

Capitec

S. Vandermerwe

The Rise and Fall of Global Microcredit Milford Bateman, Stephanie Blankenburg, Richard Kozul-Wright, 2018-10-09 In the mid-1980s the international development community helped launch what was to quickly become one of the most popular poverty reduction and local economic development policies of all time. Microcredit, the system of disbursing tiny micro-loans to the poor to help them to establish their own income-generating activities, was initially highly praised and some were even led to believe that it would end poverty as we know it. But in recent years the microcredit model has been subject to growing scrutiny and often intense criticism. *The Rise and Fall of Global Microcredit* shines a light on many of the fundamental problems surrounding microcredit, in particular, the short- and long-term impacts of dramatically rising levels of microdebt. Developed in collaboration with UNCTAD, this book covers the general policy implications of adverse microcredit impacts, as well as gathering together country-specific case studies from around the world to illustrate the real dynamics, incentives and end results. Lively and provocative, *The Rise and Fall of Global Microcredit* is an accessible guide for students, academics, policymakers and development professionals alike.

How to Make Money on the Stock Exchange Ross Larter, 2017-01-06 'How many millionaires do you know who have become wealthy by investing in savings accounts? I rest my case.' - Robert G. Allen, investment advisor and author of *Multiple Streams of Income* In many people's thinking, the financial markets are reserved only for the wealthy or people with financial or economic backgrounds. They discard the idea of becoming involved in trading because they perceive it to be too difficult. But Ross Larter, author of *How to Make Money on the Stock Exchange*, believes that

the markets provide opportunities for everyone to generate income. Learning the skills of trading on the stock market can provide you with the opportunity to generate an income well into your retirement years. To those who have walked the journey for a while, the stock market becomes like an all-you-can-eat buffet, providing opportunity on a daily basis for individuals to make money for themselves and their families. *How to Make Money on the Stock Exchange* is written for ordinary people, in everyday language, to help them understand how the stock market works, and how to use this knowledge to acquire the necessary skills to generate a secondary (and potentially a primary) income by investing and/or trading on the markets. You don't need to be a financial whizz-kid to make money on the stock market. All you have to do is be willing, and take the time, to learn about it. This book will show you how.

Capitec Bank Stephanie Townsend, Thabo Mosala, 2016 By December 2006, Capitec Bank, South Africa's newest listed retail bank, had come a long way from its origins as a microlending organisation in 2001. Over time it had started introducing other banking services to its entry-level clients, so that by 2006 it offered all basic banking services. However, Capitec's chief executive for marketing and corporate affairs, Carl Fischer, realised that the key to survival for a low-cost bank in South Africa lay in high volumes. This book examines how Capitec overcame perceptions that it was a niche bank in order to attract the volumes it needed to prosper.

Fortunes Ebbe Dommissie, 2021-04-27 A handful of Afrikaners have risen to the very top of the business world in South Africa in the past three decades, some of them now dollar billionaires with vast global business interests. With Koos Bekker at its helm, media group Naspers grew to dominate the Johannesburg Stock Exchange and was

transformed into a global consumer internet group. Johann Rupert boldly extended Richemont's share in the upper-end market of luxury goods, while Christo Wiese and Whitey Basson at Pepkor and Shoprite became Africa's largest clothing and food retailers. Based predominantly on personal interviews, Fortunes reveals why individuals such as Jannie Mouton, Michiel le Roux, Douw Steyn, Johan van Zyl, GT Ferreira, Hendrik du Toit, and several commercial farmers, turn whatever they touch to gold. Work ethic, astute alliances and an appetite for risk have catapulted them to great heights. The rise of the Afrikaner super-rich has coincided with the government's black economic empowerment programme, making it one of the unexpected features of the South African economy today. Fortunes is an unrivalled work that explains who these tycoons are, how they built their empires and how the sensational collapse of Steinhoff International, led by Markus Jooste, almost destroyed some of their fortunes. The book boldly interrogates their spirit of enterprise, faults and follies, but also their vast philanthropic contributions to the country.

EBOOK: Microeconomics and Behaviour: Second South African edition A P (Pierre) de Villiers, Robert Frank, 2014-12-16 EBOOK: Microeconomics and Behaviour: Second South African edition

Seduced and Betrayed Milford Bateman, Kate Maclean, 2017-05-01 Microfinance began as the disbursement of tiny loans to the poor, which they could use to undertake informal income-generating activities. It went on to become one of the most popular international development policies of all time and a mainstay of local development and antipoverty programs across the Global South. The contributors to this multidisciplinary volume consider the origins, evolution, and outcomes of microfinance from a variety of perspectives and

contend that it has been an unsuccessful approach to development. The contributors contend that over the last twenty years, microfinance policies have exacerbated poverty and exclusion, undermined gender empowerment, underpinned a massive growth in inequality, destroyed solidarity and trust in the community, and, overall, manifestly weakened those local economies of the Global South where it reached critical mass. They use qualitative anthropological, economic, and political-economic research to unpack the ideas and values that have allowed microfinance to “seduce” the world and blind so many to its corrosive effects.

EBOOK: Crafting and Executing Strategy: South African Edition Johan Hough,A.

Strickland,2010-12-16 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.

From Debt to Riches Phumelele Ndumo,2011 From debt to riches will help you avoid getting into debt, get out of debt and stay out of debt.

Breakout Strategies for Emerging Markets Jagdish N. Sheth,Mona Sinha,Reshma Shah,2016-06-27 Real strategies, tactics & solutions for succeeding in emerging markets now Attract non-consumers and upscale current customers Reflect local culture, tradition, and preferences across your business Make your products easier to find, buy, and use Strengthen your brand and deliver on your brand promises Engage and serve all your stakeholders

Build a sustainable, profitable business How big is your emerging market opportunity? Potential annual consumption will hit \$30 trillion by 2025, with \$10 trillion in India and China alone. Emerging economies are transforming markets worldwide-attracting multinationals, strengthening domestic firms, and launching local brands onto the global stage. Best of all, there are now proven best practices for succeeding in these markets. They've been developed the hard way: through the experiences of pioneers who've learned from mistakes and listened to their customers. This book's brand stories reflects these winning strategies. You'll learn from high-profile leaders like Gillette, Levi's, Starbucks, Alibaba, GlaxoSmith-Kline, and WeChat-and from great companies you'll discover for the first time. Linking theory to practice, the authors offer expert guidance on attracting non-users, adapting products, aligning with local culture, optimizing channels, building brands, upscaling, strengthening relationships, and much more. You've never had an opportunity this enormous. Nobody has. Get it right-with the right advice, right from the trenches. Emerging markets offer the biggest growth opportunity in the history of capitalism. This practical guide offers a comprehensive, strategic marketing perspective tailored to these new markets. Leading experts demonstrate how companies can succeed both today and tomorrow, no matter what happens in the global economy. Breakout Strategies for Emerging Markets integrates insights drawn from the authors' extensive primary research worldwide, their pioneering academic research and case development, practical consulting and management experience, and their conversations with industry leaders on several continents. You will learn about the experiences and actions of both local and global enterprises in industries ranging from consumer

goods to entertainment, apparel to finance. The authors share new insights for attracting non-users by developing products, aligning with local traditions, upscaling, selecting channels, financing, brand messaging, using e-commerce, building relationships, and more. Discover how to... Convert non-users: Optimize acceptability, affordability, accessibility, and awareness Create "functional Fusion": Adapt products to blend western and local elements Design "cultural fusion": Embed local tradition, history, language, and taste Democratize the offer: Make products more affordable, financially and psychologically Upscale the offer: Upgrade choices and experiences across the income spectrum Manage reach: Get your channels and supply chains right Reinvent reach: Leverage revolutionary channels and payment methods Build brand identity: Align your brand essence with your customer's experience Engage stakeholders: Serve the needs of every entity you touch

The Wise Investor Moroka Modiba, 2022-08-01 The stock market is the golden goose that the rich rely on to stay rich. That's why so many people believe that the stock market is an exclusive club, or that only professionals understand it well enough to succeed. But those days are long gone, and investing is more accessible than ever, as *The Wise Investor* proves. In this book, bestselling author Moroka Modiba demystifies and simplifies investing in the stock market, lifting the curtain to reveal how straightforward it can be. The secret is already out there: buy low and sell high. The big questions are what to buy and when to buy. This book provides those answers and many more, using ordinary language to teach you to make informed investments that will enrich your life and those of your loved ones. This is a book that readers of all ages will have wished they'd read earlier. With the wisdom provided in its

pages, they'll be able to invest with confidence and practise the patience required to get the best returns, knowing that it's not about timing the market, but time in the market, that leads to investment success. The Wise Investor is essential reading for financial novices of any age who need a trustworthy and accessible guide to the stock market.

A Stake in Tomorrow John Marsh, 1998 This text is written for those who find themselves in charge of organisations, partnerships or organisations or one-off projects that require stakeholder involvement.

Finance Week, 2004-07

The BEE Billionaires Chris Bishop, 2023-02-08 South Africa is in the eye of a slow-building economic storm: junk status, political upheaval, civil unrest, spiralling unemployment, state capture and the fallout from Covid-19. There is no better time to assess the impact of one of the biggest economic experiments in Africa that began a quarter of a century ago: black economic empowerment, or BEE, the legislation-backed effort to transfer wealth to black people and to facilitate their broader participation in the economy to redress the inequalities created by apartheid. In *The BEE Billionaires*, Chris Bishop gets up close and personal with some of the biggest names in BEE: Sandile Zungu, Gaby Magomola, Sipho Nkosi, Richard Maponya, the Kunene Brothers, Gibson 'Mr Gautrain' Thula, Fred Robertson, Ipeleng Mkhari, Tshepo Mahloele, Tim Tebeila, Linda Mabhena-Olagunju and even President Cyril Ramaphosa. These are the people who made it, who carry the flag for black empowerment. By examining their struggles and the impact of BEE on their successes, Bishop seeks to uncover the ways in which BEE as an upliftment scheme has both succeeded and failed. Because, while BEE has made billionaires of some, it has ruined others and

remains one of the most controversial policies born in those first heady days of democracy. There is also a debate over how long the BEE codes should remain. By examining those individuals who have been either shunned or burnt by BEE, as well as various deal facilitators and other key insiders – including the president of South Africa – Bishop hopes to answer one very complex question: Has BEE achieved what it was set up to do, or, in the long term, will it prove more of a hindrance than a help?

Breaking Through, 2nd Edition S.

Vandermerwe, 2014-03-12 Customer centricity is fundamental to business growth and ongoing success. Most executives appreciate the importance of it yet don't know how to execute it or sell the processes internally. This thoroughly revised edition of *Breaking Through* guides readers systematically through the ten breakthrough points of implementation, to explain how to execute a transformation to customer centricity, so that a company can engage continuously with its customers, making them allies and advocates with all the rewards that it brings. With updates on digital opportunities, social media, emerging markets (including Africa), and the social as well as financial impacts of customer centricity, this book successfully blends strategy with implementation and also features a range of innovative new and traditional business examples from across the globe. Easy to read, in-depth and full of practical advice, this is the essential step-by-step guide to implementing customer centricity to endure in the long-term.

The ANC Billionaires Pieter du Toit, 2022-10-31 'We were talking about the rise of Japan, about Ronald Reagan's Star Wars ... globalisation, technology. And they were still banging on about the Freedom Charter.' – Anglo American's Michael Spicer on the ANC in the mid-1980s. In 1985, a

group of white South African business leaders, led by Gavin Relly, the executive chairperson of Anglo American, travelled to a game lodge in Zambia to meet with the exiled ANC leadership under Oliver Tambo and Thabo Mbeki. This visit set in motion a coordinated and well-resourced plan by big business to influence and direct political change in South Africa. In *The ANC Billionaires*, top-selling author Pieter du Toit draws on first-hand accounts by major roleplayers about the contentious relationship between capital and the ANC before, during and after the country's transition to democracy, and shows how the liberation organisation was completely unprepared to navigate the intersection between business and politics. He also ties the rise of the new elite - including Cyril Ramaphosa, Patrice Motsepe and Saki Macozoma - to the ANC, a party of government and patronage.

New Markets, New Mindsets Tashmia Ismail, Nicola Kleyn, Gwen Ansell, 2012 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.

The Politics of Financial Inclusion of Women in South Africa Tinuade Adekunbi Ojo, 2023-07-01 This book presents the assumptions, narratives, and institutions that underpin the key concepts and investigates the limits and potential of financial inclusion development strategy for gender equality. Using South Africa's women entrepreneurs as a central case, the book interrogates the logic and politics of financial inclusion and gender equality globally and locally. It also examines conditions that explain financial inclusion and women's empowerment concerning women-owned businesses in post-apartheid South Africa. Finally, it presents a debate on the socio-economic factors enabling and limiting women's access to and using financial products to improve their socio-economic empowerment and the future suggestions, policies and recommendations on financial inclusion for women entrepreneurs in South Africa.

Costovation Stephen Wunker, Jennifer Luo Law, 2018-08-14 Wow your customers . . . with less. Cut costs-it's a common corporate refrain. But if you constantly slash expenditures, what happens to innovation? How can you stay competitive and satisfy customers? Costovation solves the dilemma of how to spend less and innovate more. The book's revolutionary approach broadens the definition of innovation beyond products to the business model itself. With costovation, you let go of assumptions, take a fresh look at the market, and relentlessly focus on what customers really want. Consider Planet Fitness-it grew to 7.3 million members by concentrating on casual exercisers. Those folks don't care about frills. They want easy, low-cost access to good equipment. Although it's inexpensive to run, Planet Fitness ranks highest in gym satisfaction. Gourmet grocer, Picard, sells only frozen food. With less

perishable inventory, they compress costs while delighting a discerning but busy clientele. Packed with examples and interactive exercises, the book explores cost innovation strategies that work for big and small companies alike. From open innovation and cost-sharing to simplifying products and turning waste into new offerings—readers learn how rivals are carving out niches, protecting positions, and dominating industries. Innovation and cost-cutting are not opposites. Combined, they expose untapped opportunities to outsmart and underspend competitors.

Finweek ,2006-04

Base of the Pyramid 3.0 Fernando Casado

Caneque, Stuart L. Hart, 2017-09-08 For well over 4 billion people – approximately 60% of all humanity – annual income is less than \$1,500. The term Base of the Pyramid was first coined by Stuart L. Hart and C.K. Prahalad in 2002 and has become synonymous with both the method by which we can more effectively address poverty and the opportunity that exists in a multi-trillion-dollar market. A whole new lexicon has emerged to describe this phenomenon, including new buzzwords and catch phrases like inclusive business, opportunities for the majority, sustainable livelihoods, pro-poor business and “social business”, and thousands of new businesses, institutions and investment funds have been set up. In this ground-breaking new book, Stuart L. Hart and Fernando Casado Caneque have worked with members of the BoP Global Network to shake the tree, look objectively at what has happened since 2002, highlight why earlier applications of BoP haven't worked and propose new objectives and ways of working to formulate more sustainable solutions. The book challenges the reader and organizations to think about the mindset and purpose across whole organizations, open innovation rather than simply co-creation, and a

complete review of the innovation ecosystem. Through this book, practitioners will gain a clearer insight into which business models can work within different communities to ensure a sustainable transition to improved local economies. Equally, the book is a must-read for researchers and students in the fields of entrepreneurship, innovation, sustainable development and environmental management.

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Table of Contents **Capitec**

- | | |
|---------------------------------------|---|
| 1. Understanding the eBook Capitec | 2. Identifying Capitec |
| ◦ The Rise of Digital Reading Capitec | ◦ Advantages of eBooks Over Traditional Books |
| | ◦ Exploring Different Genres |
| | ◦ Considering |

- Fiction vs. Non-Fiction
 - Determining Your Reading Goals
- 3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Capitec
 - User-Friendly Interface
- 4. Exploring eBook Recommendations from Capitec
 - Personalized Recommendations
 - Capitec User Reviews and Ratings
 - Capitec and Bestseller Lists
- 5. Accessing Capitec Free and Paid eBooks
 - Capitec Public Domain eBooks
 - Capitec eBook Subscription Services
 - Capitec Budget-Friendly Options
- 6. Navigating Capitec eBook Formats
 - ePub, PDF, MOBI, and More
- Capitec Compatibility with Devices
 - Capitec Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Capitec
 - Highlighting and Note-Taking Capitec
 - Interactive Elements Capitec
- 8. Staying Engaged with Capitec
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Capitec
- 9. Balancing eBooks and Physical Books Capitec
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Capitec
- 10. Overcoming Reading

Challenges

Gamified eBooks

- Dealing with Digital Eye Strain
- Minimizing Distractions
- Managing Screen Time
- 11. Cultivating a Reading Routine Capitec
 - Setting Reading Goals Capitec
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Capitec
 - Fact-Checking eBook Content of Capitec
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and

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