

Teelanlogy and its influence on Agriculture

FREE

Calling all Tomato, Pepper and Chilli Growers

TWK launches its Campaign

Basjan se Boomhuis

TWK SEEDLING COMPETITION TWK AGRI

Crain Storage

Solutions

ADVANCE



FOR OPTIMAL EQUIPMENT PERFORMANCE THIS SUMMER

Our purpose is to protect, solve and exceed through the supply of quality and value guaranteed lubricants.

Through our values, we strive to be the Investment of Choice, Employer of Choice, Market of Choice, Supplier of Choice and a Good Corporate Citizen making a difference in the communities in which we operate while adding sustainable value to all our stakeholders.

Our Values



Accountability

We add value in an ethical way and take responsibility for our actions.



Grow Trust

We grow our business by building relationships of trust with all stakeholders.



Resilience

We drive sustainable growth through agility and perseverance.



Innovation

We develop unique solutions to solve complex challenges.







that m

A Journey Into Accountability

Dear TWK Radius Community,

As we turn the page to a new edition, I am pleased to introduce a pivotal chapter in our journey as a magazine that prides itself on pioneering conversations that matter.

Today, we unveil four new guiding values that encapsulate our essence and aim - **Accountability, Growing Trust, Resilience** and **Innovation.**

These core tenets resonate with the timeless wisdom found in the Bible. In the Book of Luke, the parable of the talents emphasises the importance of accountability. Each of us, equipped with unique talents and resources, is called to invest and multiply them for the betterment of the world around us.

"From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked." - Luke 12:48



Accountability

We add value in an ethical way and take responsibility for our actions.

Grow Trust

We grow our business by building relationships of trust with all stakeholders.

Resilience

We drive sustainable growth through agility and perseverance.

Innovation

We develop unique solutions to solve complex challenges.

As we embrace these values, we bear in mind the principle of accountability—not just as an organisational goal but as a personal calling that resonates with each one involved in the making of TWK Radius. Your trust in us keeps us accountable, and we aim to honour that trust in every line we write, every photo we capture, and every issue we publish.

May this edition serve as a living testament to our renewed focus and values. We hope that you find inspiration, information, and connection in the stories that unfold in these pages.

Thank you for being a crucial part of our evolving story. We value your trust and strive to merit it in each issue.

Louise Johnson // Editor: Radius

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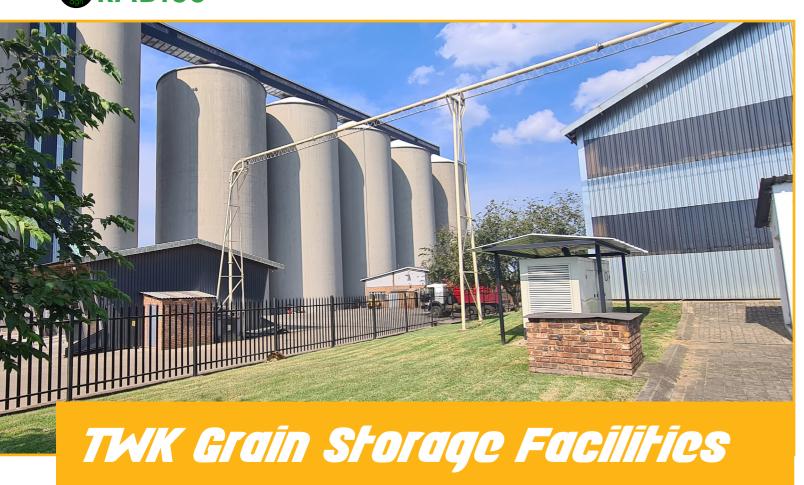
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At our cutting-edge silos, we are committed to the pursuit of innovation. Our relentless efforts to create a portfolio of cost-effective services are aimed at alleviating the inherent risks faced by producers in agricultural landscapes. This suite of services encompasses various elements, including, but not limited to, the sieving of grain, either directly at the silo or via our sieving stations, thorough fumigation of grain, precise weighing of livestock and timber, meticulous grading of grain, and the provision of grain dryers to expedite harvesting, thereby mitigating the producer's vulnerability to unpredictable weather conditions.

TWK storage facility teams

Management Team



From left: Alida Woest: Manager, Silo Services, Leon Putter: Manager, Mkondo Silo,



Stefan van der Merwe: Manager, Rietspruit Bunker

Administration



Susan will assist in the following:

- Account aueries
- Transfer of stock
- Stock movements and stock levels
- Instructions

Comprehensive guide to grain storage

Prepare the grain bins. This includes cleaning the bins thoroughly, removing debris or grain dust, and spraying the inside surfaces with a grain protectant.

- 1. Store quality grain. The grain should be clean, dry, and free of insects and mould. The moisture content of the grain should be below 12% to be safely stored without an aeration fan.
- 2. Dry the grain to the correct moisture content. If the grain is too wet, it will spoil. Our dryers are used to dry the grain to the correct moisture content.
- Improve aeration. This will help to prevent the grain from heating up and developing mould. Our aeration bins and fans keep the wet grain safe until it is dried.
- 4. Control the temperature. The ideal temperature for storing grain is 5-15 degrees Celsius. Temperature cables are installed in each silo bin to monitor the temperature and to keep the grain safe.
- Keep cool in summer. The grain should be kept cool in summer to prevent it from heating up and spoiling.
- Frequent grain inspection will help you to identify any problems early on. We regularly monitor the moisture content, temperature, and grain condition.
- 7. Watch for insects. Insects can damage grain and cause it to spoil. We inspect the grain regularly for insects and take steps to control them if necessary.

Panbult and Mkondo Silos

- Total capacity of 105 000 tons.
- Storage of white and yellow maize and soya beans.
- Other grain can be handled, but terms and conditions apply.



Mkondo Team - From left: Sfiso Shelembe, Mafutha Nyandeni, Babawakhe Sukazi, Sphesihle Nkosi, Prudence Hadebe, Petrus Nkosi, Emmanuel Nkosi and Paulos



Panbult Team - From left: James de Beer, Bonginkosi Vilakazi, Greateman Ndlovu, Absolon Mkhwanazi, Zakhele Zwane, Petros Nkosi, Siyabonaa Bhenau, André

Our Services

- Sieve facilities
- Drying facilities
- Fumigation of grain
- Grainbank / meal
- Aeration fans
- Weighing (other
- Weighing and grading
- Throughput of grain
- Silo and Safex certificates
- Collateral management
- Generator facilities
- Safex registered

Rietspruit Bunker

- Total capacity of 70 000 tons in bunkers and silo bags
- Storage of white and yellow maize (GMO and Non-GMO maize) and sova beans



Front left: Loudine de Wet, Siphamndla Nkosi, Jacob Msibi, Wonderboy Mthethwa. Back left: Nkululeko Sibiya, Thulani Msibi, Phathi Ngonzo Absent: Peter de Beer

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Our Services

- Sieve facilities
- Fumigation of grain
- Weighing (other products)
- Weighing and grading
- Silo and Safex certificates
- Collateral management
- Generator facility
- Safex registered

Maize and soya bean grading

The maize grading regulation process in South Africa is governed by the Agricultural Product Standards Act 1990 (Act No. 119 of 1990).

A grading system for maize that divides maize into three classes: White Maize, Yellow Maize, and Other Maize. Each class is subdivided into WM1, WM2, and WM3 for White Maize, YM1, YM2, and YM3 for Yellow Maize, and OM1 for Other Maize.

Soya beans only have SB1 and class other.

A qualified grain grader carries out the grading process. The grain grader will receive a working sample after a representative sample is taken from a container and divided. If the representative sample is free from live grain insects and when poisonous seeds are in tolerance with the grading regulation standards, then the working sample of grain will be inspected to comply with the grading standards. The grain grader will then issue a weighbridge certificate indicating the grain grade received

Buyers and sellers also use it to agree on the quality of the maize. The grading regulation process in South Africa is designed to ensure that the grain is high quality and suitable for its intended purpose. The grading process also helps to ensure that grain is traded fairly and that the buyers and sellers have a common understanding of the quality and quantity of the grain.

Our Cimbria Grain Dryers at Mkondo and Panbult Silo

Our farmer's grain is dried when received at the following moisture levels per commodity:

- Maize will be dried with a moisture content of up to 18%.
- Sova will be dried with a moisture content of up to 15%

Cimbria dryers are a type of continuous flow dryer that are used to dry grain, seeds, and other agricultural products. They are known for their efficiency and gentle drying process, which helps to preserve the quality of the product.

Cimbria dryers work by passing the grain through a series of drying chambers. The grain is heated by hot air, and the moisture is then removed by evaporation. The drying process is carefully controlled to ensure that the grain does not overheat or become damaged

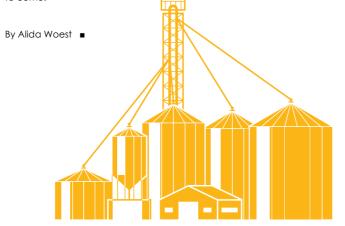
Advantages of using Cimbria dryers:

- Efficient: Dryers are very efficient at drying grain. They can dry grain quickly and evenly, without damaging the quality of the product.
- Gentle: Dryers use a gentle drying process that helps to preserve the quality of the grain. The grain is not exposed to high temperatures or harsh chemicals, which can damage the nutrients and flavor of the grain.
- Versatile: They can be used to dry a wide range of grain types.
- Reliable: Dryers are known for their reliability. They are built to last and can withstand the harsh conditions of agricultural use.



Cimbria Grain Dryers at Mkondo and Panbult Silos

So, the next time you find yourself on the picturesque N2, heading from Ermelo towards Piet Retief, or on the scenic R33, on route from Piet Retief to Paulpietersburg, or on the R39 toward Morgenzon let your gaze wander over the breathtaking landscapes, where you will find some of TWK's imposing grain storage facilities. These are not just structures, but a testament to our commitment to innovation and quality in agriculture. At TWK, we are sowing the seeds of progress, today and for generations to come.



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Mkondo Silo

Panbult Silo

Rietspruit Bunker



At Santam, we put farmers and producers at the heart of everything we do. That's why we take an in-depth, researched and scientific approach to protecting every asset on and off the farm. Just part of how we do insurance good and proper

For more information, call your intermediary or visit santam.co.za/products/agriculture.





RADIUS | TWK AGRI | TECHNOLOGY AND ITS INFLUENCE ON AGRICULTURE



Where does technology fit in when it comes to agriculture? From grassroots all the way into packhouses and cold rooms, technology is everywhere in farming. Here's a closer look at its footprint.

> "Drones have been used for agriculture for the past two decades."

t the beginning of the 20th century, humans were fascinated by the advances being made year by year, whether it was cars being made (and being available to purchase commercially by the public thanks to Ford) to airplanes (and the rapid growth of air transport)

But we should look back a bit further to the 19th century to find the origins of the first tractors. These tractors, with a combination of gasoline and steam engines, were built in the United States as well as in Europe, where some can still be found in museums today

It was also during the same century that the first combine harvester made its appearance (although these were still pulled by horses, mules or even by ox teams)

Today, in the 21st century, it takes a lot more than inventions like these to really garner astonishment from humans. With technological advancements being made daily, and with many of us being raised amongst such advancements, new inventions don't really stop us in our tracks anymore.

Drone farmfare

Drones have been used for agriculture for the past two decades, but they became more common and accessible to farmers after 2010.

The concept of "smart farming" in South Africa is also growing rapidly. This means using automation for weather forecasting, for the maximisation of resources like water and soil. and for the production process in fields and in packhouses

For livestock farmers "smart farming" means using smart tags for livestock for tracking breeding animals and others throughout their lives (and even track their locations).

Devices like this can also be used for tracing back products where they are being sold in stores all the way back to the farms where they were produced, simply by scanning a QR code with a cell phone.

Being more interconnected

Thanks to the internet, producers are connected by everything from images from drones to satellite images. This also forms part of smart farming.

On a basic level, using this interconnectivity, isn't something to shy away from; embracing it can help increase profitability in the long run. From answering seemingly insignificant questions, to marketing their produce on an international scale, the internet has opened the doors for many farmers.

Grain farmers can use satellite images to check and collect data surrounding their crops. This in turn can help them save on costs and make the right decisions surrounding nutrients, pest control and even soil erosion

And as for purchasing produce, online auctions are getting bigger and more popular by the week. Almost all production auctions and other agricultural auctions have an online auction

option available to buyers. This platform allows for buyers to be anywhere in the world and still be actively involved with their farms and

The big and the small

In South Africa we have well developed commercial farmers on one hand and on the other we have farmers farming for subsistence. Both have different needs and budgets, but both can utilise technology.

A smaller scale farmer might need one or two greenhouses to produce vegetables with a hydroponic system installed, whereas a large scale farmer will need the same, but on a much larger scale

A small-scale sheep farmer might have need for a digital sheep scale, whereas a large sheep farmer needs a much bigger system and scale where things move faster because there are many more animals with which to work Each farmer has different needs, different

"Online auctions are getting bigger and more popular by the week."

> "Technology helps to develop seed variants that are more resistant."

HAAAqa

When we start thinking about technology and agriculture, we are quick to think about the large tractors and harvesters we associate with mega

Although GPS-enabled tractors and the like may be the future, we tend to forget that for the smaller scale farmer there are also many useful and innovative technological advancements. There are also advancements being made far from sight, such as the technology needed in packhouses where fruit and vegetables are sorted by size and weight, using machines.

For now, we really don't know how technology will change within the next several decades - but we do know that it will change, and it will hopefully improve things for us in the process.



VERSEK

Niemand kan die toekoms voorspel nie, maar ons kan dit vir jou beskerm

INKOMSTE WAARBORG

Hierdie versekeringsproduk is gegrond op 'n gewaarborgde inkomste en verseker die produsent teen randwaarde per hektaar.

Twee veranderlikes word dus tydens eise in berekening gebring naamlik: Prys (SAFEX) en Opbrengs (Ton/ha). Dekking is vir Mielies, Sonneblom en Sojabone.

WATTER SOORT SKADE WORD GEDEK?

Droogte, Brand, Hael, Transito, Oormaat Reën, Onbeheerbare plantsiektes en -insekplae, Oormatige hittegolwe en Ryp.

IS ALLEENSTAANDE HAELDEKKING **BESKIKBAAR?**

Ja, iMPAC Cropsure bied ook alleenstaande haelversekering.

GEWASSE HIERONDER GEDEK SLUIT IN:

Mielies, Graansorghum, Sonneblom, Sojabone, Droëbone, Grondbone, Aartappels en Katoen.

WAT IS WINTERGEWASSE?

Koring, Gars en Hawer.

WATTER SOORT SKADE WORD GEDEK?

Hael, Brand en Transito, asook Ryp indien ingesluit.

budgets and different requirements, and there is sure to be a technological advancement that will suit you.

There is no need to still farm like our predecessors did centuries ago when we can do it smarter and faster, with less of a hassle – your cell phone can be a valuable tool in your arsenal, and it's the most common

These alternative solutions have been making things easier for producers and thanks to technology, they can continue to produce energy for farmers, in a much greener and sustainable way.

Good intentions

what it is that

But when is it time to draw the line when it comes to integrating

agriculture? The moment

technology starts to take

over and agriculture loses

its footing, then the battle

will need to determine

they need (and can afford),

improve how they farm with

They should also establish why they

well as profitability should be the

has been lost.

piece of technology at your weather updates (rain, cold fronts and heatwaves) to marketing your produce, you need that nifty piece of tech. Monitoring and managing your farm when you aren't there is much easier thanks

to this device, which first saw

Genetics, security and energy

Technology has also made great inroads when it comes to more complex management practices such as gene manipulation in grain

in order to technology. are using it. Food security as light in 1973.

driving force behind decisions made in the agricultural when it comes to technology. sector, especially Deciding on what technology to implement and use easy task, but it should have a profitable won't always be an

Farmers must constantly think outside the box in order to keep producing at a profitable rate as well as keeping food security up. Technology can help them along the way when the results are good.

By Cornelia Vermaak

Certain grain variants are to be planted when there is a drier season and others are to be planted when there is a wetter season. Others are hardier for colder areas. Some deliver a higher yield than older variants.

Technology plays a role not only in the development of new genetic variants, but also in genetic sequencing to develop variants that are more resistant to certain pests through continuous development to improve seeds

Fighting stock theft using technology has become common. From tracking devices on livestock to camera systems that pick up their movements and transportation, these systems have been advanced and implemented throughout the country - with the added benefit of sometimes finding hijacked vehicles.

Alternative energy solutions like solar, gas and wind power wouldn't be available to us for use without the advancement of technology over the years.





outcome for as many of us as possible.















Farm Goal Weights -



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EARLY GUT DEVELOPMENT

Improved gut microbiome providing better digestion and animal performance.





Calling all Tomato, Pepper, and Chilli Growers...

As we approach spring, here's some valuable advice to enhance your home farming practices.

s you prepare for the upcoming season, these key insights will help you achieve successful home harvests.

This newsletter focuses on advice specifically for growers like you.

Tips for each step of the way

Variety Selection:

Choose climate-appropriate disease-resistant varieties with high market demand to optimise vour crop's performance and marketability.

Planting Time:

Consider local recommendations for warm season crops and order your seedlings accordingly to ensure proper timing and optimal growth.

Soil Preparation:

Prioritise soil health by incorporating organic matter, maintaining optimal pH levels, and ensuring good drainage to provide a solid foundation for your plants.

Spacing and Support:

Provide adequate spacing and implement support structures such as stakes or trellises to promote proper airflow, reduce disease pressure, and maximise yields.

Efficient Irrigation:

Utilise efficient irrigation methods like drip or soaker systems to deliver water directly to the root zone, minimising water waste and the risk of overwatering.

Nutrient Management:

Conduct soil tests to assess nutrient levels and apply balanced fertilisers based on the specific needs of your crops, ensuring they have the essential nutrients for optimal growth.



"You can conduct soil tests to assess nutrient levels to apply the right fertilisers."



Watch out for these nasties...

Utilise registered fungicides as recommended to control anthracnose, following label instructions for safe and effective application.

Remember, implementing proactive measures and staying informed about the latest advancements in pest and disease management are crucial to maintaining healthy crops and maximising yields.

Remember, don't forget to ask for help if you need it.

Wishing you a successful growing season with bountiful harvests!

Watch out for these nasties...

Tuta absoluta (Tomato Leaf Minor) Management:

Implement Integrated Pest Management (IPM) practices, including regular monitoring of your plants for signs of Tuta absoluta infestations. Incorporate the use of yellow sticky traps to monitor and control the population of this pest.

Consult with local experts for targeted chemical applications if necessary, ensuring compliance with label instructions and considering the impact on beneficial insects.

Anthracnose Management: Practice good sanitation by removing and disposing of infected plant debris to minimize the spread of anthracnose.

Implement crop rotation and proper spacing to reduce the likelihood of disease development.









DALTON HARDEN HEIGHTS: Forestry Seedlings PIET RETIEF: Forestry Seedlings PIETERMARITZBURG: Forestry Seedlings • Vegetables • Flowers TOP CROP & SUPERLAWN: Grasses • Ornamentals • Flowers **ESTON HOLDING NURSERY: Forestry Seedlings**

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Your month-by-month how-to guide for blooming spring success.

"Now is an ideal time to plant a tree, and the tree of the year is Buddleja Saligna."

September

Lawn Care: Your lawn has been dormant through winter and it will start to grow as soon as temperatures rise. Make sure you do your first cut of the season on a higher setting on your mower.

What to

Feed your lawn now with a complete fertiliser (NPK) to encourage growth, and always check the application rate so you don't burn your lawn. Remember to apply fertiliser just before it rains, or you will need to water. You can

also scarify and aerate the soil, then use a lawn dressing.

"The best time to plant a tree was 20 years ago; the second-best time is today."

Perennials: September is Arbour Month. There is a Chinese Proverb that reads, 'The best time to plant a tree was 20 years ago'. But the second-best time is today ... September is an ideal time to plant a Tree. This year's tree of the year is Buddleja

"Correct bald patches in your lawn with lawn plugs."

> **TOP CROP NURSERY** Superlawn

"Understanding the unique needs of grass can lead to a lawn that's both visually pleasing and functional."

Repot plants which are looking tired and root bound. Add new potting soil if your soil has sunk low into the pot and fertilize plants in pots with a slow-release fertiliser. Your Perennial plants in the garden will benefit with an application of fertilizer

Vegetables: Once all the dangerous frost has passed, you can start sowing or planting out summer flowering seedlings, and vegetables like: beans, sweet corn, Swiss chard, baby marrow, beans, pumpkin, gem squash, carrots, turnips, radish, onions, spring onions, and beetroot directly into aarden beds.

Annuals: Your Poppies, Pansies and Violas will still be looking good. Deadhead them to encourage another flush of flowers, and they should continue to flower well into November, providing lovely pops of colour in your garden.

Maintenance: Spring is Garden Maintenance month. Prune back spring flowering shrubs as soon as they finish blooming. This will encourage another flush of spring colour. Apply a fertiliser to encourage arowth and flowerina.

Lawn Care: Correct small irritations on the lawn (like bald patches) now, by digging out a piece of turf surrounding the bare patch and replacing it with lawn plugs. We stock Berea, Buffalo and Kikuyu grasses.

Fill in the excavated piece from where you took the turf with fine compost. For coastal and temperate areas, there is always Kearsney grass. You could also consider the following alternatives which are flat growing, hard-wearing and need no mowing: Wonderlawn, Penny Royal (good for wet and shady areas) and Daisy Lawn for sun and drier conditions, as well as Mazus.

Perennials: That can be planted in all regions include: Agapanthus, Gauras, Nemesias, Osteospermums, Diascias and Gazania's. Also go for gypsophila and masses of pretty but tough Angelonias. Plant more summer-loving perennials like Alstroemerias, Agapanthus, Gauras, Argyranthemums (Daisy Bush).

Vegetables: Plant a diverse range of summer vegetables. For a natural insect repellent, interplant Marigolds among them.

Annuals: Plant Dahlias, Dianthus, Torenias, and Petunias in all regions.

One special ground cover

The science of growing grass for lawns is becoming more refined, and the techniques used by the sports field industry can be available to the everyday gardener.

A great deal of research is done annually, especially in the United States, Australia, and New Zealand, that is relevant to producing perfect greens and pitches for golf and other sports.

This has been essential because players are becoming more professional, and television shows up lawns extremely well. We must be impressed with the wonderful scenes of the major golfing tournaments that have been played lately.

The average gardener does not need to get to that level, but most of the information that they use to get their lawns into such pristine condition makes sense, while the more traditional methods for the cultivation of lawns will to a large degree need to be revisited and adapted.

We intend to educate readers about the specialised cultivation of lawns, including looking at different varieties - including ground covers which can be treated as lawns - establishing a new lawn, fertilisation, topdressing and levelling established lawns, growing grass in shade, hints on disease and insect control and tips and advice on mowing.

The growing of grass requires quite different management to that of growing plants, seedlings, and shrubs. The most significant difference is that, unlike other plants, grass is trampled on.

The medium that it grows in is therefore compacted, and sometimes it is forced to grow in poor light conditions. Without an understanding of what to do to alleviate the problems that come with these unique challenges, lawns are going to always be under stress, and the results unsatisfactory.

Nothing about growing grass for lawns is easy. If you really require perfect lawns a serious amount of planning, effort and understanding is essential. But, once the basics are correct. and the correct techniques applied, you should end up with a rewarding ground cover that can be walked on and enjoyed.

We at Top Crop/ Superlawn are committed to finding out about the best varieties to be used, growing them, and supplying them to gardeners in a form that is easy to plant. We will suggest what choices there are for your particular area and use. At the end of the day the choice of what to grow is yours.

mmike@superlawn.co.za or topcrop@superlawn.co.za

"The science behind lawn cultivation is increasingly defined, benefiting both sports fields and average gardeners."





"Reacting to crimes must be done within the law, and working with police is crucial."

When your farm is your livelihood, you need to look at community safety solutions that work for the parts and the whole. Here are some do's and don'ts.

hether you live in a tightknit community only a stone's throw away from your closest neighbour or on a farm, far away from your closest neighbours or within shouting distance of some, your safety is on always at forefront of your minds.

All of us know the routine: checking the

CCTV cameras and setting the alarm before heading off to bed; making sure the dogs are sleeping in their spot; making sure that your children and other family are fast asleep; double checking that all the doors are locked, phones are charged up, and all the cars' keys are put away.

It can get tiring trying to keep up with everything. There are so many options and things to consider when securing your home and livelihood – the most crucial factor amongst all of those is your budget. The good news is that you don't have to break the bank to keep safe.

There are safety measures that will suit your individual needs and the needs of those around you. What works for your neighbour won't always work for you.

Strong foundations

A good starting point is being involved with your local community watch. These groups will be your back-up and support if things go wrong; they also are a great source of news and everyone keeps an eye out for any trouble or potential trouble in your community.

It's also important to know the legislation surrounding community security.

Reacting to crimes must be done within the law and working within its parameters alongside local police officials is crucial – not only for maintaining general security, but also for the sake of justice.

Community safety groups and even farmers' associations have been working well alongside private security groups with significant success.

These groups help keep communities and those who reside in those communities safe, whilst working alongside local police. A healthy working relationship does go a long way for everyone involved and helps keep a community safe.

"You can control your alarm

system from from the palm of



your hand."

Dos

You can consider doing these simple things:

- Joining your local community watch
- Know the basics of the law applicable to self-defence
- Doing a self-defence course (for yourself and your family)
- Keep in practice, skills can get rusty when not in use often
- Improving your home security system (budget friendly)
- Looking at back-up power systems for your security system
 Have a plan in place in case things do go wrong
- Make sure emergency contacts are available to those on site (family members, friends and workers)
- Have communication options on hand
- Put up a "Private Property" board at your entrance
- Have a stocked first aid kit on hand



Knowledge grows

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Communication is Key

Communication is vital when it comes to safety.

Using technology like drones and wireless CCTV linked to your smart phone (no need to fret, they are easy enough to master), can help keep you and yours safer for longer, and can keep you out of the direct line of danger while still being able to monitor activity outside of your safe zone.

It's true that most security options available for both home and business rely on electricity, so it's wise to have a back-up system to power at least some of your security solutions. It doesn't have to be the biggest system there is; as long as there is something up and running when the power is not.

We have come a long way from the older alarm systems that merely go off at a security company's control room. You can now control your alarm system from anywhere in the world,

from the palm of your hand. Some of the available systems also send out notifications to a list of people you have chosen who can react and assist you.

It goes without saying that a good relationship with your neighbours and workers goes a long way.

Be Prepared

You should know what to do in the direct line of danger. Self-defence courses form a crucial part of safety and in many cases, they can mean the difference between life and a less than welcome outcome. Yet, they are often overlooked.

There are many different courses that cater for different people's needs and can make a significant difference in staying safe. Do your research to find the type of course that will work for you. From children to adults, all age groups, male or female, all can benefit from

knowing how to protect themselves and others. It's wise to be prepared. Humans are creatures of habit for the most part. This is also one of our biggest drawbacks, because our schedules become common knowledge. It's good to change your routine at times or do things differently to avoid your schedule being common knowledge.

Keep in mind that things can happen at anytime of the day or night: during the day, over a weekend, when you get home from church or even when you are enjoying a braai after the latest rugby match. There is no set time to when things might go down.

We are quick to think that danger just comes in the form of strangers, but what about when it comes from someone you know? The reality is danger can come from anywhere, and it's wise to stay at uned to any odd behaviour.

Donts

- Avoid flashing wealth, because this makes you a target
- Do not take unnecessary risks when it comes to safety
- Do not go out alone at all to check on danger
- Do not approach a dangerous situation by yourself
- Do not allow strangers access to your home and/or property
- Do not be predictable change your schedule around
- Do not act outside the law



Knowledge is Power

Protecting your home and livelihood may seem at first glance extremely expensive or even excessive, but by "shopping around" you are likely to pick up some options that will work for you.

Do research beforehand and speak to others who use the same products or who have done the same courses to make sure that these products could suit you and your family.

Get quotes from security companies and compare options on what they, and others, offer. Some of these companies also offer self-defence courses to their clients.

If danger does hit you, there's a crucial amount of time between when danger strikes, and when help finally arrives. This is where you are on your

own. What you do during that time will greatly determine the outcome of the situation.

For now, it's wise to take the time out of your schedule, do your research and find something that can work for you. There are options available for every budget and the biggest change you can make, is by starting to change your own habits to stay safe.

By Cornelia Vermaak



"Some security companies also offer self-defence courses to their clients."

JONGMENSE SIEN DIE TOEKOMS Autoroks





Die manier waarop **jongmense die toekoms sien**, spreek van positiwiteit – en van die keuse om in 'n nuwe tydsgreep relevant te wees. AgriSeker deel dié opgewondenheid oor die toekoms van landbou in Suid-Afrika. Ons leuse is nie verniet "'n Seker Toekoms" nie.

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FOCUSED ON ESG



TWK Agri has recently launched its Garden and Life campaign in Mkhondo supported by the Institute for Rural and Community Development (IRCD).

his campaign aims to educate members of the community at local schools and churches on an innovative micro-farming practice to fight hunger and malnutrition in the area. It has already provided valuable training to the following communities in Mkhondo:

- Christ for Mama Africa Community Centre at Ethandakukhanya
- Madola Harvest House Church at Madola
- Izamoyethu Primary School at Ethandakukhanya
- Miracle Church at Ethandakukhanya
- Kiddies Primary School at Ethandakukhanya

The cost of living and food prices, especially that of fresh produce such as vegetables, is making it increasingly difficult for our communities to provide their families with a wholesome meal each day.

A workable solution is for families and communities living in those communities to become agri-trepreneurs – self-sustainable agricultural entrepreneurs – where micro farming becomes a means to establishing home-based agri-businesses, and where community members are able to supply each other with their daily household vegetable requirements.

Annual food inflation has reached 14% with over 40% of South Africans currently experiencing hunger and malnutrition.

Therefore, the objective of this campaign is to empower communities, enabling them to become well-informed and active citizens capable of producing their own food to mitigate the effects of food inflation. As part of this campaign, TWK has engaged with the IRCD to support the establishment of sustainable micro-vegetable farms and deliver training on the following:

- The advantages of adopting a producer mindset.
- Innovative methods for vegetable production.
- Utilising hydroponic techniques to conserve water.

TWK emphasised the importance of recognising that many community members lack access to the formal commercial value chain in the agricultural sector.

While this training primarily targets individuals starting in crop production, the IRCD is also equipped to offer formal training to students interested in starting their own micro-farming businesses.

Addressing food security is crucial for building a new middle class and requires inspiring the entire community to collectively take responsibility for the future of their children.



















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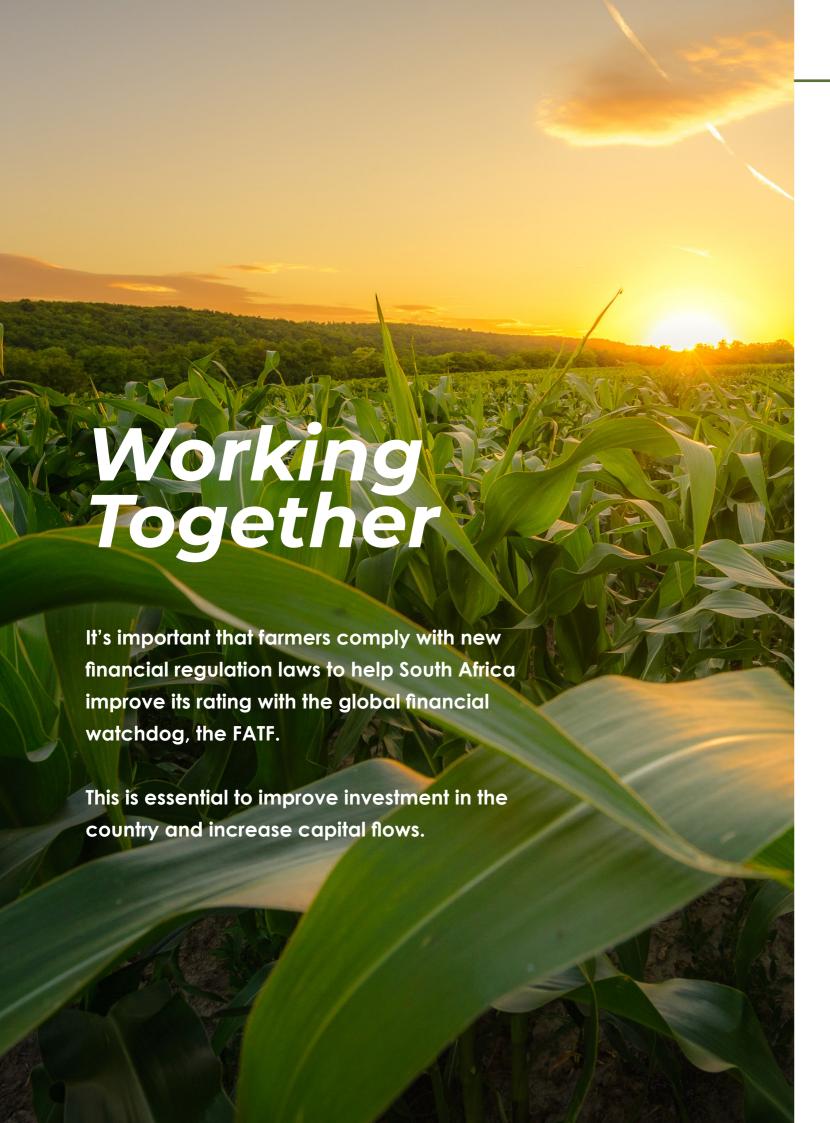
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ast month, we zoomed in on the Financial Intelligence Centre Act (FICA) and the body that must administer FICA, namely the Financial Intelligence Centre (FIC), but let's take a step back and answer the auestions: "Why Now?" and "What is the Cause?" of this sudden change that is placing such a huge compliance burden on businesses.

One of the acronyms we learnt was FATF - the Financial Action Task Force. FATF is the global money laundering, terrorist financing and proliferation financing watchdog (AML/TF/PF). It sets International Standards that aim to prevent these illegal activities and the harm they cause. FATF was established in 1989 and is based in Paris.

FATE leads alobal action to tackle money laundering, terrorist and proliferation financing. The 39-member body sets international standards to ensure that national authorities can effectively go after illicit funds linked to drugs trafficking, the illicit arms trade, cyber fraud and other serious crimes.

FATF researches how money is laundered and terrorism is funded, promotes global standards to mitigate the risks, and assesses whether countries are taking effective action.

In total, more than 200 countries and jurisdictions have committed to implement the FATF's Standards as part of a co-ordinated global response to preventing organised crime, corruption and terrorism.

Countries and jurisdictions are assessed with the help of nine FATF Associate Member organisations and other global partners, the IMF and

FATF's decision-making body, the FATF Plenary, meets three times per year and holds countries to account if they do not comply with the Standards.

If a country repeatedly fails to implement FATF Standards, then it can be named a Jurisdiction under Increased Monitoring or it can be labelled a High Risk Jurisdiction. These are often externally referred to as the Grey List and Black List respecitvely.

Where South Africa Fits

South Africa is one of those countries on FATF's Grey List. The FATF and the Eastern and Southern Africa Anti-Money Laundering Group assessed South Africa's AML/TF/PF system.

The Mutual Evaluation Report of South Africa is a comprehensive review of the effectiveness of South Africa's measures and their level of compliance with the FATF Recommendations.

The report concluded that South Africa has a solid legal framework for combating money laundering and terrorist financing, however significant shortcomings remain.

In particular, the country needs to pursue money laundering and terrorist financing in line with its risk profile, including by proactively seeking international cooperation, detecting and seizing illicit cash flows, and improving the availability of beneficial ownership information.

It was also recommended that South African Authorities make better use of the financial intelligence products provided by South Africa's FIC. The country should also improve the application of the risk-based approach by obligated entities and supervisors.

Jurisdictions under increased monitoring are actively working with FATF to address strategic deficiencies in their regimes to counter money laundering, terrorist financing, and proliferation financing.

South Africa and Nigeria have been countries subject to increased monitoring since February 2023.

Local Realities

South Africa is a G20 economy and a regional financial hub for sub-Saharan Africa. Its banks offer a diverse suite of products and are the main entry point to the financial system.

Consequently, South Africa is exposed to the laundering of domestic crime proceeds and foreign crime proceeds from the region. It is also reportedly exposed to terrorism financing risks associated with foreign terrorism, foreign terrorist fighters, and potential domestic terrorism.

But most pressingly, South Africa has been urged to pursue money laundering and terrorist financing in line with its risk profile, including so-called "State Capture"; these are practices involving businesses and politicians who are conspiring to influence South Africa's decisionmaking process to advance their own interests. It's common name is

State Capture has generated substantial corruption proceeds and undermined key agencies with roles to combat such activity. Recent initiatives have started to address the situation, including replacing key staff and increasing resources at law enforcement and judicial

At granular level the impact on South African businesses is scary and takes up a lot of resources, time and money, which we can barely afford as small business owners.

"South Africa is on the FATF's Grey List; we are a Jurisdiction under Increased Monitoring."

The major impact for businesses is to comply with the change to Schedule 1 of FICA in that the majority of businesses must now register with the FIC and apply on a risk-based approach when onboarding clients.

Your Business

Looking at the numbers, on the 19th of December 2022 there were only 6,000 businesses registered with the FIC. After the 90-day grace period to register, which ended the 19th of March 2023, only 60,000 businesses were registered.

We know this is a far cry from the total number of businesses that must register with the FIC as Accountable Institutions; many South African businesses simply don't know that they are now Accountable Institutions and must register with the FIC and comply with the obligations of FICA.

Next time you buy an item that is valued more than R100,000, ask the Dealer if they are registered with the FIC as a "High Value Goods Dealer". The answer would most probably be: "No", never heard of the FIC".

The farming community sells animals for more than R100,000 or more per animal. If a farmer is not registered with the FIC as a "High Value Goods Dealer" BEFORE selling the animal, he or she could be facing a fine of up to R10 million.

There is increased scrutiny of South Africa, since we will stay on FATF's Grey List for the time being. FATF has decided that it will start with the next (fifth) round of mutual evaluations only in 2024.

The next mutual evaluation report on SA will be discussed at FATF's October 2025 Plenary meeting. It is expected that South Africa will only be evaluated again in the fifth round during 2027/28.

The Impact

The main impact of South Africa being on the Grey List is on the country's attractiveness for investment, and on our capital flows.

South Africa already presents various obstacles to foreign investors, including inconsistent electricity supply, inefficient network industries, corruption, crumbling infrastructure, bureaucratic exchange controls high tax rate, and rising living costs with less spending.

In terms of capital flows, the International Money Fund (IMF) showed that, among a sample of 89 emerging and developing countries Grey Listing had a significant negative impact on a country's capital flows; a negative effect averaging 7.6% of the Gross Domestic Product (GDP) was noted.

"The main impact of being on the Grey List is on the country's attractiveness for investment."

Foreign Domestic Inflow (FDI) declined at about 3.2% of GDP on average. This in turn also limits the investment landscape, resulting in a depreciation of the domestic currency.

Being on the Grey List also impacts the ease and cost of doing business in South Africa since the FATF calls on other countries to apply enhanced due diligence and counter measures to countries (like South Africa) on the Grey List, which are onerous and costly.

Terms of supranatural organisations which are exclusionary against high AML/CFT risk jurisdictions and their impact to access to international finance and trade, all become the norm.

This does not only raise the cost of doing business with Grey List countries, and significantly reduce the country's efficiency in processing transactions and delivering service quality, but is also is a significant disincentive for offshore counterparties to engage with a

Taking Action

Conversely, our access to international trade and financial systems are also impacted, since various constraints are face Grey-listed countries' ability to freely trade with other countries, coupled with the standards applicable to the global financial system in advancement of AML/CFT/CPF efforts.

Complications because of not being able to fairly participate in these global financial markets and systems would be tantamount to quasi-exclusion in these arrangements for South Africa.

All of this has an impact on ordinary people as well as businesses. Any extra rand that the country pays because of the risk premium levied by owners of capital and other global DFIs could have helped to address the developmental needs of the country.

This takes place while the funding needs of many SA State-Owned Entities, that are met by the global wholesale markets, are not hampered.

South Africa has been warned to make better use of financial intelligence; this simply means that as business owners, we need to register with the FIC and comply with it.

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We must improve the availability of beneficial ownership information, improve the application of risk-based approach by businesses and supervisors and close gaps in the sectoral coverage.

More broadly, government must proactively work with international partners to detect and seize illicit cash flows, while eliminating corruption at high levels.

Contact us at CR Trustees to be your FICA Compliance Partner, call Eugene Joubert on 082-926-0251 or go to www.crtrustees.co.za.

"As business owners, we need to register with the FIC and comply with it."





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Deur Pauline Swanepoel, Protek

WENKE VIR DIE **BEHEER VAN** ONKRUID IN JOU TUIN

Wat is 'n onkruid?

'n Onkruid word beskou as 'n ongewenste plant in 'n sekere konteks, bv. in jou tuin. Dit wil sê die plant groei waar jy dit nie wil hê nie, of waar dit ekonomies skade doen. 'n Roosboom in 'n mielieland sal dus in hierdie geval as 'n onkruid beskou word.

Onkruid is een van die grootste uitdagings in ons tuine en dit voel soms soos 'n onbegonne taak om van hierdie pioniersplante ontslae te raak, veral na reën, waar dit op plaveisel, grasperke en in ons blombeddings floreer

Om die onkruid-oorlog te wen, is die volgende van belana:

Verhoed dat onkruide kans kry om in jou tuin te vestig deur 'n goeie deklaag van bas, neutedoppe of selfs grassnysels in jou blombeddings te strooi EN jou grasperk

meer gereeld, maar nie te kort te sny nie. Sodoende word die ontkieming van onkruidsade tot die minimum beperk.

- Voed iou plante aereeld met 'n onkruidvrye misstof soos Protek se NutriGreen-reeks, Gebruik Flower Power in blombeddings of GroGreen op grasperke Plante wat welig groei, sal onkruid maklik verdrina
- Moet nooit die onkruid in jou tuin los om saad te skiet nie.
- Voed en maak plante nat, insluitende die onkruid, ten minste 'n week voordat jy dit met 'n onkruiddoder behandel.
- Spuit ook altyd onkruiddoders vroeg in die oggend om maksimum absorbsie deur die plante te verseker.
- Onthou dat jy elke 4 weke 'n opvolgbehandeling moet doen totdat onkruid onder beheer is



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Versus, Pure Lawn en Scatterkill vir Onkruid is selektiewe onkruidmiddels, d.w.s. dit beheer breëblaaronkruid op grasperke sonder om die grasperk dood te maak. Scatterkill vir Onkruid word verpak in baie gerieflike, gereed-vir-gebruik strooihouers.

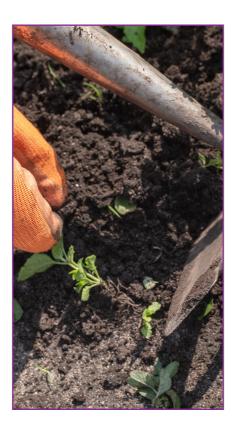
Onkruiddoders is sensitief vir die pH van die vermengingswater. Vir doeltreffende werking moet die vermengingswater eers gebuffer word voordat die onkruiddoder in die water bygevoeg word. All Buff verlaag die pH van alkaliese water en verhoog die pH van suur spuitwater tot by 'n optimum pH van tussen 4 en 6.5.

Om die effektiwiteit verder te verbeter moet Spravfilm 10 laaste by die mengsel gevoeg word. Dit is 'n verspreider, kleefmiddel, asook UVbeskermer en kan die was-agtige laag wat sommige blare bedek, veral dié van jong onkruid, binnedring en oortollige afloop verhoed. Dit is binne 60 minute reënbestand.

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Geregistreer in terme van Wet 36 van 1947

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Pure Lawn: MCPA 400 g/l, L7220, VERSIGTIG, Versus: dicamba 120 g/l, 2.4-D 180 g/l a.e., MCPA 157.5 g/l, L8879, SKADELIK, Triclon: Triclopir (pyridyloxy compound) (as butoxyl ethyl ester) 480 q/l, L6661, SKADELIK, Comet GR: Bromacil (Uracil) 80 q/kg, Terbuthylazine (Triazine) 120 q/kg, L7524, VERSIGTIG, Two-Step SC: Glyphosate ine Salt 167 a/l, Glyphosate Acid 125 a/l, Simazine (Triazine) 175 a/l, Terbuthylazine (Triazine) 175 a/l, L9401, VERSIGTIG, AllBuff; organiese buffersisteem en gealkileerde fenotetileenoksiedkondensaat, 484,7 g/l, L6154, VERSIGTIG, Sprayfilm 10: terpeen polimeer, 902,4 g/l, L7120, VERSIGTIG – Registrasiehouer: Arysta LifeScience Suid-Afrika (Edms) Bpk, reg no: 2009/019713/07, Sunbury Office Park, off Douglas Saunders Drive, La Lucia, 4019

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BASJAN SE BOOMHUIS MAANLIGFEES

Kinderstorie deur Jaco Jacobs Illustrasies deur Johann Strauss

Op Basjan-hulle se plaas is 'n boom.

'n Groot ou boom met digte blare.

Dis die perfekte boom om kaalvoet in rond te klouter.

En in hierdie boom is Basjan se boomhuis.

Basjan se boomhuis is die beste plek op aarde om te speel, skatte weg te steek, te dagdroom, planne te maak ... of weg te kruip as Ma jou roep om huiswerk te kom doen!

Vanaand is Basjan se boomhuis 'n raserige plek. Voëls kwetter en lawaai in die takke van die groot ou boom. Almal soek 'n slaapplek vir die nag. Die son is besig om te sak.

"Ons moet seker ingaan," sê Neville. "Dit gaan nou-nou pikdonker wees."

"Agge nee," sê Nandi. "Dis lekker hier bo. Ons het mos ons flitse."

Basjan grinnik. Nandi en Neville is nou wel 'n tweeling, maar hulle stem amper nooit oor enige iets saam nie. Die tweeling bly op die buurplaas. Dit is so naby dat hulle baiekeer sommer oorstap om by Basjan in sy boomhuis te kom kuier. Maar vanaand is 'n spesiale aand. Die tweeling slaap vanaand weer 'n slag by Basjan-hulle oor – iets wat nie baie gebeur nie. Hulle ma en pa moet tot laat by 'n ete in die stad

Basjan skyn met sy flits se lig teen die een muur van die boomhuis. Motte fladder in die lig van die flits rond. Hiervan hou Strepies die muishond sommer baie. Hy spring op en probeer die motte vang! Strepies hou van 'n lekker sappige goggahappie - maar die motte is te vinnig vir hom.

Die maan loer tussen die takke deur.

"Basjan!" roep Mamma. "Dit word laat. Julle moet inkom."

"Agge nee!" kreun Basjan. Nandi is reg – dit is lekker om in die donker boomhuis te speel.

Basjan en die tweeling klouter ondertoe. Basjan help vir Strepies ook af. Mamma wag op die stoep. Dit is 'n lekker warm lente-aand.

"Mamma, kan ons nie maar nog 'n rukkie in die boomhuis speel nie?" vra Basjan.

"Maar dis tyd om te kom eet, Basjan," sê Mamma. "Ek het pizzadeeg gemaak. Julle kan elkeen julle eie pizza kom maak."

Basjan se maag grom. Dit klink na 'n fantastiese idee!

"Maar kan ons dalk ons pizzas in die boomhuis gaan eet as dit klaar is?" vra Basjan.

"Ek dink nie dis so 'n goeie idee nie," sê Mamma. "Dit gaan dalk later koud word ... en ... wel, onthou julle laas toe julle stokbrood buite gebraai het en spookstories vertel het ...?"

Basjan voel hoe sy wange warm word. Laas keer toe die tweeling hier oorgeslaap het, het hulle stokbrood gebraai en Nandi het vir hulle 'n spookstorie gelees – en toe skrik hulle hulle boeglam vir Strepies. Hulle het gedog Strepies is 'n spook!

"Strepies sal ons nie weer laat skrik nie, Tannie," sê Nandi. "En ons sal nie koud kry nie – ek en Neville het ons lekker warm pajamas gebring."

Basjan se ousus, Karlien, kom ook uitgestap op die stoep. "Gaan julle drietjies 'n pajamapartytjie hou?" vra sy.

"Ja!" roep Nandi uit.

"Nee!" roep Neville uit.

Basjan kyk verbaas na Neville.

"Wat is fout met 'n pajamapartytjie?" vra hy.

Neville trek sy skouers op. "Wel, die meisies in ons klas hou altyd pajamapartytjies," sê hy. "Is dit nie iets wat net meisies doen nie? Ek dink 'n maanligpartytjie klink beter as 'n pajamapartytjie."

"Of 'n maanligfees," sê Basjan. "Dit klink lekker grillerig."

Karlien begin lag. "Onthou julle hoe bang was julle drie laas keer?" vra sy.

Mamma knik. "Ek dink regtig nie so 'n grillerige partytjie is 'n goeie idee nie."

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"Maar ons is nie meer babas nie!" kla Basjan.

Mamma sug. "Ons sal maar sien," sê sy. "Gaan trek solank julle nagklere aan."

Basjan weet wat dit beteken as Mamma sê: Ons sal maar sien ... Dit beteken sy dink iets is glad nie 'n goeie idee nie.

'n Rukkie later het Basjan en die tweeling hulle nagklere aan. Mamma rol die pizzadeeg uit. Elkeen kry 'n beurt om sy eie pizza te maak.

"Ek gaan my pizzadeeg in die vorm van 'n spook sny," sê Nandi. "Kyk."

Nandi is baie kunstig. Sy sny die stuk deeg op haar bord sodat dit soos 'n spook lyk. Daarna smeer sy tamatiesous oor, pak ham, pynappel en sampioene op, en strooi kaas oor. Toe sy klaar kaas oorgestrooi het, maak sy vir die spook oë en 'n mond met olywe. Dit lyk fantasties! "Ek weet wat ek gaan maak ..." sê Neville toe Nandi klaar is.

"Wat?" vra Basjan.

Neville glimlag geheimsinnig. "Julle moet wag en kyk," sê hy.

Neville begin sy pizzadeeg sny. Nandi en Basjan hou hom nuuskierig dop.

"Ta-da!" sê hy toe hy klaar is.

Basjan frons. "Wat is dit?" vra hy.

"Wag, ek dink ek weet," sê Nandi. "'n Donkie?"

"Moenie laf wees nie!" sê Neville vies. "Kan julle nie sien dis 'n uil nie?"

"'n Uil?" vra Basjan verbaas.

Nandi snork van die lag. "Dit lyk soos 'n uil wat in 'n eierklitser vasgevlieg het, Neville!"

Neville kan nie help om ook te lag nie.

Daarna is dit Basjan se beurt. Hy sny sy pizzadeeg in die vorm van 'n sekelmaan.





"Ek moet baie kaas oorgooi," sê hy. "Want my ma het kleintyd vir ons gesê die maan is van kaas gemaak."

Basjan gooi skelmpies vir Strepies 'n stukkie ham. Hy gryp dit en begin gulsig eet.

Toe hulle klaar is, gaan die pizzas oond toe.

"Is julle seker julle wil buite in die boomhuis gaan eet?" vra Pappa. "Dis al donker."

"Ons is nie bang nie, Oom!" sê Nandi dapper. "En dis nie só donker nie – dis mos volmaan."

Pappa skud sy kop. "Onthou julle wat laas gebeur het toe julle -"

"Stokbrood gebraai het!" roep Basjan uit. "Ja, Pappa, ons onthou. Maar regtig, ons is nie drie bangbroeke nie!"

Pappa kyk vir Mamma en trek sy skouers op.

"Nou goed dan," sê Mamma. "Ek maak vir julle 'n groot fles vol warm sjokolade."

"Nie warm sjokolade nie," sê Nandi. "Kom ons noem dit ... moerasmodder!"

Mamma en Pappa lag net en skud hulle koppe.

Terwyl die pizzas in die oond is, gaan haal Mamma drie slaapsakke uit die kas.

"Hier is vir julle slaapsakke," sê sy. "Maar moet ek nie eerder vir julle 'n lekker groot krismisbed in die TV-kamer maak nie? Die boomhuis se vloer is maar hard."

"Nee dankie, Tannie," sê Neville. "As ons saam met my pa gaan kamp, slaap ons in ons slaapsakke op die grond."

Pappa gaan kry batterye in sy studeerkamer. "Hier is vir julle ekstra batterye vir julle flitse," sê hy.



"Ag, dis nie nodig nie, Pappa," sê Basjan. "Die maan skyn baie helder. Ons is nie bang vir die donker nie."

Uiteindelik is die pizzas reg. Mamma pak dit in 'n piekniekmandjie saam met papierborde, die fles vol warm sjokolade, plastiekglase en 'n pak malvalekkers.

"Dis nie malvalekkers nie," sê Nandi. "Dit is spookwange."

Basian proes van die laa.

"Is julle nou reg?" vra Mamma.

Basjan knik.

"Roep maar net as julle bang is," sê Pappa. "Ek los die stoep se lig aan."

"Ek gaan buitendien 'n krismisbed in die sitkamer maak," sê Mamma. "Onthou, julle kan enige tyd inkom."

Basjan is teen dié tyd sommer vies. Hoekom dink almal hulle is bangbroeke?

Hulle vat die piekniekmandjie en slaapsakke en stap buitentoe.

"Wag!" sê Basjan. "Ek het iets vergeet ..."

Hy draf weg kamer toe. 'n Oomblik later kom hy terug met sy groen visnet – die een waarmee hy altyd vissies tussen die rotse probeer vang as hulle see toe gaan.

"En nou, Basjan?" vra Pappa verbaas. "Moenie vir my sê jy gaan visvang in die donker nie!"

"Dalk gaan hy spoke vang!" sê Karlien en begin lag.

Basjan stap vies buitentoe. Kan almal nie net ophou om hulle te terg nie?!

Hy help die tweeling om die kosmandjie, die slaapsakke en vir Strepies bo in die boomhuis te kry. Die son het lankal ondergegaan, maar die maan skyn helder tussen die takke van die boomhuis deur. Basjan maak die piekniekmandjie oop en hulle pak die eetgoed uit. Die pizzas is baie lekker!

Toe hulle klaar geëet het, sit Basian sy flits aan. "Nou is dit jóú etenstyd, Strepies," sê hy.

Basjan laat sy flits se lig teen die boomhuis se muur skyn. Sommer dadelik vlieg 'n klomp motte en goggas nader na die lig. Basjan gebruik sy visnet om hulle te vang. Strepies is baie in sy skik! Hy smul lekker aan die goggas.

"Jig, Strepies!" sê Nandi. "Ons moes vir jou 'n goggapizza gemaak het."



Skielik is daar 'n harde gil. Dit klink of dit uit die huis kom.

Basjan en die tweeling spring op.

"Dit klink soos Karlien!" sê Basjan.

Hy klouter soos blits ondertoe, met die tweeling kort op sy hakke.

Basjan storm by die voordeur in.

Daar is weer 'n gil. Dit klink of dit uit die TV-kamer kom.

"Aaaaa! Help! Vang hom!" skree Karlien.

"Ek probeer!" roep Pappa uit.

Basjan hardloop TV-kamer toe. Karlien loer agter die rusbank uit. Mamma loer om die deurkosyn met 'n verestoffer in haar hand. Pappa staan op die koffietafel. Hy het een van die rusbank se kussings in sy hand. Bo sy kop fladder iets rond.

'n Vlermuis!

Pappa slaan met die kussing na die vlermuis.

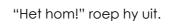
"leeee!" roep Mamma. "Moenie! Jy jaag hom na my kant toe!"

Pappa probeer die vlermuis met die kussing gooi.

Boef! Diesi!

Dit is mis. 'n Blompot val flenters op die vloer.

Basjan sien hoe die vlermuis na hom toe aangevlieg kom. Soos blits steek hy sy hand uit en ...







"Mooi so, Basjan!" sê sy.

Nandi en Neville kyk verbaas na die bruin bondeltjie in Basjan se visnet.

"Jy het hom sowaar gevang!" sê Pappa.

Basjan trek sy skouers op. "Dis net 'n vlermuis," sê hy. "Sommer 'n ou kleintjie."

Karlien kom regop en ril. "Ek gril my dood vir vlermuise," sê sy. "Kry daai ding hier uit."

Basjan gaan buitentoe. Pappa help hom om die net oop te maak en die diertjie uit te skud. Die vlermuis vlieg weg, die donker nag in.

Mamma en Karlien kom staan ook buite op die stoep.

"Basjan, ek is jammer," sê Mamma. "Julle drie is baie dapperder as wat ek gedink het."

"Ja," sê Pappa. "Heeltemal dapper genoeg vir 'n maanligfees."

Basjan en Nandi glimlag vir mekaar.

Maar Neville kyk op na die maan en ril.

"Uhm ... Tannie?" vra hy. "Het Tannie dalk klaar daardie krismisbed in die TV-kamer gemaak? Die boomhuis se vloer is nogal harder as wat ek gedink het ... en dit raak nou 'n bietjie koud ..."

"Neville!" roep Basjan en Nandi uit.

Almal begin lag. Dit lyk of selfs die volmaan 'n groot, vriendelike glimlag gee.



Raaiselpret

Wat kan dag en nag loop sonder om moeg te word of warm te word?

'n Yskas

Wat word groter hoe meer jy daarvan wegvat?

'n Gat

Watter twee dinge kan jy nooit vir ontbyt eet nie?

Middagete en aandete

What is a ghost's favourite dessert? Boo-berry pie

What do bats eat in winter? Alpha-bat soup

What room can no ghost enter? The living room

Why did the moon have no appetite?

It was already full.





XIZRUMBRELLAWN LBZFGNSNPYBUGG SQSJBYIGLEUTSR DEFKUBCFRKNHOA BXSQOTRPATNACS LZARKEYGIMYWQS OMWCTOFGNELYGG SDGTYECQBREEZE SOUDXABHOSBVRR OBLJTSAUWSGGAV MVMBUTMPDMNRIB VJEDLEJURZXENH UKZMIRGZBICESS FKWTPZKCBOLNVT

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BLOSSOM BUTTERFLY EASTER THAW

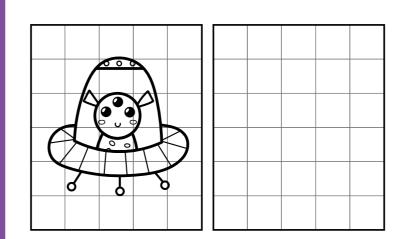
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GREEN UMBRELLA GRASS BUD

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Skommel die letters in die blokke om 'n (grillerige!) woord te vorm. Gebruik die leidrade as jy sukkel.

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THE SKY IS
THE LIMIT!



- 1. The Sun is Like a Big Flashlight: Our solar system's Sun is like a huge flashlight that provides light and warmth. Without it, there would be no life on Earth!
- 2. Planets Like to Spin: All the planets in our solar system rotate, or spin around. Earth takes 24 hours to complete one spin—that's why we have day and night!
- 3. Earth's Twin: Venus is almost the same size as Earth, and that's why it's often called Earth's "twin."
- 4. Gigantic Jupiter: Jupiter is the largest planet in our solar system. You could fit more than 1,300 Earths inside it!
- 5. Saturn's Rings: Saturn is the planet with beautiful rings around it. These rings are made of ice and rock pieces.
- **6. Red Planet:** Mars is known as the Red Planet because it looks red from Earth. Scientists think there might have been water on Mars a long time ago.
- 7. **Runaway Planet**: A day on Venus (one complete rotation) is longer than a year on Venus (one orbit around the Sun). Talk about a long day!
- **8. Tiny Pluto:** Pluto was considered the ninth planet until 2006. Now, it's called a "dwarf planet." It's so small that you could fit nearly 200 Plutos inside Earth!
- 9. Oodles of Moons: Jupiter has 79 moons! Imagine looking up and seeing that many moons in the sky.
- 10. Shooting Stars Aren't Stars: When you see a shooting star, it's actually a meteor burning up as it enters Earth's atmosphere.
- 11. **Neptune's Winds:** Neptune has the fastest winds in the solar system, blowing at speeds of more than 1,200 miles per hour!
- **12. Earth is Special:** Out of all the planets, Earth is the only one where we know life exists. That makes our planet very special!
- **13. The Asteroid Belt:** Between Mars and Jupiter, there's a space "junkyard" called the asteroid belt. It's full of rocks and dust floating in space.
- 14. Uranus is Sideways: Uranus is unique because it rotates on its side, unlike the other planets.

5 extra ways to save fuel

There are other ways we may not immediately think of as having an effect on our fuel consumption. These are some less commonly discussed potential enemies to fuel consumption.

Low quality engine oil

If you use oil with the incorrect viscosity the pistons and other moveable parts are placed under more pressure which uses more fuel. Check your manual or ask your dealership for the correct engine oil and do not neglect to change your oil at the correct mileage.

Tyre condition

Bad tyres have less traction and use more fuel as they spin faster to maintain speed. Low tyre pressure and tyres that are not correctly aligned can also consume more fuel. This is besides the other risk factors associated with tyres not in the correct condition.

Avoid short trips

Trips less than 5km consume more fuel as the vehicles have not warmed up yet. Get all your chores done on the same day to get more kilometres from your tank. Conversely, on the other side of the debate, vehicles with newer technology do not need to be warmed up for longer than what is necessary to warm the interior or defog the windshield. Extended idling can potentially use more fuel than what it can save.

Car servicing

Failure to replace spark plugs or fuel and air filters can increase fuel consumption. Worn fuel injectors also burn fuel faster. Do not neglect to replace faulty parts or neglect to service your vehicle on time.

Bad driving

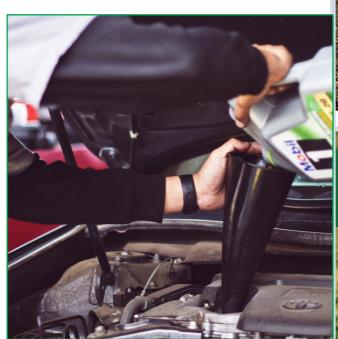
Driving in the wrong gears results in driving with high RPMs, accelerating harshly from a standstill or driving in high gears up hills or around corners and uses more fuel. Manual vehicle drivers with poor clutch control or worn clutches can also cause increased consumption.

Every effort one makes to conserve fuel makes a difference. When all of these are combined the effect will be even greater.

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MOLATER











Since its introduction in 2021, Toyota's Urban Cruiser has consistently ranked first in the highly competitive B-SUV segment, achieving a market share of 19%.

In so doing it has proven that it's the right product at the right price. Within the 'high' B segment, which is where the Urban Cruiser competes, there has been a continuous shift from hatchbacks towards crossovers due to the increasing need for space at an affordable price as well as the preferred loftier driving position offered by an SUV.

et's face facts, the tough economic climate has also encouraged customers o downsize their vehicle purchases in favour of more affordable options – and here they're spoilt for choice as Toyota has a model for every need. Occupying the first rung on this B-segment ladder is the Starlet, an entry hatch for those who are particularly budget-conscious and for whom an SUV is not paramount.

A bona fide sports car, the GR Yaris occupies a unique space right at the upper end of the B segment. And fitting flawlessly in-between, albeit far more value-focused, there's the people-carrying Rumion, flanked by the newly anointed Urban Cruiser SUV, a zerocompromise package for the savvy citified adventurer

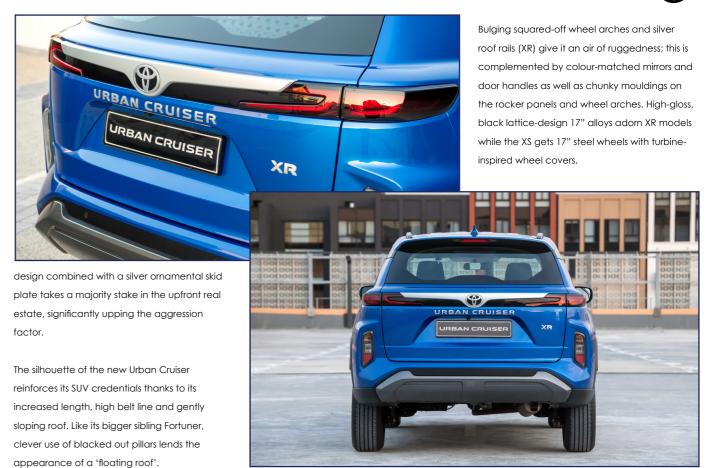
Toyota is therefore pleased to welcome the all-new Urban Cruiser to its fold. Building on the success of the outgoing model, the newcomer gives customers even more - it's appreciably bigger, commands a far greater road presence thanks to Toyota-SUV-inspired styling cues, is more feature-rich and comes with extra safety kit too. Reassuringly, it's built in Toyota's Indiabased plant with platform development having been led by Toyota.

Striking yet Understated Exterior Design

Straight off the bat, it's very obvious that the new Urban Cruiser has undergone a radical metamorphosis. Familiar design cues such as the clamshell bonnet, slim light treatment and gaping lower grille show its related to other members of the Toyota SUV family,

most noticeably RAV4 and Fortuner. It's also considerably bulked up - body length has increased by 370mm with a corresponding growth in wheelbase of 100mm (now 2600mm). Slightly wider and taller than the outgoing model, it additionally benefits from improved ground clearance - 210mm vs 195mm

The new Urban Cruiser is the recipient of a very unusual front-end treatment – eschewing the traditional headlamp placement, the newcomer instead positions the bi-halogen projector headlamps lower in the face so that they're now inset within the bumper. They're also neatly framed with a chrome bezel. The slimline LED DRLs now become the focal points, splitting into two with a chrome strip in between and merging into the piano black grille. A massive lower grille aperture with honeycomb





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25 Krogh Street, Standerton, 2430





transmission or 4-speed automatic (XR) - all driving the front wheels.

The suspension system features MacPherson struts at the front and a torsion beam at the

Safety Boost

The big news on the safety front is the fitment of VSC (Vehicle Stability Control) and HAC (Hill Assist Control) to all models.

But that's not all - a rear centre headrest along with a third rear ELR seatbelt is now also standard. And, XR models gain side and curtain airbags on top of the standard driver and passenger bags. Rounding off the safety and security package across the range is ABS with EBD, ISOFIX and an alarm/immobilizer

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Moving to the rear, the Urban Cruiser is refreshinaly clean and simple. The ultra-slim C-shaped LED taillights are inset within a piano black panel which in turn is overlayed by a pale silver trim garnish. Another design highlight is the way Toyota has uniquely put together both the indicators and reverse lamps in separate vertical clusters. To give it a brawny look, there's a roof spoiler and the lower lip of the rear bumper gets a decorative silver skid

The colour line-up has been enhanced there are now seven to choose from of which three are new. XR models are available in an additional four bi-tone colours (all paired with a black roof) - Luxe Red-, Liquid Silver-, Mystic Pearl White- and Jet Blue Bi-Tone.

Completely Reconfigured Cabin with Extra Features

The cockpit of the new Urban Cruiser is an aesthetically pleasing mix of

fabrics and textures. Lifting the predominantly black cabin are subtle touches of silver - from the satin-plated trim inserts and chrome door handles to the metallic-tipped ventilation controls. High-quality black striated cloth upholstery is featured throughout the interior.

Taking centre stage in the completely re-designed dashboard is the easy-to-read 7-inch infotainment screen

which is, of course, Android Auto and Wireless Apple CarPlay enabled.

The audio (played through two speakers in the XS and four in the XR) and Bluetoothconnected telephony can all be managed via switches on the small-diameter multi-function steering wheel which, for the first time, has both tilt and telescopic adjustment

The instrument nacelle has a decidedly premium feel to it and houses a pair of greybezelled analogue clocks reminiscent of a sports watch - there's a new colour TFT display

In terms of convenience features, the new Urban Cruiser is certainly not left wanting. As before there's Push Start with Smart Entry and rear PDC to name just two, but there are a few key additional niceties. The storage box, for example, between the front seat doubles as an armrest with a slidable lid. The 60/40 split rear seatback houses a centre-mounted armrest/ fold-down table

The driver's seat is now height adjustable and electric-fold mirrors are standard on both grades as are the reverse camera and autocontrolled air conditioning. New and exclusive to the XR model is cruise control.

Under the Skin

Adapted for the new Urban Cruiser is the familiar 1.5-litre naturally-aspirated four-cylinder engine delivering 77kW and 138Nm of torque.

Providing animated performance with a top speed clocking in at 170 and 175 km/h for the manual and auto respectively, its star quality really comes to the fore when you have to fill up - fuel consumption is pegged at a pennypinching 6,1 L/100km in the combined cycle. Buyers can choose between a 5-speed manual





FREE GR driving academy voucher for an advance 4x4 driving course with every purchase

Prices will include: License and registrastion | Delivery | Smash and grab Extended warranty 6 years, unlimited warranty and extended service plan 10 years/120 000km

Terms and conditions apply. Limited stock available







The digital age has brought about a significant shift in the way businesses operate, including how they handle personal information. Financial Service Providers (FSPs), in particular, have an important responsibility to safeguard their clients' sensitive information. With the implementation of the Protection of Personal Information (POPI) Act, FSPs must be diligent in adhering to its principles, as failure to do so can result in severe consequences. This article aims to outline the potential risks that brokers may face when handling personal information and offers practical steps to mitigate those risks and protect clients' privacy. Now, more than ever, it is crucial for companies to prioritise privacy concerns and align their practices with regulatory standards.

RISK 1: DATA BREACHES

Financial service providers (FSPs) are entrusted with the management of highly sensitive information, such as identification details and financial records. As the threat of cyber breaches continue to rise, it becomes crucial for FSPs to prioritise data security and protect against vulnerabilities. That's why implementing strong cybersecurity measures such as encryption, firewalls, and regular security audits is crucial. These measures not only protect sensitive information but also help maintain client trust. As cybersecurity risks evolve, it's essential to remain vigilant and have effective protections against potential data breaches.

RISK 2: INADEQUATE CONSENT MANAGEMENT

The Protection of Personal Information (POPI) Act outlines how companies should handle personal information and mandates that explicit consent is required before processing any data. This poses a particular challenge for Financial Service Providers (FSPs) who handle client data regularly. As such, FSPs must implement clear consent mechanisms to inform clients of their rights and the purpose behind the information collection. Taking these steps also builds trust with clients while maintaining the integrity of their data operations. FSPs have a vital role to play in ensuring compliance with the law and prioritising individuals' privacy. It is essential now more than ever that this responsibility is taken seriously to assure clients that their personal information is being handled correctly

RISK 3: UNAUTHORISED ACCESS AND INSIDER THREATS

One of the major risks facing companies today is unauthorised access to information by insiders such as employees, contractors, or former employees. It is important for FSPs to implement strict access controls to ensure that each employee has access only to the information that they need to do their job. Conducting regular training sessions on security protocols and monitoring data access are some of the steps companies can implement to prevent accidental or malicious disclosure of private data. By taking these precautions, FSPs can significantly reduce the risk of insider threats and protect their clients' private information, as well as their own reputation in the industry.

RISK 4: DATA STORAGE AND RETENTION RISKS

Nowadays, businesses store a vast amount of personal data, making data management crucial to their operations. However, holding onto this data for too long increases the risks of data exposure and misuse, which can be detrimental. Therefore, FSPs must implement data minimisation strategies to restrict the volume of customer information they retain, while also upholding security measures. Through establishing secure storage policies and conducting regular data audits, brokers can lessen the data lifespan and reduce the potential harm that can be inflicted upon their clients. It is crucial for businesses to prioritise consumer privacy and take necessary steps to prevent unwanted data breaches

RISK 5: CROSS-BORDER DATA TRANSFERS

In today's interconnected world, the transfer of personal information across borders is becoming more common. To protect clients' privacy and security, companies must establish effective mechanisms and conduct thorough checks when using cloud software providers. As more businesses engage in these transfers, compliance with international data protection laws becomes vital to avoid legal consequences. By proactively ensuring data security and privacy, businesses can protect their reputation while keeping clients' information safe.

CONCLUSION

The Protection of Personal Information (POPI) Act has shed light on the numerous potential risks faced by Financial Service Providers (FSPs) when managing client information. These risks include data breaches, unauthorised access, consent management inadequacies, and challenges with cross-border data transfers. To address these risks, FSPs must conduct privacy impact assessments, establish robust data protection policies, and prioritise employee training at all levels. By doing so, they can demonstrate commitment to responsible data management, earn client trust, and achieve compliance with the Act.

By Safire Insurance

In an era characterised by rapid change, vast amounts of information, and complex challenges the importance of critical thinking has never been greater. As routine tasks become more automated, it is critical thinking that will allow us to adapt to new challenges, identify opportunities and find innovative solutions. In this article, we delve into the intricacies of critical thinking, its transformative power, and its role in shaping our future.

1. ADAPTING TO A RAPIDLY CHANGING WORLD

Critical thinking is vital for us to effectively leverage and adapt to the fast-paced advancements in technology. As machines and automation become increasingly capable of performing tasks faster and more efficiently than humans, our strength lies in how we use technology and apply it to our environments. By applying critical thinking, we maximise our potential to solve complex problems, generate innovative solutions, and create meaninaful improvements.

2. DEALING WITH INFORMATION OVERLOAD

Critical thinking empowers us to navigate large volumes of information, evaluate credibility, relevance, and potential biases more effectively. In a professional environment, it allows individuals to sift through irrelevant noise, extract valuable insights, and leverage them to excel through better decision-making and performance.

3. SOLVING COMPLEX PROBLEMS

Critical thinking allows us to break down a problem into manageable components, and better understand the nuances and underlying factors. It prompts us to ask probing questions, challenge assumptions, and evaluate information from multiple perspectives. By thinking creatively and considering solutions outside conventional frameworks we can navigate uncertainty, assess risks, and make informed decisions based on logical reasoning and evidence.

4. PROMOTING INNOVATION

Critical thinking prompts us to think beyond the status aug and consider alternative perspectives and approaches. By critically evaluating existing ideas and concepts, we can identify gaps. limitations, and areas for improvement. Critical thinkers are unafraid to take risks, experiment with different possibilities and iterate on their ideas. They engage in active problem solving, combining analytical thinking with imaginative ideas to push boundaries and drive innovation forward. By nurturing critical thinking, we cultivate an environment that embraces creativity, encourages continuous improvement, and paves the way for innovation.

CONCLUSION

Without critical thinking, individuals may struggle to adapt to rapid changes, becoming overwhelmed by information and will be unable to discern credible sources from misinformation. Failure to develop

IMPORTANCE OF critical thinking have significant HE WODERN consequences in an

paced world. As we prepare for the challenges and opportunities that lie ahead, embracing critical thinking is crucial for personal and professional growth, enabling us to navigate uncertainty, capitalise on emerging

opportunities, and contribute meaningfully to an ever-evolving world.

By Safire Insurance

ider (FSP:45055 & NCRCP: 6849)

increasinaly complex and fast-

skills can







FROM ANDRE MYBURGH, OUR CEO



I want to take the opportunity to welcome you to TWK Agri, an organisation built upon a strong foundation of core values that are deeply woven into our work culture and practices.

As CEO, I take immense pride in the pillars of our ethos, which include Accountability, Growing Trust, Resilience, and Innovation, Our daily business operations are guided by these four values that inspire us to deliver superior services to our clients and stakeholders consistently. Unlike many other instances where values often become mere words on a page, at TWK, our values are the essence of our collective identity Therefore, a short discussion of how each value impacts our work ethos

Accountability. Our operation's bedrock urges us to take ownership of our actions and decisions. It imparts a sense of responsibility and assurance in our work and contributes towards trust and transparency as core characteristics of our culture.

Growing Trust. We cultivate solid and sustainable relationships with our clients, partners, and each other. We aim to earn and sustain trust through

Resilience. The value signifies our ability to adapt and thrive in the face of challenges It defines our spirit of perseverance and demonstrates an open mind that is prepared to learn from failures, bounce back, and pursue goals with renewed determination.

Innovation. The lifeblood of our company. It fuels our pursuit of new ideas, encourages us to challenge the status quo, and drives us towards continuous improvement and growth.

We want to encourage you, as a member of the TWK Agri family, to embrace these values by incorporating them into your own life, work and conduct

We look forward to sharing this exciting journey of building a positive future with you. A future where agriculture meets innovation, where our actions shape a sustainable world, and wherein we continue to set standards that others can follow.

Best reaards





OUR VISION



ACHIEVING SUSTAINABLE GROWTH, TOGETHER.

In simple terms, we aim to achieve long-term growth while considering the well-being of all stakeholders involved. We believe in working collaboratively and inclusively to ensure that our growth is sustainable and beneficial for everyone.

Achieving sustainable growth together means pursuing growth in a way that benefits not only the organisation but also its employees, customers, communities, and the environment.

OUR MISSION



OUR MISSION IS TO CREATE MARKETING CHANNELS AND DELIVER VALUE-ADDING PRODUCTS AND SERVICES TO THE AGRICULTURE, FORESTRY AND RELATED INDUSTRIES.

In simple terms, our goal is to establish ways of promoting and selling products and services to the agriculture, forestry, and related industries that bring value and benefit to those industries.

The mission of creating marketing channels and delivering value-adding products and services is about actively seeking opportunities to provide beneficial solutions to the agriculture, forestry, and related industries. It involves understanding the needs and challenges of those industries and finding innovative ways to add value, whether through new products, services, or marketing strategies.



WE VALUE AGRI





ACCOUNTABILITY



RESILIENCE



WE ADD VALUE IN AN ETHICAL WAY AND TAKE RESPONSIBILITY FOR OUR ACTIONS.

In simple terms, this sentence means that we believe in being accountable for our actions and making sure that we contribute positively in a fair and honest manner, considering the impact of our actions on others, the organisation and our society as a whole. We take responsibility for what we do and the impact it has on others.

For example: One of the employees notices a mistake in a project that could potentially harm the company's reputation. Instead of ignoring it or blaming someone else, the employee takes responsibility for the mistake and informs their supervisor or manager. They work together to find a solution and make sure the error is fixed. In this case, the employee is living the value of accountability by being honest, taking responsibility, and working towards a resolution.



WE DRIVE SUSTAINABLE GROWTH THROUGH AGILITY AND PERSEVERANCE.

In simple terms, we believe in achieving long-term success by being adaptable, determined, and persistent. We understand that challenges and setbacks are part of the journey, but we remain resilient and committed to driving sustainable growth.

For example: We operate in a highly competitive industry where market conditions can change rapidly. Instead of being discouraged by obstacles or setbacks, we respond with agility. We continuously assess market trends, customer needs, and our own strategies. If we encounter a challenge or a shift in the market, we quickly adjust our approach, reevaluate our plans, and find innovative solutions. By staying flexible and adaptable, we are able to navigate through uncertainties and maintain a steady path towards growth.

By embracing resilience as a value, individuals can drive sustainable growth, seize opportunities, and overcome obstacles along the way.



GROW TRUST

INNOVATION



WE GROW OUR BUSINESS BY BUILDING RELATIONSHIPS OF TRUST WITH ALL STAKEHOLDERS.

In simple terms, we believe in growing our business by establishing trusting relationships with everyone involved in our work. This includes our customers, employees, suppliers, and other partners.

For example: We prioritise building strong relationships with our customers. We achieve this by providing reliable and high-quality products and services, being transparent about our products and services, and promptly addressing any concerns or issues that arise. We also communicate honestly and openly with our customers, setting realistic expectations and delivering on our promises. By consistently building trust with our customers, the company earns retained business, positive reviews, and referrals, which helps us grow our business.

We prioritise open communication, reliability, transparency, and respect, which helps us establish a positive reputation and grow our business through long-term relationships based on trust.



WE DEVELOP UNIQUE SOLUTIONS TO SOLVE COMPLEX CHALLENGES.

In simple terms, we believe in coming up with new and creative ideas to solve difficult problems. We value innovation and strive to develop unique and inventive solutions.

For example: We encourage our employees to think outside the box and explore new approaches to solving complex challenges. One of our employees encounters a problem where the existing solutions in the market fall short. Instead of sticking to conventional methods, we brainstorm and experiment with different ideas. We collaborate with our team to develop a novel solution that addresses the problem in a unique and more efficient way. By embracing innovation, the company is able to stand out from competitors and offer valuable and cutting-edge solutions to our clients.

By fostering a culture of innovation, individuals can stay ahead of the curve, adapt to changing environments, and find creative solutions to complex challenges.



COMPANY NEWS

TWKs News and Company Culture

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WE VALUE

COMPANY NEWS | TWK AGRI | RADIUS

Battle of the Bands 2023

TWK departments teamed up again to compete in Welverdiend's annual Battle of the Bands contest to see who the champions would be this year.

Teams that competed:

- The Soulmates (Insurance)
- The Scarlett's (Financing)
 The Greatest (Insurance)



















TWK INSURANCE ~ BLINDFOLD DRAWING



TWK Insurance challenged their team to a blindfold drawing competition, to encourage teamwork and communication.

Blindfold drawing is a fun teambuilding activity. Ultimately, the team must instruct their artist to draw an item or scenario just by describing it. The team whose drawing is closest to the actual item or scenario wins.

Teams that participated: We have 99 problems but winning - office games ain't one Nuts & Bolts -

The Visionaries -Purple Turtles -

Abby -







The Winning Team ~ Purple Turtles: Christine -Ashley -Kyla -Andrea -Chanel -

Alpha & Omega School

TWK sponsored signs which will help Alpha & Omega School become more colourful and create awareness of their PEARL values:

Peace

- Excellence

Accountability

Respect

Love



Nurturing future rugby champions, one tag at a time.

TWK Insurance Nelspruit is proudly backing the young rugby enthusiasts at Pre-school Nellie Miere in Nelspruit by generously sponsoring rugby tags for our aspiring rugby stars.



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GREATER RIVERSIDE BIODIVERSITY INITIATIVE

The GBRI's vision, "to create a safe, future fit green asset founded on strong partnerships, promoting conservation, social cohesion and cultural vibrancy that drives progress through integration, entrepreneurship and dialog" aligns with that of the City of Mbombela's Climate Change Response Policy, and aims to stimulate the establishment and conservation of green spaces in and around the Riverside precinct that serve everyone.

The Greater Riverside Biodiversity Initiative (GRBI) is a programme to establish an interconnected web of green spaces approximately 280 hectares in extent in the Greater Riverside area of Mbombela that serves the city, its people, and the economy alike. The GRBI aims to stimulate the establishment of green spaces that serve everyone. These spaces will increase the city's resilience to climate change, conserve and enhance biodiversity value and generate opportunities for true social and ecological regeneration through the establishment of sustainable and catalytic green spaces within the existing (but neglected) Greater Riverside greenbelt.

The GRBI has been set up as a Not-for-Profit Company (NPC) to manage the clearing, conservation, and activation of the green areas in the GRBI. The founding steering committee, which is in the process of becoming the board, consists of a number of experienced environmentalists.

www.riversidecid.co.za

TWK Agri sponsors and lends support to this initiative aimed at nurturing and preserving the environment.









Reviving the Classics! TWK proudly sponsors the yearly Hoeka Toeka Vintage Car Show.





Empowering Branch Teams TWK & Voermol Training Sessions, June-August 2023

In June and August 2023, TWK and Voermol conducted training sessions for branch employees. These sessions took place in Vryheid, Kokstad, Pietermaritzburg, and Piet Retief. The training proved highly informative, resulting in significant benefits for the staff. The sessions were presented by Voermol and their dedicated team.









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Garden and Life

First Fruits of Success: TWK's Garden & Life Project Yields Ready Harvests.

The initial harvests from TWK's Garden & Life endeavour have reached readiness. This initiative spans across five schools, where we are actively engaged in instructing and leading students in the art of cultivating sustainable vegetable gardens.







In our social responsibility duties, we strive towards ethical standards, fulfilling our civic duties, so that the actions of our company or individuals may benefit the whole society. We aim to keep a balance between economic growth, the welfare of the society and the environment. As the social responsibility applies to both individual and the company as a whole, we aim to incorporate our daily actions and decisions in such a manner that we can help to ensure the integrity of the society as well as assisting with the protection of the environment.



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TWK INSURANCE NELSPRUIT JOINS IN THE SPIRIT OF NELSON MANDELA DAY

In support of the Mandela Day Initiative, Nelspruit Insurance allocated their Saturday to volunteer at the Pro-Life Pet Rescue and Rehabilitation Centre, contributing both their time and a donation of pet food.













TWK TRADE ERMELO JOINS THE MANDELA DAY CELEBRATIONS

On Mandela Day, TWK Trade Ermelo radiated compassion at True Rescue, bringing joy to the dogs through playtime and generously donating food. Their heartfelt gesture kindles hope for these cherished companions, embodying the spirit of Nelson Mandela's legacy.











EMBRACING MANDELA'S LEGACY: A DAY OF GIVING IN PIET RETIEF

On Mandela Day, TWK Piet Retief created cherished memories with the children of Uzwelo Children's Home, spreading joy by distributing toys and essential food donations.

A heartfelt thank you extends to every department for their generous time and donations towards this meaningful Nelson Mandela Day initiative. Your collective efforts have left a significant impact, embodying the spirit of giving and honouring Mandela's legacy of compassion and unity.

Furthermore, our outreach efforts expanded to include Grip House and the SAPS, and we also visited Louis Hildebrandt Children's Home in Volksrust. The children there were delighted to receive toys and food donations. Together, we collaborated to make a meaningful impact and contribute to the well-being of our community.



























EUM BRINGS WARMTH AND CARE TO RATANDA OLD AGE HOME IN HEIDELBERG

EUM, in collaboration with one of their funeral home partners, Seetsa Finance, actively participated in the Nelson Mandela Day initiative. Together, they extended their support to Ratanda Old Age Home in Heidelberg. The compassionate team prepared warm meals for the elderly residents, engaged them in exercises using exercise machines, and distributed bags containing essential items such as toothpaste and toothbrushes. Their collective efforts brought joy and care to the elderly on this special occasion.







TRADE PIETERMARITZBURG PAYS A HEARTWARMING VISIT TO CHOC.

During Mandela Day, TWK Trade Pietermaritzburg actively participated by spending quality time at CHOC and generously distributing goodie bags.

TWK certainly left a significant impact on our communities during this year's Mandela Day initiative.



Empowering, Inspiring, Instoppable Celebrating Women's Day!











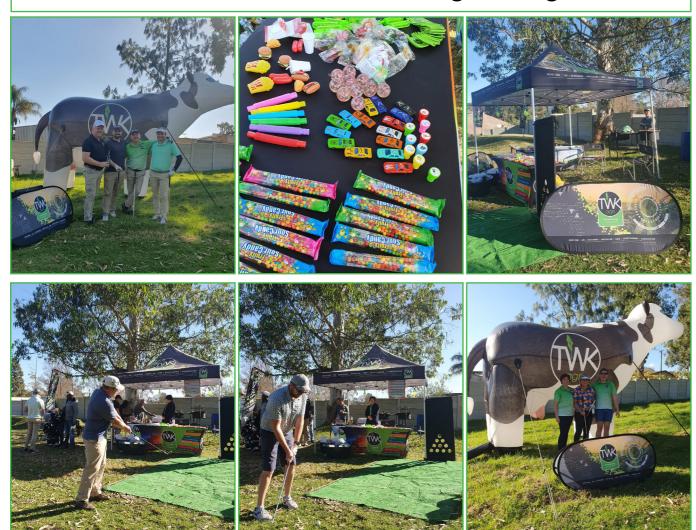








TWK ondersteun Elfieland-gholfdag



VUMBUKA TRUST WISHES ALL SME'S THE BEST IN THEIR BUSINESSES

"Success is not always measured by immediate financial rewards. By investing in your skills and serving others with your abilities, you are building a foundation for future opportunities and personal growth." Royaume du Djuimo.

As the Youth Month comes to an end, the Vumbuka Trust aims at assisting Enterprise Development projects. The Trustees would like to wish all the small SME's the best in their businesses. The Vumbuka Trust wishes to encourage Mkhondo local small businesses to apply for the financial funding in 2024 application round.



















ROADSHOW WE ARE STARTING AN ADVENTURE















TWK INSURANCE: PROUD SPONSOR OF THE PIET RETIEF COUNTRY CLUB MUG OF THE MONTH TOURNAMENT!!





Die manne van Rob Ferreira lyk reg vir aksie in hulle nuwe baadjies. Met trots geborg deur TWK Versekering.



$\begin{tabular}{ll} TWK Insurance supports KZN Youth \\ Show \end{tabular}$



OUR TWK INSURANCE TRICHARDT BRANCH HAS MOVED TO SECUNDA!

VISIT US AT LAKE UMUZI WATERFRONT

1 KIEWIET STREET

SECUNDA

T: (017) 880 0080







VAL Farmers Day 2023

This year, TWK took Val Farmers Day by storm, leaving an indelible mark with stunning departmental branding that captivated all. We seized this golden chance to showcase our exceptional range of agricultural products and top-notch services, reaping immense benefits along the way.

To add a touch of elegance, we transformed a VIP area into a breathtaking oasis, inviting guests to unwind, bask in the beauty, and savour delightful refreshments in style.





















TWK High Goal Polocrosse

















TWK ONDERSTEUN WITTENBERG SCHULE MET HOKKIESTOKKE- EN SAKKE







Uzwelo Children's Home ~ Mdukuzane Safe Park

To provide a safe environment for the children of Uzwelo Children's Home, Piet Retief's community came together to equip a safe park. Known as Mdukuzane safe park, this is a place of care, comfort, and counselling for the youth. Toys, tables, chairs, and kitchenware were purchased for the park with a donation from the TWK Group.

















Empowering School Sports

TWK, a proud sponsor, provides stylish soccer attire to Curro Primary School in Nelspruit. This sponsorship aims to support and empower school sports, enhancing the students' passion for soccer while fostering a sense of unity and team spirit. With this contribution from TWK, the young athletes at Curro Primary School can now enjoy a more enriching and exciting sporting experience.

Light Ospring Meals

This perfect light spring meal will have you coming back for more! Although the ingredient combination may seem a bit strange, we can assure you that this salad will be a taste explosion in your mouth!

Smaked Beef and Peach Salad

Ingredients

- 1 small pack frilly green lettuce leaves
- 250 ml roasted red pepper slices
- 150 g smoked beef slices, cut into thin strips
- 1 x 425 g can peach slices, drained
- 250 ml basil leaves, coarsely torn
- 180 ml bought light yoghurt and herb salad dressing

Method

- . Arrange the lettuce on a salad platter and top attractively with the rest of the ingredients.
- 2. Drizzle with the dressing and serve.

Recipe by Anna Muller | www.ilovecooking.co.za







CChicken CQuesadillas

Ingredients

- 325 ml cooked chicken meat, shredded or cut into small pieces and seasoned to taste
- 250 ml grated white cheddar or mozzarella cheese
- 125 ml diced tomato
- 125 ml finely chopped spring onion tops (the green parts)
- 30 ml finely chopped green chili (optional)
- 65 ml tangy mayonnaise (just enough to moisten the filling)
- 2 large flour tortillas

Method

- 1. Lightly mix together all the ingredients except the tortillas. If you like seasoning, add more now according to your own taste.
- 2. Spread the filling out on one tortilla and cover it with the second tortilla. Press down firmly to form a quesadilla.
- 3. Heat a non-stick pan then carefully transfer the quesadilla to the pan and cook on medium-high heat for a few minutes until lightly browned. Flip the quesadilla and cook the other side, pressing down onto the top of the quesadilla with a broad spatula, until lightly browned and the filling piping hot with the cheese melted. Slide onto a plate, cut into quarters and serve with Mexican Corn Salsa, sour cream and Guacamole.
- 4. Serves 1 (but two can easily share as it is large and filling!)

Chef's Hint

- You can fill tortillas with just about any filing imaginable. From spicy Mexican minced beef to smoked fish to grilled vegetables. And
 you can combine your filling with any sauce or salad ingredient.
- And you can either make your own tortillas or buy them making your own will obviously save you quite a lot of cash whereas the homemade variety will cost you a bit of energy. Your call to make!

Recipe by Anna Muller | www.ilovecooking.co.za



OOriental Beef Balls

Ingredients

- 600 g Lean beef mince
- 65 ml spring onion, finely chopped
- 10 ml chopped garlic
- 10 ml Chinese 5-spice powder
- 10 ml thick soy sauce
- 15 ml sunflower oil
- salt and freshly ground black pepper
- oil for frying
- 1 large onion, halved and sliced thickly
- 500 g frozen Hawaiian stir fry
- 150 200 ml oyster sauce



Method

- 1. Mix together the mince, spring onion, garlic, 5-spice, soy sauce and 15 ml sunflower oil. Season to taste and form into walnut-sized balls.
- 2. Heat a little oil in a pan and lightly fry the balls in batches just until lightly browned. Remove from pan and set aside.
- 3. Heat some oil in a wok until smoking hot and add the onion and stir fry. Toss until piping hot. Add the meatballs and oyster sauce and cook a further minute, tossing gently. Remove from heat and serve.

Recipe by Anna Muller | www.ilovecooking.co.za





There will be rain, and there will be sunshine...

Without that dark cloud, there can be no rain, and without the rain there is no life.

What season are you going through at the moment?

Is it a dark season? Perhaps you are fearful of the future, not sure what it holds for you? Well, be of good courage if you are a Christian you have nothing to fear, because the Bible tells us in Romans 8:28 (NKJV):

"All things work together for the good of those who love the Lord and are called according to His purpose."

So if you are going through a dark moment, remember as a farmer that the darker the cloud, the more rain is waiting in that cloud. We need rain in order to things to grow and bloom.

And of course, once the cloud lets down all its rain, what happens? The cloud disappears and the sun shines and the crop grows.

So, without that dark cloud, there can be no rain, and without the rain there is no life.

So, we rejoice. As Paul says in Romans 5:3-4 (NKJV):

"We rejoice in our tribulation for tribulation worketh patience, patience character and character hope."

Our hope for this year of 2023 is in Jesus Christ and in Him alone

Have a wonderful week

Bless you

Angus & Jill Buchan

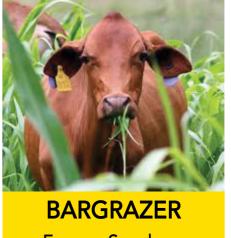
"I will send down showers in season; there will be showers of blessing." - Ezekiel 34: 26.



High-quality hay, silage, and tasty forage!

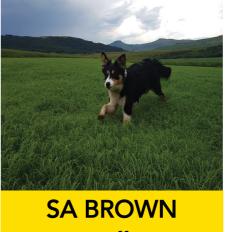


Sweet Sorghum

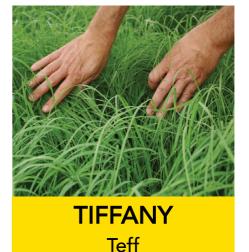


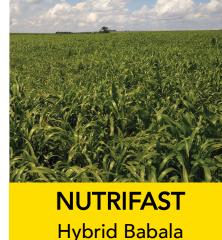
Forage Sorghum











For advice or further information on the best summer grasses in the market, visit our website and feel free to contact your nearest Barenbrug representative.

ALSO AVAILABLE AT TWK







Hoekom

is JoJo se kleure so helder en blywend

Die kleurpigment word in die plastiek saamgestel

