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QUARTERLY / SELECTED ARTICLES EDITION

ARCHIVE: APRIL 2023 + JANUARY 2024

Financeium Business Review

QUARTERLY



Leadership, enterprise & public value

12 selected contributions • 4 connected perspectives

Ideas for people who lead, build and contribute.

From the editorial desk

The connections that create lasting value

Business seldom respects the boundaries of a single discipline. A decision about customers quickly becomes a question about people; a growth ambition exposes a funding need; and a conversation about performance brings us back to leadership and trust.

This selected-articles edition brings together twelve contributions from Financeium Magazine’s April 2023 and January 2024 issues. Read together, they offer a useful conversation about how organisations create value, remain resilient and contribute to the communities around them.

We begin with leadership, judgement and change, before turning to customer relationships and purposeful enterprise. Financial planning and succession follow, and the final section considers collaboration and philanthropy. The sequence is deliberate: lasting success depends on more than a strong idea or a capable individual.

The articles retain their original voices and historical context. They are not presented as newly researched papers or as peer-reviewed scholarship. Where a contribution discusses legislation, market conditions, products or organisational roles, readers should understand those references in the context of its original publication.

Our ambition for Financeium Business Review Quarterly is to create space for thoughtful, accessible business writing: work that helps readers ask better questions, exercise sound judgement and put useful ideas into practice.

Dr Meiya G Nthoesane

Founding editor

Journal identity

Aims & scope

Our purpose

Financeium Business Review Quarterly connects business knowledge with the decisions leaders and practitioners face. It offers an African perspective while remaining open to relevant international ideas and experience.

Aims

Strengthen practical judgement in leadership and management; encourage responsible enterprise and financial resilience; connect research-informed thinking with organisational experience; advance ethical governance and accountability; and create dialogue across business, public institutions, communities and the professions.

Scope

Leadership and strategy; coaching, mentoring and organisational capability; entrepreneurship, customer value and enterprise development; finance, financial planning and business continuity; governance, ethics and accountability; technology, innovation and the changing world of work; and collaboration, philanthropy and inclusive economic participation.

Readers

Business owners, executives, managers, coaches, advisers, educators and postgraduate readers, alongside leaders and practitioners in public entities and social-purpose organisations.

Forms of contribution

Practice-led articles, analytical essays, interviews, case studies, informed viewpoints and book reviews. Research-based submissions should explain their evidence and limitations in accessible language.

Editorial approach

One journal, distinct voices

A coherent reading experience

All twelve contributions have been set in one journal design, with consistent typography, bylines, headings, margins and source notes. The four thematic sections connect the material without erasing the contributors’ distinctive voices.

Respect for the source

The article prose is drawn from the supplied magazine pages, not replaced with newly written articles. Extraction-induced spacing, broken words and detached drop capitals have been repaired. Repeated display quotations, magazine badges, page furniture, portraits and magazine-specific pictures have been removed. Decorative infographics are not reproduced; no unseen text or missing list items have been invented.

Historical context

This is an archival selected-articles edition, drawing on April 2023 and January 2024 magazines. Original statements, statistics, affiliations and contact invitations retain that context. Financial, legal and tax material is general commentary, not personalised or updated professional advice. Local source notes identify material limitations.

Editorial integrity

The edition is not presented as new research or formally peer-reviewed scholarship. The publisher should confirm contributor and image permissions before commercial circulation. Author credit does not imply endorsement of this compilation.

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Nkagare Makhudu

01

Leadership, judgement & change

Technology, changing industries and the responsibilities of leadership.

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Leadership success in the next decade

Will the true servant leaders please stand up?

SELECTED CONTRIBUTION / APRIL 2023

Discipline and persistence are key to execution

Dr Mark Nasila

I've always been fascinated by technology and its power to solve society's problems. That's likely why I spend so much of my life considering the implications of artificial intelligence (AI), machine learning (ML), and other so-called "emerging technologies" on all parts of our lives, from how we work and play to how we tackle our generation's most pressing challenges. It's also become the key focus of my work at FNB.

My experience as a data science and AI expert has placed me in the privileged position of being part of a small community of thought leaders in the data science industry.

As a result, I've personally mentored and developed some of South Africa's leading talent in the data science space. As a result, I have accumulated a team of talented individuals at FNB who can use data to give the company a continuous advantage in the banking sector. In this sector, security and peace of mind are as essential as remaining agile and innovative.

I'm passionate about mentorship because I've seen firsthand how nurturing young talent can help improve their lives and those of everyone they encounter. Technology has the potential to solve a plethora of society's problems. To do so, it needs to be wielded by suitably skilled people, where mentorship has a crucial role. Many of today's jobs won't exist in the same form tomorrow. So it's our responsibility to ensure we prepare today's young people for that future so they can not merely survive but thrive.

A better society for all

In a data-rich world, harnessing data and being able to extrapolate insights from it has the potential to fundamentally alter our world. AI is already used to predict natural disasters and model response mechanisms for when they happen. It's helping farmers respond to climate change and allowing doctors to make better diagnoses and even design customised treatment plans.

Many people worry about AI taking away jobs, but in many cases, what it's doing instead is changing them.

AI is helping remove the drudgery of repetitive tasks, freeing people up to do the things they're better at, like high-level problem-solving and creative work. It's also augmenting other endeavours by, for instance, empowering creatives to rapidly prototype new ideas or fill in gaps in their skill sets.

At the same time, the growth in use cases for AI represents a massive opportunity because as society becomes more reliant on it — and more used to encountering and interacting with it — demand grows for experts who can create AI strategies, manage AI deployments, and everything else supporting the technology requires. That's a massive opportunity, particularly in developing nations, which have unique challenges facing them and which,

therefore, will have their own unique AI solutions.

I'm passionate about helping African countries take advantage of these technologies to solve their unique challenges. Because as we've seen time and time again, trying to solve local problems with imported solutions often fails. Instead, I believe Africa needs to derive solutions that align with its obstacles and identity. I also believe that doing so has the potential to unlock hitherto unforeseen value for the continent.

The keys to success

Humility, curiosity, patience, and an enthusiasm for collaboration are some of the keys to my success. Humility makes a person a better problem solver because it enables one to see more deeply complex issues and to remain sympathetic to context and circumstance. Similarly, curiosity is critical for problem-solving and being willing to rethink everything you think you know or not be afraid to go back to the drawing board when necessary — which can be essential when working with previously unseen or unimaginable solutions or when tackling unprecedented challenges.

Curiosity also plays a part in a related area I'm deeply interested in, design thinking (DT). Design thinking is an iterative process that seeks to understand users' actual needs, question assumptions, and pursue user-centric novel solutions. DT is beneficial for solving unprecedented or seemingly intractable problems or adapting an existing solution that isn't practical or feasible.

But above all, it's people-focused. DT asks how best you can serve your customers and fulfill their desires rather than how to make them want your product. As a result, it turns data into human-centric solutions, vital to building a better society and more successful enterprises.

On a related note, I'm convinced the fourth sector will be crucial in solving humanity's biggest problems. Traditionally, we consider three sectors: public, private, and nonprofit. But there's an emerging fourth sector that combines the interests and abilities of all three with a focus on meeting social and environmental goals.

Sometimes you'll hear these called "for-benefit enterprises," including public-private partnerships, social-focused businesses, cooperatives, and other structures. But whatever their design, they have the desire to solve societal problems in common, which is very dear to me.

Creating an abundant world

There's much talk about sustainable development goals (SDGs) and how to reach them, but I'm not sure they're always couched in the right terms. I think it's helpful to think of SDGs much like you would brand or value propositions. Solving systemic problems makes you more than a philanthropist; it makes you a social entrepreneur.

That's also why exposure to global ideas is so important. International experience and insights keep you thinking globally and innovatively and can open your eyes to fresh ideas and approaches you may not have previously considered. That's one reason I enjoy attending conferences: they enable me to learn about global trends and interact with global experts and share my knowledge with others.

It's no longer enough to maximise profit for shareholders at the cost of anything else. But, at the same time, there's no reason businesses can't be profitably and socially beneficial. So it's my view that companies that capitalise on the unique opportunities AI and other emerging

technologies unlock and embrace design thinking when designing their solutions will benefit society by design while outperforming their rivals.

I believe in the importance of accountability and that it’s essential as we face obstacles. The decisions we make today will decide how the future turns out, which is why we are responsible for using our access to cutting-edge tools to leave the world better than we find it. Moreover, I believe we can tackle even the most demanding challenges by collaborating, being open to new ideas, and embracing emerging technologies.

Dr Mark Nasila Chief Data and Analytics Officer — FNB Risk

Source: Financeium Magazine, Issue 5 (April 2023), PDF pages 34–37. Original affiliations and contact details reflect the source date.

SELECTED CONTRIBUTION / APRIL 2023

Trends and emerging industries which are shaping business future

Patricia Jacobs

"The world is a very small place," is no longer a way to describe a networking opportunity or referring to social behavioural advice, it has truly become our reality. Virtual working environments and technology have closed the gap in connecting business all over the world. Being a self-confessed optimist, challenging times, unsure economic conditions, and global environmental challenges refer to one thing, OPPORTUNITY.

According to Fjord Trends 2022, the choices we make next might impact our world and its structure in more ways than we can imagine. The future relies on people's decisions and the choices made. COVID-19 was a huge game changer. In South Africa. Six weeks hard lock- down, turned into an extended two years of disruption to the systems on which society is run, and it has most definitely taken its toll to both individuals and organisations. For the first time, we are globally united, we experienced the same challenges, the same unsure future conditions, and for the first time ever, the world "has become a very small place." Physical isolation has opened the virtual door of endless, global opportunities.

According to David Crawford, the leader of Bain and Company's Technology Practise, CIOs are progressively investing in technology. The growth in technology budget has increased progressively, as technology is not viewed as a cost any longer, rather an investment that spurs productivity. Bain and Company report that in the foreseable future Information Technology (IT) budget is expected to continue to increase. For example, a previous and estimated future budget for IT as based on some of the research indicates the following that IT budget for May 2023 (77%) will increase by 33 percentage points from that of same time in 2020 (44%).

The McKinsey Technology Council* highlights the following fourteen trends accordingly to fresh research and data acquired that every organisation need to pay special attention to:

Applied ai

Models trained in machine learning can be used to solve classification, prediction, and control problems to automate activities, add or enhance capabilities and offerings, and make better decisions.

Advanced connectivity

5G/6G cellular, wireless low-power networks, low-Earth-orbit satellites, and other technologies support a host of digital solutions that can drive growth and productivity across industries.

Future of bioengineering

Converging biological and information technologies improve health and human performance, transform food value chains, and create innovative products and services.

Future of clean energy

Clean-energy solutions help drive toward net-zero greenhouse-gas emissions across the energy value chain, from power generation to power storage and distribution.

Future of mobility

Mobility technologies aim to improve the efficiency and sustainability of land and air transportation of people and goods.

Future of sustainable consumption

Sustainable consumption involves transforming industrial and individual consumption through technology to address environmental risks, including climate change.

Silicon age- web3

Web3 includes platforms and applications that enable shifts toward a future, decentralized internet with open standards and protocols while protecting digital-ownership rights, providing users with greater ownership of their data, and catalysing new business models.

Silicon age- industrializing machine learning

Industrialized machine learning (ML) uses software and hardware solutions to accelerate the development and deployment of ML and to support performance monitoring, stability, and ongoing improvement.

Silicon age- immersive-reality technologies

Immersive-reality technologies use sensing technologies and spatial computing to help users “see the world differently” through mixed or augmented reality or “see a different world” through virtual reality.

"Digital-trust technologies enable organizations to build, scale, and maintain the trust of stakeholders."

Source: Financeium Magazine, Issue 5 (April 2023), PDF pages 39–40. Original affiliations and contact details reflect the source date.

Source note: the selected pages announce fourteen trends but present nine named entries. The original chart and decorative panels are omitted; no missing trend or chart value has been invented.

SELECTED CONTRIBUTION / JANUARY 2024

Leadership success in the next decade

Dr Meiya G Nthoesane

As we look toward the future of leadership, it has become apparent that new skills and mindsets will be necessary to lead effectively. This article explores critical trends and qualities emerging leaders should adopt to succeed during this decade. These observations are neither exhaustive nor intended to be prescriptive, rather a critical guide stick for leaders who are serious about future success and existence of their organisations. The four trends are found to be necessary in any industry and any type of organisation.

1. embrace technology

Future leaders must embrace technology as part of a strategy for increased efficiency within their organisations, using it as an open space to explore unknown terrain while staying abreast of any change to keep abreast of trends and stay competitive in today's marketplace. They should remain flexible enough to adapt as their world evolves - they need not remain complacent when facing change! Digital transformation will continue at an ever-accelerating rate while demographic shifts will continue to create business opportunities and risks. Similarly, globalisation will continue to compound competitive pressures, meaning failing to adapt will surely fall behind; therefore, leaders must encourage an environment of constant adaptation, collaboration and growth to stay ahead in this ever-evolving field.

Adopting emerging technologies is crucial, yet more than digitisation is needed. Cross-functional teamwork fosters creativity and innovation, while an engaged learning mindset prevents skills gaps from appearing in employees. Agile companies with optimal productivity can swiftly react to whatever unexpected obstacles the 2020s bring.

2. empathy, agility, and coaching skills

As leaders embark upon their missions of motivating, inspiring, and engaging teams over the coming decade, empathy and coaching skills will become critical for success. They should care for every team member individually by cultivating an atmosphere of care for all team members while instilling an atmosphere of support from team members as individuals. In an ever-evolving business world, leaders must be agile, adaptive, and resilient if they wish to remain relevant and successful. They should embrace change while adapting quickly when facing obstacles or unexpected circumstances. As workplace environments continue to evolve, leaders should prioritise employee well-being and work-life balance by offering career growth and development opportunities while encouraging remote and flexible working arrangements.

3. collaboration and shared goals

Collaborative leadership will become ever more essential over the next decade as teams must work closely together to meet shared objectives and overcome any potential hurdles they encounter. Leaders should foster an environment in which teamwork and shared responsibility exist in every aspect of organisational culture. Organisations will require investments in diversity, equity, and inclusion (DEI) data tools and benchmarking to define recruitment and human resource strategies effectively. This approach is critical to allow for optimal skills match for collaborative efforts. Moreover, leaders must focus on sustainable recruitment processes and metrics as part of long-term success goals for their business units.

4. continuous learning and development

Under today's rapidly evolving business environment, organisations must prioritise continuous learning as an imperative. Leaders must prioritise ongoing education and skill development if they hope for their workforces to remain flexible and adaptive - developing an atmosphere of lifelong learning brings tangible advantages in terms of performance, innovation, and employee retention.

In today’s world, skills have a short half-life as technology rapidly develops and marketplaces are disrupted. Experts in their respective fields can quickly become outdated without actively keeping abreast of developments; technical skills must evolve alongside them while workers require regular training in human skills like creativity, empathy and collaboration that artificial intelligence cannot replicate.

Leaders should promote learning at every level, from C-suite executives to frontline employees. No one should be left out; set the tone from the top by taking courses, reading books and attending professional development conferences yourself - set yourself an example by making learning part of everyday operations rather than separate initiatives; tie skill development directly to organisational objectives; invite experts for lunch-and- learn sessions and implement mentorship programs pairing knowledgeable veterans with newer team members. Organisations must employ innovative techniques like microlearning on mobile devices, which provides quick, targeted lessons at any point during the day, and gamified learning apps, which capitalize on human competitiveness to keep learners engaged with lessons.

User-generated video tutorials enable peer-to-peer knowledge sharing, while data analytics provide individual analysis for customised recommendations based on strength/weakness analysis. An optimal curriculum would combine digital literacy, business acumen, and communication abilities into one comprehensive offering. At its heart lies a learning organisation where developing new skills becomes part of its institutional culture and employees expect ongoing training as part of their career development and see learning as rewarding. Education provides workers and companies with a competitive edge by cultivating engaged workers capable of adapting quickly to any disruption. At the same time, sustainable success demands continual education to remain attained over time.

It is my contention that the 2020s will continue to be increasingly a critical decade for organisations of all kinds. Business leaders must act now to position their organisations for what lies ahead - or face potential catastrophe. Organisations thriving over the coming decade will be led by visionary, courageous leaders who take proactive measures now. Agility and productivity will distinguish disruptive companies from their disrupted

counterparts this decade - now is the time to future-proof your enterprise!

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Source: Financeium Magazine, Issue 6 (January 2024), PDF pages 51–53. Original affiliations and contact details reflect the source date.

SELECTED CONTRIBUTION / JANUARY 2024

Will the true servant leaders please stand up?

Dr Christo Swart and Prof Divya Singh

President Cyril Ramaphosa called upon the delegates to serve the South African society as servant leaders in his closing speech at - last year's ANC anniversary celebration in Bloemfontein. It is, without doubt, a commendable ideal to pursue - if and only when the relevant role players truly understand the term servant leadership. For this article, the traits of servant leaders illustrated - and measured - by Professor Dirk Von Dierendonck and Doctor Inge Nuijten are used to convey the depth of the standards and practices that constitute authentic servant leadership. A vital and fundamental value is to understand who the servant leader serves.

Servant leadership is neither egotistical nor self-serving; instead, it is the life task of servant leaders to address the needs of members of society. The servant leader's innate goal is to empower others, enable and facilitate the development of all people and communities, and ensure shared communal growth. Applying this - principle as a lens is arguably an enormous mindset shift - and some may argue – an insurmountable challenge for many public sector leaders to whom the President would have been speaking, primarily as one reflects on current domestic reports and realities.

Basic needs and fundamental human rights, such as the rights to safety, water, electricity, and health care, are characterised by what many South Africans would describe as disordered and haphazard management, poor planning, and an overall paucity of good leadership, let alone servant leadership. Year after year, the number of unresolved challenges increases, excuses and promises are made (and rarely followed-up or interrogated), and the reports of fraud and corruption in the public sector, reported in the popular presses and media, mount.

Secondly, true servant leaders trust their followers to complete the tasks and responsibilities assigned to them successfully. They provide guidance and direction but allow role players to take ownership of the projects, recognising that they are trusted. Servant leaders do not micromanage the outcomes but demand both responsibility and accountability from those to whom specific tasks have been given. Holding people to account for their responsibilities is an intrinsic factor of servant leadership that must be entrenched, integrated, and driven with deep resolve. Consistently seeing the value of accountability applied in practice - without fear or favour - creates hope, especially when there is evidence of constructive action taken against those who are lethargic in this regard, irrespective of positions held and whom one might know.

Accountability goes hand in hand with stewardship - servant leaders are accountable for the funds and duties entrusted to them. They take responsibility for the assets and duties assigned to them because they serve a higher purpose than themselves. They act ethically. The

President is correct to demand servant leadership of all public officials (think Municipal Managers noted in the Auditor-General's reports and leadership of many of South Africa's parastatals, as a start). To do otherwise makes a mockery of the stated vision to serve society.

Humility is another characteristic of servant leaders. Of crucial significance, however, is the understanding that humility is not confused with being of meek demeanour and/or of an unassuming nature. Instead, in line with a commitment to communal well-being and shared empowerment, humility underscores the servant leader's focus on serving the greater good than their ambitions. Humility also acknowledges that leaders know their shortcomings and are willing to listen to expert advice. Humility has the advantage that leaders understand that they can redirect and share their power to benefit others, ensuring that rhetoric gives way to servant-oriented action.

Von Dierendonck and Nuijten discuss forgiveness as a character trait of servant leaders. The late President Nelson Mandela embodied forgiveness in both word and deed, and current leadership could follow his example to unite our divided society.

They further expound courage as an inherent trait of servant leadership, another character trait epitomised by our late President. We need leaders willing to actively take on the most difficult challenges for a better life. We need leaders who dare to be trailblazers who publicly speak out against everything wrong in our society.

Finally, servant leaders are authentic and act accordingly. They know who they are. They understand their calling. They are aware of their strengths and weaknesses. They don't play the blame game. It is not all about me. They can apologise when they make mistakes. Therefore, they are trusted and followed with passion and enthusiasm.

Here's calling on all true servant leaders to please stand up: and to all the others, Mr President, please be a servant leader yourself and do the right thing.

Dr Christo Swart: Senior Lecturer School of Law (STADIO)

Prof Divya Singh: Chief Academic Officer (STADIO)

Source: Financeium Magazine, Issue 6 (January 2024), PDF pages 47–49. Original affiliations and contact details reflect the source date.

02

Customers, enterprise & purposeful growth

Customer value, sustainable enterprise and the work of building meaningful businesses.

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The elegant simplicity of new client growth

Business basics: why business success cannot be short-changed

Passion leads to purpose

SELECTED CONTRIBUTION / APRIL 2023

Product centricity vs customer centricity

Dr Mary Ritz

Change, especially transformative change, can be difficult. As a result, organizations can get stuck in what I call the, “if it’s working and profitable, why fix it?” mode. In the 1980s and ‘90s, fax machines were the fastest way to electronically transmit documents and images. Then, in 1999 the BlackBerry became one of the most prominent smartphone brands in the world. Although these innovations were groundbreaking and enjoyed long runs of popularity, change was inevitable. Since then, organizations with differentiated products and services have experienced the onset of rapid competition and an erosion of their competitive advantages because technology has created ways for competitors to copy and improve their own products and services.

Unsurprisingly, nearly all of the world’s businesses operate based on the product centric model, which focuses on developing newer and more advanced products regardless of the demand that exists in the market. Here, all of the strategies and business processes are built around the continual process of creating, marketing, and selling a product. Product centricity is premised on these principles:

• Takes an inside-out approach

• Brand is more valuable than the customer

• Strategic advantage is based on the product and expertise behind it

• Profits are maximized through volume and market share

The customer centricity opportunity

Despite the success of product centricity, the model is exposed to risk from disruptive economic challenges. Product centricity vulnerability stems from:

• Globalization and the loss of geographic advantages

• Power shifting into the hands of customers

• Technological advances and the rapidity with which they are being created and copied

With the emergence of a world economy, there’s now an opportunity for a customer centric business model that’s based on a deep understanding of what customers want, when and how they want it, and what they’re willing to give in exchange. Transformation to a customer centric business model requires organizations to reimagine operations around customer insights, integration, and collaboration to drive growth and achieve sustainable success. Doug Leather defined customer centricity as “the ecosystem and operating model that enables an organization to design and deliver a unique and distinctive customer experience.” I define it as “a strategy that requires the entire business engine to be laser-focused on the customer while working in collaboration to create sustainable value for the organization and the customer.”

It’s critical to understand that customer centricity is much more than customer

service, customer experience, or being customer friendly.

Why customer centricity

Customer centricity implementation can be complex and because many organizations find customer centricity hard to quantify in financial terms, there's often a reluctance to transform. However, customer centricity's long-term benefits outweigh its initial challenges

Customer centricity serves as a catalyst for:

• Profitability and sustainability

• Value creation for both the customer and organization

• Organizational resilience, agility, and advocacy

As the world economy has evolved, the customer has become too demanding and powerful to ignore, especial for a company that wants to remain competitive. However, not all organizations should transition from product centricity to customer centricity. For example, for a company in a low profitability industry, the complexity and effort may not be more beneficial.

Source: Financeium Magazine, Issue 5 (April 2023), PDF pages 55–56. Original affiliations and contact details reflect the source date.

SELECTED CONTRIBUTION / APRIL 2023

The elegant simplicity of new client growth

Christine Campbell Rapin

Whether you are a solopreneur looking to make your first six figures or an enterprise with multiple million dollars in revenue, the biggest challenge we all face is growing and sustaining client growth.

Changes in buying behaviour, economic fears and endless distractions have led many business owners to discover that what was once working is no longer the case and without a course correction the future health of their business may be in jeopardy.

Before you decide to throw in the towel, remember that during times of great change, there is enormous opportunity. In fact, there is unprecedented pent-up demand in the marketplace which will result in significant wealth trading hands over the coming 12-24 months. The question to ask is how do you make the course correction that best positions your business to take advantage of this high growth cycle?

The answer is elegantly simple (note I didn’t say effortless.)

It is time to go back to basics and remember that 3 actions drive every business when it comes to client growth:

Attract an audience of people who want what your offer AND are willing to pay for it TODAY.

Get crystal clear and be able to articulate the value your products or services create. This value needs to be perceived as highly desirable by your ideal “yes” client.

Make (more) offers that focus on the highly desired results that your products or services will bring to your ideal “yes” client.

Remember that clients are not interested in paying for your time. They will pay to achieve accelerated results.

The decision on whether to invest in a product of service comes down to whether the client believes that by doing so they will accelerate bridging the gap from where they are now and where they want to go saving time and money versus going it alone.

To see consistent client growth, it is elegantly simple. Stop subscribing to the 'Field of Dreams Business Strategy.' You know the one, “if I build it, they will come” as this clearly isn’t working effectively. Instead, focus on the three actions that drive client engagement and purchase behaviour.

Begin by focusing on creating demand by having an intentional strategy that expands your audience and visibility in the marketplace. Focus on meeting more people, more ways, more often. Three highly effective organic strategies that are working well right now are speaking, networking and hosting events because they are experiential and therefore accelerate the know/like/ trust factors with new potential clients. Then take a deep dive into your ideal client’s world. What is the problem they are facing? What is that problem costing them?

What conversations about this problem are they having sitting around their kitchen table or when discussing them with their inner circle? What words are they using? Focus on entering into conversations they are already having by using language that resonates with them and spark curiosity to learn more of how they can move from problem to resolution or results with your offering.

Recognize that people are looking for specialist solutions and are willing to pay for speed in achieving their desired outcome. Stop being a generalist and offer specific solutions where the value outweighs the cost so that it is an easy “yes” for your prospect to want to invest in. Make the ask simple, direct and easy to accept and move forward with.

Lastly always remember that people do business with people. Focus on building trust, acting with integrity and serving at the highest level will help you to stand out in the marketplace.

Ask us how CLEAR Acceleration Inc. can help you accelerate your new client growth.

Christine Campbell Rapin CEO CLEAR Acceleration Inc.
www.christinecampbellrapin.com

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SELECTED CONTRIBUTION / APRIL 2023

Business basics: why business success cannot be short-changed

Dr Sibongile Vilakazi

We live in a society where the need to reflect success supersedes the need to build legacies or sustainability for the future. As a result, many business basics are often overlooked in favour of instant gains.

This need often leads to business relationships that are more harmful than helpful to the idea of being in business and the reasons for having a business. This is a real challenge, especially for black South African businesses, because, due to our past and history, as a people, we find ourselves in a position where we should be creating many of the fundamental building blocks that make for sustainability in business rather than reaping the rewards. The time for eating for black business has not yet arrived. We should be ploughing instead in an effort to nurture our business instincts. If we had done so 30 years ago, we would be much closer now to reaping real rewards. Since the mindset has been about showing off how successful we are, when we have been nowhere near success, we are delaying our real success.

Unpalatable as it may sound, there is a high likelihood that for some businesses, it is not yet time to 'reap and eat' but rather to sow and invest in the lifeblood of the business. I wish to pose this critical question to emerging and developing black businesses in South Africa, 'did we do enough in the past 28 years of democracy to invest in building businesses?' The mindset has been about showing off how successful individuals are, while this is based on hollow foundations.

Businesses succeed because of a few fundamentals that ought to be in place. For instance, leadership with a clear vision for the business and its future; leadership that crafts a clear mission for the company. Secondly, a compelling mission that unites everyone and brings coherence to the activities of the business to cement meaning to why the business exists.

No business has succeeded without this caliber of visionary leadership and pursuance of a clear mission. Thirdly, businesses succeed because they obsess about customer needs and experiences. Consistently solve a customer's problem in ways that keep the customer satisfied to ' insure ' that they are coming back for the service or product. Fourthly, identifying committed and talented employees and investing in retaining them in the company.

Fifthly, building a cohort of capable management teams that motivate employees to work and contribute meaningfully to the organization. These are but some of the basics that contribute to the success of a business. Finally, of course, keeping detailed financial records to know how money is made and used in the company to cut unnecessary costs and maximize profits.

Source: Financeium Magazine, Issue 5 (April 2023), PDF pages 63–64. Original affiliations and contact details reflect the source date.

SELECTED CONTRIBUTION / APRIL 2023

Passion leads to purpose

Taryn Victor

Something magical happens when Blogger, Content Creator and Entrepreneur, Taryn Victor, picks up a pen or opens a new word document to work on. While a blank canvas may be a bit intimidating to some, Taryn sees it as an opportunity to create magic through words. A self-proclaimed Creative at Heart, Taryn thrives when it comes to creative writing.

“Growing up I always loved writing and telling stories and as I grew older this became my passion.” Writing became a form of expression for Taryn and as she improved and honed her skills over the years, her passion became her purpose. It was this passion that led to her starting her own company, Phoenix Media. Taryn helps her clients to build a brand and business that they are proud of online.

“It's a crazy online world and you want to make sure that your brand or business stands out with one main attraction, your uniqueness”. Just like a phoenix rises from the ashes, with a great strategy and content, you can create a brand and online presence that you love and that represents your business.

Here are some useful tips on how you can create great content that is informative and speaks to your ideal target market:

• Include an intriguing title that hints at what the content is about but leaves the reader inquisitive so that they continue to read the article, post, or newsletter.

• Have a clear topic or theme.

• The structure of your content should include an introduction, body, and conclusion.

• Share your why : why did you start your business and what drives you to do what you love?

• Share your business’s milestones , awards, achievements, and client testimonials.

• Include a call to action where prospective clients can contact you.

• Allow yourself to be creative and write from the heart.

As a business owner, Taryn has come to understand the importance of a great support system and to appreciate being surrounded by people who make an impact on your life and business. She has been blessed to know phenomenal businesswomen whom she has been able to go to for advice and guidance and who are further along their business journeys than she is.

Hearing their stories and experiences as business owners inspired her so much and she knew that their stories needed to be told. This is what ignited #WomenAndWellness. Women and Wellness is an initiative aimed at providing awareness for businesswomen in their various industries and to share their encouraging stories. When you align your passion with hard work, commitment, and persistence, you align yourself with your purpose and success is sure to follow.

You are aligned with a great network which leads to business growth and

aligned business opportunities. Taryn has been nominated in the Business Empowerment category of this year's 4th Annual South African Heroes Awards 2022.

If you would like to support Taryn and help her bring this award home in an area that is very close to her heart, you can vote by SMS by sending TARYN VICTOR to 35959. R3 per SMS. You can vote as many times as you like. SMS bundles do not apply. To get in touch with Taryn, you can contact her on 079 254 6561 or by sending an email to taryn@phoenix-media.co.za. For more tips and information, you can follow her on social media: @phoenixmediaza.

Taryn Victor Founder & Director: Phoenix Media www.phoenix-media.co.za

Source: Financeium Magazine, Issue 5 (April 2023), PDF pages 69–70. Original affiliations and contact details reflect the source date.

Archive note: the 2022 awards voting invitation above is historical, not a current call to vote.

03

Financial resilience & business continuity

Personal financial foundations and the continuity of an owner-managed business.

IN THIS SECTION

Mastering financial success: the 8 fundamentals of financial planning for South Africans

Your business legacy: succession planning through buy and sell arrangements

SELECTED CONTRIBUTION / JANUARY 2024

Mastering financial success: the 8 fundamentals of financial planning for South Africans

Melanie Naransammy-Mohase

Financial planning is crucial to achieving long-term success and stability in today's dynamic economic landscape. For South Africans, navigating the complexities of personal finance requires a solid foundation built on key principles. In this article, we will explore eight fundamentals of financial planning tailored to the unique needs and challenges individuals in South Africa face.

Set clear financial goals

Establishing clear and achievable financial goals is the first step toward a successful financial plan. Whether buying a home, funding education or retiring comfortably, defining your objectives provides direction and purpose to your financial decisions.

Create a realistic budget

Develop a comprehensive budget that outlines your income, expenses, and savings. Consider South African-specific factors such as inflation rates, currency fluctuations, and the cost of living in your region. Regularly review and adjust your budget to align with your evolving financial circumstances.

Emergency fund

Build a robust emergency fund to cushion against unexpected expenses. Aim for three to six months' worth of living expenses. This financial buffer will provide peace of mind and protect you from unforeseen challenges like medical emergencies or sudden job loss.

Insurance planning

In South Africa, insurance is a critical component of financial planning. Ensure you have adequate life, health, and disability insurance coverage. Understand the terms and conditions of your policies and review them periodically to accommodate changes in your lifestyle or family situation.

Invest for the long term

Develop a well-diversified investment portfolio that aligns with your risk tolerance and long-term objectives. South Africa offers various investment opportunities, including retirement annuities, unit trusts, and tax-free savings accounts. Seek professional advice to make informed investment decisions.

Debt management

Effectively manage and minimise debt. High-interest debts can erode your financial stability. Prioritise paying off high-interest loans, such as credit cards, while maintaining a healthy credit score. Consider consulting a financial advisor to develop a debt repayment strategy.

Retirement planning

Plan for a secure and comfortable retirement by contributing to retirement funds early in your career. South Africa offers retirement vehicles like pension funds and provident funds. Regularly review your retirement plan to ensure it aligns with your evolving needs and financial goals.

Continuous education and professional advice

Stay informed about changes in the financial landscape and regulations affecting South Africans. Seek professional advice from certified financial planners to tailor your financial plan to your unique circumstances. Continuous education empowers you to make informed decisions in an ever- changing economic environment.

Conclusion

Mastering the fundamentals of financial planning is essential for everyone aiming to achieve long-term financial success. By setting clear goals, creating realistic budgets, building emergency funds, securing insurance, making informed investments, managing debt, planning for retirement, and staying educated, individuals can navigate the financial landscape with confidence and resilience. Embrace these principles, and you'll be well on your way to building a secure and prosperous financial future for yourself and your loved ones.

For more advise reach Melanie on the information below.

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SELECTED CONTRIBUTION / APRIL 2023

Your business legacy: succession planning through buy and sell arrangements

Sheila-Ann Robey

As an entreprenuer, you spend your life on the building, growth and sustainability of your business. You seldom consider what will happen to your business should you no longer be able to run it and often times your dependents have very little interest in continuing your business legacy. Being in business is stressful enough, but how would your company survive in the event that one of your company's co-owners passed away or became disabled and could no longer work? What is the solution to ensure that your life's work, does not end up down the proverbial drain?

Buy and Sell Arrangements help ensure a seamless transition of ownership to the remaining owners and ensures that the affected family receives a fair price for their share of the business, without it compromising the financial future of the company.

But what is a Buy and Sell Arrangement? Essentially, an arrangement, supported by a buy and sell agreement and life insurance, which will ensure that on the death of a business owner, the business can continue to operate with as little disruption as possible for the surviving business owner/s, as well as ensuring that the estate of the deceased business owner receives fair value for his/her business interest, as well as settlement of his credit loan account.

The parties enter into a legally binding buy and sell agreement, in terms of which the survivors will be obligated to buy and the deceased estate will be obligated to sell its interest in the business if an owner dies. The current value of the business must be determined by the business's auditors or accountants and life insurance should be taken out for that value. The parties will own life insurance policies, and pay for them, on each other's lives so that they will immediately have the funding necessary to purchase the business interest if one of the co-owners dies.

Why is it important from the surviving business owners' perspective to have a buy and sell arrangement in place?

The survivor/s would want to buy the deceased's interest in the business, but may not have the money readily available to do so. They may need to raise finance, and if they are fortunate enough to be able to do so, interest will be charged on the capital, meaning that over the term they will in fact pay a lot more than the original purchase price for the business interest

If they are unable to raise the finance then the late co-owner's spouse or dependants may step into his/her shoes in the business and become a co-owner with the survivors. In many instances this may be highly undesirable.

If the spouse (or dependants) does become a co-owner, they may not have the necessary knowledge, skill or expertise to

be of value in running the business, and will simply be a drain on the business.

The survivors may have to pay a “salary” to someone who is not actively contributing to the business, in order to buy that person out of the business over a period of time. This could impact on the long term viability of the business.

If the deceased co-owner has a credit loan account, this must be settled on his/her death. If there is insufficient liquidity in the business this could pose a very serious problem.

Why is it important from the deceased business owners’ perspective to have a buy and sell arrangement in place?

1. The potential capital growth (in terms of the value of the investment in the business) will be left in the hands of the surviving co-owners ability and willingness to continue to run the business profitably, which may not be in the best interest of the beneficiaries, who may not have the ability or inclination to be actively involved in the day to day running of the business.

Source: Financeium Magazine, Issue 5 (April 2023), PDF pages 79–80. Original affiliations and contact details reflect the source date.

Source note: the supplied selection ends after the first item under the deceased-owner perspective; no further items have been added.

04

Collaboration, philanthropy & public value

Supporting enterprise and contributing to the communities around it.

IN THIS SECTION

Businesses need each other

Unlocking philanthropy: exploring the benefits of Section 18A in South Africa’s Income Tax Act

SELECTED CONTRIBUTION / APRIL 2023

Businesses need each other

Claire Muller

Entrepreneurship is an exciting journey. I recently had a coaching conversation with a group of entrepreneurs. I was saddened by the dismal responses and outlook from their experiences. We discussed the highs, lows, and everything in between. However, we finished on a high and closed the first session with high expectations over the coming weeks of the coaching programme. Furthermore, I'm looking forward to the rest of our journey, empowering them, and seeing the positive impact and results.

The reality is that the growth of small businesses is vital in our current economic climate, both in South Africa and globally. In addition, all great corporations have small beginnings, but keeping faith through the stages is tricky. The challenge is that the success rate of small businesses is 50/50 chance, and most don't make it past five years (at least, so suggests the research).

To add proverbial salt to the wound, the current global economic crisis is concerning, resulting in the highest unemployment rates in most countries in years. It is in this climate that business coaching is vital.

Coaching entrepreneurs and corporate leaders worldwide taught me a few valuable lessons; while some may be obvious, it is still worth mentioning. Something that continues to stand out is the need for more authentic and honest conversations about struggles and survival.

Corporates, employees, entrepreneurs, and freelancers have similar financial concerns (of survival and flourishing), notwithstanding different viewpoints and personal challenges (this is on top of the collective struggles). Still, we smile, nod, and wave – hardly ever having meaningful conversations and walking lonely roads thinking the struggles are our own and nobody will understand. For instance, we want to move past the COVID pandemic, but we must come to terms with the positive and negative effects and how it affected everyone differently.

We can't ignore that lives were changed almost overnight, resulting in organisations needing support, some more than others.

At this precipice, we remember the African proverb, "If you want to go fast, go alone; if you want to go far, go together." this captures the collective need to support each other in business, and to this end, I wish to share some of the nuggets on how business can support each other and support entrepreneurs:

Invest in those small businesses. Invest in the development and growth of the companies by providing training through programmes like Enterprise and Supplier Development (ESD) Programs that help develop small businesses and support these businesses in gaining skills to provide goods and services to these larger organisations. Developing the skills of smaller companies as service providers creates a win-win environment as the small company is on the supplier's list, and the organisation has a list of suppliers accustomed to its processes.

Larger corporations may opt for knowledge-sharing workshops as part of their social initiatives. In addition, social entrepreneurs frequently seek assistance in obtaining business knowledge and expertise and understanding business insights, especially in their industry.

Corporate sponsorship of incubator programmes in their industry is another way for bigger organisations to assist entrepreneurs. Incubator programmes help start-ups through the initial start-up phase through to being operational. Integrating small business offerings and collaborating with them is another way for big corporations to support and accelerate growth.

Generally, small businesses take pride in what they have built and would like to expand and employ staff. However, they can only do so by being afforded a fair chance at the pie. The growth and empowerment of small businesses can minimise the strain corporates feel in the current economic climate.

Here are a few tips for entrepreneurs

Keep records and documents updated. Having current documents will save time and ensure they are ready for potential opportunities. Some documents to have on hand are a business plan, a company profile, a presentation or slide deck on the company, and a proposal template. Create a vision, mission, and purpose if you still need to. These will guide and inform values and culture for the business and stakeholders, including employees and clients. It will be clear what the aim is and map the course over the years as the organisation grows.

Look for corporate programmes, incubator programmes, and learning opportunities to apply and participate. It's a great way to learn, network, and do some marketing. Tech companies or banking institutions run a few programmes annually to help develop small businesses. They vary in requirements for qualification, but there are plenty of development opportunities. Be teachable and coachable. As an entrepreneur, we are very passionate about our businesses and know everything about our companies. However, a fresh pair of eyes or perspective could be the difference a business needs to thrive. Being willing to learn, listen, understand, and implement is an ongoing process, and many small businesses fail due to rigidity. Passion for your business is required to succeed, but the need to be right could be detrimental to the company's growth.

In the early stages, as entrepreneurs, we wear many hats to grow, meaning we do many activities. The reality is that we can only do some things. Consider outsourcing some non-core activities, as this will free your time to service clients.

Networking is essential; find events to network with peers and meet new people. Entrepreneurs need exposure to opportunities for learning and growth. People buy from people they know, like, and trust. By meeting new people and fostering good relations, opportunities will soon follow.

Invest in yourself and your business. The Return On Investment far outweighs the cost of any learning intervention. Examples of such learning interventions include short courses, one-on-one coaching, or group coaching.

When looking for a coach, find someone you would be comfortable talking about yourself, business, sometimes personal details, and the desired outcomes.

For example, a few years ago, I wanted a refresher on sales for my business. I found a group coaching programme for sales and met entrepreneurs from around the world who were all service-based and wanted

help with online sales. We met once a week for two hours, completed a lesson, discussed what we learned, and had homework to complete. It was a great way of learning, but I also gained insight from their wisdom and views. Group coaching provided a space where I learned more than I would have on my own, accelerating my learning and implementing my sales process. I also have friends from around the world whom I can bounce ideas off or ask for their input. In a nutshell, we all need each other. We can do great things on our own but more extraordinary things if we work together, support each other and understand that we are all human. As we will say, " Umuntu ngumuntu ngabantu ," meaning that a person is a person through others. Colloquially, Ubuntu has a few definitions, and the most commonly known is "I am because you are" or collectively, "I am because of who we all are." If we adopt the spirit of Ubuntu, half of the battle is won.

Claire Muller Founder and Managing Director Communication Collab
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SELECTED CONTRIBUTION / JANUARY 2024

Unlocking philanthropy: exploring the benefits of Section 18A in South Africa's Income Tax Act

Nkagare Makhudu

South African companies are legally obligated to allocate a maximum of 1% of their net after-tax profits to Socio-Economic Development (SED) contributions. Within the South African Income Tax Act framework, Section 18A donations specifically pertain to contributions made to approved Public Benefit Organisations (PBOs) or entities eligible to issue Section 18A tax-deductible receipts. When filing their income tax returns, these receipts empower donors to claim tax deductions on their contributions. Various types of Section 18A donations exist, depending on the nature of the contributions and their qualification for tax benefits, whether in cash or in-kind.

The Income Tax Act defines a Public Benefit Organisation (PBO) as a non-profit company, trust, or association of persons incorporated, formed, or established in the Republic. PBOs heavily rely on public donations to fulfill their mandates, and recognizing this dependency, the government has instituted a tax deduction to incentivize specific donations made by taxpayers. Eligibility to issue Section 18A receipts is confined to organizations approved by the Commissioner, utilizing donations for specific public benefit activities in South Africa. Approved organizations under Section 18A encompass various entities:

A PBO

An institution, board, or body

A conduit PBO

An agency falling under the definition of "specialized agencies" in section 1 of the Convention on the Privileges and Immunities of the Specialized Agencies, 1947, as outlined in Schedule 4 to the Diplomatic Immunities and Privileges Act 37 of 2001.

The application for approval under Section 18A can coincide with an organization's application for PBO approval under section 30 or as an institution, board, or body under section 10(1)(cA)(i) using the application form EI 1. This informs the Commissioner of the dual request for Section 18A approval. If, however, a PBO or an institution, board, or body wishes to apply for Section 18A approval subsequent to obtaining approval under section 10(1)(cA)(i), it can do so by submitting a written request to the Commissioner.

Further information on the application process is accessible on the SARS website: www.sars.gov.za.

Benefits of section 18a

1. tax incentives for donors

One of the primary advantages of Section 18A is that it provides tax incentives for donors contributing to approved public benefit organisations (PBOs) and certain qualifying non-profit organizations (NPOs). Individuals and businesses making donations to these entities can deduct the value of their contributions from their taxable income, effectively reducing their tax liability.

This tax deductibility not only encourages individuals to contribute to charitable causes but also incentivizes corporate social responsibility, fostering a culture of giving back within the business community. The more people and businesses contribute, the greater the resources available for initiatives that address societal challenges.

2. stimulating charitable contributions

By offering tax benefits, Section 18A promotes increased charitable giving, which, in turn, fuels the growth and sustainability of philanthropic activities. Individuals and corporations are more likely to donate when they know their contributions have a tangible impact on the causes they care about, and the tax deductions further amplify this impact. This stimulation of charitable giving extends beyond financial support, encouraging the donation of goods, services, and expertise. In doing so, Section 18A contributes to building a more robust and interconnected civil society.

3. enhancing non-profit sustainability

Approved organisations under Section 18A benefit from increased financial support, which is crucial for their sustainability and the successful execution of their missions. This financial stability allows these organisations to plan and implement long-term projects, develop innovative solutions, and respond effectively to emerging social issues.

4. promoting transparency and accountability

To qualify for Section 18A status, organisations must adhere to strict governance and reporting requirements. This promotes transparency and accountability in the sector, giving donors confidence that their contributions are being utilised responsibly. The oversight ensures that funds are directed towards meaningful projects, fostering trust between donors and the organisations they support.

5. aligning with national development goals

Section 18A aligns with South Africa's broader development goals by channelling resources towards critical social and economic issues. Whether it's supporting education, healthcare, environmental conservation, or poverty alleviation, the provision enables the mobilization of resources where they are needed most. This alignment contributes to the realization of a more equitable and sustainable society.

Nkagare Makhudu is the Founder & CEO of Morongwa Foundation, a level 1 B-BBEE and Section18A approved Public Benefit Organsation committed to enhancing the quality of life for individuals and strengthening communities through integrated community development. Morongwa Foundation believes in creating

opportunities, unleashing hidden potential and fostering sustainable change.

To learn more about the impactful work of Morongwa Foundation or should you wish to donate towards their programme activities, visit their website: www.morongwafoundation.org.

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Source: Financeium Magazine, Issue 6 (January 2024), PDF pages 42–44. Original affiliations and contact details reflect the source date.

Editorial caution: this is historical tax commentary, not verified current advice. The opening statement about a compulsory 1% allocation and the treatment of donated services require professional checking before use.

Contributors & provenance

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Dr Christo Swart and Prof Divya Singh

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