

ISSUE 1 VOL 1 JAN/FEB 2022

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BUSINESS TRAVEL: WILL THE COVID VACCINE SIGNAL A RETURN TO 'NORMALITY'?

PLUS:

WOMEN AND MONEY: TIPS ON TAKING CONTROL OF YOUR FINANCES
HOW TO PROTECT YOUR BUSINESS AGAINST INTERNAL FRAUD
HOW TO TAKE YOUR BUSINESS TO NEW HEIGHTS
FIVE ACTIONS TO ATTAIN DISABILITY INCLUSION IN YOUR BUSINESS
BUSINESS TRAVEL: MAXIMIZING YOUR PRODUCTIVITY ON THE GO
HOW TO COMBAT COVID-RELATED DECISION FATIGUE



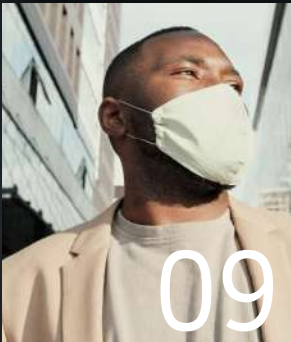
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A LENS FOR HIRE

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It Feels Good To Be Back In Business!

A warm welcome to the first edition of Daisy Magazine, our corporate publication exclusively for tenants here at Daisy Office Park.

After months of gestating the idea, also prolonged by the unpredictable nature of the pandemic, the idea has finally been born. In the words of our icon Nelson Mandela, "It always seems impossible until it's done."

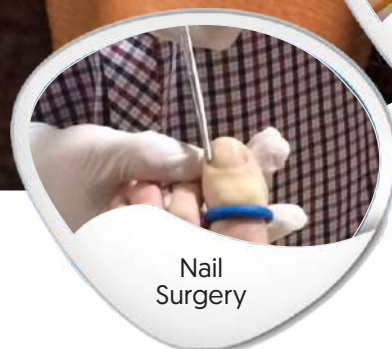
For some time, it's been the dream to have something for the office park's tenants [company owners] and even their senior management, to have a regular medium of communication of this format, something that is "our own", - to communicate issues and happenings in and outside our office spaces. This online digital publication also enriches our workspaces and knowledge while helping us to keep up with the latest business trends out there.

In this first edition, we feature a variety of editorial content, from the all too familiar, much risky and unwanted Covid-19 topic, through travel tips for that time when you feel you need a sentimental away-from-office leisure feel, either as partners or colleagues, and of course, you will also enjoy some insightful article pieces on business.

Hopefully, you will enjoy this nice read and it fills a gap in our corporate and personal lives. Already there are some whispers about its vitality, for both personal and business growth? Hopefully, you will all want this publication to be something that will grow with the rest of us, something that everyone will look forward to receiving when it's out.

You are all being encouraged to give feedback on what you think we can do to add value – either by subtracting or improving - to bring more exciting and information-rich or future editions. The promise is that there is always room to listen and continue to make the quality better where you feel we need to, all for a win-win situation.

Enjoy your reading and Festive Season!



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WILL THE COVID VACCINE SIGNAL A RETURN TO **'NORMALITY' FOR BUSINESS TRAVEL?**

- PRESS ROOM

Business travel took a massive hit in 2020 as COVID-19 led to travel restrictions, border closures and lockdowns. Many companies introduced complete travel bans for their employees, while others opted for essential travel only – with layers of approval in place and an increased focus on duty of care. “As the vaccine becomes more available worldwide, there are positive signs that corporate travel could return to some semblance of 'normality,’” says Oz Desai, GM Corporate Traveller.

The International Air Transport Association (IATA), an airline trade association representing 290 airlines worldwide, recently said that it was in the final stages of developing a digital health passport for travellers. The IATA Travel Pass will let travellers share their vaccination status and COVID-19 test results with airlines and border authorities via a contactless passport app. The idea behind this passport is that those who are not vaccinated may have to undergo COVID testing or face quarantine when they travel

“As the vaccine becomes more available worldwide, there are positive signs that corporate travel could return to some semblance of 'normality,’”
says Oz Desai,
GM Corporate Traveller.



internationally, while those who are vaccinated have less barriers to entry. Once the vaccine becomes accessible to everyone worldwide, a digital health passport could bring much-needed reassurance and freedom for business and leisure travellers alike, explains Desai. It holds the potential to solve the confusion around different travel requirements for different countries. However, this will not necessarily mean that corporate travel will be 'the same' as before, and we can expect several significant changes. 'Touchless travel' is likely to become the standard, according to Desai. He says: "Many traveller suppliers have already embraced contactless technology to help flatten the curve, but this technology's advancement will continue. Travel suppliers will partner with tech companies to create bespoke solutions as they look to provide their customers with maximum peace of mind. This will see the implementation of touch-free experiences, gadgets, and devices across the corporate travel experience. If experts are to be believed, soon enough, it won't even be necessary to touch a door handle to use the bathroom on a plane or flip a light switch inside your hotel room. The vast majority of these daily 'touch tasks' will evolve into effortless, sensor-controlled actions."

Health and safety requirements will continue to be a top priority across the travel and tourism industry for everyone, Desai adds. "South Africa's travel industry has gone above and beyond implementing the recommended safety protocols as per the World Health Organization. This has helped to alleviate concerns and travel anxiety over the past few months as business travellers started to resume their travels. We can expect that these new and stringent health protocols will remain in place in the future." Flight schedules will look different in 2021 – and beyond. Airlines will likely take a good, hard look at their air routes to establish which routes ensure ongoing viability in the future. This may result in reduced choices for corporate travellers, less frequent connection and possibly longer journeys. As pricing is based on supply and demand, reduced airline capacity could also lead to higher airline tickets for the foreseeable future. Everyone has an opinion on the return of business travel, explains Desai. Bill Gates claims 50% of business travel will disappear - even after the pandemic is over. Others say it will take decades for business

travel to bounce back. What is certain is that the way in which we do business will become a lot more flexible. Face-to-face meetings are no longer a non-negotiable, but that doesn't mean they will disappear altogether. Desai says: "We've already seen the emergence of a hybrid model where virtual and face-to-face meetings collide. This trend is likely to continue well into the future, as it is in our nature to need to connect on a non-virtual, more 'human' level with other people. When was the last time you heard someone say they created a meaningful connection at a virtual conference?" He adds that although we have all gotten used to working remotely, the simple truth is that people still value human interaction and connectedness. We have also all experienced the challenges of running workshops or strategy sessions virtually. The future workplace will be a blended workplace where remote work, collaboration days, and face-to-face meetings all have a place, which will provide increased flexibility. So, will business travel return to normal with the COVID vaccine? Desai concludes: "It won't be the same 'normal' as pre-pandemic days, but business travel will come back as the vaccine is rolled out across the world – better, stronger and more agile than before." **D**

Reach your financial goals across the pond

The global investment arena is transforming at a rapid pace. Are your investments structured to participate in the growth opportunities this is creating?

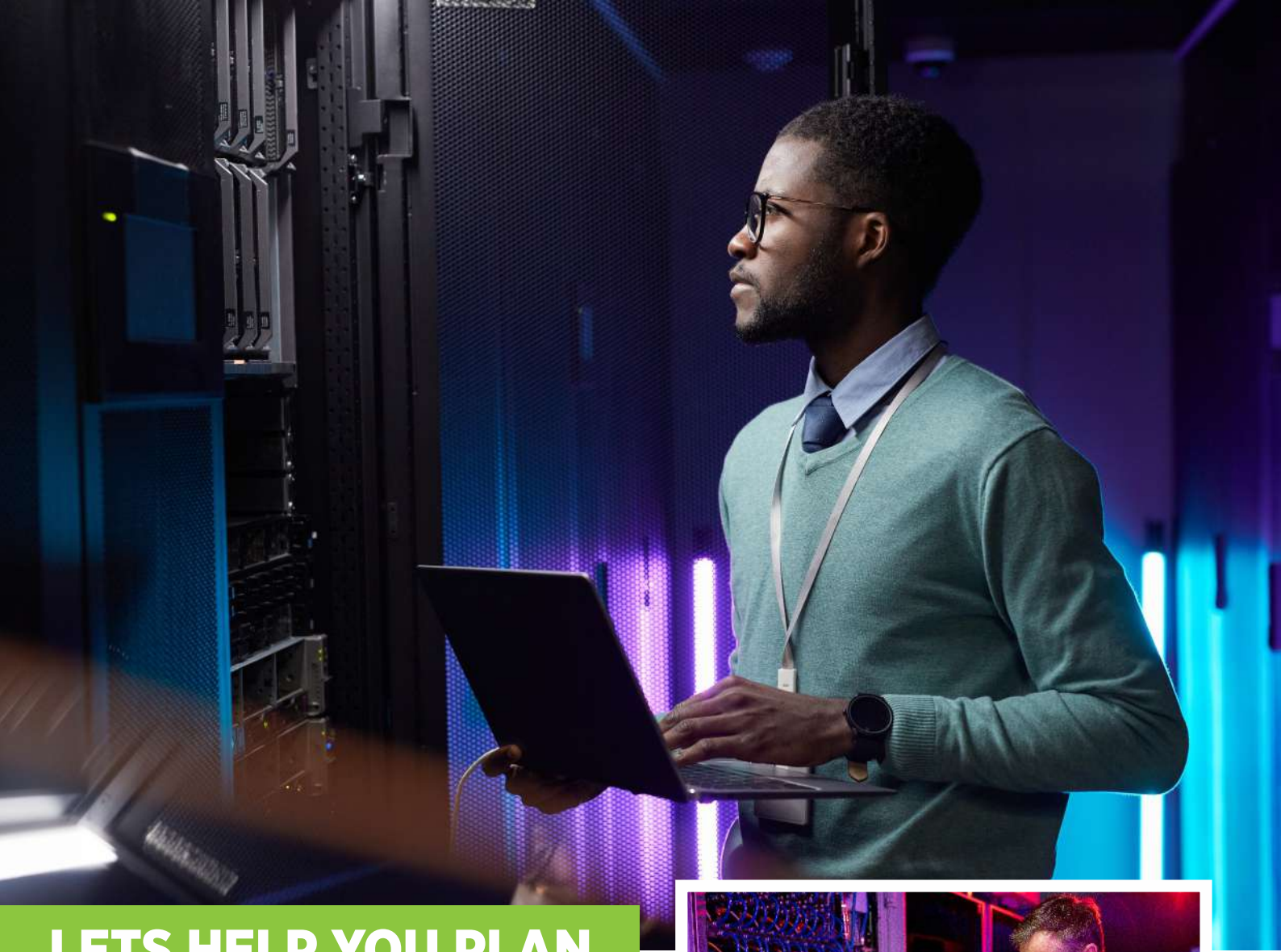


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WOMEN AND MONEY:

HERE IS WHY IT'S IMPORTANT FOR WOMEN TO TAKE CONTROL OF THEIR FINANCES

- JULIE SMITH

Women are more educated and successful than ever. But with gender pay gaps and more frequent career disruption related to family responsibility, many women feel disempowered when it comes to personal finance. So this August – during Women's Month – take control of your finances. Not only is this empowering, it will ensure that you build a financial roadmap for your future. "As women, many of us abdicate our long-term money decisions to other people, whether it's our parent's or our partners," says Paula Walker (CA) SA, a Director and Advisory Partner at the Consolidated Wealth Group. "Many women handle the day-to-day budgeting in their households, but when it comes to long-term planning, we often don't have the head space or the time." Female or male, old or young, single or

married; the bottom line is that you need to take responsibility for your finances. "Financial independence isn't just about how much money you have, it's about having the knowledge and the confidence to make your own financial decisions," Paula explains.

So this Women's Month, step up and own your power by taking control of your finances. Here are Paula's top five steps to becoming financially savvy:

Open a bank account

Many women who have been stay-at-home mum's who have always relied on someone else to handle their money often don't have their own bank accounts. Women in this situation need to be aware that should their partner pass away unexpectedly, their bank account could be frozen and you may not

have access to funds for an extended period. That's why you should have your own bank account with sufficient emergency funds to cover household expenses for up to six months.

Work with a budget

To take control of your finances, you need to have an airtight budget. This will give you an overall view of how much money is coming into your household, your financial responsibilities and what is left once all of the bills are paid. This will allow you to start allocating a certain amount every month towards your savings goals, whether that's a rainy day fund or long-term savings for an overseas holiday or even your retirement. To enable this, set up automatic payments into an appropriate investment, so you don't even have to think about it. The important step is that you have a savings plan.

Protect your income-earning capability

If the past 18 months have taught us anything, it's that life is uncertain. There has never been a better time to protect your assets and income with the right risk cover in place. The appropriate levels of life cover, income protection and dread disease cover can provide financial security in these unprecedented times. Most companies offer some of these benefits but double check that you and your family have all the cover that you need.

You're in this together

Any long-term relationship is a partnership and you should work

towards your financial goals together. By working with your partner on your finances and communicating your goals – saving for a house, your children's education and even retirement – you will both have a better understanding about your money. So talk about your finances and have a finance date-night once a quarter to ensure that you are both on the same page and fully aware of your financial position.

Work with a Financial Advisor

Think of a financial advisor as a

personal trainer, someone to guide you and keep you going when you might feel overwhelmed. An advisor helps you focus on the big picture and will build a portfolio to match your goals. How often you interact with them is up to you – but periodic check-ins will keep you on track and by attending these meetings with your partner, you'll both be updated on your financial progress. Paula says that money gives you options in life and as a woman, taking control of your finances is an absolute must.

Financial independence is empowering and by taking charge of your finances, you are taking charge of your life and your future. **D**





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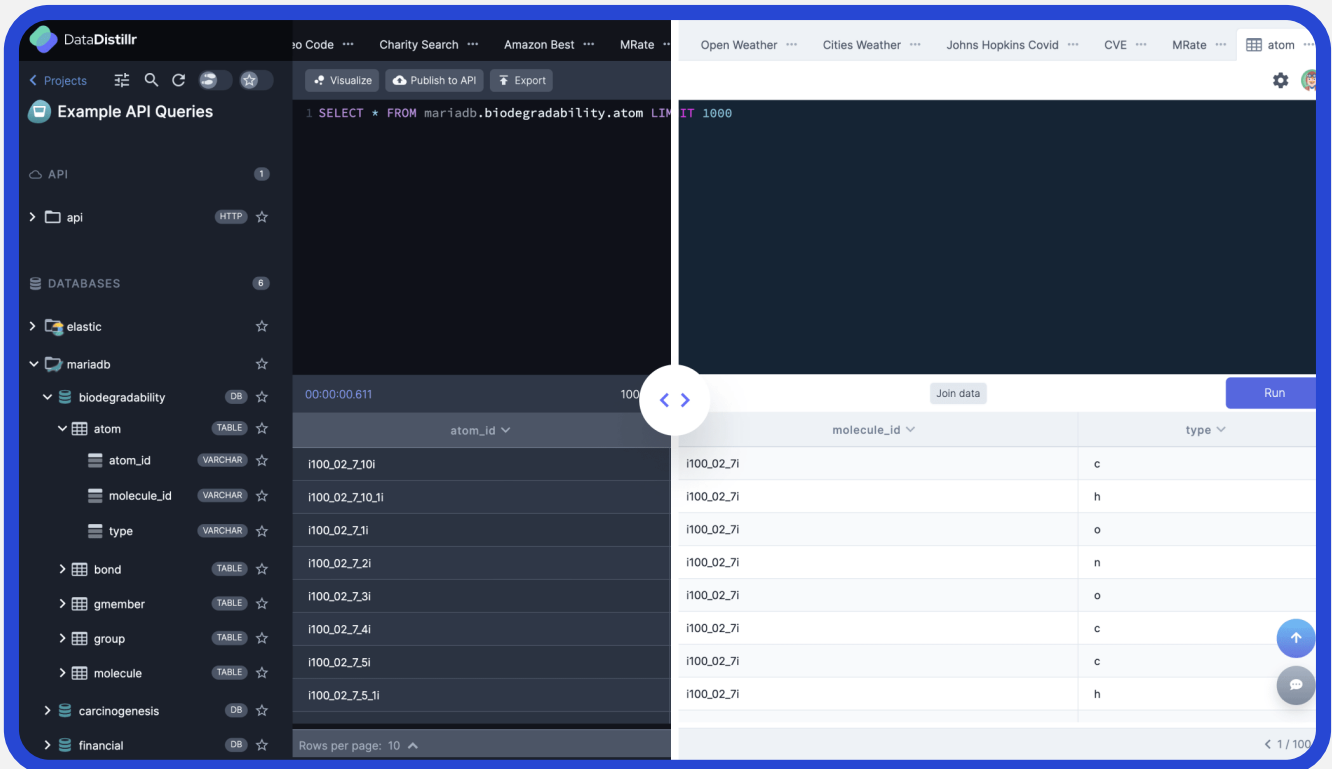
- Timothy Le Roux



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The screenshot displays the DataDistillr interface. On the left, a sidebar shows a project named 'Example API Queries' with a tree view of databases and tables. The 'mariadb' database is expanded, showing the 'atom' table. The main area shows a SQL query: `SELECT * FROM mariadb.biodegradability.atom LIMIT 1000`. Below the query, a table of results is displayed with columns 'atom_id', 'molecule_id', and 'type'. The 'atom_id' column contains values like 'i100_02_7_10i', 'i100_02_7_10_1i', etc. The 'molecule_id' column contains values like 'i100_02_7i', 'i100_02_7_1i', etc. The 'type' column contains values like 'c', 'h', 'o', 'n', etc. A 'Run' button is visible in the top right corner of the query editor.

Data is the source of all learning, and nothing should get in the way of that. Data should be easy to access and explore. We spend too long working on our data instead of with our data. Data tells a story, and it's our job to unearth and tell that story. Data is quickly becoming too difficult for people to work on. As it becomes more complex, our tools must evolve to handle the complex but mundane tasks that computers are good at, so we can focus on telling the story.

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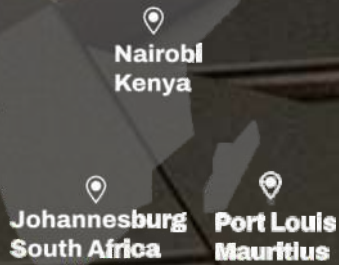


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HOW TO PROTECT YOUR **BUSINESS** AGAINST INTERNAL FRAUD

- JOHN AKINRIBIDO

According to the recently released SNG Grant Thornton's Sub-Saharan Fraud survey, 60% of respondents cited that employees are currently the biggest threat to their businesses when it comes to fraud, with 77% expecting this to increase in 2021. As such, it is vital for companies to implement ways to safeguard their businesses from internal fraud, especially in light of employees working from home as a result of COVID-19, with this trend set to continue throughout the pandemic and beyond. It is for this reason that Zecurion, a vendor of the Next Generation Data Loss Prevention (DLP), released the new version of its foremost solution, Zecurion DLP 11. This introduces a new level of effective detection of internal fraud and

risk-based data loss prevention in the context of massive remote work. The solution includes several brand-new modules: Staff Control, Screen Photo Detector, Incident Workflow Automation, and risk-based User Behavior Analytics (UBA).

"Our aim is to understand the processes behind employee fraud and abuse, insider threats, and human mistakes. We then investigate solutions to combat this," says Alexey Raevsky, CEO and Co-founder at Zecurion. "As such, our new solution makes an impressive leap in DLP development."

"Traditional systems protect communication channels and devices, preventing sensitive data from being sent outside the network perimeter," explains Raevsky.

"However, added to this we have included advanced control, analytic and intelligence capabilities to identify whether user behavior is abnormal. This is done via the Next Generation DLP offering that essentially improves the internal security posture of organizations compared to classic DLP solutions."

Raevsky outlines the top ways to mitigate employee fraud and how these are implemented using Next Generation DLP solutions:

Keep track of employees: Zecurion Staff Control was added as a separate module to Zecurion DLP 11. Staff Control records working hours via automatically generated timesheets, logs employees' actions including the websites they visited and applications that were run, and evaluates employees' efficiency. The module checks the activities of personnel for compliance

As employee fraud is expected to increase, it is vital for businesses to implement the necessary solutions to ensure their operations are protected in 2021 and beyond

with corporate standards and safety policies. This is then reported in a table with fast filters, groups, and data from up to tens of thousands of PCs.

Prevent employees from photographing their screens: This unique AI-based feature changes the game, stopping the insiders that were previously not being able to be caught. Now, whenever someone tries to photograph a screen with a smartphone, Zecurion DLP immediately detects it via webcam and blocks the computer. The revolutionary technology uses two neural networks to ensure reliable smartphone detection and flags cybersecurity incidents in a blink of an eye (from 0.06 seconds).

Screen watermarks prevent data loss: The security officer can set watermarks with the name of a user, PC, and date over certain windows (e.g. MS Office, CRM, and others). This feature effectively prevents data loss, as users can initially see the watermarks with their name and understand the aftermath.

Investigation Workflow Automation: This module simplifies investigations and shortens the incident response cycle. It minimizes the cybersecurity team's workload by providing a 360° view of actual tasks with all the statuses, data on the investigation stage, executants, and deadlines. During the investigation, cybersecurity team members can leave comments on the task and discuss progress with other participants (from CISO to analyst), as well as attach documents and incidents as proof.

User Behavior Analytics: After installation of Zecurion DLP 11, each employee undergoes behavior analysis within at least one week. The solution collects data on various parameters: risks, behavior



profiles, work time and connections. UBA then compares current employees' parameters with their average values. A sharp deviation may signal a potential threat to information security or indicate a compromise of user credentials.

Investigate connections between internal and external users: The improved, interactive user connection diagram is extremely helpful during investigations as it displays connections between internal users and external contacts. In version 11 the security officer can customize it with a legend, quick

filters, and display of up to 1000 objects at a time. Analyze communications between two users: This integrative report simplifies the analysis of communications between two users by displaying all messages from different messengers (Skype, WhatsApp, Telegram, etc.) in one chat-like window. This window looks like your favorite messenger, allowing you to read all captured messages, files, listen to audio messages and calls from a single point.

"As employee fraud is expected to increase, it is vital for businesses to implement the necessary solutions to ensure their operations are protected in 2021 and beyond," concludes Raevsky. **D**



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The Clothing, Textiles, Footwear and Leather (CTFL) industry is key to growing South Africa's manufacturing sector.

According to the Industrial Development Corporation, it accounts for around 14% of manufacturing employment in South Africa, facilitating an estimated 60 000 to 80 000 jobs and a contribution of around 8% to the country's GDP.

Are you a business owner in this vital sector, struggling to make your mark and get noticed? Sometimes, all you need to take your business to the next level is for someone to believe in you, as much as you believe in yourself. So, are you ready to level up? Are you able to prove your business' potential, to show large

enterprises why your innovative ideas deserve a chance? And is your CTFL business a small or medium* Black-owned business? If you answered yes to these questions, then you're exactly who The 2021 Business Accelerator Programme is looking for, and you're invited to put yourself in the running to win your share of R50 000 cash. But that's not all!

Selected finalists will be given a once-in-a-lifetime opportunity to participate in a 3-month hands-on mentorship programme with some of South Africa's top business leaders, and then stand a chance to unlock priceless procurement and preferential loan funding

opportunities.

Megan Wuite, Head of The 2021 Business Accelerator Programme explains, "South Africa is bursting at the seams, overflowing with talented entrepreneurs with worthy business concepts – but they lack the expertise and resources they need to unlock their growth potential. That's exactly why The Business Accelerator Programme came about – to develop high potential Black SMEs as strategic suppliers to industrial lead enterprises through market access, standards upgrading, and capital investment interventions. Local Large Lead Enterprise, Pepkor Holdings, is looking to identify new talent and exciting innovation, together with other industry leaders. Don't miss the opportunity to present to this incredible panel of leaders!"



With its proven methodology and impressive track record of positive results in the KZN and Cape Clothing and Textile Clusters, The Business Accelerator Programme has certainly had an impact – it's created over 250 jobs and R3 million in new market opportunities in the clothing and textile sectors alone. The KZN and Cape Clothing and Textiles Clusters has a proud and long-standing partnership with the eThekweni and Cape Town Municipalities respectively and the private CTFL manufacturing sector. The Department of Economic Development, Tourism and Environmental Affairs (EDTEA) has also lent their support to the programme this year and is fully committed to seeing amazing results.

The programme is open to all Black-owned SMMEs in KZN and any SMME (not just Black-owned) in the Western Cape, with entrants being required to submit their business case and/or innovative projects via the online application form by the 22nd of October 2021. Once applications have closed, each Cluster (in partnership with sector leaders) will screen and select candidates to join them for an online workshop and two full-day, face-to-face events. "The full-day, highly-interactive, pitch support face-to-face session is an incredible opportunity for entrants to network and learn from leading

business people and fine-tune their business pitches to present to a panel of judges at the second full-day event (modelled on the 'Dragon's Den' concept). The winners and other selected candidates will also be awarded the business mentorship programme," says Megan. "An idea or innovation takes so much more than money to turn it into a viable, growing business. It's for this exact reason that we've harnessed experience, expertise and partnerships to create a winning accelerator platform that has earned its stripes in sky-rocketing small businesses to the next level," Megan concludes. She cannot wait to see who will take top honours in 2021! **D**



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Could B-BBEE be doing more to Promote the Advancement of Women in the Workplace?

- JOHN AKINRIBIDO

There are 14 points available on the B-BBEE scorecard for companies that empower their female employees but a recent report released by the Commission for Employment Equity shows that while women make up 45% of the workforce, the promotion of women into senior management positions continues to be frustratingly slow. So, what else should we be doing to ensure that gender diversity and gender equality in the workplace are not foreign ideals that are unattainable? "Through the Employment Equity Act, South African businesses are already under massive pressure to transform their workplaces. So, more legislation is not an answer to address the advancement of women – and more specifically African women – in the workplace," says Sean Sharp, the Executive Head of Sales at

EduPower Skills Academy.

"A carrot rather than a stick approach is the best way to encourage companies to drive empowerment and the ideal vehicle to implement this is B-BBEE. But we need to shift the goalposts to make this work," Sean explains.

Under the Codes of Good Practice, there are a number of areas across the priority elements that currently award companies for meeting women-specific targets. These include 4 points under Ownership, 6 points under Management Control and another 4 points under Enterprise and Supplier Development.

"The bulk of the points available are only unlocked when Black Women achieve top-level positions. But if this is the desired outcome, over the

past 10 years the results show that B-BBEE is failing to deliver this empowerment objective," Sean adds.

This comment is based on the findings released in the recent Commission for Employment Equity Report 2020/21. This shows that over a 10-year period, Coloured and Indian women representation at top-level management may have increased but the representation of African Women fell by 2.7%.

"While there are more Black women in senior positions overall, the fact that the number of African women in senior management positions has decreased is very concerning. This could allude to the fact that companies are simply not doing enough to develop the talent they have, and this is where there is a massive opportunity for B-BBEE to play a more strategic role in the advancement of women," says Sean.

Sean believes that in addition to incentivising the development of women in senior roles, B-BBEE should also be focussing on the development of women throughout the organisation. The sweet spot for this is the 25 points available under Skills Development. He says that by restructuring this priority element to include African Women-specific targets, B-BBEE could ensure that they receive the training they need to secure sustainable employment opportunities or to advance within their organisations.

“The balance between simplicity and effectiveness lies in adjusting the B-BBEE

Skills Development scorecard to give businesses, especially listed and generic corporates, points for measurably prioritising and incentivising training for unemployed or employed African Women,” Sean explains.

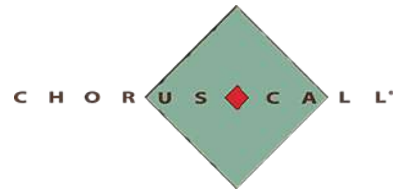
By identifying and training promising African Women, organisations would not only be enhancing their productivity at junior levels, it would also establish a strong and progressive succession plan for these women. And with the bonus of additional points on the B-BBEE

scorecard, this could offer businesses a win-win that would add to their bottom line.

Sean concludes by emphasising that B-BBEE isn't a one-year race but rather a long-term strategy to deliver transformation and sustainable economic growth for all South Africans. “Small changes now could build up to deliver impressive results five years down the line. By fine-tuning Skills Development to include specific African Women targets, B-BBEE could be successful in achieving the advancement of women in the workplace that has proved to be so elusive for so long.” **D**



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FIVE ACTIONS YOU CAN USE TO CREATE A CULTURE OF DISABILITY INCLUSION IN YOUR BUSINESS

- PRESS ROOM

Did you know that one in four employees have been diagnosed with a mental disorder? And, according to the South African Depression and Anxiety Group (SADAG) 39% of people diagnosed with a mental disability do not disclose their condition to their employer because many fears being discriminated against. According to Rajan Naidoo, Managing Director of EduPower Skills Academy, the topic of disability is still fraught with stigma and shame, particularly in the workplace. He believes that companies have to change this mindset, and this starts with creating a culture that

embraces diversity and promotes disability inclusion.

“Disability inclusion is about far more than hiring people with disabilities. An inclusive workplace values all employees for their strengths and abilities. It offers employees with disabilities an equal opportunity to succeed, to learn, to be compensated fairly and to advance. True inclusion is about embracing difference,” Rajan explains.

But how do companies achieve this? As more than 80% of its learners are People With Disabilities (PWD), EduPower is a leader and enabler of skills development for PWD's. Based

on actual experiences, Rajan shares five actions that companies can apply to create a truly inclusive workforce:

Commitment from the top

PWD's and their inclusion in the workplace are now part of the business agenda. Disability inclusion however needs top-level backing to become a company norm. Prove you're committed to disability inclusion by making it a company policy. This can be a specific policy or the inclusion of disability as part of more general policies on anti-discrimination, diversity or human rights.

Skills Development

By recruiting PWD's, you will not gain real skills, you will be able to support national policy and legislation such as Employment Equity and B-BBEE targets. In the skills development space, you can use learnerships to train PWD's in the skills required by the business, preparing them for the world of work while also using the 12-month learnership as a screening process. You will be able to claim back the majority of the spend through the higher tax rebates for PWD learnerships and provided you are paying your Skills Development levy; you will be able to claim the Mandatory Grant too. In many





cases, the rebates available mean that you can upskill your future PWD's at zero cost.

Think flexibly about individual needs

You will need to prepare the work environment by making reasonable adjustments to accommodate your PWD's needs. These could include modifying floorplans and equipment or the content of the job itself. You may also need to adjust working hours, work organisation and the work environment.

Remove recruitment barriers

Analyse every step of your recruitment process to make sure there are no barriers for PWD's. Adverts for jobs and learnerships should make it clear that you'll provide reasonable

accommodations for interviews and the job itself if needed. When it comes to the interview process, remember that your PWD candidates bring creativity, innovation, problem solving and commitment to the workplace so give them the opportunity to demonstrate these strengths.

Make your people Champions of Change

The most effective way to promote inclusivity in your company is to empower and encourage all your people to champion the change. The more awareness and teamwork there is in supporting policy, the better the morale, wellbeing and

productivity of all your employees. Your people may be apprehensive about someone in a wheelchair or who's partially sighted in the office simply because of the stigma this carries in society. But guaranteed, when they start working worked together, the disability won't be an issue. It's about simply accepting each other as people who have a job to do. It's about ability, not disability.

Including PWD's and accommodating their disability-related needs are important moves for companies in terms of talent resourcing and compliance with legislation. Inclusion however is everyone's responsibility and with your team's commitment to eliminating the misconceptions and biases that hold PWD's back, everything is possible. **D**



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