aggressive, and there's a big difference. Sometimes, it would be said, "You're being so aggressive". I said, "No, I'm not, I'm being assertive. This is aggressive, this is assertive, you see?"

You talked about the Holocaust. In terms of the state of the world today with regard to politics, are we going in the right direction?

Who knows? It's very sad that we don't have enough strong leaders in the world and it's very sad that, although the Americans are coming around to their president because he's dropped their taxes, his behaviour is not acceptable. Maybe we're old fashioned but in an office like the President's, there's a certain decorum that one has to observe. People have to look up to a person who is a president or a head of a country, and it brings the whole country down if you don't behave in a civilised way. ▲

Richard Frasier

A woman with long, wavy brown hair is sitting on a bed, looking at a laptop. She is wearing a dark blue, off-the-shoulder sweater. She is holding a white mug in her right hand. The background is a softly lit room with curtains.

Financial
organisations
need security
solutions that
can keep
pace with
disruption

Financial institutions are typically large, complex entities. They have one key requirement when it comes to security—the solutions they select have to last the distance.

This means they need to be able to evolve rapidly, integrate easily with other systems and be flexible, adapting to the changing needs of the business. In a sector where change and disruption are key factors, and technology and cyber threats are advancing apace, these are critical requirements.

Financial institutions have a substantial footprint with lots of real estate, large distribution networks, a sizeable staff complement and multiple huge datacentres—the engine rooms at the core of their business. A high level of digital disruption in this sector has seen new business models emerge, ushering in new, more digital and virtual means of engaging with customers, and a bigger focus on the customer experience. This has made securing the business, its assets, people and customers a multifaceted challenge. Are there security solutions that can keep pace with transformation in this sector?

Physical, logical and virtual systems converge

For many of the financial organisations, operational efficiency, securing cost-efficiency and risk management remain a high priority. As physical, logical and virtual systems converge, assets, information and people are under threat. To achieve greater control and lower risk, the consolidation of systems and efforts to achieve standardisation across these organisations have become increasingly important.

The IT environment is far from stable as technology continues to leapfrog ahead. CCTV systems, for example, have evolved from using local storage for footage to using network storage, from running analytics on the server to enabling analytics on the network device, and from providing a single camera view to providing multiple simultaneous views. At the same time, legacy systems must be incorporated. With multiple protocols and formats to

accommodate, a standardised environment where, for example, end-to-end encryption is enabled, is vital.

How do consolidation and standardisation drive tighter security? Consider this: whether in a backwater town or major city centre, every branch of a bank presents the same level of risk in that each provides access to the bank's core systems. Security, thus, must be applied in a consistent manner across geographies and facilities, regardless of relative perceptions of risk.

Similarly, banking organisations often have personnel moving between branches and banking divisions. With larger banks employing

For many of the financial organisations, operational efficiency, securing cost-efficiency and risk management remain a high priority

more than 100 000 staff across hundreds of branches, this can be a security nightmare, especially as banking halls become more 'open' to customers and it becomes more difficult to identify staff and manage access to restricted areas. With increased threats to data, assets and people, it is critical that the security systems in place are able to work together to manage identity and access, placing a single consistent layer of protection across the organisation, regardless of the facility type or geography.

Such a system would, for example, ensure each employee only needed a single security card (rather than multiple cards for multiple sites) that would grant them access to specific areas based on their security level—e.g., to restricted areas but not to strongboxes. It would also work at a logical level, denying network access to someone who tries to sign in from one location while being logged in at another.

It's clear why leading control and security solutions that have a large research and development component, clear roadmaps, a proven track record and global recognition are gaining favour among financial organisations. However, advanced features and high levels of integration with other systems are also paying off in other ways.

Security smooths the way

Financial institutions function in a highly competitive environment where customer service and the customer experience is a differentiator. This has seen facilities introduce couches and ticketing systems in banking halls. With security systems sharing the banking network with these systems, it's not difficult to see the synergies. For example, to improve floor operations, CCTV camera footage feeds logistics systems, alerting managers to where service bottlenecks may be forming and driving the allocation of more consultants to particular areas.

As physical, logical and virtual systems continue to converge, ensuring a single consistent risk and security policy will be very important. Any new security systems or features will require forethought. Ensuring that their security systems are open, integrate easily with other systems and constantly evolve, enabling the organisation to make use of new and emerging technologies, will position banks well to secure their people, customers and assets in physical and virtual environments. ▲

Neil Cameron

What is the invisible elephant in today's environmental crisis conversation?

I don't need to tell you about the wriggly eco-worms that have spilt out of the can and that are rapidly spreading out across the floors of company boardrooms, government corridors and scientific think tanks. If you are reading this magazine, you probably already know their names and labels: climate change; plastic pollution; poaching and the sixth extinction—the list of these slippery troubles goes on and on.

But what is missing from the conversation is how to deal with them. As Editor of *The Enviropaedia*, which is an environmental encyclopaedia that educates and empowers South African consumers and businesses to address today's environmental challenges, this is a question that has kept me awake at night.

Why is it that even though global leaders got together in Rio in 1992 to identify the world's rising environmental challenges and agree on appropriate solutions to these challenges, so little change has happened since then? The same problems they identified then persist today and have grown in scope and scale.

Fed up with sleepless nights, I took to digging for answers and came to a few of my own conclusions:

- It's not for a lack of information: environmental organisations, governments and Al Gore, amongst many others, have spread the news far and wide—especially to those most responsible for causing these crises.

- It's not for a lack of care: scratch the tough surface of the most hardened capitalist and you will find that they enjoy being in nature and most do care about our environment.

So, why the lack of progress in dealing with these environmental challenges?

Albert Einstein's words provided me with the key to an answer—a 'Eureka' moment for me! He said something along the lines of: The world we have created has problems—that cannot be solved using the same logic that created those problems in the first place.

The critical issue he points to is our thinking.

We have been focussed on the wrong end of the problem by trying to treat the conditions instead of addressing the underlying cause of these conditions.

Climate change and our other environmental challenges are an outcome of our past behaviours, which are an outcome of our thinking and values (Please read this statement again—and again. This is the key to understanding and dealing with these eco-worms).

Trying to fix our environmental challenges without first fixing the thinking and values that create these challenges is like trying to fix a punctured tyre by blowing in more air, without first fixing the leak.

So, to successfully address today's environmental challenges, we first need to identify and correct the thinking patterns and values that drive the behaviours that produce the unhappy outcomes (environmental crisis) we are currently experiencing.

This is not very difficult to do and I am willing to bet that if you sit down and write out your thoughts on this, you are likely to come to a very similar list as mine. The problem with this was that the list soon became too long to handle. So, I distilled the list down to the seven most basic root causes of behaviours that result in negative environmental impacts. They included:

- Selfishness;
- Short-term thinking;
- A materialistic value system (that drives unsustainable, overconsumption of the Earth's resources);

- Insular, disconnected, silo thinking (encouraged by our educational systems that promote the specialisation of knowledge and career pathways);
- A cold-hearted lack of compassion for people and the planet (this is strongly encouraged in business and science where they promote and praise ‘dispassionate’ thinking and behaviour);
- A disconnection with nature (quite understandably because most of us today live in urban environments with little interaction with nature;)
- A flood of negative ‘doom and gloom’ messages and predictions about our environment and the future of the Earth (resulting in people feeling overwhelmed and unable to effectively do anything about the situation, therefore, becoming apathetic and ignoring the situation).

Having identified these seven root causes that drive negative environmental outcomes (fully recognising that these are not the only causes but they are to my mind, the most common), the next task is to look at the logical alternatives to these mindsets and values. To my delight, I found that if I rearranged the order of these alternative ‘eco-logical’ mindsets and values, I could create an acronym to define them as V.I.R.T.U.E.S.:

- Vision—to inspire us and counteract any doom and gloom expectations;
- Inclusive and integrated—to bring insular and specialist thinking together to see and understand the ‘big picture’;
- Reconnection with nature—creating benefits and innovations through ‘biomimicry’ (copying and ‘mimicking’ nature, which is proving to be an exciting and highly effective way of improving today’s products and technologies);
- Three-dimensional thinking—including instincts, intellect and intuition to achieve more kind and balanced (wise) decision-making in business and science;
- Ubuntu—recognising the value of community and the benefits of diverse, collective knowledge and intelligence to address our common environmental challenges;
- Ethical consumerism—appreciating our less materialistic qualities and assets (like intelligence, arts and culture, love and caring contributions to the community we live in)

over and above materialistic consumption (and promoting quality and durable products rather than cheap, disposable and wasteful consumer products);

- Sustainability—demanding that our social, political and business leaders include a long-term perspective and consideration when planning for today’s needs and the future.

So, these are the footprints of the invisible elephant in the room. When you look carefully at each one of them, you begin to see the increasingly beneficial potential they each produce. They are pleasing, practical and profitable.

They can motivate very different human behaviours, which will result in a much kinder, safer, fairer and more sustainable world.

This evolution to a more eco-logical way of thinking and being need not take generations to achieve. I have seen radical changes happen fast in social thinking, values and behaviour—almost

overnight when the time is ripe. And the time is ripe today. Proof of this is evident to me as I receive startling, delightful, brave, innovative and profoundly practical entries into the annual Eco-Logical Awards hosted by The Enviropaedia. This year, a number of business and environmental senior executives and I will judge and present in June at the new super-eco-friendly Sun International Hotel in Menlyn Maine. I hope you will be as inspired by the entries and winners as I am.

I have no doubt that we have the intelligence to evolve beyond current dysfunctional mindsets, values and behaviours to become happier, healthier and wealthier eco-logical human beings living sustainably on this beautiful Earth.

We have the potential, do you have the will? What do you think? ▲

David Parry-Davies



We have been focussed on the wrong end of the problem by trying to treat the conditions instead of addressing the underlying cause of these conditions



Trevor Hill is turning the tide

With over 20 years of global experience with Audi, Trevor Hill took over as the Head of South Africa in 2017 after a globetrotting career that has taken him around the world's motoring hot spots, gaining him vital experience in the process

Hill was born in Cape Town, South Africa and started his career in 1989 when he joined Volkswagen/Audi South Africa in Johannesburg as the Manager of Dealer Training and Development. Before relocating to Dubai as the Managing Director of Audi Middle East, he represented Audi in Germany, Japan, China, Hong Kong and South Korea, with his key areas of expertise in training, dealer development and sales

and marketing, before moving onto overall company leadership in the Middle East.

Most notably, he became the Regional Director of Audi China in Beijing in 2006, where he was responsible for growing the Chinese and Hong Kong market from 58 000 units to 128 000 units in just three years.

He holds a Higher Diploma in Education (HDipED) from the University of the Witwatersrand in Johannesburg, a Certificate

in Motor Vehicle Retailing from the University of Cape Town and an MBA from Anaheim University in California, USA.

In addition to his mother tongue, English, he is fluent in Afrikaans and German and has basic knowledge of Japanese and Chinese after stints in Asia. In his leisure time, the German national enjoys watching and participating in most sports. He played first league cricket in South Africa, represented South Africa at a national and an international level in men's hockey and



is also an avid golf player. Most recently, he has taken to participation in triathlons together with his wife, who is also a national sportswoman.

Hometown advantage

Hill began as a teacher and later moved into corporate training for Volkswagen. He was so good at his job that it did not take long for him to be snapped up by HQ in Germany when Audi were finding their feet after separating sales and marketing from the parent company, VW, in the early 90s.

“Yes, funny enough, in South Africa, we were quite advanced, even in the years when we were not part of the international community. We did a lot of stuff on our own here, and we were fairly advanced in setting product training, doing product comparisons and things like that. The Audi brand itself only started as a separate company in 1992. Audi separated from VW and they set up their own sales and marketing operation in Ingolstadt, which is our Head Office now.

“They really had nothing, and they sent a trainer down here. The guy looked at what we had and he said, ‘Wow this is fantastic, we could use this internationally and in Germany’. So, we did a collaboration, did a training together and then he took a lot of that stuff back with him. When I went over there, I was able to set up a curriculum, but we were really advanced in those days in terms of the set up of salesperson training, technical training and service advisor training and so forth. Audi had nothing for the international markets; they had a little bit for the German market.

“In those days, they were selling 80% of their cars in the German market and 20% in the international market, now it’s the other way round,” Hill explains.

Feeling the pinch

With the economic slowdown and political instability, especially in South Africa, luxury brands like Audi have been feeling the pinch, with million rand investments being put on ice until after the elections, for example. It takes careful planning and tough decisions when you are in charge during trying times.

“You need to just rightsize your business. For us, the focus has now gone onto the A and B segments, so the smaller cars, which, for a premium brand, is not ideal. From a premium brand, you really want to build the brand from

the top down, you really want to have the A8s, the A6s, the A7s, the Q7s selling big numbers and that’s how you create a premium brand. Unfortunately, this market has gone the other way,” Hill says.

With all luxury goods, as soon as the market picks up, big vehicles are back in demand. At least, that’s the theory.

“Yes they definitely are; it takes maybe another percent rate cut, a bit of a pick up in the market and a bit more money in the market and the people will come back to it. What we also see is that customers are holding on to their cars a lot longer, so the average lifespan or holding period for a car now has gone up to eight years in South Africa, which is long in terms of holding onto a car, especially in the premium brand. We would like to turn the cars around every five years or four years, but now people are holding onto their cars much longer, and we see this from our extended freeway plans.

“I think there’s also a bit of a wait-and-see attitude in South Africa right now. We went through real political turmoil last year, we had the downgrade and a lot of the guys in the top segment of the market are saying, ‘I’m not sure I want to layout a million rand or a million plus at the moment in these conditions’. We had a little bit of an uptick due to Cyril Ramaphosa’s election and that helped us a little bit. Now we wait and see,” Hill says.

Quattro heritage

Audi made its name in rallying in the early 90s with the AWD Quattro, which beat all and sundry in the world rally championships. It was the first rally car to take advantage of the then-recently changed rules, which allowed the use of four-wheel drive in competition racing. It won competition after competition for the next two years.

To commemorate the success of the original vehicle, all subsequent Audis with their trademark Quattro four-wheel-drive system were badged “quattro” with a lower case “q” and in a distinct typeface, which has remained nearly unchanged since its inception.

“The history of the Quattro is, it’s a military vehicle that was built after the Second World War, called the Illtus. We took the Illtus’ technology and put it there, we were the first ones ever to put this technology into a road car and into our rally cars in those days. We have this slogan ‘Vorsprung durch Technik’, which means

‘Advancement through Technology’ and that’s still the DNA of our company, everything we do and everything we try is based on advancement through technology.

“We always wanted to be the first to bring this technology to the market but in this competitive environment, it’s really difficult to be the first. So, you see, we’ve done a few things like the Quattro All-Wheel Drive, we were the first ones to put diesel TDI on the market, we were the first ones to use a full aluminium body and space frame.

“One of the design elements for an Audi at the moment is lighting technology with LED lighting and matrix beam lighting, just to try and differentiate ourselves from any of the other brands—it’s all about technology. Now, we’re moving into the age of electric cars, of autonomous driving, of artificial intelligence (AI), thus, in many of those cases, Audi is leading the way in terms of autonomous driving at the moment. Electric cars we will be there, we will launch our first car next year,” Hill enthuses.

Electric game-changer

The four-door E-Tron GT will be sold through the Audi Sport high-performance offshoot and will be Audi’s third full BEV after the E-Tron SUV, which is coming to SA in 2019 and the E-Tron Sportback that will follow it. The E-Tron GT has already been given the green light for production, based on the platform and electric vehicle technology of the E-Tron crossover.

Hills explains more about the much-anticipated car, “The car we will launch next year is going to be called the Audi E-Tron, and its’ going to be a like a Gsegment SUV, so it’s a practical full-electric car with a range of 500 kilometres at the moment, which is way ahead of any other car in the market at currently, and we are hoping to get the range closer to 800 kilometres by the time we launch the car.

“We’re planning to bring it to South Africa late next year. We are setting up the entire infrastructure and talking to suppliers and the government because you can imagine, in South Africa, there isn’t a strong infrastructure right now for electric cars. There are few electric cars here, but there’s not a strong infrastructure and we have to try to gauge the appetite for electric cars in South Africa.

“I have no doubt that they will come eventually but it might be a little bit slower than Europe for example. In Europe, there’s a

massive need for electric cars and countries like China and the US, because they have such pollution problems, especially in China, where we are currently developing six fully electric cars for China alone.”

Emissions scandal

As many readers will know, the parent company, VW, was involved in a controversial emissions scandal last year that took reportedly 20-30% off the share price, which only recently recovered to previous levels. A trickle-down effect was expected for Audi to navigate.

“Yes, it was a really difficult time for our company, 99.9% of the Audi shares are owned by VW, we don’t trade that much, we’re listed on the Munich Stock Exchange and are almost 100%-owned by Volkswagen AG so it did. But I think the company was also at a stage where it needed a shake-up and we’ve used that opportunity to really go back and take a look at all the processes, take a look at every single thing we do, and we’ve trimmed the company down a lot,” Hill says.

Speaking of trimming down, we’ve seen the evolution of engines in recent times, with turbos being introduced to a range of engine sizes to increase performance and efficiency. It’s amazing the numbers that can be extracted from the modern engine in terms of horsepower, with Audi’s larger performance models boasting turbocharged V8s.

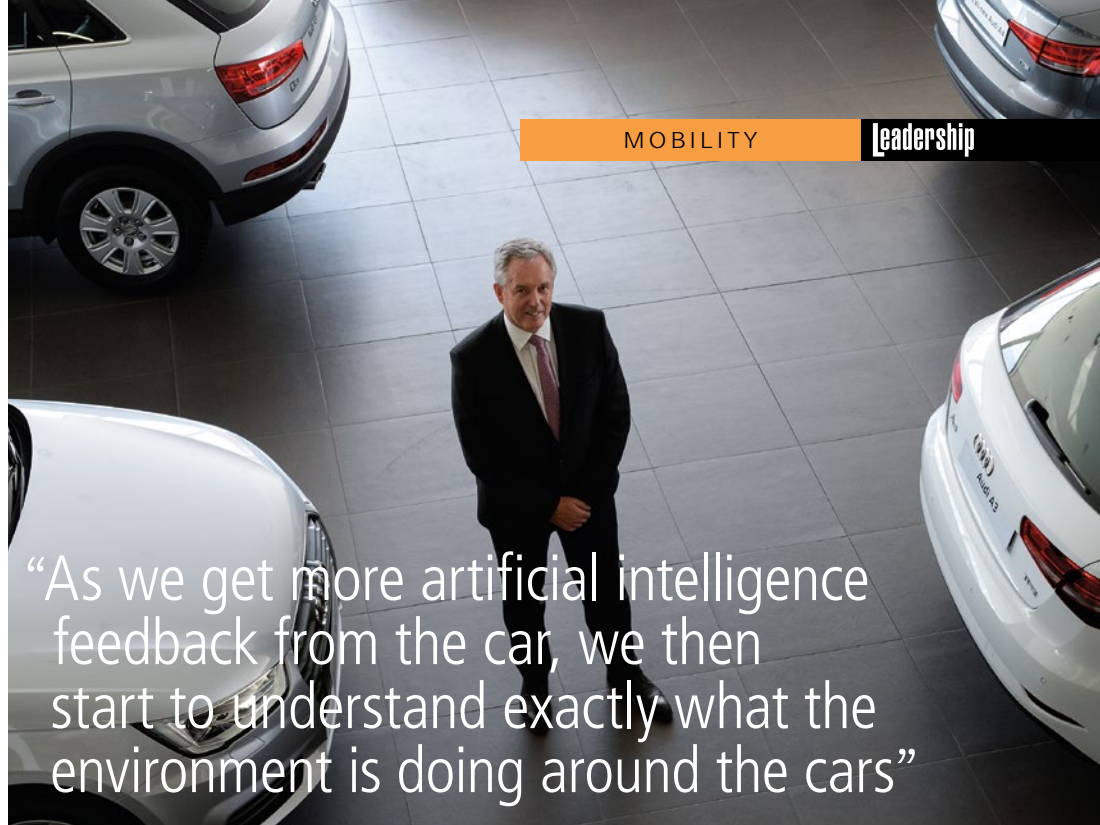
“You can get a lot more efficiency out, we have the turbocharging, which makes the whole engine more efficient and we also have what we call cylinder-on-demand. So, you have an eight-cylinder car at low driving speeds, only four cylinders are working and then as you speed up, the other cylinders pick up, and then you start, so it makes the car much more efficient,” Hill says.

Just like having two different cars.

Autonomous driving

Autonomous driving in Europe looks set to be fully rolled out in the near future with successful trials. But with South Africa obviously being a few years behind, we might have to wait some time for that to be a reality.

Hill explains, “The new A8 we just brought out in Europe is autonomous level 3, which is the highest certified level that you can have at the moment, from a legal point of view, in Europe. So, that car fulfils all the criteria for



“As we get more artificial intelligence feedback from the car, we then start to understand exactly what the environment is doing around the cars”

autonomous driving level 3 and, essentially, it can drive on its own for three to four minutes, but the law doesn’t allow it to go for longer than that at the moment.

“I have some products in South Africa that have some of those features in it, like traffic jam assist, which is the start of autonomous driving in a traffic jam and which you can use quite effectively here—the car accelerates and brakes on its own. But we don’t allow it for longer than 30 seconds at the moment and then the car will tell you to please take the steering wheel again from a safety point of view because there is no law to govern that. Those features exist, they’re in the cars but it’s going to take a little while to get it here to South Africa.

“As we get more artificial intelligence feedback from the car, we then start to understand exactly what the environment is doing around the cars,” Hill explains.

Cyber car crime

But with any new technology that relies on connectivity, AI and is relatively unprotected, cybercrime is often in the back of one’s mind.

“It’s about the cars, of course, but it’s also about protecting our factories. We have cyber attacks almost every day, but can you imagine if they somehow get into our factory and they reprogramme our robots so that they don’t put the right amount of welding spots on and suddenly the car falls? That’s the worst-case scenario. We have worked really closely together with our guys in Tel Aviv in terms of

cybersecurity and also protecting the cars, it’s going to be a massive business in the future, making sure all this data is secured and that there’s not a chance of hackers getting in. Hopefully, it’s never going to happen, but it’s something you have to think about,” Hill says.


Millennials’ needs differ

Millennials in many of Europe’s major cities don’t own cars and I’m seeing the same trend in the Cape Town CBD for example, with a lot of people using Uber. There is also a trend towards smaller cars.

“Yes, that’s an interesting model. Millennials, certainly in Europe, they’re not really into buying cars or owning cars, they are into mobility. We’re working on numerous programmes at the moment in terms of car-share schemes because a lot of them are living in the big cities, where there isn’t necessarily parking or where parking is expensive but they still want to be mobile.

“We have these car-share schemes in many European cities now—say you fly from Frankfurt to Munich, you land at Munich, you pick up a car there, you do whatever you want to do, then you drop the car off at the airport, fly back home again and then you either you use public transport or you have a car waiting for you. These car-share schemes are becoming much more popular in Europe now,” Hill concludes. ▲

Gregory Simpson

A close-up portrait of Thierry Pimi, a Black man with a short beard and glasses, wearing a dark suit, white shirt, and a red tie with a black logo. He is looking slightly to the right with a calm expression.

“It was incredible, the human capital (in Zimbabwe) is abundant, so there are good qualified people; there are good hardworking people”

Confidence in the business environment rebounds

Indicators are consolidating for key markets while an increase in the marine industry, mining activity and equipment rebuilds. The oil price is appreciating and the progress of major infrastructure and power projects bear testament to a favourable business environment.

This comes on the back of a positive political change in the powerhouses of Southern Africa—Angola, Zimbabwe and South Africa (SA). All three have the opportunity to get back into the race with the likes of Namibia and Botswana, which have enjoyed prosperous booms of late.

It's a similar tune for the power generation market leaders, Cummins, who have consistently expanded their business past just diesel power, into a variety of applications from mining to marine, as Africa grows its industrial footprint.

Commenting at a recent media day, Mr Thierry Pimi, Managing Director of Cummins Southern Africa said: "Despite difficult market conditions last year, Cummins performed very well by exceeding our sales forecasts and increasing our investments in the region. We are totally committed to the African continent and will continue to grow our business and innovate new solutions for our customers. We have full confidence in the market as current political developments drive predominantly pro-business and pro-regulatory reforms in SA, Zimbabwe and Angola.

"We anticipate an improved relationship between the business community and the new government in the country, which we are

confident will lead to a swifter resolution of the Mining Charter dispute. We look forward to seeing this leading to increased investments in the country."

Positive investment

Cummins Southern Africa continues to invest significantly in capabilities and developing people to provide world-class aftermarket support to customers in the region. The company is on track to commission its new Johannesburg flagship facility at Waterfall City in October 2018.

This new facility will also serve as the launchpad for brand reinforcement to attract the best talent in the region. Moreover, "Several strategic initiatives are currently being set in motion. With the best people, we will continue to deliver world-class service in the region and honour our promise to our customers. In 2018, we will more aggressively drive our transformation agenda in SA with some key milestones set for completion by the end of Q2," Pimi added.

Corporate responsibility rates highly on the Cummins agenda and the company has launched many socially responsible programmes that benefit the local communities in which they operate.

The company's first TEC Programme (Technical Education for Communities), in partnership with Komatsu SA, will be launched in

April 2018 at the Sedibeng Technical Vocational Education and Training College.

The regional channel strategy execution will continue into 2018 and with the recent integration of the Angolan operations, Cummins Southern Africa will now cover the entire Southern African Development Community (SADC). Plans are also in place to boost the company's presence in Zimbabwe, Madagascar and Mauritius with increased human capital, improved capability and the availability of parts and whole goods on the ground to more effectively support customers.

"Yes, we just announced to the media community in our region [that] we have now added Angola to our territory, it is now a full part of our target of Southern African regional operations so it's part of my business now," commented Pimi.

"Angola brings us an important oil and gas portfolio as well as some mining and power generation, so it's good synergy because we do have huge mining activity and opportunities here in Southern Africa, in Zambia, SA and Botswana and then we're going to leverage the infrastructure we have here to quickly and further grow all our business.

"So that's one of the main structural changes. The other one we commented on was the micro-economy; our view of how 2018 is looking for us, we're seeing more pro-business development



“Political leadership changes can affect the more favourable business momentum in our market and in our region”

coming in, this is good news for the business community and hopefully, it’s translating to a faster resolution of some issues in the Mining Charters for the case of SA and will allow us to move full steam ahead with our mining customers to build the business,” he said.

Record-breaking genset

The Cummins Power Generation activity in Southern Africa, led by Mr Robin Kuriakose, announced that the largest single unit genset, the C3750 powered by a 95-litre engine, would be installed and commissioned by mid-2018. This is a first for Southern Africa.

Pimi adds: “We will continue to drive a culture of excellence in our business performance, while working as a cohesive team and living our core values of diversity and inclusion. It is our vision for Southern Africa to continually exceed our client expectations through world-class professionalism from a diverse and highly-motivated team. We continue to develop and engineer new solutions in support of our clients’ wide range of needs. We are enthusiastic and optimistic about this year as we see a positive business environment, which has assured customers, improved investor confidence and accelerated business

growth in Southern Africa. I am confident that 2018 will be another great year and that we will continue to innovate to power our customers’ success,” Pimi enthused.

Greg Simpson caught up with the knowledgeable Pimi after the event for more.

Can you talk about the development of African leadership into a more business-minded approach, which is obviously good for economics?

Talking about SA—the incoming president is somebody who has operated in the business sphere in several capacities through the union and he is seen by the business community as a better innovator. In Zimbabwe, there is obviously an election coming up in July that will probably validate and consolidate the new president’s legitimacy. And beyond that, there is expectation on the ground of more business-friendly activity, for example, the suspension of the current indigenisation of certain key segments of the economy, which will allow foreign companies to invest more and drive the country to grow.

In Angola, it’s a similar landscape where for almost 40 years, the previous regime

established a little bit of a gridlock on business where the regulators and operators walked a fine line. Many people, who were part of the development, were also owners of the banking system and key sectors of the economy. With the move that we’re seeing and the signals that the new government is sending there is a move toward cleaning up some of these, reducing the nepotism and allowing the private sector to come and try. This is how leadership changes, political leadership changes, can affect the more favourable business momentum in our market and in our region.

Are you seeing more business and government collaboration in the various countries for greater unity?

Yes, there will be more collaboration but also, the arrival of a more pro-business government involved in the neighbouring countries pushes SA to want to get its act together and fix things like the Mining Charter. Zimbabwe declared they are open for business, which means that the miners will take the opportunity in the broader portfolio of countries. If there is a bit of resistance in SA, there will be more options for investments. What that creates is collective

growth because more governments will work towards facilitating the resolution of issues within those industries and, therefore, promote growth.

Would you say SA has more red tape than our neighbours to the north?

Well to be clear, SA is probably the most advanced economy, the most mature economy and the most diversified but it's also where the growth has fallen. It's not easy to get a yield of 5% growth in SA because we're coming from a basis that is high, but our industries have better liquidity flows, a better banking system and probably more qualified and more advanced consulting and regulatory personnel. Overall, I don't think it's a fair competition, like for like.

Zimbabwe probably hasn't even scratched the surface of their potential?

Absolutely not. I came back from Zimbabwe two weeks ago and one thing I believe, which was not necessarily an intended output from the isolation of the past few years of Zimbabwe, was that the people have really looked inward to dig deep inside themselves. It was incredible, the human capital is abundant so there are good qualified people; there are good hardworking people. It just needs an injection of capital and equipment and I am sure that a lot is going to happen; we'll be looking to more concrete regulatory changes before we make any drastic moves or investment decisions.

And in terms of FDI, the talk of land expropriation without compensation puts the breaks on, your thoughts?

Well, when it comes to a sector like mining, obviously the indigenisation laws in Zimbabwe have put the brakes on investment in FDI in the mining sector. In SA, it's more around the more stringent rules or the more stringent requirements in the Mining Charter that was fought by the Chamber of Mines. With the election of Cyril Ramaphosa, even the mining industry is more willing, and they've sent a signal, they've just dropped a lawsuit against the government challenging some of the recent regulations.

It is a signal of goodwill and for regulators to come to the table to more amicably and more civilly approach the gap and reach an agreement on the mining charter, which will allow companies to operate more freely. Right now, there are a lot of pieces still moving. In the

meantime, we are spending, we're sending very strong signals because, for us, the fundamentals are solid. We will be inaugurating our new flagship facility in Johannesburg, a 25 million dollar investment where we are consolidating our new master rebuild centre with our regional training centre and our Houghton and Limpopo area branch and my own head office.

If the political situation continues to stabilise, will we see more manufacturing of Cummins products in Southern Africa?

Absolutely. Today, we are here more as an after-market setup. Internally, we are of the view that SA in particular, but Africa more generally has the potential for local manufacturing in the near future. In order to set up major manufacturing, we need to make sure that the laws are more

pro-business, we don't want disruptions and we don't want certain types of disruptions. But the country is moving in the right direction from that standpoint, there is internal assessment and there's a possibility for us to do offshore manufacturing on the continent, especially in SA where we have stability and degrees and we have a qualified workforce and a really world-class infrastructure.

And finally, what is your oil and gas outlook for the rest of the year after a fluctuating 2017?

Yes, 2018 looks good; we've seen an appreciation of the oil price, which means increased output. In Angola in particular, where we have our key oil and gas customers, we have increased activity on the exploration front on the Mozambique coast, mostly on the natural gas side. In my opinion, there needs to be more products coming to our shores, especially to support crude oil extraction on the coast of Angola. ▲

Charlene Lamb and Gregory Simpson





Photo: Scott Ramsay

The crown of the Cederberg

It's not every day that you get to visit one of South Africa's premier luxury accommodations and experience top-end quality at its best, and all for a good cause. The boutique getaway of Bushmans Kloof in the Cederberg is an escape like no other.



And to take such a trip requires the right type of vehicle. The new Ford Mustang seemed a fitting steed to take on the winding roads up to the luxury retreat, where every desire is met with a smile.

The Mustang was effortless on the N7 highway from Cape Town to Clanwilliam, with the 2.3-litre eco-boost turbo barely breaking a sweat at 120km/h. The engine note is commanding without being over the top, as if somebody had punched a hole in your exhaust. Nothing like the most refined Ford I've ever driven, with impressive handling and braking—not something one would expect from an American muscle car.

And this is all muscle, getting you 0-100 km/h in five seconds, just one second off from the 5.0 V8 model, and achieves a top speed close to 250km/h. Within three hours we had reached the entrance to Bushmans Kloof in the rocky Cederberg.

With 19-inch low profile Pirelli tyres, I was a little concerned about the last seven kilometres of gravel but was pleasantly surprised to see the smoothest dirt road in the world. They clearly spend a lot of time maintaining the road, making sure that all the luxury vehicles that visit the area reach the lodge in good spirits.

Before long, we had reached the famed lodge that is five stars all the way. Rooms start at R6 000 per night on winter special, and deluxe suites can go for a lot more. But it is worth every penny, and worth saving up for special occasions.

The food is part of the deal and is of top class too, with highly-trained chefs. The portions are gourmet and will appeal to a wide variety of taste buds. We tried several of Bouchard Finlayson wines, a boutique winery in the Western Cape that is connected to the lodge. Their pinot noir is off the charts and well worth a taste.

And speaking of taste, the lodge owners, Mrs and Mrs Tollman, keep a keen eye on all aspects of the lodge, and have yearly visits from the UK. You can certainly see that no expense has been spared and because there are only 16 units on the large 71 000-hectare estate, you get a feeling of isolation, while still being able to use the exclusive spar, fine dine and enjoy the company of others.

Koro Lodge, the private villa, provides a fully independently catered for experience for families and friends travelling together,

which includes the services of a guide with a game-viewing vehicle and a dedicated chef and hostess.

Malaria- and predator-free, Bushmans Kloof is a sanctuary for many indigenous plants, animals and birds, including the endangered Cape mountain zebra. It is also home to over 130 Bushman rock art sites, is recognised as one of South Africa's Natural Heritage Sites and is part of the Cape Floral Kingdom.

It bases its entire business ethos on preserving the precious natural environment while providing guests with the ultimate African wilderness experience in the beautiful surroundings of the Cederberg Wilderness area, which forms part of the Cape Floral Region—a recognised World Heritage Site.

Worldwide recognition

In 2010, it was listed on the coveted Condé Nast Traveller USA as one of the Top 50 Resorts in Africa in the World's Best Awards, and for the past three years (2010 – 2012), was included in the Condé Nast Traveller UK Gold List for Best Hotels for Food in Africa, the Middle East and the Indian Ocean.

But it was not all fun and games as Bushmans Kloof in association with the TreadRight Foundation, CapeNature and the local Heuningvlei community, once again pulled out all the stops to host the 16th Annual Clanwilliam Cedar Tree Planting Ceremony.

At the event, 380 trees were planted in the rural village of Heuningvlei. Around 200 conservationists, school children and families

from all over the Western Cape joined this unique conservation initiative aimed at preserving the endangered Clanwilliam Cedar tree (*Widdringtonia cedarbergensis*).

The endemic Clanwilliam Cedar tree, listed as critically endangered on the Red Data List, faces extinction partly due to unsustainable exploitation, a lack of water and regular bushfires in the area.

Rory du Plessis, General Manager at Bushmans Kloof says, "This project is a great example of teamwork, a massive contributing factor to its success and popularity. The ceremony represents a deep commitment by all involved, to saving this special tree—a vital part of the Cederberg region's biodiversity."

The Cedar Tree project is just one of five sustainability projects that Bushmans Kloof is actively involved in, with support from the TreadRight Foundation, a not-for-profit supported by The Travel Corporation's (TTC) family of brands that work to ensure the environment and communities we visit remain vibrant for generations to come.

Additional Bushmans Kloof sustainability projects include the protection and preservation of the indigenous Cape leopard; saving the Cape mountain zebra from extinction; conserving the Clanwilliam yellowfish and preserving and protecting over 130 unique rock art sites, some dating back 10 000 years.

Besides being the only home of the Clanwilliam Cedar tree, it's also home to mountain fynbos, including the laurel protea, the red disa, rooibos and the rare snow protea.



The cedar tree represents one of 1 000 surviving conifer species in the world. The number of trees has declined dramatically over the past two centuries, partly due to unsustainable exploitation and partly due to an increase in drought and fire frequency.

All in all, I had a tremendous time at the Kloof and would recommend it to anybody. And so too would I recommend the Mustang, which is the working man's supercar. It's the only true two-door sports car under one million rand, it

turns heads while not leaving you digging deep with Ferrari maintenance costs.

I would suggest that this American Muscle Car is getting back to the sort of styling that made it a collector's item in the mid to late 60s. If you've got a spare million lying around, think about buying a 5.0 GT and put it under cover for 30 years, it would be worth a fortune. Either way, you really can't go wrong. ▲

Gregory Simpson



MICHAEL BLOOMBERG, American billionaire, philanthropist and businessman, has taken a bold leap in launching what has been referred to as an alternative to the popular World Economic Forum. Called the New Economic Forum, he says:

“This conference is focused on the world and China as an emerging power and how we all work together.”

DONALD TRUMP, President of the United States, remains unfazed by the ongoing investigation into possible corruption and meddling in the 2016 US election by the Russian government:

“Congratulations America, we are now into the second year of the greatest witch hunt in American history...and there is still no collusion and no obstruction.”

GEORGE NEOPHYTOU, Northwold Spar General Manager and the Project Leader responsible for installing South Africa's first cryptocurrency ATM says:

“It will take away much [of] the frustration of buying and selling cryptocurrency, and hopefully help make cryptocurrencies mainstream.”

P!NK, International Pop Artist, was recently insulted for her age but says that while the idea of growing old might scare some, in a world where ageism denotes a prejudiced construct:

“I am of the mindset that it's a blessing to grow old. That if your face has lines around your eyes and mouth it means you've laughed a lot. I pray I look older in 10 years, 'cause that will mean I'm alive.”

“
You
said
it!
”

MARCUS CORNARO, European Union Ambassador to South Africa, says, following the South African Government's renewed commitment to renewable energy solutions that:

“The EU sees itself in a threefold role as a development partner, as a foreign direct investor and partner in research and innovation in Africa, and specifically South Africa. The EU remains a prominent investor in the energy sector.”

JOE LATAGOMO, the founding Editor of The Sowetan who worked closely with the recently departed world-renowned photographer, Sam Nzima, believes:

“Sam certainly did not die and I hope that the young journalists and photojournalists learn from the courage that was displayed at the time. Let us hope that they follow in the footsteps of Sam Nzima and that his legacy lives on.”

TREVOR MANUEL, former Cabinet Minister, states boldly that:

“I make no apologies for sharing my view that the presidency of Jacob Zuma was a total disaster for South Africa.”

PRAVIN GORDHAN, Public Enterprises Minister, made it clear that when it comes to dealing with those involved in state capture:

“We shall not only be satisfied with putting the criminals in jail. The money they have stolen from the SOEs and the things they have bought with them, expensive houses, flashy cars, jets... must be recovered and returned.”

IAN NEILSON, the Cape Town Deputy Mayor, has praised the city's water-saving efforts and for averting the predicted mid-year Day Zero:

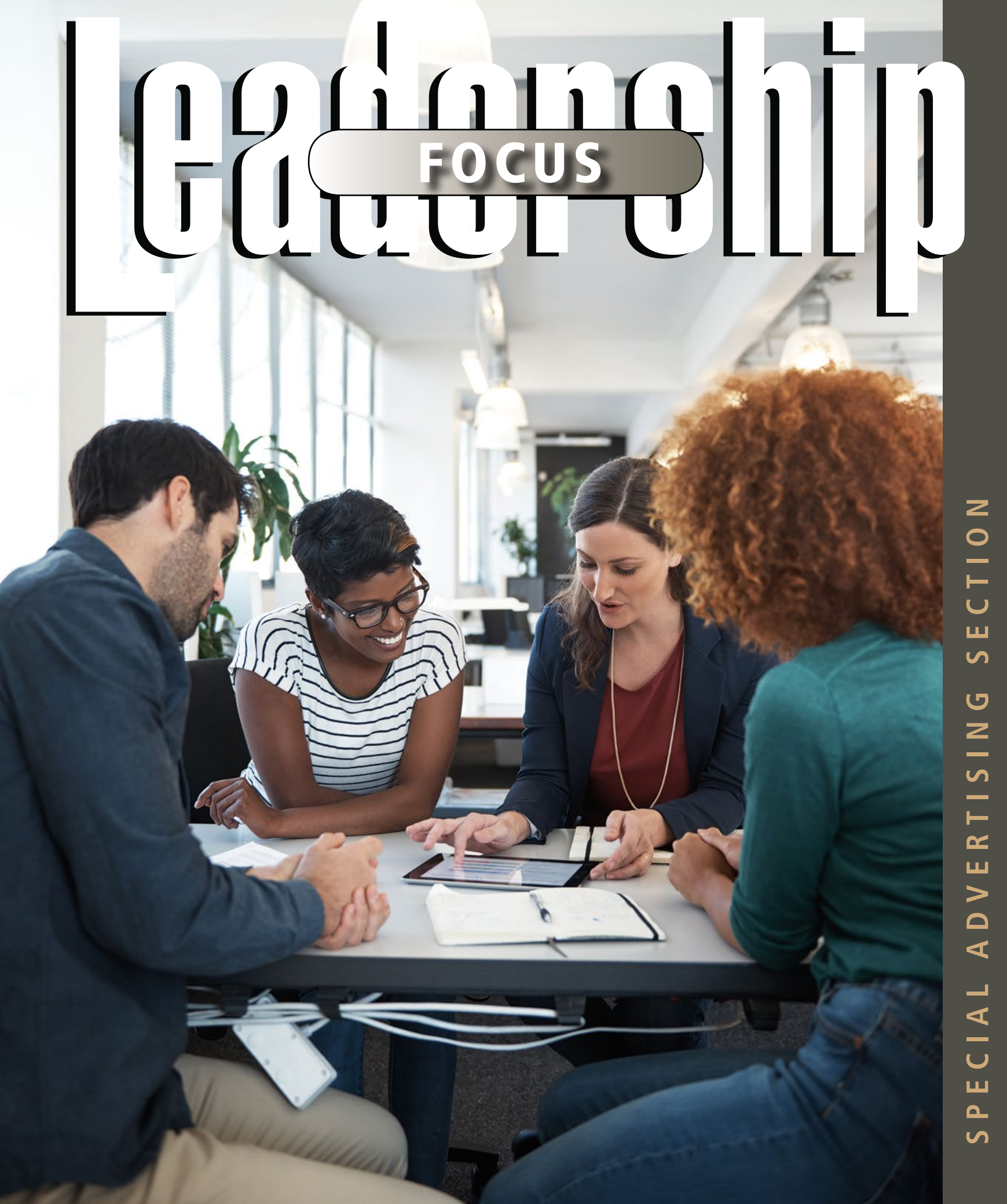
“As Cape Town has shown the rest of South Africa and the world already, we are capable of meeting challenges head-on and pulling together to do what is required.”

ED WOODWARD, Manchester United Vice-Chairman, excitedly announced that the club's recently launched YouTube page is outdoing competitors while growing at record numbers:

“The channel quickly became bigger than all the US sports teams and at currently over 800 000 subscribers, we're the fastest-growing sports club channel that has ever launched on YouTube.”

Leadership

FOCUS



SPECIAL ADVERTISING SECTION

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SA's fourth-largest Medical Scheme continues to grow despite industry pressures

Bestmed is the fourth-largest open medical scheme in South Africa that delivers healthcare benefits to over 200 000 beneficiaries

As the largest self-administered medical scheme in South Africa, Bestmed is able to keep its administrative costs to a minimum to ensure that members receive the most out of their contributions regarding benefits.

“Bestmed is a scheme that is run by members for members. Essentially, what that means is that, as a member of our medical scheme, we will answer to you as a member. We continue to prioritise the health of our members through our personalised and customer-centric services, aligned with our new brand promise ‘Personally Yours’, which was recently launched. Our only vested interest is in our members”, says Pieter van Zyl, Acting CEO at Bestmed.

To this end, Bestmed has announced that their non-healthcare expenditure for 2017 was lower than 10% of the risk contributions. “Over the last few years, Bestmed has consistently had lower non-healthcare expenditure than the average rate of open medical schemes in the country and we intend to retain this downward slope in non-healthcare expenditure”, adds Van Zyl.

Non-healthcare expenditure is an important metric in evaluating medical scheme benefits. The higher the non-healthcare expenditure, the less money is available to pay claims. Bestmed is a self-administered medical scheme, which means that there is no profit incentive for shareholders that has to be taken into account. ▲



Pieter van Zyl, Acting CEO

bestMed
personally yours

Creating a leading international private bank

Investec Bank is known for its entrepreneurial culture, balanced by a strong risk management discipline, client-centric approach and an ability to be flexible and innovative. According to Ciaran Whelan, Global Head of Investec Private Banking, they aim to build well-defined, value-added businesses focused on serving the needs of select market niches where they can compete.

Please could you tell us more about Investec's history in terms of its formation, services and how it has established its leading status over the years?

We are an international specialist bank and asset manager that provides a diverse range of financial products and services to a select client base in three principal markets—the UK and Europe, South Africa and Asia/Australia as well as certain other countries.

Investec focuses on delivering distinctive profitable solutions for its clients in three core areas of activity namely, asset management, wealth and investment and specialist banking.

Our long-term strategy is to build a diversified portfolio of businesses and geographies to support clients through varying markets and economic cycles. Since inception, we have expanded through a combination of organic growth and strategic acquisitions.

We remain focused on delivering our brand promise to be Out of the Ordinary and providing exceptional client experiences.

Investec Private Banking, a division of Investec Bank Limited, provides private banking for high-income and high-net-worth individuals, medical professionals and young professionals. Please tell us about your specific offerings. How do you ensure each client has a personal, 'out of the ordinary' experience and a rewarding banking journey?

Investec announced a pioneering development in 2014—Investec. One Place™, where our clients have access to Investec's banking and



Ciaran Whelan, Global Head of Investec Private Banking

investment services, both locally and internationally—all in One Place—under one brand.

We continue building a leading international private bank and wealth manager. Investec's clients have access to local and international banking, including lending, cash investments, personal transactional banking, forex, Private Capital (investment banking solutions), Property Finance and life cover. Investec's local and

international investment services include wealth management, portfolio management, stockbroking, retirement investment and philanthropy services.

Through Investec's One Place™, the client experience is personal, integrated and out of the ordinary.

Rather than one generalist relationship manager, clients have access to both a specialist private banker and an investment manager. They can also call our 24/7 global Client Support Centre and speak to our graduate professional bankers. Our high-tech channels include Investec Online and the App.

Our acquisition strategy focuses on accounting and legal firms, engineers and medical specialists as well as degreed, salaried individuals at leading corporates. We further segment, and tailor, our client value proposition by life stages—young professionals, young families, ultra-high-net-worth individuals and business clients.

We take the time to get to know our clients, both personally and professionally, and form long-term relationships with them. In turn, these insights enable us to personalise, tailor and innovate our products and services to what our clients really want and need.

This personal connection and an out-of-the-ordinary client experience will remain at Investec Private Banking's core. It's something we have always been known for and continues to be our key differentiator.

Investec has received numerous accolades over the years. Tell us about some of the

awards and recognition you've received over the years. How does it increase client confidence in your services?

Our awards include:

- The top private banking group overall for South Africa, for the sixth consecutive year, in Euromoney's annual Private Banking and Wealth Management Survey;
- The best private bank and wealth manager in South Africa, for the fifth consecutive year, in the Global Private Banking Awards hosted by the Financial Times;
- A Global Visa Service Quality Performance Award for our Private Bank Account card, for the fifth consecutive year. We were the only South African bank to be recognised in 2017.

These awards, once again, validate the strength of Investec. One Place™ and our dedication to a client-centric philosophy. This enables us to deliver a personal, holistic and tailored client experience. Our clients have confidence in our products and services and know that we will continue to evolve to meet their needs.

How is the Fourth Industrial Revolution and the Internet of things (IoT) transforming the industry and how is Investec embracing Industry 4.0? What opportunities lie in the digital space and what are the dangers of failing to evolve with Industry 4.0?

As with any business, innovation is our lifeblood. Without it, the risk is that your products and services will become stale and your customers won't feel they are getting value for their money. They'll quickly move on to find what they're looking for.

Investec Digital enables our clients to get a real-time consolidated view of their banking and investment accounts, locally and internationally, on one platform with one login. Through this consolidated global dashboard (Investec Online and the App), clients can access and transact on their banking and investment accounts across South Africa, the UK, the Channel Islands and more, at no additional fees. We continue to improve our high-tech capabilities through regular enhancements and innovations, complemented by a high touch, personal client experience.

Cyber-fraud is an ever-growing challenge as fraudsters adopt increasingly sophisticated methods. What are some of the biggest challenges cyber-crime presents to banks? What measures do you have in place?

The increase in cybercrime and fraud is a significant concern for all businesses worldwide. For banks, phishing emails and identity theft are just two of the issues we face daily.

Protecting our clients' data is of paramount importance, so Investec adheres strictly to international regulations and applies the highest standards, including data encryption and secure storage.

Our teams proactively identify fraud trends, implement new systems and processes and continuously enhance our fraud prevention and detection capabilities, so our clients can rest assured that their fraud risk is kept to an absolute minimum.

We also regularly educate our clients through our newsletters, emails and social media etc. about the latest fraud scams and how they can transact safely and securely, both online and in-store.

You've held various senior positions with Investec and have enjoyed a highly successful career. Please could you tell us more about your educational and career background, and how your journey with the bank began, as well as what your various roles have been and how they've evolved to present day?

Originally from Ireland, I left in 1986 after qualifying as a Chartered Accountant. I joined Investec in June 1988 as a Financial Manager. I have fulfilled many diverse roles, culminating in my current position as Global Head of Investec Private Banking.

In this role, I focus on private client banking in South Africa, the United Kingdom and Europe.

From 2013 to 2015, I was CEO of Investec Bank Australia Ltd where we devised a strategy for the reorganisation of this business, resulting in the sale of the bank in Australia and the downsizing the remaining operations into an advisory and asset sourcing business. Since April 2015, I have been based in London,

leading the restructuring of our UK private banking business.

Previous roles include the Global Head of Investec Group Risk where I was responsible for the implementation of the Group's risk management objectives and the uniform and effective management of risks across the Group's operations, globally. I was also CEO of Investec Employee Benefits Limited (previously Fedsure Life) where we reset the strategy for this business and stabilised it through a number of complex and high-value corporate transactions.

In April 2019, you will take on the role of Director of Risk. What excites you most about the prospect of this role?

Investec's culture of 'out of the ordinary' is at the heart of everything we do. After almost three decades in the business, it is ingrained in everything I do and I value it in my colleagues as well. It's our defining difference, allows us to attract the best talent and enables our continued success.

I'm excited about my new role and adding further value to ensure the success of Investec, internationally.

What does good, effective leadership mean to you and what is your leadership style?

I follow the principle of being a 'servant leader'. My role is to help set the vision, support my colleagues, make them successful and knock down the hurdles.

A key aspect is creating and maintaining the culture of our business to create the framework that enables our people to operate and be successful. In this way we will succeed - And have fun doing so.

What are some of the most important leadership lessons you have learnt during the course of your career?

The top five leadership lessons are simple, but vital:

- Listen very, very carefully;
- Be available and present;
- Never be too busy to engage;
- Surround yourself with great people and don't be afraid to delegate;
- Be brave in your decision-making and be quick to change direction if you need to.▲

Quality, tailor-made human capital consulting solutions

Founded by Francois Wilbers in April 1993, Work Dynamics offers professional human resource and organisational psychological services, and is deeply committed to black empowerment and transformation

“Founded as a partnership, for the first two years, the partnership operated from my home. In the third year, Work Dynamics outgrew the ‘home office’ and moved into offices at Tijgerpark,” says Francois Wilbers, Managing Director.

At the same time, Work Dynamics was transformed from a partnership into a private company and, today, has offices in Cape Town, Pretoria, Umhlanga and Port Elizabeth.

Wilbers explains that, initially, Work Dynamics predominantly rendered psychological assessment services, but then ventured into other services such as remuneration, performance management and organisation development.

“The latest addition to our services is training and development when Work Dynamics was accredited as a training service provider,” he says.

Work Dynamics strives to be regarded as the preferred human capital partner to their clients in their selected areas of focus and they are committed to forging long-term client relationships in Southern Africa by offering quality-driven human capital solutions to support their clients in achieving their business objectives.

The company’s brand is characterised by:

- The confidence of its consultants in their ability to add value to customers through innovative solutions,
- A strong customer focus driven by the responsiveness of their consultants to effectively and efficiently attend to requests of their customers,
- Their customers benefit from the insight gained from their consultants through their continuous professional development and extensive experience,



Francois Wilbers, Managing Director

- The versatility of their consultants assists them to offer integrative strategic solutions to their customers,
- The performance-driven attitude of their consultants to deliver consistently on customer commitments.

“Over the years, Work Dynamics’ client service has been the outstanding trademark and driving force for its success,” Wilbers adds.

Local and international associates

An area where Work Dynamics has shown incredible innovation is in their association with local and international specialists.

Wilbers says that, as a start-up, Work Dynamics did not have access to “seed capital”.

“The operations of the business were funded out of the professional fees that the consultants

earned. Only when all the expenses were paid, did the consultants divide what was left amongst themselves,” he explains.

Against this background, the company did not have the funds to invest in research and development but it always knew what it wanted to be.

“Hence, we started to explore ways of getting access to innovative products and solutions by forging strategic partnerships with likeminded professional consultancies locally and internationally. In this process, we always ‘stuck to our knitting’.

For example, in our imaginative team development interventions, we partnered with events managers and communication specialists, whilst our consultants stayed focused on the behavioural dynamics of team behaviour,” Wilbers says. The company is extremely proud of their strategic alliance with Cubiks, an international award-winning consultancy for innovative assessment solutions. Through this association, Wilbers says they can introduce their innovative solutions into the South African market.

Furthermore, their consultants were also afforded the opportunity to receive exposure on international assignments.

“The latest strategic alliance is with OCAI, a consultancy with expertise in the assessment and change of organisation culture. Through this association, we have access to one of the international experts in organisational culture management,” he adds.

Services

Assessment services

They offer assessment services for selection and development. Their assessments for selection purposes assist their clients to make informed decisions in appointing suitable staff to their



WORKDYNAMICS

consulting organisational psychologists

respective organisations. This reduces the risk of appointing staff who do not have the capacity to perform satisfactorily in their positions. Their assessments for development assist their clients to identify their staff's development needs in a scientific way. It assists their clients to better target their training and developing initiatives with a better return on their investment in the development of their staff.

Organisation development service

It is as a systematic approach to improving organisational effectiveness—one that aligns strategy, people and processes to improve the overall performance of the organisation. It is a holistic focus on what is done and how it impacts on the different parts of the organisation. These services include organisational design, organisational culture management, organisational climate surveys, team development and change management.

Significant value is added if they can assist clients through their organisational development expertise to increase the performance of their clients' organisations

Performance management services

Their expert knowledge and experience assist their clients to stimulate, direct and manage or control meaningful contributions from their employees, thereby focusing the efforts of many behind key organisational objectives. The collective achievement of individual goals aligned to organisational objectives naturally leads to successful organisations.

Remuneration advisory services

Their services in this regard include assistance with job evaluation, incentive scheme design, remuneration surveys and benchmarking, remuneration structuring and remuneration strategy and policy design.

Rewards are more than just the basic salaries and benefits that are offered to employees. It also includes non-monetary rewards that may account for than 50% of the total rewards that an employee may receive. This enables their clients to attract, retain and engage their staff through the implementation of effective and efficient reward practices.

A black empowerment company

Work Dynamics is a proud level 2 BBBEE contributor and actively creates direct economic participation opportunities for previously disadvantaged staff.

“As a small consultancy, Work Dynamics proactively started the process of transformation into a black empowerment company in 2004 with due consideration of the social, economic and political transformation in South Africa.

“We realised that if Work Dynamics wants to achieve its vision and mission, it only made business sense to adapt to our environment,” Wilbers explains.

The Empowerdex Rating Agency was appointed to review the company's black economic empowerment and in 2004, Work Dynamics achieved a rating as a Qualifying Small Enterprise with the status as a Level 1 contributor, AAA+ and with a 135% procurement recognition level in terms of the old BBBEE code.

“Work Dynamics was awarded a certificate of excellence by Impumelelo in recognition of its commitment to transformation for the year 2014. Impumelelo—affiliated to the Department of Trade and Industry and the Department of International Relations and Cooperation—showcases empowerment and transformation across government and private business sectors. This directory is also endorsed by the Department of Arts and Culture and the Black Business Council.

“With effect from 1 February 2016, Work Dynamics was transformed into a black-owned company and achieved a Level 2 contributor status in terms of the new BBBEE code. Work Dynamics (Pty),” Wilbers enthuses.

The company takes pride in being ahead of the curve in terms of their commitment to empowerment initiatives and playing their part to transform South Africa's economy, allowing for meaningful economic participation by historically disadvantaged black people.

As part of their future goals, Wilbers says one of their strategic objectives is to transform the company into a Level 1 contributor within the next two years.

“One of the pillars we have already achieved is social responsibility. In this regard, we delivered pro bono psychological career assessment

services to previously disadvantaged schools and consulting services to NGOs at highly reduced professional fee rates,” he says.

Additionally, he says they will focus on skills development by offering internships in psychology and psychometry to previously disadvantaged individuals, as well as the skills development of all their staff.

“Work Dynamics is very close to achieving its goal with regard to preferential procurement. We make use of independent practice psychologists and psychometrist.

“To improve their ability to participate in assignments, Work Dynamics funds them, enabling them to acquire the required training and accreditations, and provides them with advice in developing their practices. We are also consistently trying to improve the employment equity profile of our consulting team and administrative support staff,” he explains.

Leading from the front

In order to be a good, effective leader, Wilbers believes one must lead from the front.

“As a founder and leader of a business, you need to be prepared to work very hard—for me, there is no such thing as office hours. You also need perseverance—running a business is not always as glamorous as it may seem. There are always challenges that one needs to face as a leader.

“I think the famous expression that when the going gets tough, the tough get going is very appropriate. Emotional maturity is of the utmost importance. There are always things that will go wrong. One needs to be able to ‘bounce back’ quickly when faced with disappointment.

“To lead people is not a popularity contest. Colleagues and business associates may not always agree with you but as the leader, you need the confidence in who you are, what you believe in and what you are doing without getting carried away with yourself.

“Personally, I believe that one needs to see the humour in a situation—one should not always take oneself too seriously. I find that to laugh with colleagues and friends about a situation, even if it is at the expense of yourself, relieves the stress typically associated with leadership positions,” he concludes. ▲

Putting your insurance needs first

Riaan van Dyk, Group CEO of Assupol, a proudly South African insurance company, discusses insurance in the digital age, how to choose the right policy and their customer-centric approach

Please could you tell us about yourself?

I studied Actuarial Science at Stellenbosch University. I started my career at Metropolitan Life in 1988 and qualified as an actuary in 1990. Whilst at Metropolitan Life, I fulfilled various roles, primarily as a Product Development Actuary and later as a Marketing Actuary, where I spent a lot of time supporting the distribution channels with appropriate products and actuarial support. I left Metropolitan in 1996 to establish a new multi-management asset management business for Momentum, prior to taking the role as the CEO of Momentum Wealth. Over the period since 2009, I was the Managing Director of Natsure, a specialist short-term insurance business. Additionally, I was a Non-Executive Director and also chaired the Risk Committee and Remuneration Committee of the Assupol group between September of 2013 and March of 2017 before becoming the Group CEO from 1 July 2017.

How does the ever-changing regulatory environment affect your business?

Effectively comprehending and implementing changes in adherence to both new and impending regulation is a critical component of Assupol's operating strategy, especially in regard to the South African financial services sector in 2018. Under the Twin Peaks model (which incorporates solvency assessment management and treating customers fairly), the establishment of two authorities in alignment with the Financial Sector Regulation (FSR) Act is among the most significant developments. The Prudential Authority and the Financial Sector Conduct Authority (previously known as the Financial Services Board) are important stakeholders for Assupol. Furthermore, the



Riaan van Dyk, Group CEO

Insurance Act—which has been signed into law but is not yet effective—is aimed at driving financial inclusion, something Assupol feels strongly about as it arguably impacts our customer segments more than any others. Impending regulation from the RDR proposals, the Cybercrime and Cybersecurity Bill, and POPIA are all aimed at the protection of customer data and financial integrity to ensure the customer is not disadvantaged in any way. Our reputation is sacrosanct and so is maintaining a good relationship with the regulator, the changing environment is part of the game and we do not consider ourselves victims, we adapt and we look for opportunities.

How has technology changed the way you operate and how the customer approaches insurance?

Technology has shifted everything in most industries. For us, the proliferation of available customer data allows us, on the most basic level, to streamline and optimise the actuarial process. What’s more, it allows the backroom operations to streamline and share important information across business areas in an efficient manner. All these benefits are passed on to the customer in cost savings. From a customer perspective, technology and the digital world have completely transformed how they approach insurance. We must remember that insurance isn’t an isolated thing in the customer’s world, and so every customer experience they have in the world—which is more and more a digital experience, or a digital/ real-world crossover experience—influences what they expect of every other business too. What this means is that, essentially, customers now expect some degree of digital access to their own information, as well as digital means of signing up and managing their insurance as well.

At Assupol we fundamentally believe in the power of face to face advice and we also see technology advancing the delivery of advice.

How has the current global macro-environment affected your business?

Global, social and political instability (ongoing protest action, Brexit, rising unemployment, and

etc.), an overall climate of low-economic growth, challenges of food security and severe weather events were among the tribulations that characterised the global macro-environment in this past year.

There is a revival of interest in South Africa and promises of increased FDI flows—the R858 million funding deal for the next four years secured from the UK coupled with India’s promised R1 billion and the IMF’s upgrade of South Africa’s growth outlook are certainly all positive economic indicators.

However, we must keep in mind that despite a sense of optimism, our country’s ability to truly deliver on more substantial reforms remain constrained by our operating realities, which, in turn, have an impact on South Africa’s people.

This means that more than ever, they require the certainty and peace-of-mind that comes from investing early in retirement, savings, life insurance and funeral policies such as ours. We are witnessing fundamental changes in the political environment, we are hopeful that this change will strengthen growth opportunities in the country.

Assupol is committed to playing a consistent role in the development of the economy.

What are some of the do’s and don’ts when choosing life and funeral cover?

Choose insurance that fits your need, not because it’s the cheapest you can find. Even though the price or premiums must be one of your considerations, your main objective should be to get the best possible value in covering you and your loved ones.

Also, you need to remember that the questions you ask before taking up a policy go a long way in helping you get the cover you want. Life or funeral insurance is about securing yourself and your family from financial hardship in the event of losing a family member, take the necessary time to make every decision right. Insurance is offered in different forms. You can, for example, select cover with constant premiums or ones, which increase annually. Whichever one you choose, you need to know how much your pay-out will be.

Most funeral insurance providers promise to pay-out within 48 hours but it is essential to understand the requirements for your claim to be successful. An insurance claim that takes longer than it should, could lead to financial difficulties. Make sure that the person or provider selling you the policy is licensed by the Financial Sector Conduct Authority (FSCA) as a financial services provider (FSP) or is a representative of an FSP accredited to market the products of a registered company.

Also, ensure that the company whose policy you are being offered is a registered long-term insurer. You can check this with the FSB either on their website or if you call them.

The intermediary must be able to produce marketing material from the registered life or assistance business company underwriting the policy, providing more information about the policy you are about to buy. Once the policy has been issued, you must be given a summary of the conditions and requirements relating to the policy. You then have 30 days to change your mind. Make sure you receive a policy certificate with information about who is covered in terms of the policy, the amount of cover, the premium, as well as a clear breakdown of costs.

Ensure that you receive a receipt for every cash payment you make each month to cover the policy premium. The receipt must display the information of the insurance company that has underwritten your policy.

Can one be over-insured?

Absolutely, yes! We need to remember that as much as we need insurance for death, we also need investments for life! Statistics show that although funeral insurance tends to be the most prevalent insurance in South Africa, the fact of the matter is that most of us are statistically at a far greater risk of job loss.

And very few of us are insured for that or have sufficient savings and investments to cover us in the event of a job loss.

What’s more, South Africans are chronically under-covered when it comes to retirement as well. The very best way to manage this is to find a financial advisor who can sort through

your financial situation and advise you on how to spread your insurance and investments and manage your risks while taking care of the present and the future.

What advice can you give to people who may fall prey to fly-by-night type insurance companies that are here today and gone when you need them?

For starters, whenever you purchase any kind of financial service product, make absolutely certain your provider is a reputable insurance provider licenced by the FSCA.

Check this on their website, or by calling them directly. When looking into taking out a new policy, check not only to see if your provider is verified but investigate their financial soundness, their claims settlement ratio and their customer service stories. This will help you decide if the company you want to take a policy with is, in fact, legitimate and can, in fact, back up their claims. If you have already fallen prey, contact the long-term insurance Ombudsman to see if they can help resolve your query.

How sensitive is Assupol to its environment and climate change?

Assupol remains conscious of its strong interdependence with and strives to make a meaningful contribution to, the communities and natural environments in the regions in which it operates.

The company subscribes to the principles of sustainable development and through its business strategies, aims to ensure that sound, sustainable practices are developed and maintained across its operations. Our underlying environmental philosophy is to continually investigate means to reduce the environmental impact of our operations and we invest in new technologies and infrastructure. Assupol strives to comply with all the applicable in-country environmental regulations and environmental management at our operations.

What is your view on increasing new competition entrants in the insurance industry?

Assupol welcomes competition as it brings attention to a sector in which our heritage stands tall. We are a pioneer in the insurance industry in South Africa with a heritage of innovation and informed risk analysis that has helped our industry evolve. We benefit from a huge amount of experience in deeply

understanding the needs of customers and creating insurance products and risk solutions that address their challenges.

Assupol achieved a number of firsts in the insurance sector, including being the first insurer in

provide competitive and reliable products and services to our clients. We invested in employee training and development. Evidence of this is our Capital Finance International (CFI.co) Best Life Assurer Southern Africa Award we received

Customers now expect some degree of digital access to their own information, as well as digital means of signing up and managing their insurance as well

South Africa to commit to a 48-hour turnaround on claims payments, the first to make cash claims payments via the post office to beneficiaries without bank accounts and the first to utilise the government's Persal system as an efficient payment method for policy benefits.

What role does local leadership in your region play in the company?

Assupol is a diverse organisation that believes in the development of employees as well as intra-regional capacity building, no matter if they are KwaZulu-Natal people working in the Western Cape or North-West Province's working in the Free State—or any other combination. We are a South African company with many employees, some working in their home markets and some benefiting from exposure to other regional markets.

While we prioritise the appointment of local community and local leadership, experience has taught us that fostering the development of employees who can work across a range of geographies sharing knowledge, expertise and best practice is to the long-term benefit of our organisation as we pursue sustainable growth.

How important is employee wellbeing?

Our people are key to achieving the company's capacity to create and sustain value. Attracting, developing and retaining our people is central to our business strategy and we administer an array of training, managerial, organisational, leadership, executive and self-development programmes across the organisation. We continue to invest in the development of our employees, understanding clearly that their skills, experience and diversity enable us to

for 2018 as well as the 2018 platinum seal of approval awarded by Deloitte in the 2018 Deloitte Best Company to Work For survey.

What's your view on diversity?

We leverage on our diversity in order to maximise performance by actively supporting transformation initiatives. Because we value innovation, creativity and inclusion, we respect each other's opinions and perspectives, treat people with dignity and respect and build culturally diverse teams. Research shows that companies that invest in diversity initiatives not only perform better commercially but are also more cohesive internally and benefit from more business-focused innovation outcomes.

Is education still critical?

Assupol believes that education is fundamental to the empowerment of a South African citizenry capacitated to build sustainable economies that safeguard their future.

We believe that early childhood development (ECD) initiatives are particularly important as it is in this critical stage of a person's development that their future potential can be positively or negatively impacted. Factors such as inadequate access to proper nutrition, human interaction or appropriate intellectual stimulation are all serious risks to a child's ability to maximise academic opportunities in the formal schooling environment. Assupol believes that our nation cannot be built on poorly capacitated 'grey matter infrastructure'—our children are the future and proactive risk mitigation requires that we invest in their wellbeing ahead of the curve, so they can move our country forward towards its potential. ▲

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Welcome to eCALA Life

...where learning lives with laughter



Set in a beautiful village of geodesic domes on the idyllic Greek island of Pátmos, a unique learning and well-being centre invites you to breathe, laugh, learn.

eCALA is a place where the calm embraces you; where you can hear the waves and look out over the water. It creates an appetite satisfied through learning programmes led by the best-in-field teachers, and food prepared by our masterful chefs.

So... all you need to decide is how you will use the all-inclusive extra pleasures that are part of your eCALA experience: the 1:1 tuition; the business master classes; guided walks, kayaking; snorkelling; massages and relaxation therapies. Add to this the tours of Pátmos and the boat trips to neighbouring islands and the many private, peaceful escapes... and it's just pure joy. In any one week, our guests are, amongst others, enjoying a fusion of learning programmes and a lively learning community of people of all persuasions who want to learn and have fun.

eCALA combines incredible learning with a perfect setting right on the sea... a place to breathe, laugh, learn.

Pátmos was chosen as the home of eCALA Life as it is the home of its creator. It is where we live and therefore, it feels like less of a business and

more like inviting you to share this paradise. We love it because of its incredible peacefulness and isolation.

The extra step in getting to Pátmos plus having no airport was a big part of choosing it as the location for eCALA Life. It also means visitors to our island are here for a specific reason and are always very interesting people to meet. We are blessed to have very little activity in

Meloi Bay other than visitors to the beach in the daytime. We have virtually zero noise at night, other than the sound of waves lapping and the occasional laughter from yachts moored for the night.

Sleep is so important when you are learning and once inside your geodesic dome, you will sink into a delicious bed and fall asleep under the stars dancing through your skylight.



eCALA Village

An amphitheatre, 29 geodesic domes and 11 working wells

There is something special about the eCALA Life Village—you will feel the calm and the pulse of life as you walk through the gate. Some say this comes from our 11 working wells, each offering its individual gift of well-being; we feel it's also because Meloi Bay is such a tranquil, heavenly place. Whatever creates this feeling, you will find many private, peaceful spaces where you can relax and restore your own wellspring.

The village centres on our massive 200m² amphitheatre sunk into the earth, where we greet, gather and learn. Surrounding the amphitheatre sit two circles of gorgeous geodesics, each with its own garden.

Geodesic domes are nature's most beautiful and efficient shape, creating the largest living area within the least surface area. Not only are

they energy efficient and disaster-proof, the huge height, wide space and light pouring through your pentagonal skylight give a true sense of being on a different planet. We also have two huge learning domes and decks for outdoor activities as well as a private taverna with multiple terraces.

Tucked into the base of a craggy hill, Meloi Bay offers spectacular sunrises and serene swimming. Quiet, protected and peaceful, Meloi is still only a 3-minute drive or 20-minute walk from the bustling port village of Skala, full of shops, cafes and restaurants.

eCALA Life Village is passionate about our planet and its future. We are at the forefront of learning centre design and construction, aiming for the lowest possible footprint, whilst also setting a standard of luxury and comfort. WiFi is available throughout, enabling global access to our local village.

Agora Amphitheatre

Sitting in its own beautiful garden, your dome The literal meaning of the word Agora is “gathering place” or “assembly”. In ancient Greece, the Agora was the centre of the athletic, artistic, spiritual and political life of the city, and the Ancient Agora of Athens was the best-known example. Our Agora is an amphitheatre in the heart of our village, where individuals can relax and groups can meet, greet and regather. Our Agora is also a premium teaching space where selected learning programmes will run. We will also hold our TED-type talks here and any celebrations that include the whole village. Our Agora is the heart of the village in every sense, a wellspring of energy and peace.

Yypnodomátia—the Sleeping Domes

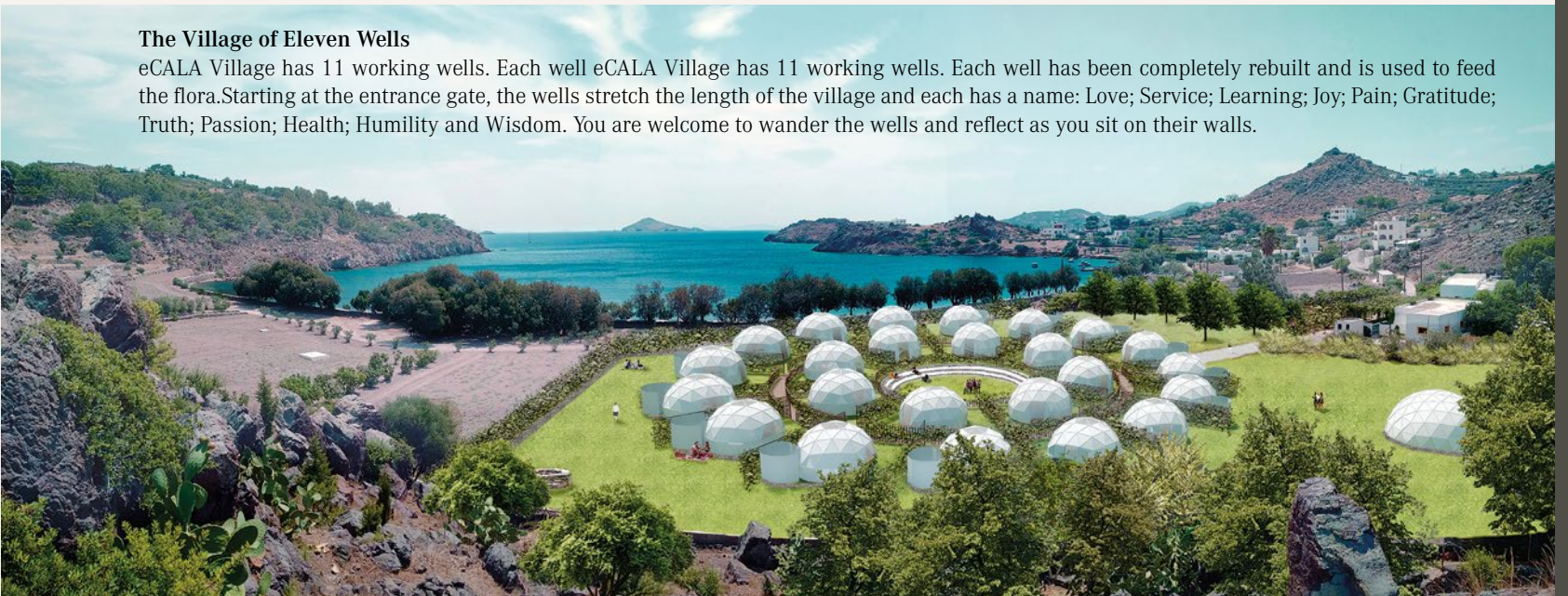
Sitting in its own beautiful garden, your dome has a huge ceiling with a pentagonal skylight curving down to 30m² of floor space. Your bed is probably the best bed you will ever sleep on and we have included everything you need to make you super comfortable. Whether sitting at your desk gazing into the garden or lying on your bed, the peace and tranquility of your space dome will aid your relaxation, learning and development. All domes have an external wet-room open to the sky so you can shower under the stars using products harmless to nature so that waste water is filtered and used to feed the garden.

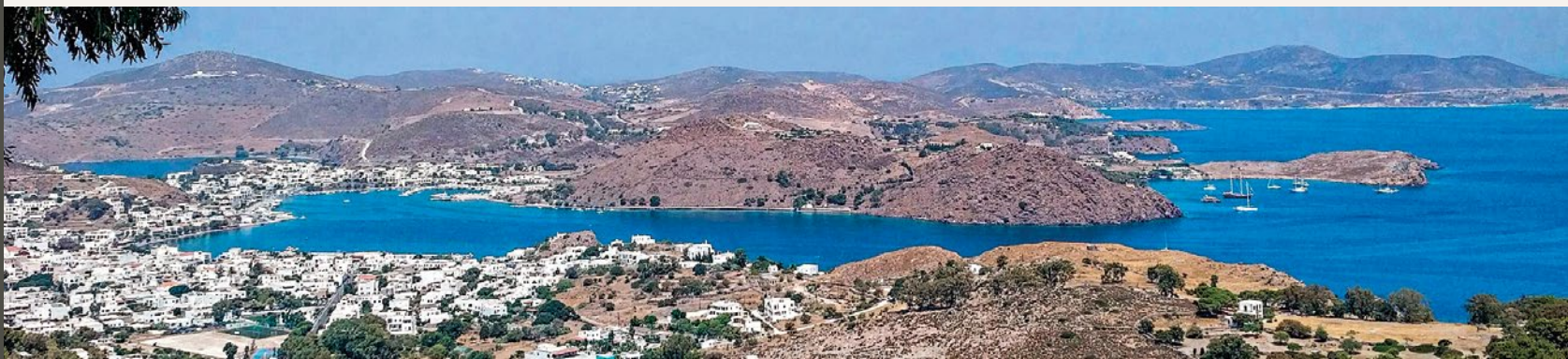
Didaskalía – the Learning Domes (Didaskalía means ‘applied-teaching’)

These domes are places you come to learn and are suitable for all types of programmes, whether as sit-down and learn spaces or as therapeutic practice studios. Each can be equipped with tables, chairs, white boards and projectors, or beanbags, therapy tables and yoga mats. Interiors are spacious, light and cool, yet can also be made dark and more private.

The Village of Eleven Wells

eCALA Village has 11 working wells. Each well eCALA Village has 11 working wells. Each well has been completely rebuilt and is used to feed the flora. Starting at the entrance gate, the wells stretch the length of the village and each has a name: Love; Service; Learning; Joy; Pain; Gratitude; Truth; Passion; Health; Humility and Wisdom. You are welcome to wander the wells and reflect as you sit on their walls.





Discover Patmos

“Europe’s most idyllic place to live” – Forbes magazine, 2009

Named “Europe’s most idyllic place to live” by Forbes magazine in 2009 which wrote that “Patmos has evolved over the centuries but has not lost its air of quiet tranquility, which is one reason why people return again and again”.

Most people comment on this peaceful energy, which descends as you step off the boat on to Pátmos. This is an island for the discerning – no airport and therefore no package holiday scene here. It is a place of serenity, reflection and relaxation; though with a vibrant café/bar scene and a love for summer festival parties! Pátmos hosts an international film festival during the last week of July, and a sacred music festival in late August. The eCALA programme incorporates these parties and festivals.

Pátmos is small—34.05 km²—and beautiful. An almost complete figure-of-8 road circumnavigates the island. The southern loop surrounds

the monastery town of Chora, whose luxury boutiques, cafes and villas sit atop the hill overlooking the island. This historic town, along with the Monastery of Saint John the Theologian and the Cave of the Apocalypse, were declared World Heritage Sites by UNESCO in 1999. The middle of the loop takes in the main sea port of Skala, with its bustling café square, quality shops and relaxed bars and dining. The northern loop encompasses the ‘party’ bay of Kámpos, before splitting into two horns that reach north and access some of the most picturesque spots on the island.

The island offers warm seas and postcard perfect beaches, some of which are accessible only by boat. eCALA’s Wednesday afternoon and Saturday excursions reveal these beauties to you.

Pátmos’ birth into the Aegean Sea according to Greek mythology is the most fascinating.

The island’s original name was “Letois,” after the goddess and huntress of deer, Artemis,

daughter of Leto. It is believed that Pátmos came into existence thanks to Artemis’ divine intervention. The myth tells how Pátmos existed as an island at the bottom of the sea. Artemis frequently paid visits to Caria, the mainland across the shore from Pátmos, where she had a shrine on Mount Latmos. There she met the moon goddess Selene, who cast her light on the ocean, revealing the sunken island of Pátmos. Selene was always trying to get Artemis to bring the sunken island to the surface and hence to life. Selene finally convinced Artemis, who, in turn, gained her brother Apollo’s help to persuade Zeus to allow the island to arise from the sea. Zeus agreed, and the island emerged from the water. The sun dried up the land and brought life to it. Gradually, inhabitants from the surrounding areas, including Mount Latmos, settled on the island and named it “Letois” in honour of Artemis.

Source: <https://en.wikipedia.org/wiki/Patmos>



eCALA Extra Pleasures

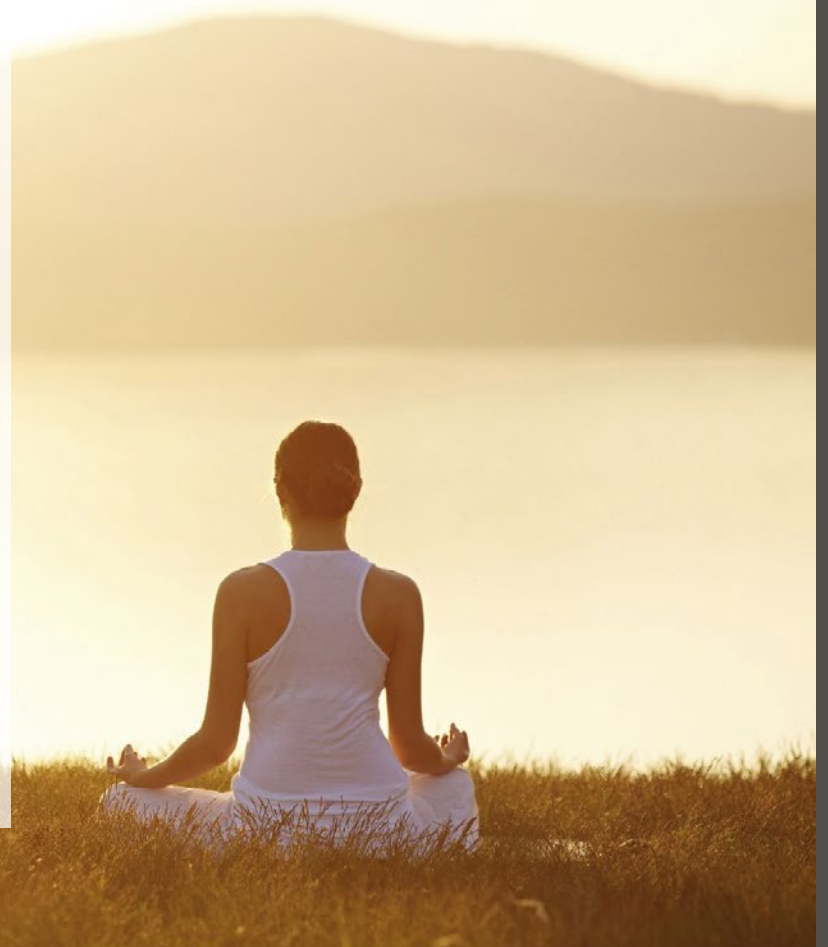
Let eCALA give you a bit of extra—love, leisure and learning—at no extra cost

LOVE massages and relaxation? Let eCALA show you a little TLC with at least two of these sessions during your week. We have our very own amazing masseuse and a selection of talented relaxation therapists, so you can schedule some me time in your time out. You can also join an evening mediation, or experience the joy of a sound bath washing over you like waves in the amphitheatre.

LEARNING doesn't stop with group classes for the learning programme you have selected. You will have at least two 1:1s per week with your programme teacher. There are also evening business master classes such as Setting Up A Business, Servant Leadership and Mastering Sales in Your Own Business; and on other evenings, Grasping the Basics sessions with teachers from other learning programmes in your week. Drop in to whatever takes your fancy.

... And of course, pleasure is all about LEISURE. Pleasure for the palate includes your meals prepared by our two incredible chefs from a daily changing menu. Snacks, water, beer and wine are available as you desire. Our afternoon leisure activities include kayaking, SUP or snorkelling with our qualified instructor. Wednesday afternoons offer options for bus tours or guided walks of Patmos – our walking guide is also a photography instructor in case you want some tips for capturing Patmos' unique beauty. Saturday we take a tour of our island and then a boat trip to neighbouring island/s where we lunch and lounge.

All this joy is included in the cost of your eCALA experience. No surprises, just pleasure.



At eCALA it's all about breathe, laugh, learn

Our background is 20 years in adult education and hospitality. In adult education, IPMS was created in 1998 and runs leadership programmes regarded by its customers as bleeding edge because we develop the whole individual, the whole being.

At eCALA Life, all of our learning programmes focus on providing you with all the ingredients—tools, methods, competencies and a plan to take your learning and deploy it. Our faculty of Master Trainers are all highly successful individuals in their own rights, who have chosen to be part of the eCALA international faculty.

The eCALA Life team Led by Jacques Marais, creator of IPMS, our team is experienced, confident and capable—and each is IPMS trained, in the style of our mentor, Ed Mady, former GM of the Ritz Carlton, San Francisco. We have an impressive staff to customer ratio of 1:3—this compares to 1:4 in a 5-star hotels—so there is always a team member around, including to bring you 24-hour dome-service! On site at eCALA, we are uniformed in comfortable clothes so you can easily identify us.

We practise the philosophy of 'servant leadership', meaning each of us is enabled to support and make decisions on every aspect of your experience. Our service is easy, simple and without an unnecessary hierarchy, which can be so annoying when you need something. That means, for example, that while we each have individual responsibilities, the person you make a request of, will be the person who delivers what you requested.

Our team's mantra is respectfully adopted from Ed Mady, "We are ladies and gentlemen serving ladies and gentlemen", which encourages a culture of mutual respect and excellence in service.

Our ethos is 'breathe, laugh, learn'. Without learning we will not resolve, solve or evolve. We are equally as passionate about the whole BEING—finding space and time to breathe as well as room to laugh with no inhibitions. These three elements of the ethos exist simultaneously in all we do from within our team, to everything we teach and host at eCALA Life.

Our learning philosophy is 'planet, people, profit', which infers a direct and conscious awareness of the consequences and implications of everything we decide, do and repeat.

Our teachers and the teaching

Our teachers are exceptional, qualified and insured.

They include:

- Royal Academy of Arts, London, trained artist and art teacher
- Greece's leading ceramicist and ceramics teacher
- British Canoe Union certified 4 star sea kayak leader
- Senior Energy Arts Tai Chi instructor – one of only several in the world
- Pátmos' most renowned tour and walking guides
- Pátmos' most renowned historian, photographer and music teacher

- YogaWorks Senior Teacher Trainer and European YogaWorks Partner Advisor, Anna Zorzou, and senior teachers
- Internationally qualified and experienced European Pilates teachers –our Pilates teachers are all teacher trainers and examiners (a rare opportunity to access instruction at this level!)
- Award winning British writers, who are also, importantly, qualified and experienced to teach
- RunningWithUs senior coaches, who manage and coach various national level squads, contribute regularly to leading running publications and consult to the biggest sports brands
- A Master in the Reiki Usui Shiki Rhyo tradition, who as well as holding an exceptionally strong lineage (Mikao Usui, Chujiro Hayashi, Hawayo Takata, Wanja Twan, Krishni Borang), is a gifted, intuitive and much loved teacher

eCALA programmes are not just experiential. In keeping with our learning philosophy, each is focused on results as well as relaxation, and all our Restore, Move and Create teachers have been selected for their experience and teaching method.

eCALA promotes your learning above all so if you want to know more about your programme teacher or you would like to recommend a teacher to eCALA Life, please contact us.

You, the student, and your learning

- Stressed out, no time to think or breathe, let alone laugh?
- Want to learn a new skill or deepen a current practice, but life is leaving no time and energy for after work or weekends?
- Have specific areas to develop and improve in your business and/or as a leader?
- Not really a sitting around on holiday kind of person?
- Remember when you used to exercise/create/sing/write more? And laugh and breathe more deeply? Need to get back to that?
- Or just need some sun, time out or TLC?
- Like the idea of the company of other (normal!) people but without the shades of hippy?

Our guests include those with specific skills-building goals, and those on a purposeful yet peaceful well being holiday. We welcome people paying for themselves, and those who are corporate sponsored whether onto our leadership and management programmes or our personal well being programmes. ▲

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Being a Sales Master



Running Camp



Photography



Breathwork and Meditation



Being a Servant Leader



Tango



Ceramics



Hearth Rhythm Meditation



Being a Systems Thinker



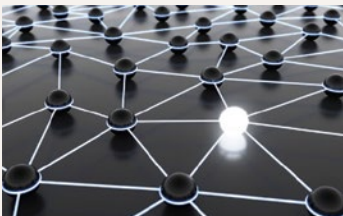
Walking Paths of Patmos



Fiction Writing



Understanding change with IChing



Being a Social Media Master



Sea Explore



Painting



Metamorphic Technique



Being an Innovator



Pilates



Drawing



Reiki I and II



Being Business Ready



Yoga



Poetry Writing



Tai-Chi



A photograph capturing a moment from the wedding of Prince Harry and Meghan Markle. Prince Harry, in the foreground, is dressed in a black military-style tunic with a white sash and a crown emblem on the shoulder. He is looking down and to the right. Behind him, Prince Charles, also in a black tunic with ornate gold braided cords, looks forward. The background shows other guests in formal attire seated in a church with Gothic-style wooden pews and lit candles.

The indelible image

Prince Harry looks at his bride, Meghan Markle, as she arrives accompanied by Prince Charles, Prince of Wales during their wedding in St George's Chapel at Windsor Castle on May 19, 2018 in Windsor, England.

Photo: Jonathan Brady/WPA Pool/Getty Images



A star is born

Mercedes-Benz launched their first-ever and much-anticipated pick-up, the X-Class, north of George in the wilderness recently, as South Africa waited with baited breath for next level in the 'suits in utes' market that's taking its fair share from overall sales



To be fair, this is not a 100% Mercedes and does share a lot with the Nissan Navara, due to a working partnership between the two powerhouses. Mercedes, looking to enter the executive side of the bakkie market, decided to partner with the Navara's soft, sofa-like suspension. This is fine if you are not planning on carrying heavy loads to the farm every day.

However, don't be fooled by the posh exterior—off-road the X-Class is truly X-treme, and I managed to get up the rugged Devil's Pass (former ox wagon trail) in the Garden Route interior in 4x2 mode, without needing to engage 4wd. The traction is that good and together with the surprisingly strong suspension, provides both comfort and support.

The engine has sufficient power but it's a taken from the Navara, which uses a Renault 2.2 TDI by all accounts.

I would prefer to see the reliable and more powerful Mercedes three-litre turbo diesel from the sprinter in there. With such a pedigree with their own commercial engines, the choice is a little confusing.

The tyres are low-profile, which are better for city use, and come in 17-inch rims through to the level topping 19-inch rim. The ground clearance is adequate for general offloading.

The interior of the car is where it shines and it's Merc all the way. From the plush leather seats to the round air vents, there is little doubt that you are in a luxury German offering. And this bakkie really does feel like you're driving an upmarket SUV.

Nadia Trimmel, Head of Mercedes-Benz Vans Southern Africa said, "The much-anticipated Mercedes-Benz X-Class is well-positioned to elevate the South African bakkie segment to the next level. It will do this not only by offering a dynamic design paired with luxurious interior and unparalleled performance, but also by being perfectly priced.

"We are confident that no other bakkie can offer customers the level of comfort, technological leadership, functionality, premium quality, performance and reliability that the X-Class possesses," she added.

The front has the masterful looks of one of the brand's typical SUVs—with the centrally positioned star, twin-louvre radiator grille, high and powerfully honed bonnet and headlamps extending far into the wings. The front apron



emphasises width and has its own distinct character, depending on the chosen design and equipment line.

The POWER high-end model variant likewise has a bumper painted in the vehicle colour and also comes with a chromed underbody panelling.

Purist design

The rear bumper also varies, depending on the selected design and equipment line: it is painted black for the PURE line and in the vehicle colour for the PROGRESSIVE line. The POWER line has a chromed bumper for a particularly classy look.

For convenient access to the cargo area, the bumper has an integral step. If the standard 90-degree tailgate opening is not enough, the X-Class can be ordered without the rear

bumper as an option. Then the tailgate opens to 180 degrees.

New benchmark

The X-Class' interior elevates comfort and quality to a new level in the mid-size pickup segment. The instrument panel has the concave trim element typical of a Mercedes. It stretches across the entire width of the instrument panel—a novel feature in the segment. It creates an open feel and purist modernity.

There are three trim variants to choose from for the X-Class POWER: a pixelated look in matt black, an aluminium effect with longitudinal grain and a brown matt woodgrain effect. To complement the high-quality feel, the upper section of the cockpit is available with ARTICO man-made leather in either black or nut brown.

The large door handles are finished in silver shadow. The cool touch effect is reinforced by the freestanding central display, which is familiar from the V-Class.

In conjunction with COMAND Online, the centre display has a screen diagonal of 8.4 inches, making it the largest display in the segment.

Thanks to the push buttons on the standard-fit three-spoke multifunction steering wheel, the settings on the colour display can be controlled without drivers having to take their hands off the steering wheel.

All in all, a great first effort by Mercedes and definitely a new contender in the lucrative top end of the bakkie market. ▲

Staff reporter

How long should you stay in charge?

How many CEOs overstay their welcome, whether in the public or private sector? For some, even when their time is up, they hang on until the bitter end and land up damaging or even destroying the organisation. For others, they might be a 'darling CEO', but if they fail to take heed of significant warning signs, there are dire consequences.

How do we determine when a CEO's time is up? What is the optimal period to be a CEO? These are essential questions that have been researched and need to be considered in the South African context.

Looking at how or why CEOs can hurt the performance of the business, a feature in the March 2013 issue of the *Harvard Business Review*, titled Long CEO Tenure Can Hurt Performance by Xueming Luo, Vamsi K. Kanuri and Michelle Andrews, makes several key points that are as relevant today as they were five years ago:

"It's a familiar cycle: A CEO takes office, begins gaining knowledge and experience, and is soon launching initiatives that boost the bottom line. Fast-forward a decade, and the same executive is risk-averse and slow to adapt to change—and the company's performance is on the decline. The pattern is so common that many refer to the "seasons" of a CEO's tenure, analogous to the seasons of the year."

They make the critical point that when CEOs are new on the job, they thoroughly do their homework in terms of building relationships with both the internal (staff) and external stakeholders (customers but also the business and socio-political environment). However, after a few years, what happens is they become comfortable in their relationships with their internal people to whom they then entrust the external responsibility to a large degree. This typically results in the CEO spending less time engaging



with the market and their customers, and losing direct touch with what is needed for the business to grow, develop and adapt. The authors put it this way:

"As CEOs accumulate knowledge and become entrenched, they rely more on their internal networks for information, growing less attuned to market conditions. And, because they have more invested in the firm, they favour avoiding losses over pursuing gains. Their attachment to the status quo makes them less responsive to vacillating consumer preferences."

To overcome this, they advocate that "boards should be watchful for changes in the firm-customer relationship" and "should structure

incentive plans to draw heavily on consumer and market metrics in the late stages of their top executives' terms. This will motivate CEOs to maintain strong customer relationships and to continue gathering vital market information firsthand".

Another article from 2013 titled *Time to Go? How Long Is Too Long for CEO Tenure?* by Chad Brooks, a Senior Writer on Business News Daily, cites a study of 365 US companies between 2000 and 2010, which found that the average CEO holds office for 7.6 years but suggests that the optimal tenure length is 4.8 years. The point is also made that this doesn't mean a time limit must be literally applied (some CEOs like

Warren Buffett seem to get better with age), but it cautions all boards to put measures in place to ensure that CEOs remain both internally and externally focused. The latter is particularly relevant in ensuring that they do not behave in a way that is out of touch with reality, unethical or unacceptable.

CEOs who believe they are infallible also open the doors to dire consequences. Travis Kalanick, former CEO of Uber is a case in point; he failed to heed key warning signs that the company was seen to be *inter alia* greedy and non-responsive to allegations of sexual harassment.

Former Imperial Holdings' CEO, Mark Lamberti, had to fall on his own sword after the court ruled that he had impaired the dignity of Adila Chowan when he referred to her as female employment equity candidate. This case raises the important question as to the real commitment South African CEOs place on transformation.

Holding CEOs to account is, of course, easier said than done, especially when they have a track record of turning companies around. Some, though, know when their time is up. The oft-cited example is Sir Michael Edwardes, who turned around British Leyland when it faced collapse in the late 1970s, but who was not necessarily the person you wanted to lead the company over time. He recognised his own ability as a short-term commander whereas many CEOs, once in power, tend to outstay their welcome.

A key reason is the power they have, which is interesting from a psychological perspective. If we look at the CEOs of countries—presidents in Africa, for example—we repeatedly see the President-for-Life syndrome playing itself out. Power is addictive; people do not want to let go.

There are, of course, also advantages associated with a longer-term CEO if the person is able to maintain the required internal and external focus over time, and to put the company or country before themselves. The advantage is described in an article titled *Power and Reduced Temporal Discounting* by Priyanka D. Joshi and Nathanael J. Fast of the Department of Management and Organization, Marshall School of Business, University of Southern California. They write:

“Would you rather receive \$100 today or \$125 a year from now? Although a 25% increase is an excellent 1-year return on investment, the average decision maker would choose the

smaller immediate gain rather than the larger future gain. This tendency to discount the value of future gains is known as temporal discounting (Frederick, Loewenstein, & O’Donoghue, 2002; Kirby & Marakovic, 1995).”

The average decision-maker chooses the smaller immediate gain, because, unlike the CEO, they are not in a position of power. To demonstrate this, Joshi and Fast described an experiment using role-play manipulation, where one group was assigned a high-power position of Team Manager and the other, a low-power position of Team Worker. They found the people assigned the higher-power position were prepared to delay the reward—wait for the \$125—whereas the low-power people chose the \$100.

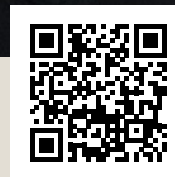
Willingness to delay gratification is directly related to your position of power. As a CEO, you are prepared to wait things out because you can identify the bigger picture, you are connected to your future self. It’s an important management lesson, where team members need to feel a sense of power and responsibility in order to behave in the longer-term interest of the business or organisation. At the same time, the capacity to accumulate more down the line also becomes a potential danger, as we have seen in many cases where CEOs or people in power accumulate more than they are entitled to.

Another risk when people feel powerful is the stereotype of the Wall Street banker syndrome, where, as Joshi and Fast explain, there has been a tendency to take on too much risk for future gain and to make risky, loss-producing decisions. Therefore, power holders do not always make the best or the safest decisions.

As you can see, this is the conundrum of human nature and the human psyche. When we have little or no power we tend to make short-term choices because we do not know what will happen to us in the long term. However, give us a lot of power and the risk is that we will want to stay in power for the long term and enrich ourselves along the way.

The answer, as with everything, is to ensure there is a balance. If you give the CEO too much power it’s a recipe for disaster, too little power and they won’t see the bigger picture. Neither is desirable. The board has a fine balance to navigate and that is why their role is fundamental in holding CEOs to account. Get that right and hopefully, the tenure will be the outcome that everybody deserves. ▲

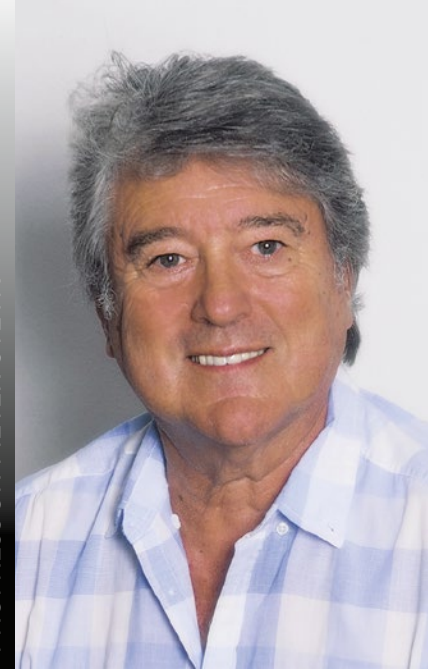
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Transformational leadership in Industry 4.0

PROFESSOR PIETER STEYN



The complexity of today's robotic technologies, artificial intelligence (AI), mass data and the Internet of Things (IoT) calls for specialisation and sustainable collaboration among organisations. Consequently, organisational design, development and governance have entered a challenging new phase.

Competitiveness no longer depends solely on optimisation of one's own resources, but total inter-organisational value chain innovativeness and supportive partner technologies, products, services and systems. The Fourth Industrial Revolution, or Industry 4.0, is characterised by increasing digitisation and the interconnection of products, value chains and business models. With the aid of partners, organisations are co-creating innovative inter-organisational value and supply chains that operate in a local, regional and international collaborative business ecosystem.

Virtual value chains shape organisations into strategic, collaborative, value-driven entities where non-core activities are performed by carefully selected partners.

The organisational value system guiding the preferred leadership behaviour is a crucial element.

When choosing partners, it is of paramount importance to select those that have the same or similar value systems as your own organisation to ensure a synergy in the culture and transformational leadership acumen.

Moreover, organisational competitiveness is now gained by collaboratively performing

strategic activities more effectively and efficiently. This approach demands exceptional governance, supported by transformational leadership excellence and a systemic knowledge of applied programme management. The effective and efficient cross-functional and inter-organisational management of projects and programmes in virtual networks of partners is a critical enabling competency for entities operating in the Industry 4.0 economy. The latter is very much centred on people, collaboration and building relationships in order to create successful virtual networks of partners. This demands profound talents and well-educated human resources.

In the emerging Industry 4.0 economy, private and public organisations find it difficult to maintain and improve their levels of operational productivity and strategic benefit realisation. Transformational leadership creates a move away from the old motivations of bureaucratic powers towards inspiring people to believe in a vision of a cause greater than themselves. With transformational leadership, people tend to abandon their own personal self-interests in favour of the organisation's interests. Transformational leaders balance their attention between actions that create progress and the motivation of virtual team members.

Transformational leaders possess unique qualities suited to the Industry 4.0 economic

dispensation. They understand the need to respect and celebrate the individual contribution that each member in a virtual network of partners makes to the team. The well-directed diversity of team members gives it true strength. Transformational leaders are visible and available to provide direction to the virtual network of partner teams. They are master listeners who focus on identifying the needs of people instead of dictating to them and empathise with others. This creates trust and support between the transformational leader and the virtual team members. Moreover, top transformational leaders have the capacity to inspire and keep people motivated, despite the complexity and high risk associated with Industry 4.0.

The development and promotion of a vision for Industry 4.0 is critical in transformational leadership. The vision is key to the transformational leader being able to move human talent in a particular direction and must be developed with particular care.

It must be a challenge that leaders and teams in virtual networks can fully believe in and must excite and convert all members within a virtual network of inter-organisational partners towards higher performance. Transformational leaders must constantly sell the Industry 4.0 vision to partnering teams using every opportunity to persuade everyone about its benefits. ▲

To outsource, or not to outsource...

“Supposing is good, but finding out is better,” Mark Twain

On our journey of moving from being a general reputation management consultancy to specialising and growing in the reputation research space where we now quantify company reputations, we have seen some interesting questions about conducting research.

Won't research break the bank? Research does not have to be an expensive exercise. Rather than viewing it as a cost, see it as an investment in your business. The insights from the results will add immense value to the business' strategy. It will also provide a base to measure against to see whether the strategy is being implemented effectively. Let's face it, presenting data and facts around the boardroom table is a lot more concrete and effective than trying to convince fellow executives that your gut feeling is to pursue a specific direction.

What is important is to know what you want to achieve through conducting research and to be as specific as possible. When you know exactly who you want to get information from and what information you want from them, you can save much time. Research costs can quickly accumulate if a lot of time is wasted when the basic parameters are not agreed upon at the start of the project. It can be incredibly frustrating when a brief is murky and there is a lot of back and forth regarding the questionnaires and angles that need to be included in a survey, leading to unnecessary delays in the project timeline.

Why don't we do the research using in-house resources? There are pros and cons for doing in-house research or outsourcing it. The two main positives for keeping it in-house are that it will keep costs down and the team will have

a thorough understanding of their stakeholders and environment. However, I do think there are far more advantages in favour of outsourcing research:

- You are armed with a talented pool of specialists who thrive on crunching numbers and get a kick out of analysing data, identifying correlations and trends and who find great pleasure in producing pivot tables;
- You will get the best advice on how to tackle the research problem. You will know from your research specialists what the right types of questions are to ask and the ideal data collection methods. It is recommended that you ask both open- and closed-ended questions to get a balanced view. This also allows respondents to have an opportunity to give insights and suggestion. A side note on data collection is that an online survey is not always the best solution. You will be guided as to which method will be most effective. A few years ago, our team was asked to measure a specific aspect of the leadership team within a corporate company. We knew the employees had recently completed a few other surveys and were mindful that survey fatigue would hamper our efforts to collect useful results. We set up focus groups instead of conducting an electronic questionnaire and delved into very specific, pertinent issues, giving us powerful insights.
- As a third party, you are objective; there is no emotional bond between you, the respondents and the results. The integrity of your research process cannot become tainted; you can be assured of independent, unbiased results. Stakeholder groups, especially employees, are often very reluctant to give their honest opinion when a survey is conducted by an

in-house team. We find that respondents are far more open and honest when their confidentiality is assured by dealing with an external research team. Being objective also makes it easier to break bad news or communicate unfavourable results. I once had to break the news to the CEO of a large corporate that he was not viewed favourably by the market or employees. The results showed the only way to salvage the company's reputation and to curry favour with stakeholders was if the CEO and the majority of the board were replaced. This was by no means an easy message to share but I know it would have been almost impossible for an internal resource to present this type of feedback without fearing for their own position.

- A reputable research house should be part of an industry body such as the South African Market Research Association (SAMRA); as a member, you commit to upholding professional standards when conducting research and you sign a code of ethics that must be adhered to.
- The turnaround will be much quicker when an outside research team conducts the work; research houses will have their own processes and methodologies that they use to streamline the research project and also have access to the latest tools and industry insights.

I'm sure you know by now that when it comes to company research, it's safer to hand the reigns over to research experts. Do not waste time using your busy resources to conduct research in-house.

Stop the guessing game and invest in research and let the professionals produce the pivot tables for you. ▲

REGINE LE ROUX



Turning our employees into advocates and ambassadors

Employee engagement is how we best ensure that employees are encouraged to do their best every day

It wasn't until I moved to work for PepsiCo that I began to realise the huge difference 'engaged' employees could actually make. This was the ultimate challenger brand, a business waking up every day under the shadow of its rival, the world's most recognised brand, Coca-Cola. The leadership of PepsiCo was switched on to this and, vitally, knew their role was to create the environment and excitement that enabled an extra 15% discretionary effort from all its employees.

This was, of course, in much better times, and as Gallup's recent research on employee engagement demonstrates, it is so much more difficult to deliver engagement in a downturn, but so much more essential.

Engagement is a deeply personal and emotional affair and cannot be mandated and has no 'universal solution'. One size fits no one!

The solution is always peculiar to the specific working environment. As it's all about being encouraged to wanting to bring 'all of you to work', it requires different approaches at different organisations, and at different times.

The real trick is to find out what really engages your employees, not someone else's.

'Broad-brush' research and the latest theories and concepts can be useful but they rarely provide the specific solution for your place of work.

Unfortunately, most organisations still tend to use engagement results negatively, they tend to focus on what's going wrong and on why people aren't as engaged as they could be.

Managers are trained to look for what's going wrong, where leaders tend to focus on the positive.

Find out which business units are really engaged in your organisation and try to 'copycat' it across the firm. Use the most engaged individuals and teams as active role models for the rest of the organisation.

Gallup's research included 1.4-million employees and there are some distinct patterns from the top-quartile to bottom-quartile companies; progressive firms tend to have lower absenteeism, less staff turnover and fewer safety accidents.

Some of the stars of world-class employee centricity have had an air of invincibility, with their incredibly modern working conditions, jaw-dropping benefits and a sensational brand, but that was during the good times. A recent survey of companies with the highest amount of employee turnover strikingly had the engagement high performers rapidly losing people.

As businesses grow and expand, the leadership can become dangerously distant from the frontline operators.

There are some key attributes of strong employee engagement but by far the most important is a good and decent manager.

Most HR functions need to step up and confront poor managers who are either incompetent or can end up inadvertently bullying their people.

Everybody deserves consistency from their line manager. Employees do not tend to leave because of one single incident. Most colleagues just want their manager to be consistent with their dealings with people. Feeling that others are favoured can be debilitating.

By empowering your people, they will become more engaged and consequently, more motivated, attentive and vigilant. They will personally 'own' the results of their work and

that of the organisation. They will care about the needs of their colleagues and want the organisation to succeed. Trust has an incredible effect on engagement and consequently, on performance.

Finally, provide your people with the opportunity to do great work. If you hog all the exciting and important things yourself and feed your people the heavy lifting and drudge, don't be surprised when they feel disengaged and disenchanted.

When employees clearly understand what their role is and are given the tools and the environment to succeed, this will drive the crucial connection between their role and the purpose of the organisation.

This is employee engagement in action and it's fundamental in these trying times.

Oscar Wilde describes it beautifully, "When we are happy we are always good, but when we are good we are not always happy."

It never takes long for us to remember our most illustrious time at work.

While listening to the recent and very moving coverage of the 70th anniversary of the D-Day landings in France during the tragedy of World War II, we heard about the pride, camaraderie and recognition of those who braved the beaches. We heard even more strong and positive memories of those who eventually got to Paris and beyond.

This was in spite of the brutal and unimaginable horrors of the war. This was the most extraordinary form of 'engagement'.

When there is a clear vision, it breeds a strong common purpose that drives collaboration and trust. This then drives engagement.

Gallup's report pulled together 263 research studies across 192 companies and found that top quartile companies for engaged employees,

compared to the bottom quartile, had 22% higher profitability, 10% higher customer ratings, 28% less theft and 48% fewer safety incidents.

The case for better engagement is irrefutable—so why are so many scores still so bad?

Well, a look at what disables engagement most points to a few recurring themes.

The most common is that organisations going through significant transition forget to ‘up’ engagement levels.

When this is followed by the combination of overloading the workforce and poor performance management, the engagement levels crash.

Many businesses still make it very difficult for high-performers to advance. A more recent finding, highlighted by some of Silicon Valley’s high-profile technology stars, is a culture that doesn’t embrace diversity or inclusion.

Finally, outdated working conditions making work difficult and less enjoyable.

The data from engagement surveys is hugely valuable in itself but the real differentiator is what organisations actually do with the resulting data. Many progressive organisations use the data to drive meaningful dialogue. This alone can transform engagement scores but perhaps it is no longer sufficient on its own.

The real prize is much more about establishing a high-performance work environment. This requires the vision and values to be well communicated, leaders who live the values every day and vitally, people carefully selected for their ‘fit’.

When this has eventually been achieved, it’s a great start but nothing stays still for long. Nowadays, the work environment must be continuously tweaked and redesigned to ensure it remains modern, humane and enjoyable—a very tall order, but eminently achievable.

Apart from our favourite teacher who appeared to deliver positive engagement in every class, I experienced all this and more during one of the more unlikely periods of my career. At IPC Media, with my fellow board directors, we had just commenced an audacious management buyout (MBO), which eventually took the business private. Away from the glare and scrutiny of the stock markets, it was possible to reshape the business to out-deliver our financial commitments.

The new sense of purpose, common goals and shared commitment was immensely powerful and energising, despite the tough everyday challenges and tightening cost environment.

Whilst the financials were paramount, numbers never generate excitement. The leadership and the workforce together created an enduring sense of adventure and an energising ‘buzz’. We were in this thing together with an authentic interdependency.

Every day was tough but memorable because of the natural collaboration. We gave our people our attention and they gave us theirs—just like our favourite teacher.

There is still the dangerous habit of appointing the “smartest man in the room” as the CEO, the words are chosen carefully, as it is still disappointingly far too rarely a woman.

There are still far too many examples of the CEO who is more technocrat than coach or visionary leader. Think Uber.

In an era of rapid change and transformation, there is still far too much of a premium placed on intellect and academic rigour, when what is actually necessary is the ability to keep a team energised, especially through tough times.

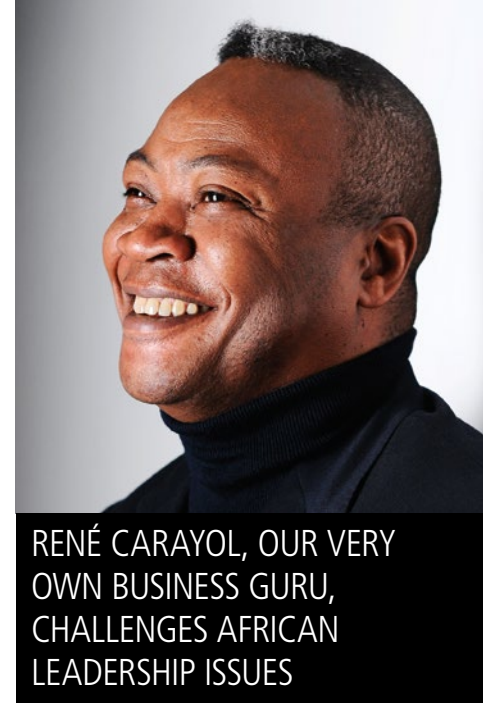
Many recent surveys on employee engagement inform us that an emotional connection with your people is so much more powerful and enduring for morale and motivation.

A self-indulgent political elite persevered with the traditional and intellectually sound policies that failed to connect or engage with a disaffected electorate.

Not having learnt anything from the Brexit debacle, Theresa May was elected the UK’s new Prime Minister by her party, the Conservatives. She was seen as “strong and stable”, despite her obvious failings. Unfortunately, she has never had any form of empathy or EQ.

The real killer flaw with May was her inability to engage, even with her ministers and her Cabinet, and just as importantly, her inability to connect with those who would not have naturally been seen as her party’s core base and loyal following.

This dire lack of engagement led her to disastrously suddenly call a snap election. Far too many non-committed voters went for the complete antithesis of Theresa May in the leader of the opposition, Jeremy Corbyn. Corbyn is an



unreconstructed socialist who appeared trapped in the bygone protest votes of the 1970s. Corbyn may be many things, but an aloof intellectual, he certainly is not. Many find him just a little too wrapped up in impossible socialist rhetoric but tellingly, the cliché most associated with him is “he wears his heart on his sleeve”.

In just a matter of weeks, the same set of seemingly disinterested and disaffected voters appeared galvanised as he re-energised those who had felt marginalised.

He had given them a newfound purpose and instilled a strong sense of both self-belief and confidence. He is the living embodiment of the ‘movement’ he is invigorating; smiling, high fives and much fist pumping as he plays to a hugely supportive gallery.

He has installed that famous ‘underdog spirit’ that Brits love so much. His much-maligned Labour party nearly overturned the humiliated Prime Minister’s huge majority and are now favourites to win the next election.

Corbyn scored hugely with the younger generation who took to his natural empathy and ability to truly ‘feel’ what they felt.

Corbyn will never be everyone’s ‘cup of tea’ and he certainly would not do well on a debating society evening, but he knows how to engage his followers and instil in them a ‘cause’ that they all believe in and are prepared to fight for.

Despite those who decry him for being outdated and yesterday’s man, those working with him see authenticity, the ‘common touch’ and most of all, someone they can believe in. ▲

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AB calls it stumps

South Africa's finest batsman of the modern era, AB de Villiers has announced his retirement from all forms of international cricket with immediate effect, leaving a big hole in the game that made him world-famous

The 34-year-old has been a heroic figure in the Proteas' batting line-up for more than a decade and will go down as one of their greatest ever batsmen. De Villiers starred in the recent Test series victory over Australia—and only last year recommitted to representing South Africa in all formats after taking a break from Test cricket, but said his efforts have left him fatigued.

He said in a video on his Twitter account: "I have decided to retire from all international cricket with immediate effect. After 114 Test matches, 228 ODIs and 78 T20 Internationals, it is time for others to take over. I have had my turn and to be honest, I am tired.

"This is a tough decision, I have thought long and hard about it and I'd like to retire while still playing decent cricket. After the fantastic series wins against India and Australia, now feels like the right time to step aside."

Servant of the game

Cricket South Africa President, Chris Nenzani said: "AB is one of the all-time greats of South

African cricket who has thrilled spectators around the world with his sheer brilliance, coupled with his ability to innovate and take modern-day batting in all three formats but particularly in the white ball ones to new levels.

"What is probably more important is the inspiration he has been to his teammates, whether playing at an international or domestic level, and the wonderful role model he has been to all our aspiring youngsters. It goes without saying that he is going to be greatly missed wherever international cricket is played."

Impressive record

De Villiers amassed 8 765 runs at an average of 50.66 in Tests and a further 9 577 at 53.50 in ODIs over the course of a stellar 14 years.

Traditional stroke play was mixed with a flair for the unorthodox, earning De Villiers the moniker of 'Mr 360' for his ability to hit the ball to all parts of the ground.

He holds the world record for the fastest half-century, hundred and 150 in ODIs, and is one of only a handful of batsmen to hold the number one ranking in Tests and the 50-over format at the same time, according to Sportinglife.com.

Next chapter

Some reports have surfaced that AB intends to pursue a singing career.

It would appear that there is little that this all-round sporting icon and all-round nice guy can't do

Big shock

Fast bowler, Morne Morkel told Sky Sports News: "It's a big shock, especially with the World Cup around the corner.

"But he's played for 14 years and played all formats and after a while, all the pressure, all the miles get to you. He's been a great servant, he's a fantastic ambassador, and it's a sad day for South Africa and for cricket. We're going to miss him dearly."

England captain, Joe Root also paid tribute to De Villiers at a press conference to preview England's first Test against Pakistan.

"AB has had a wonderful career," Root said. "He's done freakish things across all three formats and he's been doing it for a long, long time." ▲

Staff reporter



Africa Oil Week 2018 is the meeting place for Africa's upstream oil and gas markets. The event brings together senior leaders of governments, national oil companies, investors, corporate players, independents and financiers from across Africa and beyond – giving them a place to network, discuss and share knowledge.



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