

# ROSHGOLD

NEWS

03 /2025 | SUMMER EDITION

## When Wisdom Meets Compassion

2025: Our Financial Year in Visuals

Next-Gen Volunteers Inspire

HOLIDAY MODE: ACTIVATED!

**A Special Tribute to the  
"Heart of Roshgold"**

**MENTORSHIP &**  
*Renewal*

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# Ed's Entre

After last year's 40<sup>th</sup> anniversary celebrations, this year's annual meeting was not expected to be as high-profile or celebratory as the 2024 get-together. Wow, it was another power pow-wow!

Roshgold shareholders know how to enjoy a good do, and this year's event was another lift-off, with a warm, fuzzy feeling and plenty to enjoy, participate in, eat, and benefit from.

Over the years, our esteemed guest speaker's set the tone for a day of inspiration. Zaheerah Bham Ismail's keynote captivated our audience. Shaakira Rahiman shares the spirit of Zaheerah's message in her editorial. Leading through mentoring is much needed as a tool of empowerment and as a platform for skills transfer. Roshgold continues to reach out to the many stakeholders it serves and help drive the group to opportunities, growth, and long-term sustainability.

The presentation of the annual financial statements, financial reports, and analyses justified Roshgold's status as a stable, well-managed investment destination and a choice for a proven community-based investment vehicle. It reaffirmed Roshgold's place in investor portfolios with forty-one years of asset growth, dividend payouts, and assuring corporate governance and stakeholder accountability. Roshgold's commitment to meeting the challenges posed by the continued adoption of technology, the introduction of younger talent, and, most importantly, engaging attendee participation and the involvement of an enthusiastic young band of volunteers being mentored in the art of organising and delivering a meaningful event.

The issue has a lot of yummy food for thought, including a who's who AGM. photo gallery, a myriad of prize winners, a book review of the best-selling and colourful Fehmz cookbook,"Damn Good Food."

Enjoy the issue and our holiday greetings and prayers for the safety of our readers, shareholders, and stakeholders. All the best and Happy Holidays from us at Roshgold for 2026!

See you soon.

*Haroun Pochee*

B.COM C.A. (S.A.)  
EDITOR



# Roshgold 2025 Review of Operations: Resilience, Growth & Shared Prosperity

Highlights from the presentation by Ahmed Lambat (BCOM, B Acc, CA SA)

**Numbers don't lie, but a picture paints a thousand words, and this year's presentation and slide-show effectively shared Roshgold's performance visually.**

## A Year of Disciplined Growth

Roshgold's results reflect a resilient, community-owned investment fund staying true to its founding values: shared prosperity, responsible stewardship and visionary leadership. This 2025 financial year was marked by disciplined financial management, growth and solid returns across all key revenue streams.

### SUMMARY OF OPERATIONS

\*Figures in Rands

DESCRIPTION	2025	2024	% CHANGE
TOTAL GROUP REVENUE	69.1M	57.3M	21%
DIVIDEND INCOME	7.8M	5.5M	42%
INVESTMENT PROPERTIES	58.8M	51.7M	14%
TOTAL RETURNS GENERATED	41.3M	34.2M	26%
TOTAL GROUP ASSETS	648M	594M	9%

### SHAREHOLDERS RETURNS IN RAND TERMS COMPANY

\*Figures in Rands

DESCRIPTION	2021	2022	2023	2024	2025
RETURNS	7.7M	8.7M	13.4M	15.9M	18.5M
DIVIDENDS	475K	998K	525K	-	-
TOTAL FOR THE YEAR	8.2M	9.7M	13.9M	15.9M	18.5M

**2025**  
 REVIEW OF OPERATIONS  
 REVIEW OF FINANCIAL RESULTS

## Total Revenue: Upward Momentum

Total revenue continued to climb, highlighting the success of Roshgold's diversified strategy. Despite economic pressures and a subdued investment climate, optimised asset performance and improved operational efficiency ensured stable, reliable growth.

### TOTAL INCOME COMPANY

\*Figures in Rands

DESCRIPTION	2025	2024	PERCENTAGE
REVENUE	17.9M	15.8M	13.03%
OTHER INCOME	8.7M	10.4M	-15.50%
TOTAL INCOME	26.7M	26.2M	1.72%

• There has been a decrease in Other Income

## Rental Income: Solid Property Performance

The property portfolio remains a cornerstone of financial stability. High occupancy, effective management, and strong tenant relationships drove sustained rental revenue growth, offering predictable, inflation-resilient returns.

## Investment Income: Strong Portfolio, Prudent Strategy

Roshgold's investment portfolio delivered meaningful growth through careful oversight, diversified asset allocation, and conservative risk management. Key drivers included:

- Positive equity and money market performance
- Strategic reinvestment for long-term value
- Active market monitoring to ensure stability.

## Operational Excellence: People, Processes & Purpose

Internal improvements strengthened Roshgold's service and responsiveness:

- Enhanced compliance and financial controls
- Digitised processes and improved reporting
- Better shareholder service channels
- Ongoing staff development

DESCRIPTION	2025	2024	PERCENTAGE
TOTAL COST	271M	265M	↑ 2.33%
TOTAL FVA	62.1M	55.8M	↑ 11.29%
TOTAL INVESTMENT PROPERTY	333M	320M	↑ 3.89%

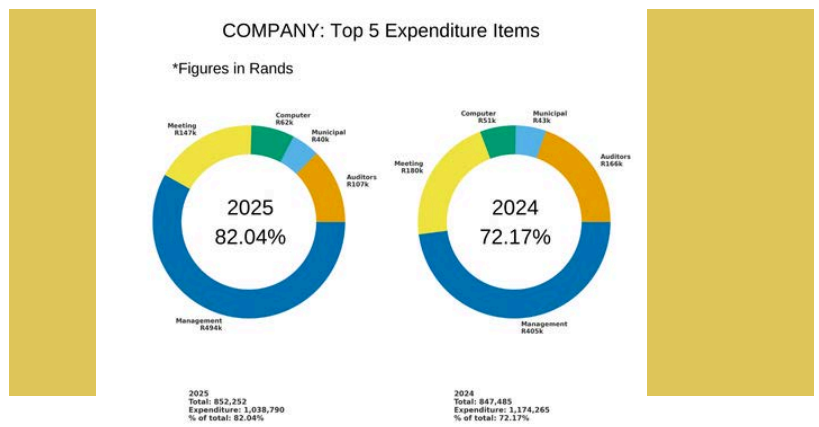
DESCRIPTION	2025	2024	PERCENTAGE
INVESTMENTS AT FAIR VALUE			
LISTED	34.1M	31.1M	↑ 9.63%
UNLISTED	142M	112M	↑ 26.54%
TOTAL INVESTMENT PORTFOLIO	176M	143M	↑ 22.86%

## Looking Ahead: Strategic Priorities

Roshgold's vision for the next chapter includes:

- Growing the investment portfolio
- Acquiring value-creating properties and investment opportunities.
- Expanding youth leadership and development and enabling succession planning.
- Continuously reviewing strengthening governance
- Deepening community impact

DESCRIPTION	2025	2024	PERCENTAGE
DIVIDEND INCOME FOR THE YEAR	1.6M	1.5M	↑ 6.67%
LISTED INVESTMENTS AT FAIR VALUE	31.1M	28.6M	↑ 8.65%
ROSHMETALS SHARE PRICE AT YEAR END	R 2,101	R 2,069	↑ 1.55%



### The vision is clear:

A financially empowered community built on trust, shared values and collective prosperity.

## Major Highlight: Share Price Rises to R2 500

Roshgold's share price increases to R2 500 and this reflects more than just numbers- it signals asset growth, shareholder confidence, and the organisation's forward momentum.





# ON YOUR MARKS. GET SET. HIT RESET

Article by Haroun Pochee B.Com C.A. (S.A.)

**Are you ready for an investment environment with low inflation and lower savings rates?**

**Is it time to hit the reset button?**

**Will the exchange rate continue its upward trend of strengthening against major currencies?**

**Time to hit the reset button on your investment model?**

Ahmed Lambat's insightful presentation on Roshgold's Review of Operations made for a compelling case for investment in the Roshgold Group.

Yes, economic growth has stalled, political instability has persisted, and a weak currency has had a profound impact on South Africans. The trend of moving money offshore into thriving tech stocks, vibrant cryptocurrencies, gold, and silver is now showing signs of abating, as valuations have risen to unsustainable levels.

Monies placed in high-yield savings and participation platforms are beginning to yield less as interest rate cycles shift amid economic policy easing to stimulate growth.

Roshgold has often been accused of adopting a prudent, conservative approach to its shareholders' funds and investments.

Indeed, the cycle has changed, and shareholders were reminded of just that!

- Property investment and diversification of the recent past have begun to reap benefits.
- The investments in businesses have also yielded growth in income and share values.
- The Roshmetals unit valuation benefits from the commodity boom.
- The continued upgrading and investment in maintaining the property portfolio have positively impacted the portfolio's property values.

- Roshgold's track record cannot be faulted with forty-one years of consistent shareholder returns.
- The Roshgold share price unit has increased, and the returns for the year ended 30 June 2025 are more than ten percent. A commendable achievement.
- The group's cash management allows the group to leverage itself for suitable investment acquisitions

Savvy investors will use this shift and change in the economic cycle to reallocate investment capital into a solid portfolio that delivers sound returns and long-term capital growth.

Roshgold continues to offer shareholders and their families the affordability and flexibility of a good and solid investment either with lump-sum amount and/or consistent and regular debit order investments.

Roshgold helps build wealth over the long-term and supports and encourages long-term participation and wealth building. It is not a speculative short-term play aiming for annual returns and longer-term capital growth.

Many of our shareholders opt to tailor their participation to suit their finances without having to be locked in, contractually bound without concern for quantum of the amount or frequency. They decide on their financial situation and appreciate the flexibility of investing in the Roshgold group. They also have the option to re-invest their returns or have it paid out.

Flexibility personified!

Whether you are starting small, investing periodically or making a once-off contribution, our team will guide you through options that align with your circumstances and goals.

**Sometimes, hitting reset doesn't mean starting over. It simply means returning to fundamentals that work and a investment vehicle that has delivered growth and returns over forty-one years.**



# MERCY, MENTORSHIP AND LEGACY

## FROM ZAHEERAH BHAM ISMAIL'S ROSHGOLD KEYNOTE ADDRESS

Reflections by Shaakira Rahiman on the Keynote Address.



### **LEADERSHIP IS NOT JUST WHAT WE BUILD BUT *WHO WE BUILD***

One of the most profoundly spiritual aspects of being a leader is mentorship.

Zaheerah humbly acknowledged that many individuals seated in the Roshgold AGM audience have guided, supported and mentored her on her path and journey, making this address and engagement especially meaningful.

She advised attendees:

“I am not here to teach you anything new, these values already live within your organisation. Thriving communities, shared resources and visionary leadership. You are not beginning this journey, you are shaping it.”

We reflect and appreciate her sharing from her experience and wisdom. Zaheerah ignited and shone the light on renewal, reflection, and mentorship to the audience. She persuaded and achieved her intention of sparking a much broader impact: building others, nurturing leaders, and leaving a legacy that multiplies

### **ISLAMIC FOUNDATIONS OF MENTORSHIP**

Zaheerah advocated that we come from a faith that is strategic, intentional and proactive, not a system that simply drifts with the tide or “goes with the flow”. She illustrated this with the example of the Prophet Muhammad (SAW) positioning the archers strategically in battle: a timeless lesson in planning, discipline and foresight.

This applies not just to organisations but to our homes, lives and communities, to lead with strong intention and strategy.

Her message beautifully reinforced Roshgold's own ethos which she vocalised as purpose-driven leadership, grounded in faith, community and practicing a longer-term vision.

A question she posed poignantly that was felt and lingered in the room long after she said it:

**“What will outlive you? Not just the companies you build, but the people whose lives you shaped.”**

It was a reminder that legacy can't be measured in assets, it is measured in the hearts we occupy and in the impact on those lives we leave behind.

Her presentation continued to anchor her message in prophetic wisdom. She quoted the beautiful hadeeth of Rasulullah (SAW):

**“Whoever teaches some knowledge will have the reward of the one who acts upon it, without that detracting from his reward in the slightest.”**

A true reminder in that beneficial knowledge is held in the highest esteem by Allah SWT and should also be by His creation. Knowledge that uplifts and brings light carries a reward that continues long after we are gone.

She reminded the audience that the Quraan is not just a book of recitation, it is our code of governance. Strategy, mentorship, leadership, community-building and many other facets in the Quraan provide us with the blueprint. We are simply meant to apply the wisdom, use it and live it.

She shared with us about how technology is changing our lives, our values and the world we are all navigating. She cited ChatGPT; its benefits and its limitations and the massive shift AI is creating and referenced a resource to look into: Dr Waleed Quddus who developed Ansari Chat for Muslim students and teachers, ensuring that knowledge is not only accessible but grounded in credible Islamic sources.

**“Leadership today requires timeless values and modern tools.”**

## **BUILDING A SPIRITUAL LEGACY OF LEADERSHIP**

She emphasised that Islamic leadership is deeply spiritual. It is a trust not only between people, but between us and the Almighty. If we say we are doing business with a Muslim, it should mean a level of trust so high that we don't even need to check the receipt. That is the standard our faith sets.

Our very first injunction was “Iqraa”- Read. Knowledge, learning and conscious effort are not optional, they are essential. We must take responsibility to educate ourselves and those around us. We pray for beneficial knowledge to uplift those in need of upliftment.

The Prophet Muhammad (SAW) modelled this beautifully. He taught, mentored, nurtured and guided people consulting through a Shura (council) showing gentleness, patience and mercy in every interaction. His mentorship was legacy driven. He did not only transfer skills, he shaped character, built resilience and cultivated generations of leaders.

“At the root of leadership is Tawheed. Islamic leadership is not merely organisational- it is cosmic.”

It aligns us with our purpose, Allah SWT trust and His divine design for our lives and communities.”

Zaheerah posed the question: “So how do we as leaders today cultivate this same sense of Khilafah, Stewardship and responsibility? What are we actively doing to impact the global Ummah?” Islam is about submission, but it is a conscious, intentional submission. Our leadership values, mentorship actions and legacy are not merely transactional they are about inculcating and transferring purpose alongside skills and best practices.

She reminded us of foundational principles:

- Amaanah**- We should not hoard power but hand it over. Leadership is an amaanah, a trust. It is never about the title we hold, it’s about the sincerity with which we serve the people around us.
- Shurah**- transparent collaborative consultation, not top-down authority. This is what the Nabi (SAW) encouraged.
- Hisbah**- Ethical Responsibility
- Adal** - justice, fairness and dignity.
- Taqwa** God-consciousness, keeping our purpose aligned with Allah SWT

These aren’t “nice-to-have extras.” They are the pillars of ethical leadership in Islam and they align beautifully with modern ideas of corporate social responsibility.

*She honoured the Roshnee community for living these values: for executing justice, social welfare, inclusion and compassion in ways that uplift and empower people.*



## THE CRUX OF THE KEYNOTE

Diving into **Mentorship as a Mercy**, she pointed out about something far deeper and spiritual than the way the corporate world frames it. In professional spaces, mentorship is usually a vehicle, a pathway to a promotion, access to networks or climbing the next rung of the ladder. It’s transactional. It’s about where it can take you.

In Islam, mentorship carries a different weight, emphasis and meaning altogether.

- It is **relational, not transactional**.
- It is **soul care, not just career care**.

It is the quiet gift of time, presence, compassion and emotional support. It provides a leverage form of empowerment and help build confidence through support and guidance.

The one who says:

“I see you. I believe in you. I will walk with you.”

It’s not given or shared to gain anything; it is given and shared as an act of mercy. That is profound!

When leaders’ mentor in such a way, they offer something far greater than skills or opportunities. They are helping development through planting seeds of character, resilience, vision and purpose.

“Mentorship in Islam is an act of mercy- and a form of sadaqah jaariyah.”

These seeds grow long after titles fade and roles change. This is what makes mentorship in our tradition and faith a merciful legacy that outlives the mentor and continues to shape hearts, families, communities and futures. Insha-Allah, it should be considered to be Sadaqah Jaariyah we could hope for on practice of such an uplifting and noble action. Mentoring someone who is need of upliftment. Such a noble intervention will benefit us long after we have departed this earth. Can we not consciously mentor some in need? In the process we earn rewards for the aakhirah.

So how do we begin putting this into practice?

**Zaheerah offered a simple yet powerful starting point:**

- Identify one rising leader:** Someone whose potential you can nurture.
- Meet consistently:** Even just once a month.
- Remember:** Mercy and unselfish help multiply and compound.

Even small, consistent acts of guidance and support create ripples that grow far beyond what we can see.

This thought provoking address closed with a compelling call to embed mercy and Rahmah into the very DNA of leadership. It emphasized that true leadership recognizes potential without bias.

Mentoring one rising leader multiplies impact, creating a “mentor compound” that shapes the global Ummah. Leadership, Zaheera emphasised, is measured not by wealth on paper, but by how we bring others along, multiply opportunity and place barakah at the center of success.

**Roshgold was highlighted as such a beacon of progress, Rahmah and creating opportunities rooted in faith transforming investment into empowerment. The call to action was clear: lead with mercy, mentor with purpose and build a legacy that outlives us, ensuring that those who follow have a smoother path.**

Her closing remarks reinforced a vision of leadership that is humble, sincere and a source of ongoing barakah.

**To lead is to serve.**

**To mentor is to show mercy.**

**To leave a legacy is to live beyond oneself.**

A call to our Roshgold shareholders and communities: let us renew our intentions as leaders: to the organisations, households and communities we serve.

Will you answer the call to commit to elevating leadership and empowering others?

Roshgold formally congratulated and acknowledged **Zaheerah Bham Ismail** on her newly appointed role as **Member of the Secretariat of Islamic Relief Worldwide**, an honour that reflects her dedication, years of service, leadership and unwavering commitment to humanitarian impact.

True to her character, She humbly responded by saying that regardless of the accolades we truly are just servants of Allah.

**P.S. These insights serve as a valuable model and resources to apply to mentoring and leadership and I highly recommend watching her full address on Roshgold’s YouTube channel.**



# ROSHGOLD 41<sup>ST</sup> AGM 2025

## *In Full Bloom*



Take a moment to revisit our 41st Annual General Meeting. This collection of photos and videos captures the energy, heart and progress of the day - from thoughtful conversations and honest reflections to the moments of connection that brought everyone together.

Revisit the AGM through the full live-stream replay, enjoy the highlights, and explore moments captured along the way - reflecting steady progress shaped by guidance, trust and shared purpose.







# AADILA SONI STEPS AND DELIVERS AS THE MC AT ROSHGOLDS 41<sup>ST</sup> AGM.

NAVIGATED NERVES WITH PREPARATION, POISE AND PURPOSE

## **Please tell us a little about yourself, your career and what made you take on this assignment?**

I am a financial Advisor for Old Mutual and really appreciate attending events in the industry. I am passionate about financial management and about teaching individuals how to budget, save and plan for the future. Many individuals need to be guided to make the right decisions to secure both their present and future.

Investing for long term goals such as an education or retirement is essential as it prevents dependency on one's family members or the government.

I have worked with Roshgold on a professional level for many years and have developed a very good relationship with the team and brand.

I have attended many AGM's and have always admired how well it was planned and organised. When I was contacted by Roshgold and asked to be the MC for the 2025 AGM, it was an honour and I therefore accepted the opportunity gladly.

## **Did you enjoy the role of Master of Ceremonies at the recent RG AGM?**

I thoroughly enjoyed my experience as an MC for the recent AGM. The Roshgold team assisted me with preps to the T and made the process extremely smooth. The event was well planned and the atmosphere was relaxed and conversational. I was extremely nervous taking on a role of this magnitude but everything just flowed.



## **What previous experience did you take with into the assignment?**

I have been an MC at many events in the past. I enjoy public speaking and appreciate the learnings that come with it.

Also, since I am in the financial advisory industry, being an MC for Roshgold was a task that complemented my expertise.

## **What key learnings were there for you?**

Zaheerah Bham's key note address was exceptional. I loved that she explained how *deen* is the guiding light of everything and if a leader or mentor uses *deen* to influence their leadership style, success is inevitable.

I also learnt a lot from all the addresses by the board members of the Roshgold group.

Another very important factor was that regardless of how much one prepares there are always curve balls and being adaptable and keeping a cool head under pressure is the key to being a successful MC.

*"You don't realise what you're capable of until you're thrown into the deep end. Back yourself, stay calm, and embrace every opportunity - the lessons and people you meet will shape you far beyond the stage"*

**Hindsight is an exact science. What could you or the organizers have done better?**

In my humble opinion, it was a flawless event. As I stated previously, I have attended many AGMs but each year out shines the last. The time management is excellent, the crowd control and engagement is outstanding and the organisation is absolutely brilliant. I truly believe that it will be very tough to beat this year's AGM.

**It is a daunting task to be directing a demanding and time sensitive meeting. How did you control your nervousness, a unfamiliar audience and keep the meeting flowing?**

I always believe that beginning with Durood and Bismillah is a winning strategy. If you begin in the name of Allah you will always feel a sense of calm. While stepping onto the stage and before beginning I was reading continuously and that helped me to calm my nerves completely by the time I began.

I also tried my best to prepare and familiarise myself with the programme so that I would feel comfortable and confident.

**Any concluding thoughts or comments**

To all those who have ambitions of being an MC in the future for an event of this magnitude, work towards it. You don't need to start by being an MC for huge events. Start small and ease yourself into public speaking. Build your confidence and if you make an error or forget a part, don't panic, remember that you are the only person who knows that you did this.

Opportunities come and go so grab them and don't let them pass you by. Networking is extremely valuable and events like this make it easy.

*"Beginning in the name of Allah brings calm. Preparation helps, but adaptability and a steady heart are what carry you through the unexpected."*



# A HEARTFELT TRIBUTE TO THE TEAM AT THE HEART OF ROSHGOLD

Behind every milestone Roshgold achieves is a devoted and dedicated team whose work is often unseen yet deeply felt. Our back-end team is the engine room and the quiet strength of the organisation- the people who carry the responsibility of our investors' trust with care, precision, and unwavering commitment, every single day.

*At this year's AGM, we paused not only to acknowledge the Roshgold team over the years, their achievements, but to honour the people who tirelessly drive us forward to achieve year after year.*



***This year's honourees are (from left): Faathimah Sujee, Anja Goeiman, Aadilah Sallie, Shaakira Rahiman, Florah Chabane & Sabihah Kasoo***

These extraordinary individuals consistently go above and beyond, working with dedication, humility, and heart to ensure Roshgold functions seamlessly and that every interaction with investors and stakeholders is handled with professionalism, respect, effectiveness, and warmth.

Their roles demand diligence and accuracy, and they also require patience, empathy, and resilience. From carefully processing investments and preparing and recording financial reports to ensuring dividends and returns are paid on time, responding to investor queries, and planning complex events such as the AGM-this team does it all, often under pressure, and always with grace. Their commitment ensures that our investors feel valued, informed and secure, and that Roshgold continues to operate with excellence and integrity.

In recognition of their exceptional contribution, Roshgold Chairman Mr Ebrahim Sujee and CEO Mr Haroun Pochee jointly presented a special accolade of appreciation. The moment was marked by a heartfelt standing ovation—an expression of sincere gratitude for years of loyal service, sacrifices and steadfast dedication.

“These team members are the heartbeat of Roshgold,” said Mr Pochee.

*“They work tirelessly behind the scenes, serving our investors, supporting one another, and upholding our values with integrity and pride. Their dedication is not just in what they do, but in how they do it—with care, consistency and an unwavering sense of responsibility.”*



As we celebrate these remarkable individuals, we are reminded that loyalty is not merely measured in years of service, but in the countless moments of care, commitment and excellence that often go unnoticed.



*Mr Sujee shared his heartfelt appreciation:*

*“Each of you represents the very foundation of Roshgold. Your professionalism, dedication and spirit are deeply valued and never taken for granted. We thank you for your loyalty, your hard work and the heart you bring to Roshgold every day. It is an honour to walk this journey with you.”*

# MENTORING TODAY, LEADING TOMORROW: The Power of Youth Volunteerism

Roshgold's investment vision extends far beyond finance. By opening our platforms to youth volunteerism at live events, we are investing in something far more enduring—leadership, discipline, and ethical character. Under committed mentorship, young volunteers gain real-world experience, confidence, responsibility, and a deeper sense of purpose. This is not charity; it is strategic community-building.

Now we challenge Roshgold family businesses, community organisations, and educational institutions to rise to this opportunity. If we truly believe in the future, then we must be prepared to uplift by creating opportunities youth development through mentoring, empowerment and upskilling.

A Blue-chip investment opportunity for the bottom draw.

Here are two good stories....



Nusaybah, too, reflected on her experiences and lessons she learned. “Volunteering at the Roshgold AGM was an amazing experience for me. I wanted to get real-life experience on how events work behind the scenes and to see how a big team function to make something successful.”

She discovered the power of small gestures and teamwork: “One of the most important things I learned was how powerful a friendly face can be. When you smile and make people feel comfortable, they find it easier to ask for help.” She also noticed the effort behind every detail: “Something that really stood out to me was seeing how much effort goes into the small detail.” Nusaybah summed up proudly: “The experience gave me confidence, and it was nice to be part of something meaningful.”



Two young volunteers at the AGM:

**Shahirah Tickle** and **Nusaybah Saleh** share their experiences.

For Shahirah, volunteering was deeply personal. “My primary motivation was to support my grandfather, Ahmed Lambat, a board member and to be present to cheer him on while he delivered his report.” She embraced the chance to meet new people and contribute meaningfully.

“Another major highlight was handing out the goodie bags, seeing the Roshgold Shareholders’ faces light up when they received their gifts made me feel incredibly excited and happy.” She also says; “ I would love to channel my energies by helping with T-shirt design, event themes and colour choices”

Shahirah and Nusaybah show us what happens when curiosity, energy, and opportunity meet guidance and mentorship. Youth are not the leaders of tomorrow—they are the leaders of today, waiting for us to invest in them.

Businesses, institutions, and communities have the power to unlock this potential. By stepping forward, mentoring, and creating real opportunities, we don't just build skills—we build character, confidence, and a stronger, more resilient South Africa. **The question is not if we can make a difference, but when we choose to act. The time to act is now.**

# CONGRATULATIONS TO ALL OUR COMPETITION WINNERS

## EARLY BIRD

1. ROOGSHANA MANJRA
2. AHMED HANIEF MANJRA
3. HASSIM LALL

They have won a  
Roshgold Hamper

*Prizes sponsored by Roshgold*

## FIRST ONLINE REGISTRATIONS

1. RABIA CASSIM
2. FARZANAH SALLIE
3. YUSUF CHAMDA

They have won a  
Roshgold Hamper

*Prizes sponsored by: Roshgold*

## SOCIAL MEDIA

1. RAEESA AHMED
2. MUAZ RAHIM

They have won a:  
Polo Ladies Handbag  
Travelite Luggage Set

*Prizes sponsored by: Sedgars & Motordeal*

## YOUR ROSHGOLD STORY VIDEO

1. LAYYA BAHADUR

She has won:  
Voucher from Tastebud Fantasies and  
a Fehmz Recipe Book

*Prizes sponsored by: Roshgold & Tastebud Fantasies*

## AL BARAKA BANK - GLOBAL VIVIERE CARD

1. AISHA BIBI SAYED
2. NAZEER ALLI
3. IQBAL SALLOO
4. ISMAIL RAHIM
5. MOAAZ AREFF
6. ROOGSHANA MANJRA

Congratulations to our prize winners!

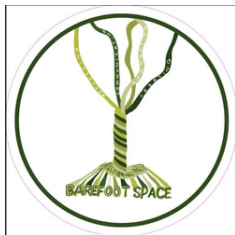
They have won:  
R2500 pre-loaded on an  
Al Baraka Global Viviere Card

*Prizes sponsored by AlBaraka Bank.*

# THANK YOU TO OUR SPONSORS:



Vereeniging/Parys/Sedgars



# BUILD THEIR MUSCLES FOR SUCCESS

Article by Mirza Yawar Baig



One of my friends who comes from a very humble background recently did amazingly well in his career.

Someone asked me why. I said, "The result of a hunger for success and the absence of a rich father."

*People don't want to face the fact that if you want to succeed, you must work insanely hard for an insanely long period of time. You just need to show up and do what must be done no matter how tough or painful it may seem to be. It doesn't matter if you like doing that or not.*

Today we have brought in this totally idiotic thing about the need to 'like' what you do or who you work with and so on. The reality is that it doesn't matter if you like it or not. If you want to succeed you must do what needs to be done, whether you like it or not. And do it again the next day and the next and the next. This is why careers go south. And why businesses, especially family businesses fall apart. People decide that they can't work with someone, including their own siblings, because they don't like them. The business doesn't care who you like and who you don't. The business needs certain things to be done and if the only person who can do it is someone whose face you hate, then if you are wise, you will button up your hate in your back pocket and be nice to the guy and get them to do what must be done. People forget this and pay the price very painfully.'

Incidentally, that remark I made, 'absence of a rich father', is the literal truth in most cases. The surest way to ensure that your kids fail, is to put them on your expense account. Which is what most rich fathers do. That's how you create parasites, who eventually eat up each other and you because they never learnt how to succeed in life - all thanks to you - Mr. Rich Father with more money than brain.



## WHAT MUST YOU DO?

Keep them hungry. Teach them skills. Let them earn their rewards. Make no exceptions. Take pleasure in seeing them struggle and suffer. Because that is what builds 'muscle' for success.

The alternative is to turn yourself into an automatic ATM for them and in the end watch them destroy themselves. Believe me, that is far more painful and what's more, irreversible. And you will see that in your geriatric years where the only thing you can do is to weep copiously at your own stupidity. Wisdom after the event is good only for your memoir.

## YAWAR BAIG & ASSOCIATES

In 1994 I launched Yawar Baig & Associates, with the aim of becoming a globally recognized name in Leadership Development. Today it is a consulting and leadership development firm with clients ranging from \$100M-\$4B in revenue across diverse industries and nations across three continents with an established global consulting presence in Family Business Strategy and Leadership Development.



Today, I have over 40 years' experience, working with Founders and Family Business leaders in multiple industries across South Asia, India, the Middle East, & Africa. Family Businesses are typically more about family than about business, which is both a strength and a weakness. My specialty is working with Founders and Family Business leaders navigate their fundamental challenge of growing the business while keeping the family together. As a Business leader you measure success not only in profit or growth, but you are equally concerned about clarity, continuity, and trust — which hold the business and family together when everything else changes. You are not just looking to create successors, but to restore balance, resolve conflicts, and build leadership capacity all around. My work as a Confidential Advisor focuses exactly on this.

I provide Founders, Business heads and Entrepreneurs, confidential counsel, as a sounding board to think clearly, discuss what cannot be said in boardrooms, and design a path forward that preserves both business value and family harmony.

I work personally with a select few clients — offering guidance on:

1. Business strategy - how to leverage yourself out of the competition.
2. Strategic transformation - moving from Person-led to Process-driven.
3. Conflict resolution - using dissent to build trust and strengthen ties.
4. Develop successors to take your legacy from generation to generation.

This is not merely consulting. It is counsel grounded in trust, confidentiality, and deep understanding of both people and performance. I don't just offer advice; I help you to create your own solutions and support you until final execution and delivery. If you are at this stage of your journey where you are leading yet seeking clarity, and believe that you can benefit from someone who has walked your path and can be a confidential sounding board, who will tell you what you need to hear and not only what you want to hear, then I would be honored to work with you.

Because sometimes, the next phase of growth is not about doing more, it is about thinking differently, and one meaningful conversation can change the direction of your business and your legacy.

Here's something that illustrates my approach and spirit. I hope you enjoy it. Do comment on the blog.

<https://yawarbaig.com/how-to-beat-goliath/>

Looking forward to hearing from you.

[yawarbaig@gmail.com](mailto:yawarbaig@gmail.com)

Website <http://yawarbaig.com/>

# BOOK REVIEW: Damn Good Food

Fehmz, a city girl from the city of Gold, is topping the Bestsellers Charts this summer with her colourful cookbook **Damn Good Food!**

The quality of the publication reflects and supports her buoyant personality, with simple-to-follow, aptly titled recipes that provide an estimate of the quantities the recommended amounts can produce.

She clearly details the ingredients, describes the dish's origin, and is happy to discuss the recipe's origins. I enjoyed her story about Nani's Mealie Bread and the tins they collected and "saved" at home for this recipe.

In her introduction to the book, she lists seventeen "things" she always measures with her heart and recommends that her readers do too. The glossary is placed at the beginning of the cookbook and serves as a handy reference for novice users.

There is a wide variety of dishes, and the selection will benefit any family, couple, or single person. Users will not be disappointed by the choices on offer, especially the accompaniments such as sauces, Fehmz's famous mocktails, and the chilli bite waffles and samoosas. The selection of desserts leaves the taste buds drooling.

*The publication is well produced with colour, outstanding photographs, Fehmz's signature style and personality, tongue-in-cheek humour and delivers a myriad of recipes.*

The book is ideal as a gift for newlyweds, the busy housewife, the entertainer or cooking couples who enjoy putting together a lovely dish for a wholesome meal.

**Damn Good Food is available at all major bookstores countrywide, Woolworths stores, Takealot and on [www.fehmz.com](http://www.fehmz.com).**

*Go out and get your copy today!*



# A TRIO OF TREATS TO TRY

The holidays are a time for indulgence, celebration, and creating unforgettable moments, not for long hours in the kitchen. This season, Roshgold News presents a selection of @Sumie\_Akoojee's delicious quick fixes, where sophisticated flavours meet effortless preparation. From a mouthwatering light lunch to a refreshing summer salad/snack and show-stopping chilli lime prawns, each dish is designed to impress, and elevate your holiday menu with ease.



## Mint and Chilli Pines

Cube the cleaned pineapple into bite-sized pieces.

Lightly blend/finely chop fresh mint and drizzle it over the pineapple.

Add a pinch of red chilli flakes, sea salt, and a touch of sugar.

Mix well, then refrigerate for at least 30 minutes to allow the flavours to meld beautifully



## Colourful Taco Bowls

### Mince

Heat some oil in a pot and add:  
500g lamb mince  
Let this cook till it changes colour. Keep mixing to break the mince up.

Once the colour has changed add:  
A handful of ready fried onions  
1/2 - 1tsp salt  
1/2 tblsp crushed garlic  
A little chilli flakes  
1/2 tsp black pepper  
1/4 tsp dried oregano  
1 tblsp Worcestershire sauce

Cook until the mince is cooked and water has dried out.  
Add half a jar of any tomato based pasta sauce and a squeeze of mustard sauce.  
Cook till done. Do not dry out completely.

### To assemble

Place mince in the taco bowl

Top with the following :

Steamed corn season with chilli lime salt  
Red kidney beans  
Chopped lettuce  
Salsa or tomato Kachoomar  
Guacamole  
Red onion  
Grated cheese  
Crushed dorito like crisp  
Garnish with dhania



## Chilli-Lime Prawns

500g cleaned and de veined prawns with shell on.

Marinate with  
1/4 cup olive oil  
1/4 cup freshly squeezed lime juice  
A few dried whole red chillies  
1 tsp lemon chilli spice from Gorima's ( optional)  
1 tsp sumac spice  
Salt to taste  
Freshly ground black pepper to taste  
1 tsp Tajin spice or similar  
Freshly chopped coriander  
1/2 tsp red chili flakes  
1 tsp ground garlic  
2 tsp sriracha sauce

*You can thread the prawns onto skewers like I did*

Cook in butter till done  
Before serving make a sauce  
2-3 tblsp butter  
Tajin spice  
A squirt of sriracha  
Juice of one lime  
A little paprika

Allow this to melt and put over

Garnish with chopped coriander and lime wedges

All images and recipes courtesy of @Sumie\_Akoojee.  
Follow her on Instagram for more culinary delights and inspired recipes.

# THE SUNFLOWER AND THE TRUST OF LIGHT

BY SHAAKIRA RAHIMAN



A sunflower does not grow by chance.  
It turns instinctively toward the light.  
Just as people grow,  
when guided by wisdom and compassion.

A sunflower does not ask where the light is.  
It trusts that morning will arrive.

Before it ever blooms, it learns orientation  
not by force but by watching.  
By turning, slowly..  
towards what feels warm and true.

It stands in soil it did not choose,  
among stems at different stages of becoming, yet it grows.  
Because the Creator placed within it  
the knowing to seek out Noor.

Mentorship is a form of that light.  
Sometimes unseen, often unannounced  
yet powerful enough  
to shape direction and purpose.

A mentor is a quiet mercy.  
Not loud. Not towering.

The sunflower signals renewal.  
It blooms boldly when its season arrives,  
reminding us that growth is cyclical.  
That after dormancy,  
Allah always brings forth life again.

And then, one day,  
the turning stops.

Not because the light has gone,  
but because it has been internalised.

The sunflower now faces forward.  
Rooted, steady, its seeds heavy with promise  
Signalling that the next generation  
is coming into its own,

This is legacy.  
This is barakah beyond applause.

This is mentorship as Allah intended it:  
to guide without control,  
to nurture without ownership,  
to stand as light  
until another learns how to stand in it on their own.

\* This poem is written by the author,  
with editorial language refinement support from AI Tools.

# CALL FOR CONTRIBUTORS - ROSHGOLD NEWS RAMADAAN 2026 EDITION

**THEME: BEYOND DISRUPTION:  
DESIGNING FUTURES IN AN UNCERTAIN WORLD**



**Roshgold News**  
Publication

Contributor  
Your Name Here



The world we step into in 2026 is both familiar and astonishingly new. The seismic shifts of recent years: Economic realignments, technological leaps, environmental pressures and societal reawakening. These are no longer “trends,” they’re the new reality. Across South Africa and around the globe, patterns we once took for granted are being rewritten in real time, forcing us to move, adapt, innovate and reimagine what is possible.

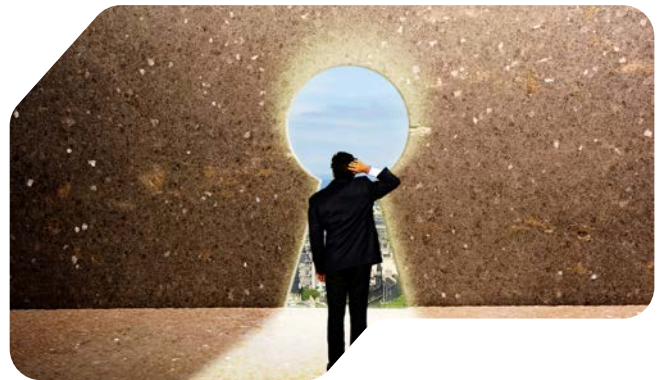
**We’re interested in the questions people are really asking:**  
•How do we build stability in uncertain times?

- Career choices for the youth?
- Education. Will current norms and curricula apply to the new workplace?
- The hustle economy and enjoying a career in that economy?
- What does future progress look like now - in business, leadership and personal life?
- How do we use technology wisely, without losing what makes us human?
- And what does it mean to live and lead with purpose in a world that keeps changing the rules?

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**Why This Matters in 2026**  
**South Africa stands at a crossroad of opportunity and risk.**

Economic indicators show promising signs- inflation easing and potential continued interest rate relief, improved investor confidence and a modest credit rating upgrade after nearly two decades. This creates fertile ground for investment, innovation and renewed confidence across sectors. ([Reuters](#))



Simultaneously, South Africa faces interconnected risks - infrastructure challenges, energy limitations, water insecurity, cyber threats and the upcoming municipal elections that will shape local governance and civic agency. These pressures require integrated thinking and bold solutions, not siloed responses. ([Source](#))

In this era of “polycrisis,” those who can navigate complexity, lead with empathy, and embrace uncertainty will shape not only business outcomes but the very fabric of future society.

Rather than chasing trends, this issue focuses on insight and practical wisdom.

We want stories that explore how people and organisations are adapting, rethinking old models, and making considered choices - whether in finance, careers, wellness, leadership or community spaces.

**This is not about having all the answers.  
It’s about sharing perspective and offering clarity where there is noise.**

## We Welcome Contributions From:

- Entrepreneurs, professionals and business leaders
- Young voices and first-time writers
- Academics, analysts and industry specialists
- Community builders and social innovators
- Lifestyle writers, creatives and travellers
- Anyone with a thoughtful story or insight worth sharing

*If you've been meaning to write but haven't yet found the right platform, this could be it.*

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## Suggested Focus Areas

### **Business | Finance | Economy**

- Navigating growth and risk in a changing economic environment
- Rethinking wealth, investment and long-term security
- Technology, AI and the future of work - practical reflections, not hype

### **Youth | Careers | Opportunity**

- New career paths and skills shaping the next generation
- Side hustles, entrepreneurship and unconventional journeys
- How young South Africans are defining success on their own terms

### **Lifestyle | Health | Culture**

- Wellness beyond trends - what actually supports sustainable living
- Travel, food and culture as tools for connection and renewal
- Creative practices that bring balance in fast-paced lives

### **Leadership | Personal Growth**

- Leading through uncertainty with clarity and values
- Personal reinvention and quiet pivots
- Books, ideas or experiences that changed how you think

## **Submission Guidelines**

- Format: Word document (.docx)
- Length: 500-700 words
- Images: High-resolution images are encouraged
- Deadline: 29 January 2026
- Submit to: [marketing@roshgold.co.za](mailto:marketing@roshgold.co.za)

## **A Final Word**

2026 is not just another year, it's a transition crossroad. A time when the future is being shaped in real time by how we think, act, and connect.

**Write not just for today, but for tomorrow.**

**The future is unfolding - and your story could be the spark that shapes it.**

**Enquiries & Chat: [marketing@roshgold.co.za](mailto:marketing@roshgold.co.za)**

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