

The Nedbank Group

Bonang Mohale is a highly respected South African businessman, who is known as much for his patriotism and his active role in seeking to advance his country's interests as for the leading role he has played in companies like Otis Elevators, Shell South Africa and South African Airways, among others. Developed over 30 years of business experience, his insights have motivated change in organisations and individuals alike. As CEO of Business Leadership South Africa, he frequently shares his insights through speeches and articles on the role of business in South Africa and the core tenets of leadership. *Lift As You Rise* is a compilation of some of his spoken and written words in which Mohale reveals the issues he is passionate about, among them transformation, people development, constructive collaboration and integrity, and how they came to define his career and his life. He looks into the ideas behind his words and offers fresh thoughts on the subjects they cover. This well-balanced compilation is enhanced by contributions from others he has mentored or met on his journey which underscore who Mohale the man is, a fearless and energetic leader whose compassion, humanity and eternal optimism promote hope and encourage action. There is value in this book for leaders in all walks of life, but it is Mohale's hope that young people specifically, those rising through the ranks, will find his insights and experience inspiring, for they are the country's future leaders.

Business Processes are one of the critical drivers for any organisation in realizing their organizational strategic objectives. This means that management must constantly review and realign organizational processes to reflect the massively unfixed nature of business demands, such as changing market circumstances; the changing demands of new customer and existing customers; new products and pricing; changes in strategy; and linking processes to new partners and suppliers. Establishing and maintaining a process-focused organization is critical as organizations are pressured to keep achieving further growth and profitability, preferably in double digits, whilst the avenues available for achieving this growth are getting more and more restricted due to legislation, global competition and saturation in the market place. This highly accessible book provides a clear and thorough exposition of the six key dimensions necessary for the creation of a process-focused organization: * process governance * strategic alignment * methods (execution/implementation) * people * culture * technology. Each of these critical Dimensions are given a systematic and revealing treatment, examining each Dimension in terms of: * Importance * Key trends in this area * Elements that comprise the dimension * Detailed description of the elements that comprise the ideal or visionary position * Road map of how to get there from various starting positions.

v. 3: The third volume in the series examines the role of anti-apartheid movements around the world. The global anti-apartheid movement was very successful in creating awareness of the liberation struggle in South Africa, and in

contributing to the downfall of the apartheid government. This volume, in 2 parts, brings together analyses which in the main are written by activist scholars with deep roots in the movements and organizations they are writing about.

The Economic Partnership Agreement

New Markets, New Mindsets

How They can Make Your Money Work for You

South Africa's Champions of Change

South Africa: Financial Sector Assessment Program-Financial Safety Net, Bank Resolution, and Crisis Management Framework-Technical Note

Sustainability Transitions in South Africa

In this book, Mario Scerri provides the reader with a novel and sweeping rendition of South Africa's economic history from the early part of the twentieth century to the present. He applies a broad innovation systems approach to this history spanning the period from 1916, which saw the drafting of South Africa's first Science and Technology plan to the first fourteen years of the post-apartheid period. The introduction of the book lays out the scope of the work and its focus on the identification of continuities and ruptures in the economic history of South Africa. The first part of the book deals with the theoretical foundations of the approach. The first chapter in this section looks at the emergence of evolutionary economics and innovation systems theory as the basis for the main countervailing argument against the neoclassical/neoliberal orthodoxy. In the course of this chapter the foundation is laid for the development of an alternative general theory of economics. The second chapter covers the main debates on the economic history of South Africa and looks at the several varieties of the liberal and Marxist renditions of this history. The theoretical section lays the foundation for the history that is covered in the four chapters which follow. These cover three broad periods since 1916. The first runs up to 1948 with the election victory of the National Party. The second covers the apartheid period and the last follows with an account of the post apartheid political economy. An endnote provides the basis for the analysis of what may possibly be the emergence of a fourth main period in the evolution of the South African system of innovation. The Evolution of the South African System of Innovation since 1916 opens up a novel engagement with the complex phenomenon of apartheid, its genealogy and its aftermath. It will appeal to economists and economic historians who are interested in the economy of South Africa. It will be of particular interest to evolutionary economists who use the systems of innovation approach as an alternative to mainstream neoclassical economics in the analysis of dynamic economic systems. For this particular audience, this book will provide a welcome addition to the growing body of literature in this area, especially given the novelty of its historical approach.

Current interest in the history of money and banking remains strong and it is opportune to survey developments both in the UK, USA, Europe and Asia. This set provides historical analysis which incorporates research from the early twentieth century onwards in a form that is both accessible to students of money & banking and economists, economic historians and bankers This set re-issues 38 volumes originally published between 1900 and 2000. It charts the history of early banking, discusses banking in the UK, Europe, Japan and the USA, analyses banks as multinationals, the UK mortgage market, banking policy and structure and examines specific sectors such as gilts and gold.

South Africa has undergone a financial revolution since 1950 when the financial structure was colonial. By 1990 the situation had changed and new institutions emerged. This book looks at some of these institutions including the first Afrikaner banks, merchant banks and discount houses.

Occasional Papers 1-8 : July 1988 - September 1990

The Evolution of the South African System of Innovation since 1916

Profile's Stock Exchange Handbook

South Africa 2007

Breakthrough: Corporate South Africa in a Green Economy

Climate Action

The Rainbow Nation benefits from an internationally competitive private sector, which accounts for roughly 70% of GDP, and extremely competitive infrastructure; its utility sector, for example, produces just under half of the total power generated on the African continent. South Africa represents by far the most developed market in Africa, but there are still some structural challenges it is grappling with. Government strategies have set a target of increasing labour market participation from 54% in 2010 to 65% by 2030, bringing the number of workers in the formal sector to 25.3m people and lowering unemployment from 25% to 6%. While its fiscal space is narrow, long-term investments in infrastructure, education and health are expected to be key to attaining its growth potential. Recent years have seen both the public and private sectors look to strengthen regulatory frameworks in mining and industry – in some cases, like the automotive sector, with impressive results. This book provides a comparative analysis of the several types of banking structure and the ways in which banks undertake their business. It surveys central banking arrangements in a number of countries. Against an historical background, it describes banking systems ranging from the so-called 'unit banking' of the USA to the branch banking arrangements that derive from British experience, as well as many systems in between. The business of banking is analysed comparatively within the framework of a simplified bank balance sheet, special attention being given to industrial banking and to assets and liabilities management. It explores how money markets function and, within this framework, how central banks operate and attempt to implement monetary and credit policy. The book includes the results of extensive new research, part of which involved interviewing many key figures throughout the banking industry. This timely handbook provides a current and comprehensive examination of integrated reporting, both practical and research-based. It offers insights and different perspectives from more than 60 authors, including representatives of the International Integrated Reporting Council, Integrated Reporting Committee of South Africa, professional bodies and audit firms, as well as leading academics in the fields of integrated reporting, sustainability reporting and corporate social responsibility. This collected work provides an in-depth review of the development of integrated reporting, with a focus on the interpretation and guidance provided by the International Integrated Reporting Council. It encourages the development of new thinking and research topics in the area of integrated reporting (such as links between integrated reporting and reports focused on financial and corporate social responsibility matters), as well as showcasing how integrated reporting issues are seen and practiced in different parts of the world. The chapters include reviews of the most recent research, practitioner viewpoints, conceptual pieces, case studies and disclosure analyses. Accessible and engaging, this handbook will be an invaluable overview for those new to the field or those who are interested in ensuring they are up to date with its developments, as

well as those who are concerned with how to construct an integrated report.

Daily Graphic

Pan-African Banks

The Report: South Africa 2012

The Transformation of Intergovernmental Satellite Organisations

The Road to Democracy in South Africa: 1970-1980

Banking Policy and Structure (RLE Banking & Finance)

Based on the reputable US text the 2nd Southern African Edition of *Crafting & Executing Strategy* covers what every senior-level or entry-level MBA student in Southern Africa needs to know about crafting, executing and aligning business strategies, through presentation of core concepts and analytical techniques. A separate case and readings sections build on the main text by demonstrating the theory in practice. The core concepts are explained in language that Southern African students can grasp and provide relevant examples as used by small, medium and large SA companies.

Pan-African banks are expanding rapidly across the continent, creating cross-border networks, and having a systemic presence in the banking sectors of many Sub-Saharan African countries. These banking groups are fostering financial development and economic integration, stimulating competition and efficiency, introducing product innovation and modern management and information systems, and bringing higher skills and expertise to host countries. At the same time, the rise of pan-African banks presents new challenges for regulators and supervisors. As networks expand, new channels for transmission of macro-financial risks and spillovers across home and host countries may emerge. To ensure that the gains from cross border banking are sustained and avoid raising financial stability risks, enhanced cross-border cooperation on regulatory and supervisory oversight is needed, in particular to support effective supervision on a consolidated basis. This paper takes stock of the development of pan-African banking groups; identifies regulatory, supervisory and resolution gaps; and suggests how the IMF can help the authorities address the related challenges.

South Africa's transition to a greener economy features prominently in the long-term development vision of the country, and is an integral part of the country's national climate change response strategy. Despite significant gains in socio-economic development since its transition to democracy, the country continues to face the triple challenges of rising unemployment, income inequality and poverty – amid a slowdown in economic growth. Sustainability transitions offer new ways of shifting the trajectory of South Africa's resource-intensive economy towards low-carbon pathways linked to the country's transformative development agenda. Calls for inclusive approaches to greening the South African economy, which addresses the most vulnerable in society and ensures that the benefits of sustainability innovations reach all South Africans, are becoming more pronounced as sustainable development policy reforms are being implemented. The question that should be placed centre stage in South Africa's sustainability discourse is whether notions of justice and inclusivity are being sufficiently addressed in the design and implementation of policy and programme interventions. This book explores South Africa's sustainability transition through reflections on critical policy, economic, technological, social and environmental

drivers. It provides a synthesis of theoretical insights, including new models and concepts, and praxis through illustrations from South Africa ' s growing landscape of sustainable development policies and programmes. Finally, it assesses whether these transition pathways are beginning to reconfigure the system-level structures hindering the country ' s goal of ' ensuring environmental sustainability and an equitable transition to a low-carbon economy ' .

The Integrated Reporting Movement

Opportunities and Challenges for Cross-Border Oversight

Corporate Governance 5ed

The Report: South Africa 2013

Management by Process

A Comparative Analysis

The publication presents concrete case studies from within the UNEP-led Climate Neutral Network (CN Net) that showcase concrete initiatives undertaken by diverse actors in a variety of sectors on moving towards climate neutrality. The publication targets at the general public, presents the wealth of experiences by national and regional governments, city authorities, businesses, United Nations' agencies and non-governmental organisations (NGOs) in reducing greenhouse gas emissions, and moving towards a resource efficient, low carbon Green Economy of the 21st century. This book provides a comparative analysis of the several types of banking structure and the ways in which banks undertake their business. It surveys central banking arrangements in a number of countries. Against an historical background, it describes banking systems ranging from the so-called 'unit banking' of the USA to the branch banking arrangements that derive from British experience, as well as many systems in between. The business of banking is analysed comparatively within the framework of a simplified bank balance sheet, special attention being given to industrial banking and to assets and liabilities management. It explores how money markets function and, within this framework, how central banks operate and attempt to implement monetary and credit policy. The book includes the results of extensive new research, part of which involved interviewing many key figures throughout the banking industry.

The authors, who represent Empowerdex (Economic Empowerment Rating Agency), have interviewed many of the top black leaders, executives and managers, for rare insight into their lives and achievements. Where did they get their first jobs? What personal philosophies motivate them? Trailblazers is focused on the recent history of black business in South Africa and the secrets of the pioneers who made it, while also giving indications for further changes stemming from research and politics. The personal vision of those currently in power will shape the future of business, and the authors trust that their research and debate will inspire more young business people, whose talents are so badly needed to increase South Africa's prosperity. Empowerdex has identified the need for a new breed of business leadership in South Africa, one more involved with day-to-day decision-making. The

authors discuss the context Black Economic Empowerment (BEE) has created for powerful black business people, and give voice to the pioneers who can offer advice and vision to inspire younger aspiring executives. Their research shows the relationship between politics, business and the South African economy, as well as the facts and figures behind these powerful people and their companies. Trailblazers offers insight and knowledge of the current business environment and its potential.

**EBOOK: Crafting and Executing Strategy: South African Edition
Banking Policy and Structure
South African Panorama**

The Power of Your Life Nedbank Group Economic Unit

An in-depth, enlightening look at the integrated reporting movement The Integrated Reporting Movement explores the meaning of the concept, explains the forces that provide momentum to the associated movement, and examines the motives of the actors involved. The book posits integrated reporting as a key mechanism by which companies can ensure their own long-term sustainability by contributing to a sustainable society. Although integrated reporting has seen substantial development due to the support of companies, investors, and the initiatives of a number of NGOs, widespread regulatory intervention has yet to materialize. Outside of South Africa, adoption remains voluntary, accomplished via social movement abetted, to varying degrees, by market forces. In considering integrated reporting's current state of play, the authors provide guidance to ensure wider adoption of the practice and success of the movement, starting with how companies can improve their own reporting processes. But the support of investors, regulators, and NGOs is also important. All will benefit, as will society as a whole. Readers will learn how integrated reporting has evolved over the years, where frameworks and standards are today, and the practices that help ensure effective implementation—including, but not limited to an extensive discussion of information technology's role in reporting and the importance of corporate reporting websites. The authors introduce the concepts of an annual board of directors' "Statement of Significant Audiences and Materiality" and a "Sustainable Value Matrix" tool that translates the statement into management decisions. The book argues that the appropriate combination of market and regulatory forces to speed adoption will vary by country, concluding with four specific recommendations about what must be done to accelerate high quality adoption of integrated reporting around the world.

What does Corporate Governance mean in the post Steinhoff-collapse era in South Africa? It has become more important than ever, and this established work by top directors from accounting and legal backgrounds is an essential handbook for all Company Directors, their advisers, and those who have aspirations to be business leaders. A new & significantly expanded edition of this leading reference on Corporate Governance in South Africa, this book incorporates a new and

comprehensive Summary of the King IV code, as well updated examples and current thinking on an increasingly important sphere.

State of the Nation: South Africa 2007 offers 22 diverse angles on contemporary South Africa in one compelling and comprehensive collection. The politics section focuses on the outcome of the 2006 local government elections and issues of service delivery. The economy section examines the rapidly growing social welfare net, the state of our public health systems, and the topics of water and the environment, heritage and tourism. Violence against women, prison reform, the plight of South Africa's former guerrilla fighters, transformation in South African rugby and the post-apartheid role of the church all come under the spotlight in the society section. The volume concludes with a look at trends in the continuing involvement of South African business on the African continent, South Africa's part in the complex search for peace and stability in the Democratic Republic of Congo, and the life of the vast Zimbabwean exile community in South Africa.

Routledge Library Editions: Banking & Finance

State of the Nation

Variance Decomposition Networks

Creating Wealth with South Africa's Low-income Communities Through Partnership and Innovation

Financial Mail

The Sanlam Century of Insurance Empowerment, 1918-2018

The Transformation of Intergovernmental Satellite Organisations: Policy and Legal Perspectives offers a multifaceted analysis of the complex legal and policy issues associated with the privatisation or restructuring of the world's preeminent intergovernmental satellite organisations, INTELSAT, INMARSAT, and EUTELSAT.

The base of the pyramid (BOP)—the largest socio-economic group, but which also has the lowest income—is the subject of increasing attention in business practices worldwide, the current shift of which is toward creating a more sustainable market. That trend is thoroughly detailed in this helpful guide to understanding and succeeding in BOP business. Utilizing case studies from South Africa, the book demonstrates that in South Africa, around 60 percent of the population is not served or underserved by current business, with similar comparisons existing globally. The book offers strategies for tapping the significant new market both effectively and ethically, and showcases pioneering BOP businesses as well as the failures—giving special focus to what makes an approach sustainable. Also included are interviews with more than 40 top players, and the case studies include Nestlé, Danone, Walmart, Blue Label Technologies, and Capitec.

This book explores a century of business development of The South

African Life Assurance Company, charting its history and strategic transformation from a defined cultural context into a national conglomerate through innovation on all levels of business operation and organization.

Stokvels

Translations on Sub-Saharan Africa

The Economist

Financial Enterprise in South Africa since 1950

International Trade Policy and Class Dynamics in South Africa

Case Studies on Moving Towards a Low Carbon Economy

The publication features a range of articles that encourage the sharing of best practice and the development of new technologies and initiatives and illustrates the opportunities for business and governments to reduce costs and increase profits while tackling climate change. This edition is focused on three themes: mitigation and adaptation, technology, and finance. It also describes positive actions organizations can take to reduce their carbon footprint and thereby their costs. Some of these actions require little investment in time or money, while others require substantial time and capital. But what they all require is a commitment to succeed.--Publisher's description.

There has been a rapid expansion of pan-African banks (PABs) in recent years, with seven major PABs having a presence in at least ten African countries: three of these are headquartered in Morocco, two in Togo, and one each in Nigeria and South Africa. Additional banks, primarily from Kenya, Nigeria, and South Africa, have a regional presence with operations in at least five countries. PABs have a systemic presence in around 36 countries. Overall, the PABs are now much more important in Africa than the long-established European and American banks.

This Technical Note discusses recommendations made during the Financial Sector Assessment Program (FSAP) for South Africa in the areas of contingency planning, crisis management, and bank resolution. The proposed scope of the new resolution regime and of the South African Reserve Bank's (SARB) jurisdiction as the resolution authority remains unclear. It is suggested that authorities should consider focusing on all deposit-taking institutions and only those other financial institutions that are currently deemed systemic. Non-deposit-taking financial institutions that are not found to be systemic should be resolved by the Prudential Authority or the Market Conduct Authority, whichever is the lead regulator.

Leadership

A Case for Climate Neutrality

Speeches and Thoughts on Leadership

A Framework for Assessing Corporate Governance and Risk Management

Pan-African Banks - Opportunities and Challenges for Cross-Border Oversight

Getting Greener : Getting Slimmer, and Going Digital!

The South African economy has a secret weapon: stokvels. At present, around R44

billion is saved annually by 11.4 million South Africans in 820 000 stokvels. But how can you harness this collective power to achieve your savings goals? This book simply and clearly explains basic financial principles and how to make sound financial decisions, and contains all the necessary information you need about stokvels, including how stokvels emerged and how they have evolved; how to set up a stokvel, and the admin, challenges and benefits involved in running one; the opportunities stokvels provide and how financial institutions, retailers, corporates and businesses that deal with them can leverage their purchasing power; and the future landscape of stokvels. Whether you're looking to fund your monthly groceries or have set your sights on buying property, joining a stokvel can help you achieve your goal quickly, without having to borrow money from the bank. Appealing to readers who are already in a stokvel, those who want to be in one, and even those who never thought of joining one, this book explains how to use the power of a collective to save for a goal, make money on investments, and, ultimately, achieve financial security.

This book provides an innovative perspective on class dynamics in South Africa, focusing specifically on how different interests have shaped economic and trade policy. As an emerging market, South African political and economic actions are subject to the attention of international trade policy. Claar provides an in-depth class analysis of the contradictory negotiation processes that occurred between South Africa and the European Union on Economic-Partnership Agreements (EPA), examining the divergent roles played by the political and economic elite, and the working class. The author considers their relationships with the new global trade agenda, as well as their differing standpoints on the EPA.

Analyzing Banking Risk: A Framework for Assessing Corporate Governance and Risk Management provides a comprehensive overview of topics focusing on assessment, analysis, and management of financial risks in banking. The publication emphasizes risk management principles and stresses that key players in the corporate governance process are accountable for managing the different dimensions of financial and other risks. This fourth edition remains faithful to the objectives of the original publication. It covers new business aspects affecting banking risks, such as mobile banking and regulatory changes over the past decade—specifically those related to Basel III capital adequacy concepts—as well as new operational risk management topics such as cybercrime, money laundering, and outsourcing. This publication will be of interest to a wide body of users of bank financial data. The target audience includes the persons responsible for the analysis of banks and for the senior management or organizations directing their efforts. Because the publication provides an overview of the spectrum of corporate governance and risk management, it is not aimed at technical specialists of any particular risk management area. *** Hennie van Greuning was formerly a Senior Adviser in the World Bank's Treasury Unit and previously worked as a sector manager for financial sector operations in the World Bank. He has been a partner in a major international accounting firm and a controller and head of bank supervision in a central bank. Since retiring from the World Bank, he has chaired audit, ethics, and risk committees in various banks and has been a member of operational risk and asset-liability management committees. Sonja Brajovic

Bratanovic was a Lead Financial Sector Specialist at the World Bank, after a career as a senior official in a central bank. With extensive experience in banking sector reforms and financial risk analysis, she led World Bank programs for financial sector reforms, as well as development projects. Since her retirement, she has continued as a senior consultant for World Bank development projects in the financial sector, as well as an advisor for other development institutions.

Meaning, Momentum, Motives, and Materiality

Analyzing Banking Risk (Fourth Edition)

Potential Pitfalls and a Simple Solution

Trailblazers

Enterprise

Issue 17989, December 12 2008

This book addresses hot issues pertaining to the manner in which corporate South Africa has engaged the emerging green global economy. Firstly, the book profiles the green and low carbon economy landscape in South Africa and interfaces it with global trends. This way, the book aligns very well in terms of the Rio+20 outcomes on 'The Future We Want' that fully embraces the green global economy in the context of sustainable development and poverty eradication. The rest of the chapters in the book profile breakthroughs from selected companies. The book also comes as the second in a series that is addressing global and national concerns on the green global economy agenda. The first book entitled 'Green Economy and Climate Mitigation: Topics of Relevance to Africa' was produced as part of the 17th Session of the Conference of Parties' collaborative work carried out by the Institute of Global Dialogue, the Africa Institute of South Africa and Unisa's Institute for Corporate Citizenship. The book 'Breakthrough: Corporate South Africa in the Green Economy' comes in seven parts. Part I focuses on the Green Economy Landscape. This part considers both the international and national perspectives. Parts II-VI present different sector initiatives namely: Mining and Energy (Part II), Banking and Insurance (Part III), Forest and Paper (Part IV), Industrial (Part V) and Retailing and Aviation (Part VI). The last part is made up of a single chapter dealing with Emerging Issues and Way Forward.

Diebold and Yilmaz (2015) recently introduced variance decomposition networks as tools for quantifying and ranking the systemic risk of individual firms. The nature of these networks and their implied rankings depend on the choice decomposition method. The standard choice is the order invariant generalized forecast error variance decomposition of Pesaran and Shin (1998). The shares of the forecast error variation, however, do not add to unity, making difficult to compare risk ratings and risks contributions at two different points in time. As a solution, this paper suggests using the Lanne-Nyberg (2016) decomposition, which shares the order invariance property. To illustrate the differences between both decomposition methods, I analyzed the global financial system during 2001 - 2016. The analysis shows that different decomposition methods yield substantially different systemic risk and vulnerability rankings. This suggests

caution is warranted when using rankings and risk contributions for guiding financial regulation and economic policy.

Lift As You Rise

Policy and Legal Perspectives

The Routledge Handbook of Integrated Reporting