

# BBD BULLETIN

AUGUST EDITION 2018

## WE BELIEVE IN TRUE TRANSFORMATION

BBD is 51% black-owned and a level 2 contributor with a 125% B-BBEE recognition level



## PARTNERING WITH XPERTEK CONTACT

Adding robotic process automation to the BBD group

## AWS SUMMIT

BBD presents cloud capabilities at this year's Cape Town summit

## MID-YEAR UPDATE 2018

We continue to explore new frontiers










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A composite image featuring a woman's profile in the foreground on the left, looking out over a beach. In the background, a man and a woman are running on the sand. The woman in the foreground is wearing a black top and a silver watch with a blue gem. The background scene is bright and sunny, with a clear sky and a calm sea.

“ Eight months into  
**2018** and already we’ve  
**achieved significant  
milestones.** ”



# NOTE FROM THE ED

We're blown away by all the exciting initiatives happening at BBD



**B** BBD Holdings acquired a 30% equity stake in Xpertek Contact, an organisation offering IT services ranging from robotic process automation to BI and location-based marketing. Our 51% shareholding in Ilion will enable us to provide further value to our clients through specialised data science competencies.

The BBD family are doing great work, both in South Africa and on the international front, with staff being invited to events like Google I/O and the F8 Facebook Developer Conference. Local highlights include BBD presenting at DevConf, the AWS Summit and an Open Banking conference to name a few.

We're passionate about upliftment through education and hosted three web development workshops with GirlCode and our #TechItLikeAGirl even trended on Twitter. Being involved in initiatives such as these are key for us to assist in empowering women in technology, while showcasing the many exciting IT

careers available to them. BBD also participated in the annual GirlCode Hackathon.

Achieving a level 2 B-BBEE rating is a great achievement for us and one we're very proud of. We believe we're changing lives through the significant role we play in bridging the digital divide in South Africa and by nurturing software development talent in disadvantaged communities.

If you've visited the Johannesburg and Pretoria offices recently you'll have seen the exciting new spaces that have been created. These are to encourage the brainstorming and creativity that lead to our revolutionary solutions. Being a part of the BBD family means that we want you to feel at home.

Marketing really enjoys your feedback and we love it when you engage with us! If you can't pop past for a chat (or a Chappie), please drop us a mail at [marketing@bbd.co.za](mailto:marketing@bbd.co.za) with any suggestions, stories or pics from events you've attended.





# BBD INFORMATION STATION

**bbdgroup@bbd.co.za** // Business related communication incl. BBD Group of Companies

**business@bbd.co.za** // BBD only business related communication

**ct@bbd.co.za** // CT office only BBD business related communication

**india@bbd.co.za** // Pune office only BBD business related communication

**jhb@bbd.co.za** // JHB office only BBD business related communication

**pta@bbd.co.za** // PTA office only BBD business related communication

**hr@bbd.co.za** // Updating of personal details and annual reviews

**reception@bbd.co.za** // Advise reception of any deliveries or enquire after an extension number for an employee

**salaries@bbd.co.za** // Salary, change of bank or IRP5 details, info regarding company benefits

**training@bbd.co.za** // Training requests, registrations and authorisation for payment thereof

**miclaims@bbd.co.za** // Technical or reimbursement queries

**mileave@bbd.co.za** // Leave queries and technical issues

**miskills@bbd.co.za** // Skills queries and technical issues

**mitime@bbd.co.za** // Time and system related queries

**building@bbd.co.za** // Building and maintenance queries

**it@bbd.co.za** // Company equipment and infrastructure queries

**healthsafety@bbd.co.za** // Health and safety related queries or information

**awards@bbd.co.za** // Nominations for the employee recognition awards

**fitness@bbd.co.za** // Keep updated with all fitness related events

**marketing@bbd.co.za** // Internal and external information to share, magazine submissions and competitions

**billing@bbd.co.za** // Project billing for clients, collection of debtors and all related queries

**creditors@bbd.co.za** // Supplier invoices and payments thereof

**proposals@bbd.co.za** // Client facing legal documents and contracts

**orders@bbd.co.za** // Procurement of hardware software and consumable purchases

**stationery@bbd.co.za** // Stationery that needs to be procured for business purposes

**stockorders@bbd.co.za** // Consumable stock orders

**travel@bbd.co.za** // Business-related travel - flights, accommodation and car hire

**indiaawards@bbd.co.za** // India nominations for the employee recognition awards

**indiahr@bbd.co.za** // For all your HR, leave and review related queries

**indiapayroll@bbd.co.za** // For all your salary and reimbursement related queries

**recruitmentindia@bbd.co.za** // For Talent Hunt referrals





## Public Holidays

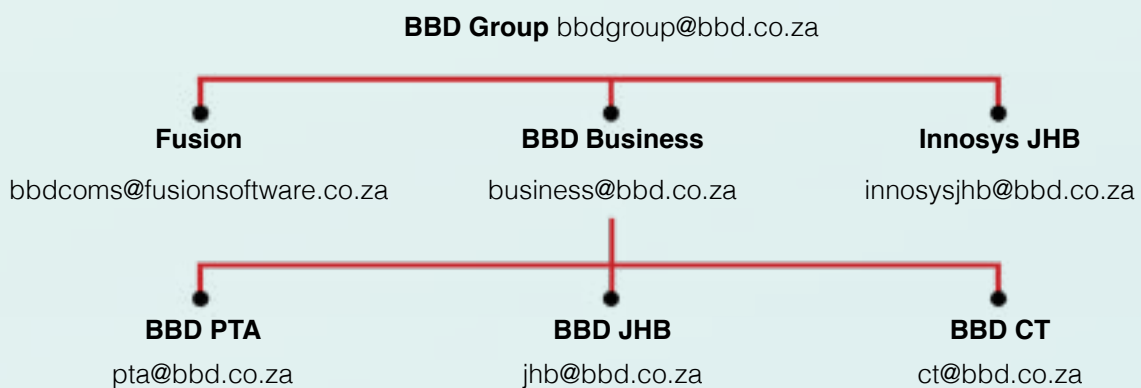
### BBD South Africa

**24 Sep** Heritage Day  
**16 Dec** Day of Reconciliation  
**17 Dec** Public Holiday  
**25 Dec** Christmas Day  
**26 Dec** Day of Goodwill

### BBD India

**13 Sep** Ganesh Chaturthi  
**02 Oct** Gandhi Jayanti  
**19 Oct** Dussehra  
**07 Nov** Diwali  
**08 Nov** Diwali  
**25 Dec** Christmas

## Mail Distribution





# B-BBEE TRANSFORMATION AT BBD



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## **BBD achieves level 2 B-BBEE rating using education to uplift South Africa's ICT skills**

We take transformation seriously, not just to assist with economic growth and development, but to change lives while improving ICT skills and contributing to job creation.

Our recent level 2 broad-based black economic empowerment (B-BBEE) rating is evidence of this. BBD is playing a significant role in bridging the digital divide in South Africa. We value each of our employees and strive to foster an inclusive and multi-faceted culture. Our business and transformation strategies work hand-in-hand to allow for a true alignment of realities.

In early 2016 we concluded a deal with Sphere Holdings, who raised their ownership stake to 49.9%. Together with the 1.1% held by education foundation Student Sponsorship Programme, this makes BBD 51% black-owned and provides us with a formidable new competitive advantage – while assisting our clients to meet local procurement and transformation targets.

I believe transformation needs to be a genuine initiative and at BBD this is the case. We drive upliftment through education, by broadening the skills base and ensuring more South Africans - who have the potential but not the means - are able to have access to the right education.

Transformation without economic growth would be unsustainable. Part of the BBD way of working is fruitful partnerships to assist in nurturing software development talent in the underprivileged.

BBD is currently supporting 50 graduate learners through WeThinkCode\_, a revolutionary tech-based learning institution dedicated to eliminating South Africa's IT skills gap. Partnering with WeThinkCode\_ provides BBD with access to a pool of IT resources not previously available. These graduates are able to step into graduate level positions at BBD and thrive. The company has also formed a partnership with GirlCode, to empower women in technology, while showcasing the many exciting IT careers available.

A B-BBEE transformation unit drives our requirement for the entire group, ensuring employee interests and the culture of the business are not compromised, while working towards remaining compliant.

BBD's drive to uplift South Africa through education is an integral element of our company DNA, providing the underprivileged with access to technology and technical learning.

*Precious Nkomo*  
BBD EXECUTIVE





# PREMIER VERIFICATION

B-BBEE Verification Certificate

Issued to:

**Barone, Budge and Dominick (Pty) Ltd**

1 Newtown Avenue, Killarney, Johannesburg, 2193

Company Registration: 1984/007889/07

VAT: 4070111713

**LEVEL TWO (2) CONTRIBUTOR**  
**B-BBEE RECOGNITION LEVEL- 125 %**

Generic Scorecard -

Amended Information and Communication Technology Sector Code (Section 9(1): 40407)

Criteria	Result	Weight
Ownership	25.00	25.00
Management Control	12.21	23.00
Skills Development	14.85	20.00
Enterprise & Supplier Development	51.14	50.00
Socio-Economic Development	12.00	12.00
Overall Result	115.20	130.00
Priority Elements Achieved	Yes	
Empowering Supplier	Yes	
Nature of Business	Software Development	

Element	Result
Black Ownership	51.01%
Black Female Ownership	15.41%
Designated Group Supplier	No
Modified Flow Through Applied	Yes

Exclusion Principle Applied	No
Measurement Period	28 February 2018
Re-Issue Date	Not Applicable
Issue Date	29 June 2018
Expiry Date	28 June 2019
Certificate Number	PV_1806017

  
Matthew Kearns  
Premier Verification (Pty) Ltd

  
B-BBEE Verification Agency  
BVA100

Tel: 010 591 0591

Fax: 086 626 7484

Postnet Suite 334, Private Bag X11, Craighall, 2024

No. 5 Second Road, Hyde Park,

Fountain Grove Office Park, Block 2, Johannesburg

[www.premierbee.co.za](http://www.premierbee.co.za)



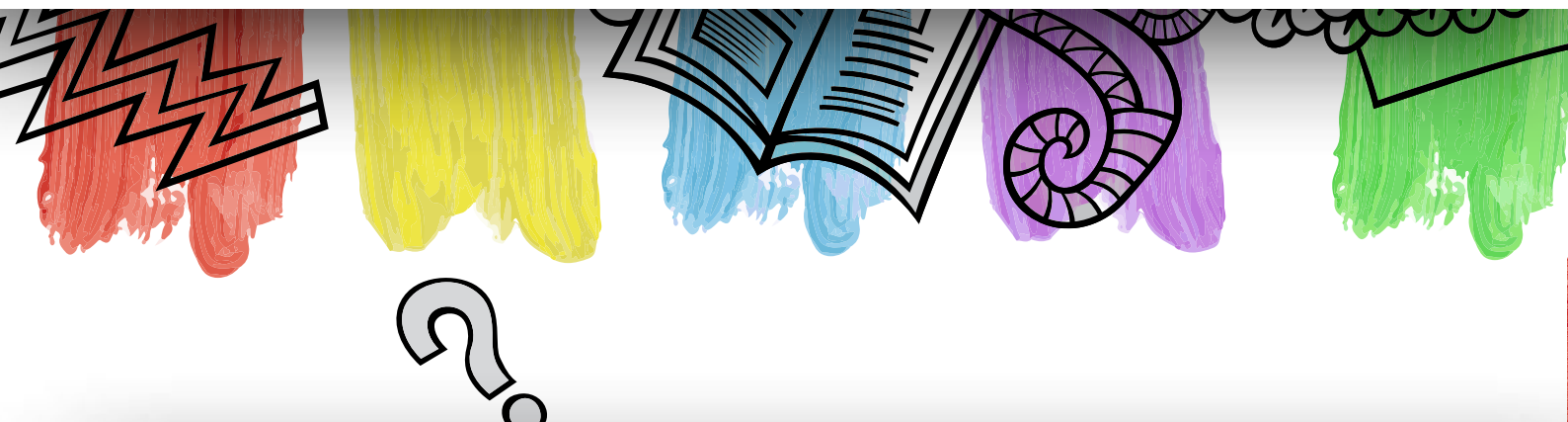
As a level 2 contributor, BBD shows an on-going commitment to all the different aspects of B-BBEE. The pillars that are used for measurement of a business in the ICT sector are designed to require a B-BBEE focus on ownership, management, procurement, employment, training, business development and social initiatives.

A recent change in the ICT Sector B-BBEE codes has meant that social initiatives are now focused on helping South Africans cross the digital divide. BBD's level 2 score, along with being recognised as a value adding enterprise, means that BBD clients can claim 125% of every rand spent with BBD as B-BBEE spend.





# 2018 AWARD NOMINATIONS



## WHAT'S THIS **ABOUT?**

The Award Nominations give recognition for **exceptional solution and service delivery**. They recognise excellence within the company by rewarding BBD staff who go above and beyond the call of duty for our clients and colleagues. Those who are “doing what it takes” so to speak.

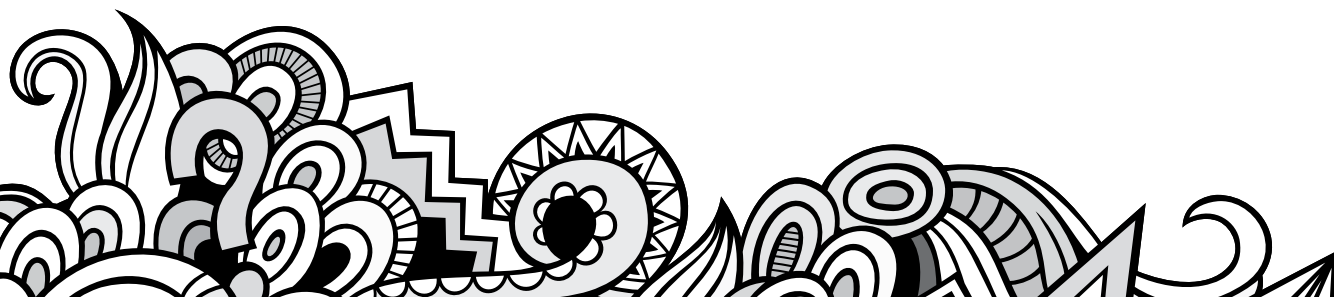
## HOW DOES THIS **WORK?**

The 2018 Award Nominations accept nominations for anybody in any of the categories, with **two winners selected every month!**

The nominations run from February through to October, and the grand prize winners are announced in November. The monthly winners choose an awesome prize and are entered into the final draw, where three lucky people stand a chance of winning a piece of the R120 000 at the end of the year!

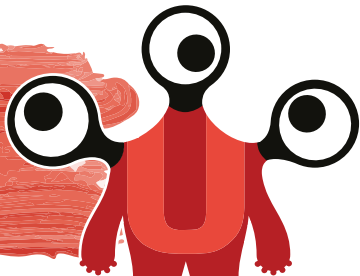
**1<sup>st</sup> R60 000 // 2<sup>nd</sup> R40 000 // 3<sup>rd</sup> R20 000**

Monthly winners **“PICK A PRIZE”** from a choice selection. And in addition, winners select from a **range of charities** for BBD to donate R1 000 on their behalf!





# THE CATEGORIES



## ULTIMATE BBD AGENT

This is the individual who spearheads the conversion of ideas into realities, fosters the BBD philosophy at every turn with a relentless ambition to promote the true essence of what the company stands for and upholding the BBD brand in everything they do.

## GRASPS OPPORTUNITIES & WISDOM

This category recognises the improvement and development of skills. A person who takes the initiative to develop and improve their career through continuous learning and skill acquisition and successfully seeks out training or on-the-job opportunities for developing skills.

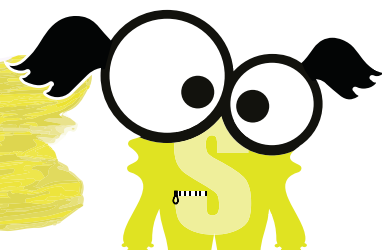


## HELPING YOUR PEOPLE

Recognising the individual who always delivers an extraordinarily high standard of work, and is acknowledged in their team as a mentor, sharer of skills, time and knowledge.

## WHATEVER IT TAKES

This category is for the kingpin of perfection and reliability – the person who is driven towards ensuring client satisfaction no matter what the personal cost. An almost endless source of dedication, passion and enthusiasm, this individual is a tireless long-term champion for the successful delivery of projects.

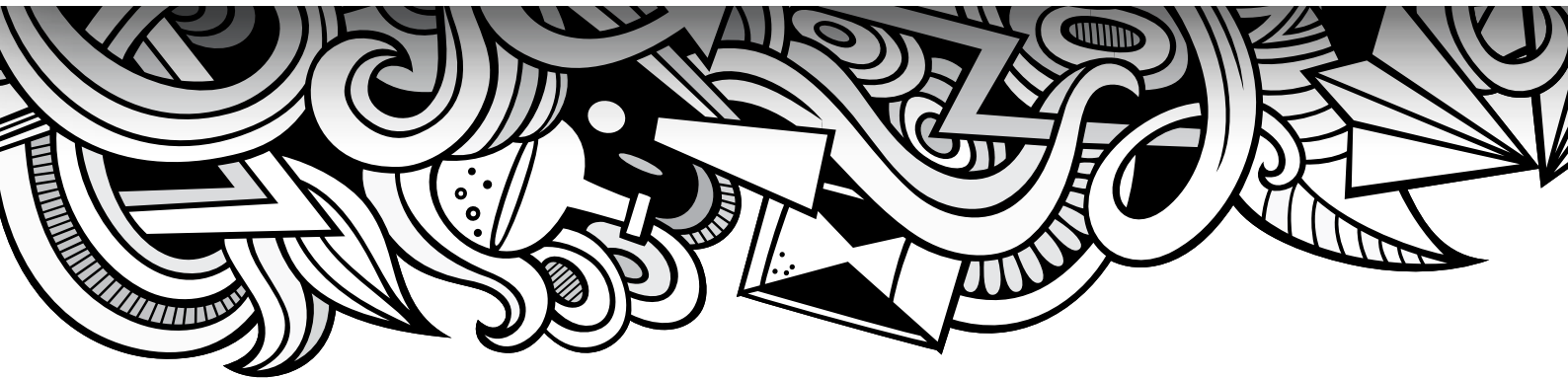


## THE SILENT OPERATOR

Quiet and dependable, the stealth award is designed to recognise the individual who is not often heard, but whose positive impact is always keenly felt.



# APRIL WINNERS



## Mandla Mbuli chosen for Hype

Mandla has definitely made his mark as one of the most capable devs. Not only does he deliver on his work, in doing so, he carries other individuals by assisting them to achieve their goals. Mandla embodies HYPE.

**Charity of choice:** ORT SA

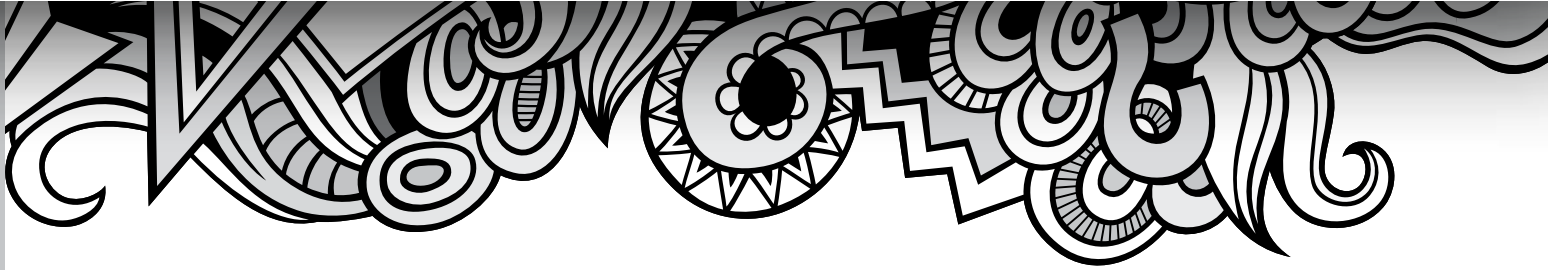
## Mokgaetsi Moloatse chosen for Grow

Mokgaetsi joined our team almost a year ago and has been a big asset ever since. She's always lending a helping hand to her teammates, no matter how big or small the task. As someone who is always eager to seek new opportunities, Mokgaetsi is continuously looking for new ways to learn.

**Charity of choice:** Door of Hope



# MAY WINNERS



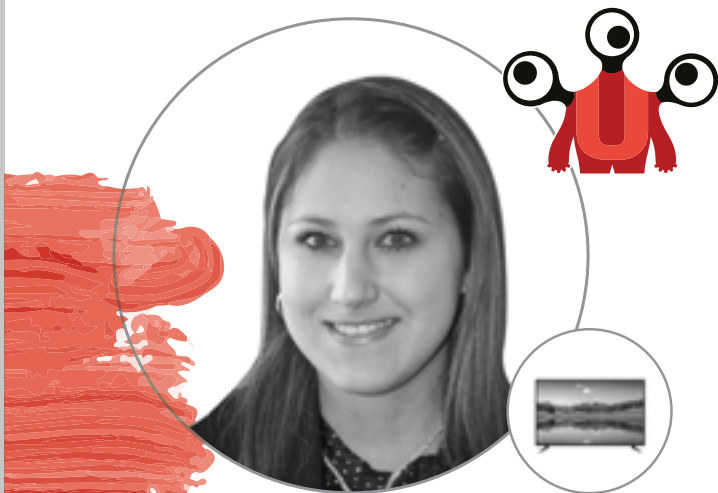
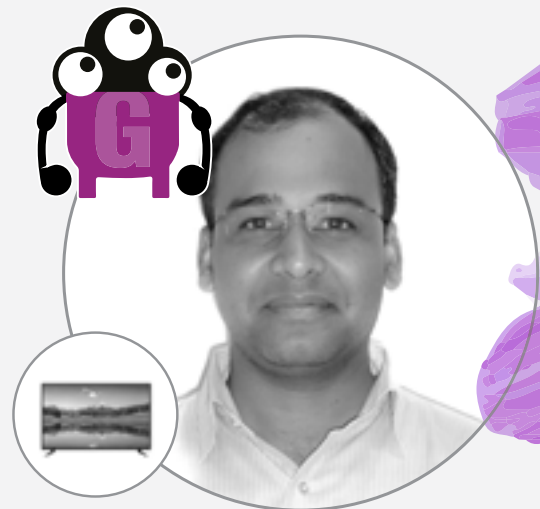
## Aliaksandra Sukharuchkin chosen for Hype

Aliaks always helps out, not only her fellow BBD team mates but a variety of client staff as well. She has become the “go to person” for anything related to her project in the client space and carries the BBD flag high!

**Charity of choice:** Sandton SPCA

## Neelesh Mishra chosen for Grow

Neelesh consistently works to achieve goals with perfection and accuracy. He is always ready to accept a challenge and is known to put up his hand to train the new team members. By sharing his knowledge freely, he continues to look out for the wellbeing of the whole team. Neelesh is technically good, and has grown leaps and bounds on the team – showing enthusiasm no matter the project.



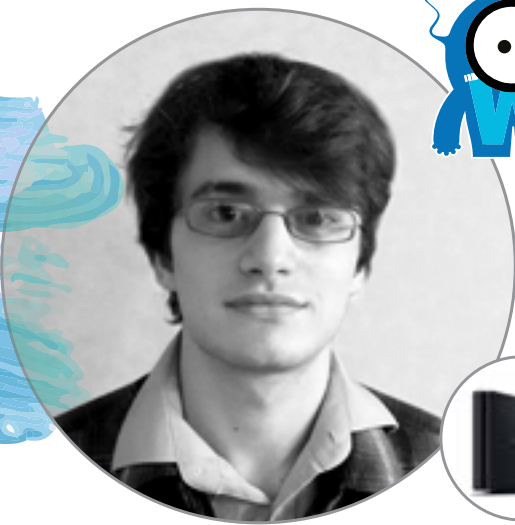
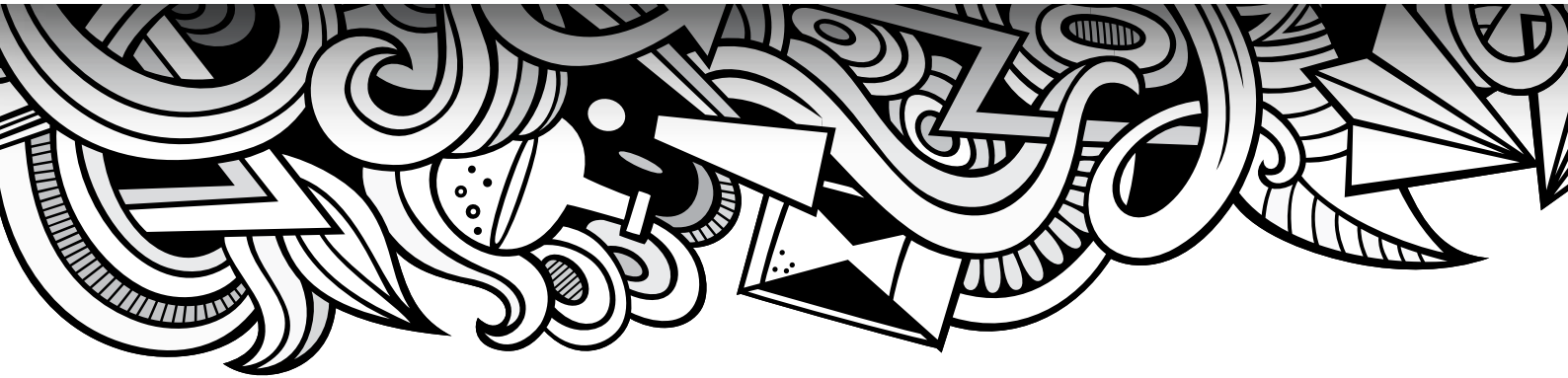
## Tanya Sehannie chosen for UBA

Tanya is a very capable and competent analyst, known among her team and by the client as having a keen eye for detail and a very good understanding of the business and the application. She delivers high quality work, assists developers with understanding the business and the test team with any queries, while still delivering her analysis work.

**Charity of choice:** Sandton SPCA



# JUNE WINNERS



## Cameron Theron chosen for WIT

Cameron works on projects under challenging conditions with changing requirements and deadlines. Despite this, he puts in every effort to produce excellent work – including late nights and weekends. Cameron can be proud of all the long hours and the quality of work he delivers.

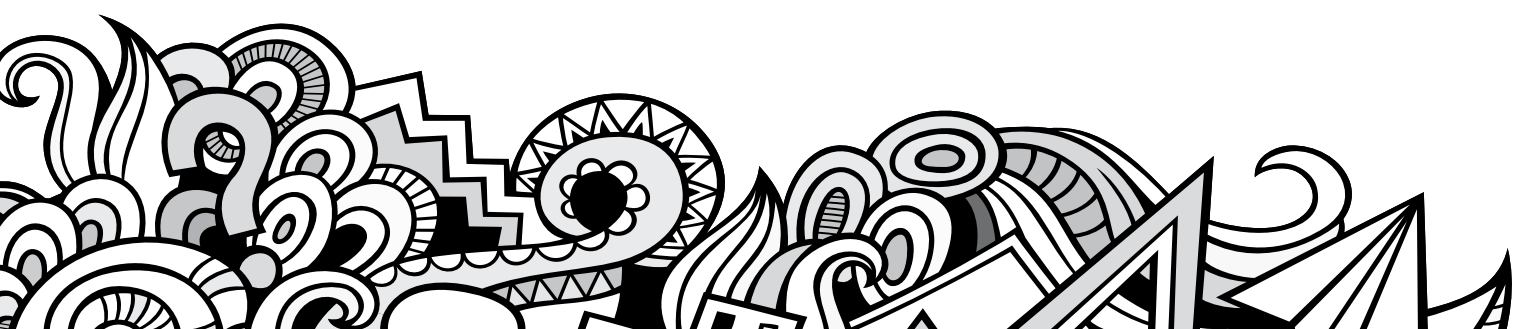
**Charity of choice:** Hospice WITS



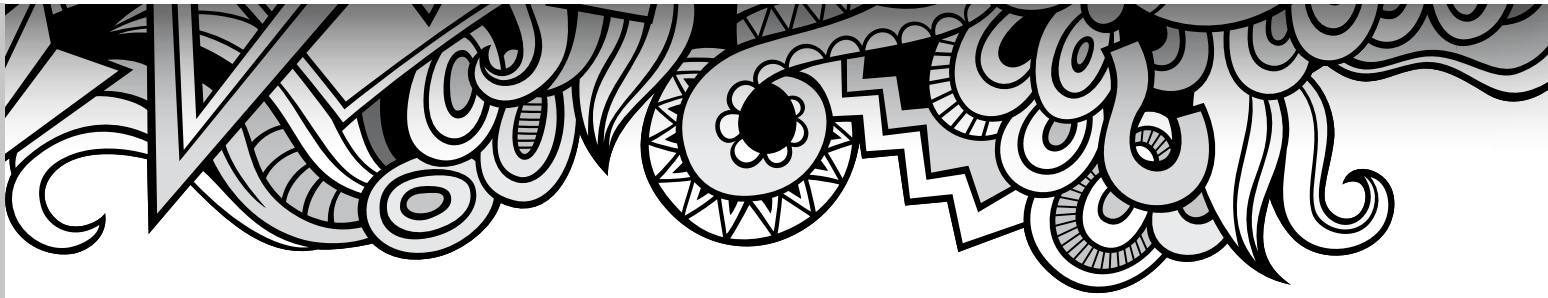
## Reece Garratt chosen for Grow

Reece jumped on a new app rewrite with great passion. He's learning at an astonishing rate and reading up on a range of topics, giving him a better understanding of the code written by the team, even if not related to his tasks. Reece can now guide other team members, while sharing his knowledge and enabling better quality code from the whole team. He delivers to a high standard, above what is prescribed.

**Charity of choice:** Animal Anti-Cruelty League



# JULY WINNERS



## Allistaire Clark chosen for WIT

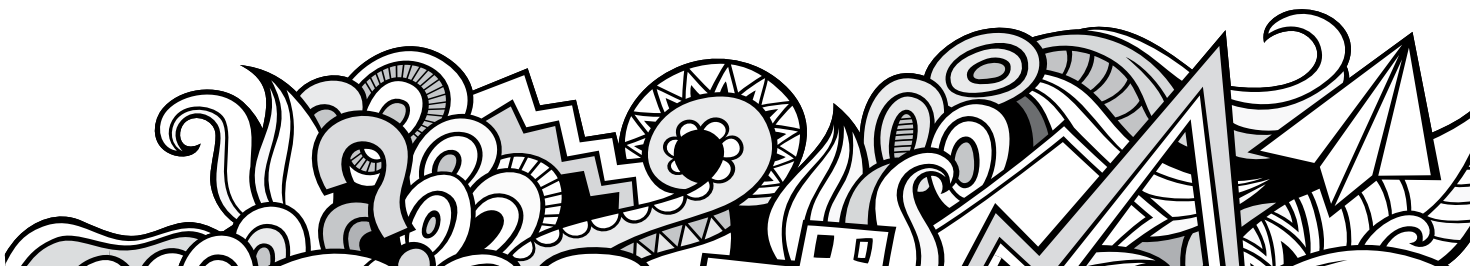
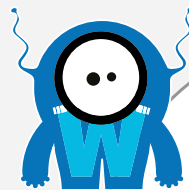
Allistaire works around the clock, over weekends and NEVER lets his team down with project deadlines. Work is always a priority for Allistaire, so much so that he's even missed several functions over the years because of his dedication. Allistaire absolutely deserves this reward!

**Charity of choice:** Animal Anti-Cruelty League

## Hein Sunkel chosen for WIT

Hein embodies the “whatever it takes” culture at BBD. He is officially a front-end developer, but has dedicated himself to learning every aspect of the software lifecycle and relays that knowledge to anyone who needs help on the team. Hein is very encouraging and as a mentor pushes others to be their best.

**Charity of choice:** Animal Anti-Cruelty League







# A CULTURAL trip to India

Rusks, Chappies, tea and curries







Everyone always tells you that India is noisy and traffic is worse than downtown Jozi rush hour. What no-one can prepare you for is seeing a whole family calmly sitting on a scooter and, despite no apparent road rules, everyone arrives safely at their destination.

The team flew off to India with suitcases full of South African Ouma rusks and Chappies and returned with 2 000 teabags!

VSP team members Esti, Moira and Adele came with and the India team were so excited to meet them. Clayton and Russell were also part of this trip.

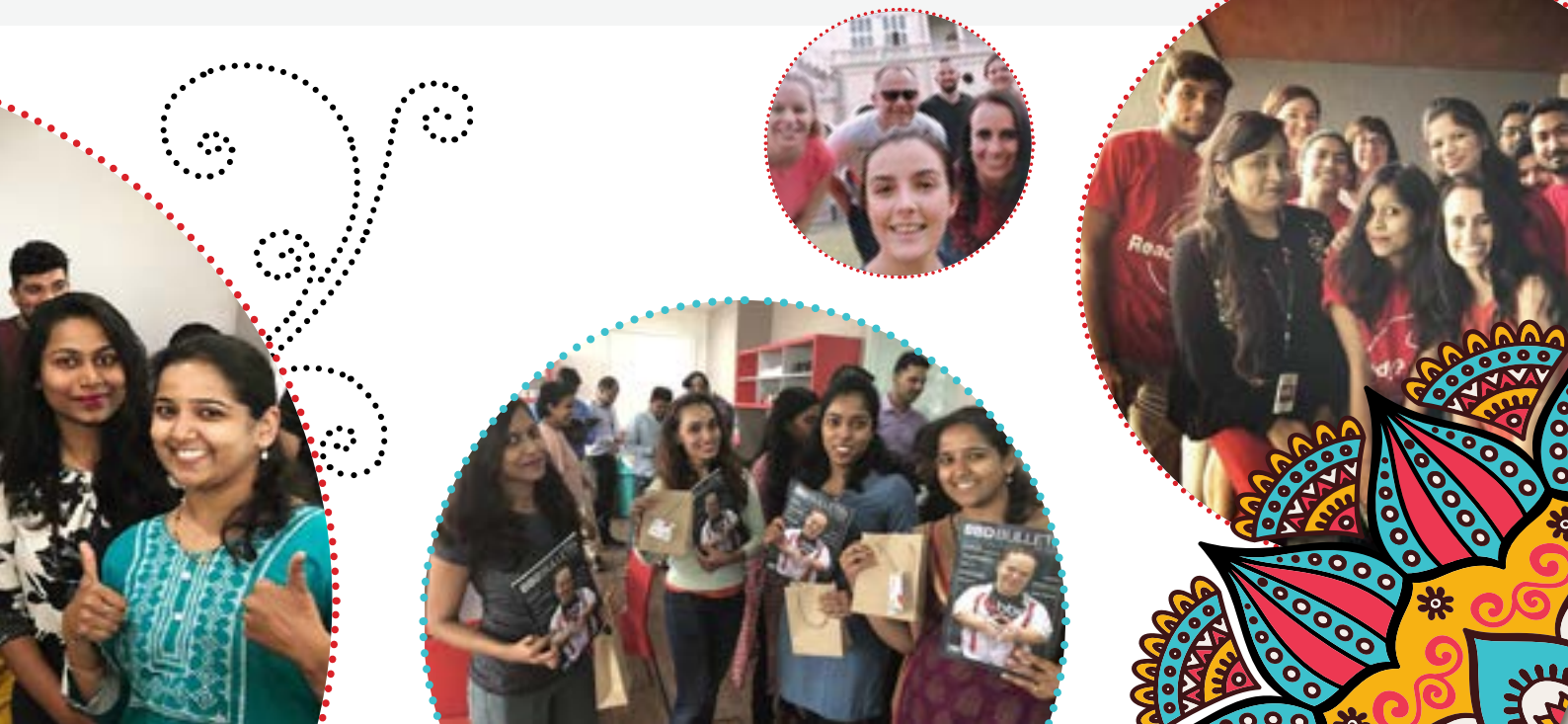
A first time visit for everyone except Russell, we all agreed the food was phenomenal - not only curries but sweet treats, rose flavoured milkshakes, flaky samosas and other Asian influences. We braved traffic in a few tuk-tuk rides and Esti and Moira really lived on the edge and travelled by scooter as passengers behind Madhuri and Niket.

Being able to see how the India team engages with BBD South Africa and clients through the distributed model was very enlightening.



*Gerian Miffler & Jolene van Heerden*

**BBD MARKETING TEAM**











# BBD 2018

## Mid-Year Update

Exploring new frontiers was the theme for this year's Johannesburg and Cape Town events, with exciting times ahead for the BBD Group as Xpertek Contact and Ilion joined in 2018.

Peter kicked off each event by sharing how BBD is creating exceptional value for both our internal and external audiences, by putting you – our BBD family – first, and driving innovative thinking and solutioning. By investing in people through training and upskilling, we can ensure BBD has the best tech people in South Africa. Comedian John Vlismas then took to the floor and had everyone crying with laughter – the perfect icebreaker for the rest of the evening, as everyone got to catch up with colleagues.

**Part 1** of the certification series

# GET YOURSELF AWS CERTIFIED



## Prepare for the **cloud evolution**

**It's reasonably safe to say that cloud technology is creeping into almost every aspect of our personal and professional lives. From virtual IT to network storage and wearable devices that track your every heartbeat, the cloud is hovering closer over us all.**

It's a relative cloud evolution and it is changing the way we do everything. One way to prepare for the storm as a software engineer is to make sure that you have the necessary skills to easily adapt to the changes the evolution brings.

### **Why should you consider getting certified now?**

- Understanding the tech allows you to easily and quickly build complex solutions
- You increase your capability to build on top of powerful, but complex, prisms
- Cloud solutioning is still a new market in South Africa, but a lot of companies are very rapidly moving through their cloud strategies
- BBD believes cloud technology will soon be a part of day-to-day operations. This means the skills will increasingly be more in-demand
- It's fun and interesting to work with, and if nothing else, isn't that reason enough



The truth of the matter is that in order to stay relevant and competitive, companies need to have a cloud strategy in place. Many big enterprises already do, but the nature of the corporate beast is such that these strategies take a while to come into effect. Cloud technology will soon be a part of our day-to-day lives. Getting yourself certified now means that in three to four years, you will be an experienced cloud developer. This not only gives companies like BBD a competitive edge in the industry, but stands you in good stead for your own career.

As a cloud-solution enabler, BBD is dedicated to providing the most suitable solution for its clients. Sometimes that means Amazon Web Services (AWS), sometimes not. But as a passionate proponent of AWS, I believe that getting certified gives you a solid foundation on routing, security and networking (hybrid, on-prem and in the cloud) which work together to enable you to create practical and effective solutions that work for your projects.

**There are three categories and seven types of certifications you can study for with AWS:**



#### **My exam survival guide**

- Firstly, don't underestimate the time and effort studying for the exams will take
- There is no official pass rate for the exams as they are rated on a bell curve – aim for 75% to be safe
- Roughly 80% of the information between the associate certifications is the same. If you have experience, you can write more than one exam in a day
- The Professional exams are a lot harder and consist of scenario-based questions. These all require you to choose the best answer from several correct options
- The questions aim to test multiple areas of your knowledge at the same time – don't skip chapters when studying!
- Time is often an issue during the exam – you need to read quickly
- There are no free marks

There is a scramble to get businesses into the cloud, but these things take time. Don't expect juicy projects from the moment you pass your exams – it could be anywhere from three months to a year before a long-term project lands on your desk, but when it does, you will be prepared.

Dieter Rosch  
EXECUTIVE HEAD OF CLOUD

# FURTHER THAN THE

# Cloud

## **Providing services** through the **Amazon CloudFront delivery network**

BBD has achieved Standard Consulting Partner status in the Amazon Web Services (AWS) Partner Network (APN). Additionally, We are now able to provide services through the Amazon CloudFront global content delivery network (CDN).

Amazon CloudFront provides developers and system administrators with a collective way to model and provision a selection of related AWS services.

As a passionate proponent for cloud services, BBD is invested in finding the best solutions for our clients. Becoming a part of the AWS Partner Network helps us achieve this goal.

Amazon CloudFront is a global CDN that enables secure delivery of data, applications, APIs and videos with high transfer speeds and low latency. As a recognised partner in the APN for Amazon CloudFront services, BBD has been externally vetted as a provider of IT solutions from AWS.

Our consulting partner status enables us to design, build, migrate and manage an enterprise in the cloud. Amazon CloudFront allows for content to be delivered much faster, with BBD able to architect solutions that take advantage of this. We are very excited to now be able to partner with our clients to seize the opportunities the local edge location brings. Amazon CloudFront will open up a host of new capabilities for South African and African businesses to leverage the power and scale of the cloud in a seamless and cost-effective manner, especially through value-adding capabilities such as AWS Lambda@Edge and RTMP Distributions.

Dieter Rosch

EXECUTIVE HEAD OF CLOUD

# BBD BENEFITS

all the perks you need!







## Café and coffee stations\*

- Fully stocked vending machines with free snacks
- Breakfast cereals
- Cheap and delicious chow
- Fresh fruit and bread daily
- Unlimited BBD branded still and sparkling water
- All the microwaves, cutlery, crockery and condiments you could need
- Endless coffee – Tanzanian Mbeya, Burundi and Ethiopian beans
- BIBO water dispensers for instant hot, tepid and cold water
- Comfy couches and chill zones



## Best for the best\*

- 50% medical aid contribution
- BBD facilitated medical aid gap cover option
- Retirement annuity option
- Group life, disability and dread disease cover
- Financial advisor
- Bonuses for exceptional performance
- 3G reimbursement – project specific
- Standby allowance – project specific
- Flexi working hours – project specific
- Annual salary review
- Had a baby? You get flowers and moola
- Tied the knot? You get moola
- Staff recognition through monthly award nominations. The prizes include Samsung gear, drones, Playstation consoles, GoPros, TVs, gas braais, sound systems, cinema projectors, stocked wine fridges AND the winner gets to donate R1 000 to a charity of their choice. Winners are announced at the annual Bierfest where nominees have the opportunity to win loads of cash (like R120 000!)



## Work environment

- High-tech tech
- Breakaway rooms and private phone rooms\*
- Secure parking
- Safe working environment
- Chilled atmosphere
- Encouraged creativity and collaboration
- Gautrain shuttle\* to and from Rosebank station



## Healthy habits

- Vitality Health assessments\*
- Free flu vacs and vitamin B injections
- 5 blood drives per year
- Annual wellness days\* with cocktail and sushi bars, reflexology, mani, massages, stress management, hypnotherapy, live blood analysis, biokineticists, chiropractors, games, photo booths and so much more. We even gave away awesome spot prizes like Nutribullets and Stormtrooper lights



## Events

- Trailblazing annual tech event – Esc@pe
- Kickass year-end functions with great entertainment, delicious food and taxi services to make sure you get home safely
- Mid-year update party\* to keep you in the loop
- Annual Bierfest\* where teams brew their own craft beer
- Industry meetups
- Team lunches
- Unique team building events



## Upskill like a boss

- Mentoring
- Internal and external training
- Online training
- Onsite / VC training by SA's top IT specialists
- Certifications
- Ability to attend key technical events
- Financial aid to assist with further studies
- Bursary, learnership and graduate programmes
- Enterprise development\* for young up and coming IT professionals
- Career development
- Socio-economic development



## Fort kickass

- Games room\* with arcade machines, table tennis, darts, pool table and giant Jenga
- Putting greens\*
- Payday chocolates\*
- Competitions with awesome prizes
- Bar
- Jukebox\*
- Board games\*
- 42" TV screens and projectors



## Sport vibes

- Sponsored uniforms for all sports teams
- Action cricket
- Cycling
- Netball
- Soccer
- Fitness groups

\* Location-specific. Not available at all offices





Earlier this year, BBD Group acquired a **30% equity stake in Xpertek Contact**.

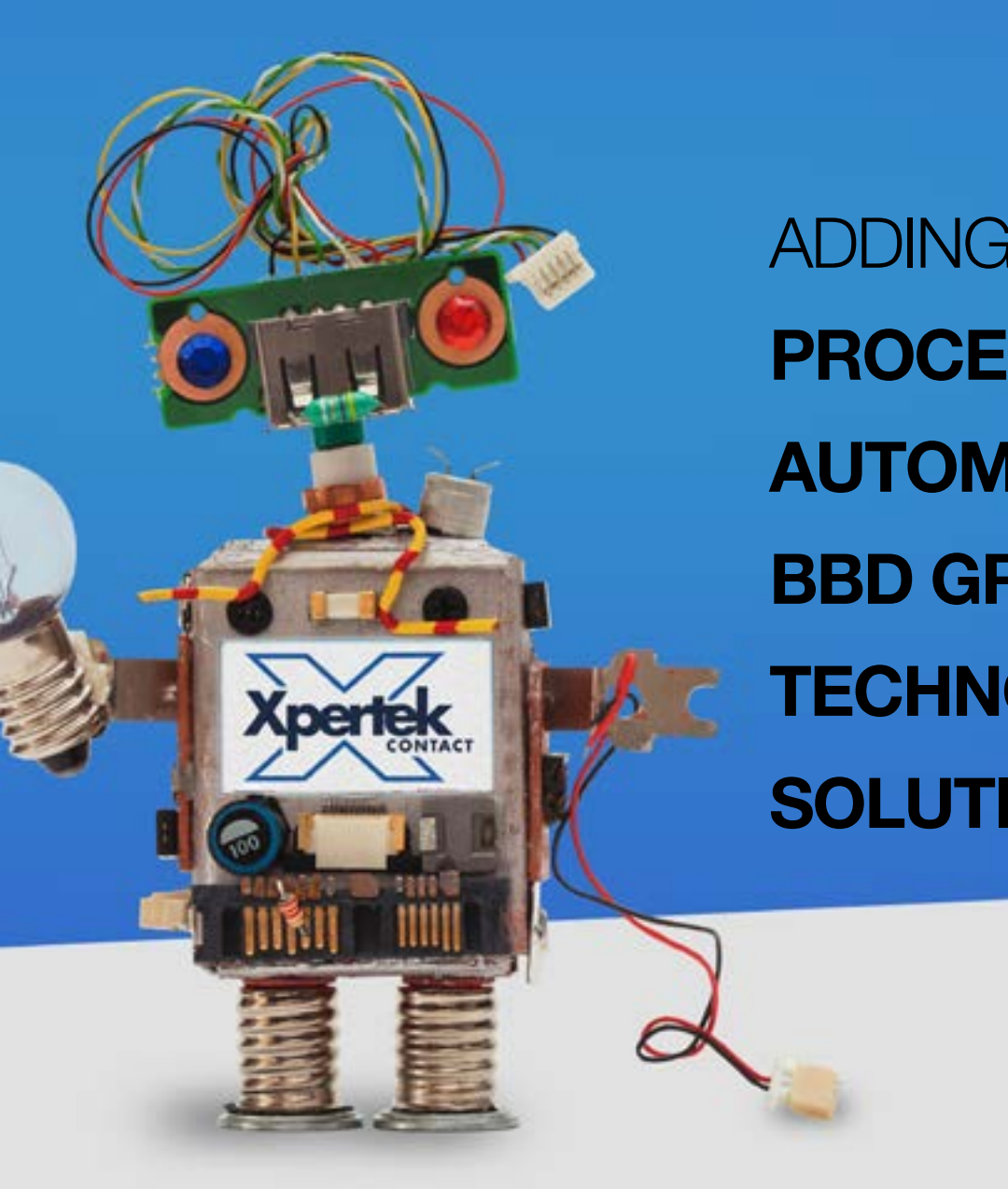
Founded in 2011, their solutions include custom software development, business intelligence solutions, robotic process automation (RPA) and location-based marketing solutions.

It was the entrepreneurial mindset of Xpertek Contact that dovetailed with BBD, demonstrated by their ability to aggressively target smaller clients through new technology solutions. We are excited to work with them to introduce this capability to our larger enterprise client base.

This acquisition is part of our group strategy to strengthen our position as a leader in South Africa's ICT sector. In addition to RPA, Xpertek Contact's expertise includes free Wi-Fi solutions combining data value enhancement platforms and an effective capability in the business intelligence, big-data and SQL processing arenas.

Chris Cochrane, Xpertek Contact managing director explains, "We have grown rapidly over the past three years and partnering with BBD will allow us to bring our robotics and BI expertise to a larger customer base, by leveraging the knowledge within BBD to





# ADDING **ROBOTIC PROCESS AUTOMATION** TO **BBD GROUP'S TECHNOLOGY SOLUTIONS**

quickly scale our business to meet the demands of both BBD and our customer bases.”

Xpertek Contact's RPA ranges from a fully hosted software-as-a-service platform to onsite enterprise grade solutions, ensuring that the benefits of RPA are accessible by any business, of any size. Their RPA specialists have deployed solutions for companies in the telecommunications, document processing, finance and logistics sectors. “Processes we've automated include creation of simple periodic reports that were once done manually to complex document recognition, data extraction and storage, all using our hosted UI path RPA platform,” says Cochrane.

According to Market Research Future, adoption of RPA is a big trend due to the high levels of efficiency and cost benefits that can be achieved. They estimate revenues of USD 2 700 million by 2023.

**THIS PARTNERSHIP WILL ENABLE BBD**

**TO GROW OUR OWN SOLUTION EFFECTIVENESS**

**BY LEVERAGING THE ABILITIES AND**

**SKILLS OF XPERTEK CONTACT.**

We look forward to a beneficial partnership with the Xpertek Contact management team and its people, as we expand BBD's ability to bring top people together to craft world-class technology solutions for our clients.

*Gus Pringle*

**BBD FINANCIAL DIRECTOR**

# MOJALO

## serving the excluded

**T**wo billion people worldwide do not have a bank account or access to financial institutions. Often referred to as the unbanked, they generally only pay in cash or purchase money orders. In a world where digital banking is becoming the norm, this can be problematic and begs the question, how do countries achieve financial inclusion?

A good example of a country addressing this is China. Ant Financial is an affiliate company of the Chinese Alibaba Group and they operate Alipay, the world's largest mobile and online payments platform. Jack Ma, Alibaba Group Holdings Chairman, explains they started Alipay to create a balanced environment in China, to enable everyone to have equal access to financial support. The chosen mobile payment system for most Chinese citizens is Alipay and many predict that China will be the first major economy to be completely cashless. According to iResearch Consulting Group, mobile payments in China totalled \$9 trillion in 2016 compared, to the US who totalled \$112 billion.

Similarly, with Africa being home to many of the two billion unbanked individuals, we should be implementing our own solutions. Enter Mojaloop, funded by the Bill and Melinda Gates Foundation. This open-source software creates payment platforms to assist

unbanked people around the world access digital financial services. Having recently attended Mojaloop's first product increment planning session held in Johannesburg, I was able to see how developers are working tirelessly on the platform. Being open source means it can be adapted and improved for central banks, market infrastructures, payment processors and fintech firms to accelerate financial inclusion.

Actively attempting to enter the African market and serve the excluded, Mojaloop are currently working with local entities to become the standard model for payment interoperability between banks and other providers across African economies.

A well-known success story for the African unbanked community is that of Kenya's M-Pesa. Started in 2007 and now operating in over 10 African countries, it is one of the world's largest mobile money networks. Despite enabling millions of Africans to gain access to safe and secure payment solutions, M-Pesa never took off in South Africa and was shut down in 2016, with Vodacom mentioning South Africa's advanced banking sector and lack of demand as contributing factors.

Despite this mobile money and mobile payments has steadily grown in Africa, not necessarily the

requirement for a bank account. Maybe the yardstick of measuring bank accounts or even being banked is a legacy measure that is no longer relevant; with the new measure being digital payments.

Every country in Africa is different and should be treated as such. Mojaloop is aware of this complexity and is engaging with African companies who have local knowledge, hence why interoperability is a key principle. Still in its infancy stages, BBD is supportive of the Mojaloop initiatives and will be keeping an eye on their product development. We will continue to build our own knowledge and skills around the product to assess how it could be integrated.


For technical documentation and to contribute and use the Mojaloop software, visit <https://github.com/mojaloop/mojaloop>.

*Matthew Barnard*  
EXECUTIVE HEAD OF BANKING





# OP



Actively attempting to enter the African market and serve the excluded, Mojaloop is currently working with local entities to become the standard model for payment interoperability between banks and other providers across African economies.



# MY FIRST SANI2c

If you're into mountain biking, then the Sani2c is something you have to do. This year I decided to tick it off my cycling bucket list.

I asked Peter to fill in after my partner pulled out last minute.com. Ok, this may not have been my smartest decision because we all know how fit he is, but I hedged my bets by asking him not to train before the race. My plan was to use the time to sneak some business in – wrack his brains and come up with a Google-like business strategy. That didn't work.

The first time Peter and I rode together was at the start line. The gun went off and I peddled furiously to impress... but when I looked up he was already about 2kms ahead of me. Turns out I only *thought* I knew how fit he is.

The first day was awesome, I (we) took it relatively easy in preparation for the mammoth day 2.







Now I'm not sure how much you know about the Sani2c but there's this climb called Iconic. Few riders manage to peddle their way to the top and I watched with admiration as Peter did – well for as long as I could see him (I pushed ok, and died).

After slowly but surely conquering Haibo 1 and 2 I was really ready for the beers when we got to camp and so was Peter - it had been a long day in the saddle for him. (I'm sure he removed his time from Strava – it was a bit on the slow side) ;)

The beers must have helped because we smashed day 3. It was our fastest time together and my fastest time ever for that distance!

**Best moment:** The finish line and team socialising at the end of every day.

**Worst:** Trying to ride up Iconic (and my mini death for the hour or so after).

David Tayler  
FUSION CEO



# CONNECTED GOVERNMENT

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A CONVENIENCE OR A NECESSITY?



**A**s governments are working towards delivering quality services in increasingly complex environments, so Internet of Things (IoT) technology could provide new value for South African citizens, enhance capabilities, streamline processes and better engage partners.

This coincides with President Ramaphosa's call for a renewed focus on establishing an ICT commission. The public-sector audience is often very diverse and this can hamper the implementation of new technology. Given the shifting digital reality, the South African government needs to start analysing the implications of IoT to ensure they're not left behind, which would make it more difficult to effectively regulate and efficiently deliver services.

Citizens are expecting government to keep up with changing technologies and assist them to more easily face the social changes they face. Devices that are already being used by consumers to make their lives easier and more efficient could be used by government to create greater public value.

As connectivity becomes less of a challenge, we should expect to see larger African cities implement smart city initiatives. Government plans to have fibre cables in place throughout South Africa by 2020. This will lead to faster and more stable connectivity, so accessing cloud services and the IoT will become easier.

This could open up innovation for businesses, consumers and government. To meet the ever-growing demands of citizens, who want real-life efficiencies, government would need to look to the IoT and smart city initiatives.

With the varying maturity service levels in government, dealing with a citizen from cradle to grave is challenging.

**Ideally all South African adults should have an interconnected e-citizen profile, that could negate the tedium of manual records, while giving government an accurate repository of citizen information. Government agencies such as the State Information Technology Agency (SITA), who work closely with the private sector and business, could play a vital role in making this possible.**

The provision of connected services to citizens by a connected government is no longer a convenience but a necessity and catalyst to change the way people live. This would provide a platform for unlocking possibilities to create new economies and improve economic growth.

This then raises the question of the volume of data being generated and how to safely store this information, in the most cost-effective manner. The South African government's commitment to IT investment is an encouraging start in seeing how best to incorporate cloud computing into their ongoing IT strategy. Future data centres earmarked for South Africa will play a key role in diminishing costs associated with data storage and also means all data is subject to South African authorities, laws and regulations.

I believe government needs to start by defining a unified government model and interconnect departments, municipalities and government agencies. Using IoT and pushing for smart cities in which data is gathered and analysed to gain insights could lead to better efficiency and productivity, bridging the physical and digital worlds.

Muzi Matlala

BBD SARS TEAM



# **BBD** and **AWS** solidify partnership at the 2018 Cape Town Summit



The third annual AWS Summit took place in Cape Town in July. Over 2 000 technologists, with a passion for cloud technology, attended and many came to the BBD booth to talk to Russell, Dieter and myself.

AWS has made it clear that the emerging market for cloud technology in South Africa is ripe for investment and exploitation. During the opening keynote an announcement was made about an additional CloudFront edge location in Cape Town. This tallies to two brand new points of presence in South Africa from the cloud giant.

According to Geoff Brown, AWS sub-Saharan Africa Regional Manager, South African customers can expect to see a drop in latency of about 75% when using the AWS content delivery network.

Education is paramount to sustainable growth in any environment and forms the backbone of an efficient community that builds top quality products. AWS has recently engaged with various institutions in South Africa to educate students before they start a job in technology services.

The Summit hosts various technology sessions from AWS experts and partners, showcasing their solutions using AWS. The event has grown massively from 600 attendees at their inaugural Cape Town Summit.

The event ended on an exciting note as the future looks “cloudy” for South Africa.

Werner Mostert  
BBD VSP TEAM











# FACEBOOK DEVELOPERS CONFERENCE

FutureHack was hosted in Sandton late last year. The objective of the hackathon was to bring together a selected group of final year students from across SA to try and solve the issue of graduate unemployment.

With the group selection randomised, we had to work with people we had never met before. I was part of a group with two other guys and one lady and we worked throughout the weekend to come up with a solution that would solve the issue. Luckily for us, the judges found our solution the most effective!

Winning the competition meant we got the chance to go to Silicon Valley and attend the Facebook F8 Conference. We arrived in San Francisco and were lucky enough to see the actual Facebook headquarters before the two-day conference began.

Seeing Mark Zuckerberg live on stage was a dream come true for me. He was definitely my favourite speaker. In his keynote address, he touched on a lot of important points, but the one that stood out the most for me was about how vital it is to build technology together as a global community to avail more opportunities for potential talent.

Some of my other favourite talks were

- Type-checked Python: a tool to help catch bugs and improve your code
- The social impact of AI
- Introduction to PyTorch: a new research-focussed, production-ready deep learning framework
- How React Native helps companies build better mobile apps: a panel discussion with panellists from world-renowned companies such as GQ magazine

The diversity in The Valley really stood out for me – people seemed to not care about cultural differences. What they care about is your ability and what you can offer. I met so many people from around the globe who shared a lot of knowledge along with their culture and interests. The Valley is a place for free thinkers to embrace diversity and differences and use that to create truly innovative software.

It was a trip of a lifetime and I learnt so many valuable things. It taught me to fight for my dreams, to embrace diversity, and to question stagnation. It taught me to always try and level up. I made a lot of great relationships and it's a trip I will not forget for many light years to come.

I guess the next step is to get to Mars. If not this lifetime, then perhaps the next...

Thulasizwe Mavuso

BBD STD BANK TEAM



## Events

### Past events

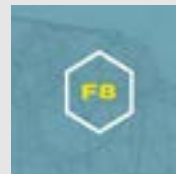


**OCT 14 - 15 2017**

SAT - SUN

Sandton Convention Centre

Digital McKinsey invited you



**MAY 1 - 2 2018**

MON - TUES

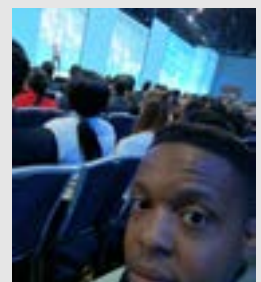
Menlo Park, California, USA

Future Hack invited you



## Photos

### Recent photos





"I mean, you know  
your event was a  
success when it  
was trending  
on Twitter."







## Supporting women in tech

GirlCode started as a female-only hackathon and has grown into an organisation that spearheads change in the software industry by developing women in tech. This cause means a lot to me and I encouraged BBD to sponsor GirlCode this year.

But GirlCode isn't an organisation that just wants money; they want the companies that sponsor them to be involved in the initiative by hosting workshops and mentor evenings, or by sending mentors to the hackathon. Their only condition is that all mentors and people involved must be female.

BBD was tasked with hosting a web development workshop. As someone who loves all things web, this was really exciting for me. I thought I may have a challenge in finding willing female mentors in BBD, but within 10 minutes of emailing the female staff, I had 20 responses. It was so encouraging to see how willing the women of BBD are to share their time and knowledge to help break the stigma surrounding women in tech.

With my team in place, our cool new #TechItLikeAGirl swag, and a whole lot of people interested in the workshop, we were ready to go!

BBD hosted three workshops in total. The two in Joburg explored HTML, CSS and JavaScript, providing the ladies with the basic building blocks for creating their own web pages. The Cape Town workshop focussed on software development in the real world, including HTML, CSS, Scrum and more project management fundamentals.

I was so proud of the students who were like sponges, ready to absorb all the information they could. They were engaged and inquisitive, so much so that many didn't want to leave after we'd finished the workshop.

We've since had many requests for follow up sessions, and the feedback BBD received from GirlCode, the students and the mentors was very positive. I mean, you know your event was a success when it was trending on Twitter...

Overall, it was inspiring to be involved with an organisation that aims to benefit the South African tech industry in such a real way. We look forward to teaming up with GirlCode for more events this year.

*Gergana Young*  
BBD ATC TEAM



# BBD GROUP



BBD is Africa's leading provider of custom software development, system support and maintenance, with the longest track record and largest skills base. BBD's ability to deliver sustainable solutions sets it apart from its peers.



BBD Pune complements BBD SA's core business by attracting the most talented individuals that one of India's top university cities has to offer. As Pune is a growing IT hub, BBD India is also able to access specialist skills that are scarce in South Africa.



Fusion Software, a BBD partner, is a powerful, innovative and integrated software solutions and business management tools provider. With solutions built by real people for real people, to deliver value and true assistance to customers. Their modern business management software incorporates software and web solutions, app and custom development and integration.



Ilion links data and financial performance to deliver solutions that optimise business operations. Their services include financial risk-based analysis, data management and advanced data analytics – all provided by a team of skilled consultants. Ilion is technology neutral and works alongside their clients to seek the best solutions for their needs



Innosys, a subsidiary company of BBD, is a specialist in the development of custom software systems for the South African, UK and European insurance industries. Innosys has extensive insurance knowledge and experience in the development, implementation and post-implementation support of systems across a range of short term, life, commercial and specialist niche insurance domains.



Xpertek Contact enables retailers to leverage the power of digital solutions and the portability of mobile devices through location-based marketing capabilities, enhancing any size company's internal operations using robotic process automation. Partnering with leading technology companies and recognised leaders has equipped Xpertek Contact to serve and support medium to large South African corporates.





Sphere Investments // 49.9%  
Student Sponsorship Programme // 1.1%

BBD Management // 49%

BBD // 100%

Fusion Software Management // 74%

BBD // 26%

Ilion Management // 49%

BBD // 51%

Innosys Management // 27%

BBD // 73%

Xpertek Management // 74%

BBD // 26%



# ***Discover*** ***the fast lane***

**D**iscovery Insure has its work cut out trying to make South Africa a nation of good drivers. Keen to do our part, it seemed appropriate for the BBD Insure Team to head to Zwartkops Raceway, where AMG Driving Academy offers an advanced driving course to increase driving awareness and promote active safety skills.

The point of driving such fast cars, rather aggressively around a track, is to teach you your limits. The Mercedes-AMG vehicles are marvels of engineering, packed with sci-fi magic to keep the car's wheels on the ground. Some models, such as the C63, come with a fun switch – a button that switches-off most of the magic, requiring your skill alone to keep the car on the track.

You quickly learn that without extensive practice, one's own skill as a driver comes up very short, such as in the E63 model – where braking too late behind another car on the

track would also result first in angry beeping before it would start to strangle you with your own seatbelt.

**You can learn an awful lot about someone by watching them drive on a track. The quiet person who drives the Hyundai i20 is revealed for the maniac they truly are, cackling with glee at the angry volcano noises emanating from the 6.2-liter V8.**

We can all feel safer now, knowing who on the team we would nominate as our getaway driver, should the need ever arise.

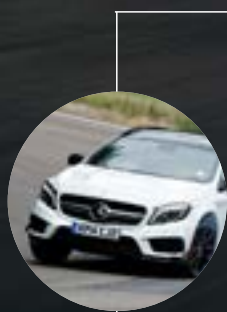
*James Clark*  
BBD DISCOVERY TEAM





# AMG

Some of the amazing cars the team drove included



**Model**  
GLA 45 AMG

**Engine**  
1,991 cc  
I4 twin-scroll turbo  
180 kPa (26.1 psi)

**Power**  
360 PS (265 kW; 355 hp)



**Model**  
C 63 AMG

**Engine**  
3,982 cc  
M177  
4.0-litre V8

**Power**  
476 PS (350 kW; 469 bhp)



**Model**  
E 63 AMG

**Engine**  
3,982 cc  
M178  
4.0-litre V8

**Power**  
476 PS (350 kW; 469 bhp)



**Model**  
SLS AMG

**Engine**  
6,208 cc  
M159  
6.2-litre V8

**Power**  
571 PS (420 kW; 563 bhp)



**Model**  
AMG GT S

**Engine**  
3,982 cc (243.0 cu in)  
M178  
4.0-litre V8

**Power**  
510 PS (380 kW; 500 bhp)

# Wellness Day

Following a Rubik's Cube theme, this year's Wellness Day had everything from manicures and massages, to chiropractors and reflexologists. There were even handwriting analysts who made a few scarily accurate evaluations! (Who knew the way you dot your i's and cross your t's could reveal so many secrets.)

To make our busy lives more convenient, Discovery Health came to do their annual Vitality health and fitness assessments at our office. This makes it so much easier to get those widely sought-after Vitality points!

A big highlight of the day was definitely the deliciously healthy food (yes, food can be both healthy AND delicious!) To top it all off there were amazing prizes – with Zanele being the biggest winner of the day and walking away with a Fitbit.











“ This would be an excellent way for South Africa to innovate and safely take fintech to market, providing consumers with confidence in the new offerings. ”



# WHY PLAYING IN A REGULATORY SANDBOX IS A GOOD THING FOR FINTECHS AND SARB

The South African Reserve Bank (SARB) recently announced their FinTech Programme, to enable them to review and consider the regulatory implications of emerging fintech innovations.

One of the programme's objectives is deciding on the applicability of regulatory sandboxes. This would be an excellent way for South Africa to innovate and safely take fintech to market, providing consumers with confidence in the new offerings.

A regulatory sandbox allows for live testing of innovations such as new products and services in a controlled environment, under a regulator's supervision i.e. SARB, to ensure regulation is adhered to and that the regulator has the time to adapt legislation as needed.

This collaborative approach can be a very effective way to safely take fintech to market, in a manner that promotes consumer confidence in the new offering.

The first regulatory sandbox was introduced by the UK's Financial Conduct Authority (FCA) in 2015, ensuring consumer protection and market competition. Since the UK launched their regulatory sandbox, 60 organisations have tested their innovations with real customers in a live market, under controlled conditions. 90% of the organisations that tested progressed towards a wider market launch and 40% of firms that completed testing received investment during or following their sandbox test.

In South Africa the outcomes from a regulatory sandbox could truly change lives, given how financial inclusion is still not mainstream. Regulatory clarity is key for the mass adoption

of fintech, as operating costs can be lowered and societal benefits enhanced, by boosting financial inclusion and delivering more convenient financial services.

As long as the adoption of the emerging technologies doesn't weaken a country's financial system or erode consumer protection, a regulatory sandbox can open the space for positive change through innovation. A regulatory sandbox should respond to real demand and not just be about solutions that are looking for a problem. They should be deemed an important compliment to a policy maker's existing approaches to dealing with innovation.

An example of how the promotion of innovation to improve financial inclusion has addressed the needs of the excluded or underserved is M-Pesa, launched in 2007 in Kenya. The mobile money service changed the African payments landscape, with 30 million customers in 10 countries now being serviced, processing 6 billion transactions.

Imagine if similar revolutionary solutioning could be tested in a South African regulatory sandbox. Distribution channels could be created to address the needs of marginalised customers in remote and rural areas. Much needed financial sector growth could be facilitated.

Other countries running regulatory sandboxes include the US, Canada, Russia, Singapore, Australia, Malaysia and Hong Kong to name a few.

*Matthew Barnard*  
**EXECUTIVE HEAD OF BANKING**

# NATURAL LANGUAGE PROCESSING

Machines learning to speak as we do



The fact that machine learning services are now available through Amazon Web Services (AWS) means there is a shift in the capabilities developers can offer their clients with regards to natural language processing (NLP) and the cloud services they inform.

Machine learning (ML) is an area of artificial intelligence built on the idea that systems can learn from data, identify patterns and make decisions. Natural language processing is a subset of auxiliary services that are defined as the automatic manipulation of natural language, like speech and text, by software. Basically, it's machines learning to speak as we do, and it's integrating into more processes than you thought (rise of the machines much?).

These auxiliary or helper services as functionality that the everyday developer wants. The best part is they're accessible without having to buy-in to a much larger investment.

**How do these ML services fit into the bigger cloud picture?**


It is no secret that we're in the middle of a cloud race, and excepting Google, everyone is racing to woo Africa for cloud adoption with promised intentions to bring data centres to South Africa. As an AWS standard CloudFront partner, BBD's access to these machine learning services allows us to better deliver premium ML-based cloud solutions for our clients.

**So what is NLP?**

The four pertinent NLP services offered by AWS consist of Translate, Comprehend, Transcribe, and Poly. Together these services can then take text to voice and vice versa, translate between languages, transcribe audio files on mass, and extract insights from stacks of documents – all tasks that can now take a fraction of the time to complete.

An example of how the services work together can be found with chatbots. Although they currently rely on text, the integrated services mean that information could be transcribed from voice to text, allowing the bot to compute and reply. Using Poly, that response could be verbally relayed to the user interacting with the chatbot. It is in this way that NLP services are creeping into processes in unexpected ways.





“ Basically, it’s machines learning to speak as we do, and it’s integrating into more processes than you thought (rise of the machines much?) ”

What are the most common uses for NLP?

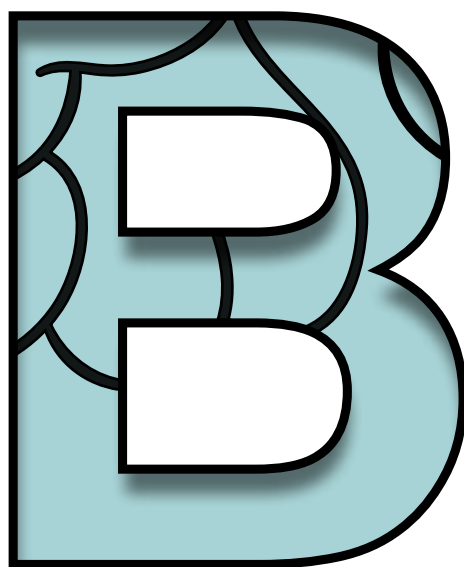
- Email filters use NLP to assess the likelihood of a mail being spam
- Algorithmic trading and sport betting
- Digital conversations from chat bots
- As a compliance tool
- Pulling specific information from thousands of documents
- But possibly the number one use for NLP is for social media sentiment. Digital marketing teams make use of NLP tech to monitor online sentiment regarding their brands. This sentiment analysis is the difference between the proactive “*Pull the product, they say it’s catching on fire*”, and the reactive “*We should have pulled the product before all the reviews did so much damage to the brand*”

But with every new use for tech comes challenges. For NLP services, the challenges revolve around conversational attributes such as ambient noise, conversational nuances and artefacts, cross-talking, code-switching (hopping between languages during a phrase), unknown words or specialised vernacular, and low-resource languages and dialects. Many of these challenges are especially pertinent in the South African language environment.

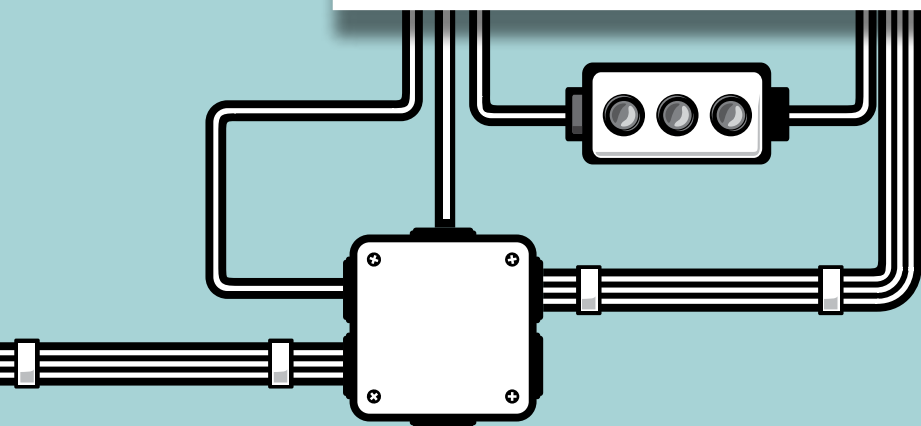
Luckily, the NLP services remain true to their ML roots and while the core services continue to learn, AWS is training the software to handle exceptions and better understand the intricacies of human language. The software will probably understand it all before I do.

Rory Preddy  
BBD ATC TEAM

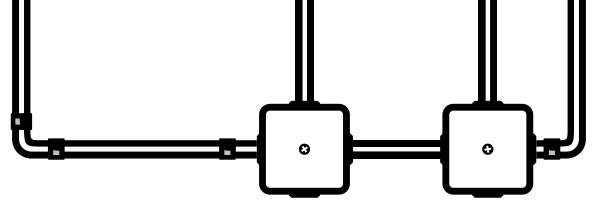
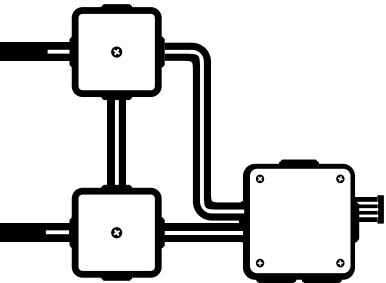
 CONNECTING THE **MIND** AND **MACHINE**



EEG TECHNOLOGIES 







## The science behind **BRAIN-COMPUTER** INTERFACES

**It is said that two minds are better than one, so imagine how infinitely superior one mind connected to a million others would be!**

That's the thinking behind several companies that are currently racing to link mind and machine through devices called brain-computer interfaces. These devices became widely known to the public through Stephen Hawking, who used an Intel setup to communicate. However, before settling on this technology, he tested several electroencephalography (EEG)-based caps.

Studies show that EEG technologies have the potential to help thousands of disabled people. Two projects that are more publicly known are Elon Musk's Neuralink and Mark Zuckerberg's Building 8, but according to researchers familiar with their efforts, they focus on approaches that require brain surgery.

Luckily there is a less invasive way to tackle the brain-computer interface problem. A start-up called Nuro is translating data from brainwaves into simple commands, that can be processed by an app or a device, through software called Nuos. The system can give a patient control over a user interface by monitoring live EEG signals from the prefrontal cortex, together with electrical signals from the eyes. Algorithms are then used to recognise specific patterns in the combined data.

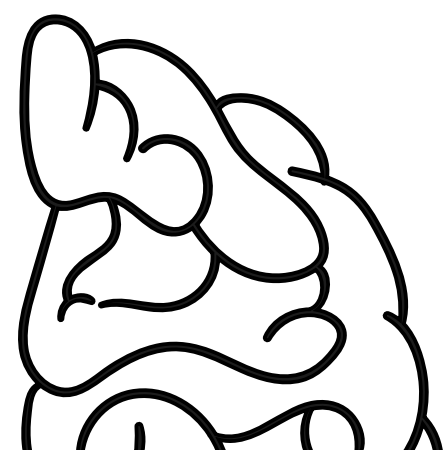
Founder of Nuro, Francois Gand, has test-driven his tool on a patient with a severe brainstem disorder and recently presented how a Nuro user could interact with the technology using a tablet. This tablet shows a black and teal screen divided into tiles with icons and pre-written messages displaying basic commands like "I need water" or "I'm feeling cold." By focusing intently on a given icon or piece of text, a user can select that tile.

It's the same idea used in neurofeedback (NFB), a practice in which people use real-time displays of brain activity to do things such as play basic video games to better regulate their brainwaves. Nuos users could even use that technique to type custom messages using a keyboard on the screen.

The wife of a patient that has used the Nuos system explains how this software opens the door for someone to talk. "Is it as fast as you and I talking? Of course not – it's not even close. But it's a door, a window to the outside world. More importantly, they're hooked up and they're doing it themselves. It's about human dignity ... there is something so powerful in that. You can't take that away from a human being."

*Christina Komfikis*

**BBD NEDBANK TEAM**





**GAUTRAIN**  
FOR PEOPLE ON THE MOVE

# IT'S AN EASY TRIP WHEN BBD BRINGS THE GAUTRAIN TO THE OFFICE

**DESTINATION**

**TRANSFERS**

**COLLECTIONS**



**TO AND FROM ROSEBANK STATION**

**Monday - Friday**

**07h10, 08h10 - Rosebank**

**16h15, 16h45, 17h15 - Killarney**

Collection from Rosebank - follow Gautrain signs  
to the shuttle/taxi area on Oxford Road South





# It's all peace, love and clean cars.

**Click the link** in the Monday mail from Admin to **groove your way to a free car wash**

You'll receive a **confirmation email** if your booking is successful

**T&Cs:** BBD Group's management and the service provider will not be held liable for any damage and/or loss that could occur while using the car wash service. Please remove all your valuables from your vehicles before handing in your keys.

# Google I/O: as told by a developer





A few months after Google's annual developer conference, most of us have seen the fascinating-yet-frightening videos of Google Assistant phoning a restaurant to make a reservation.

Mike Geyser attended Google I/O 2018 and shared his mind-blowing experience. (Spoiler alert: you don't have to channel your inner Will Smith while rewatching 'I, Robot' to prepare for the rise of the machines just yet!)

### What's the 411 on Google I/O?

Google I/O (or simply I/O) is one of Google's huge developer conferences, which brings together developers from all over the globe and gives them a first look at Google's latest developer products and platforms. Basically, it's just a big festival for all things Google!

### Interesting things learned

From a consumer-facing perspective, they showed off Google Duplex, where Google's AI voice-generated assistant makes phone calls on your behalf, realistically "faking" human interaction. I don't think it's a fully baked yet, but certainly hints at where we're heading in the future. It definitely raised some interesting ethical questions about the nature of AI.

From a developer perspective, and one of the main reasons I went, I/O addressed a few interesting topics. These included the Polymer 3.0 launch, which represented simple but important steps forward for the Polymer Project (and the web platform as a whole). There were a whole bunch of talks on Progressive Web Apps (PWA), including new tooling, and interesting (and revealing) data on trends with PWA. Finally, there was a LOT on machine learning!

### Can you give a quick machine learning update?

They announced ML Kit, which basically cuts across a whole bunch of their software offerings on Android and web. This is to try and make it easier to access common machine learning tasks, such as image and speech recognition, among other things. Essentially, it becomes a lot easier to do very sophisticated work without needing a PhD in machine learning.

As another example, they showed off a JavaScript framework called Guess.js, that can use your Google Analytics data from your website to optimise the loading experience. A practical use case for machine learning to make your site faster for users.

### All the talks were live-streamed and are available online. Which were some of your favourites?

I actually have three that I would recommend:

1. The state of the web union. It was very insightful to see how things fit together on the web.
2. The Polymer 3.0 roadmap. It talked about the new Polymer and where they are, together with discussing where they are with trying to drive the web platform.
3. Ewa Gasperowicz and Addy Osmani talking about the basics of web performance. They introduced the Guess.js framework.

### What was your absolute favourite part of the entire event?

Easy answer. Everybody knows that it is a massive festival with thousands of people everywhere. While it was easy to get caught up in bigger and busier areas, the most amazing parts were how they put so much attention into small details. There were graffiti walls with #IO18 logos, little Android robots driving around with selfie sticks, cotton candy machines in the corner of a random room and even Android sumo wrestling! There were domes showcasing things built with Google products, and my favourite was the Internet-of-Things (IoT) one. It had robotic flowers that would follow your face as if your face was the sun, as well as flowers that changed colour based on your facial expressions – both using the 'Android Things' machine learning capabilities. So, for me it was all about the little things that could so easily go unnoticed.

### Any advice for future I/O attendees?

1. For my South African friends, NOTHING prepares you for the 27-hour flight and the jetlag that follows
2. When at Google's Mountain View headquarters, don't try and "borrow" a Google campus G Bike to drive around. It's for Google employees only and you *will* be chased by security. But this is of course what a little birdie told me – I'm innocent, I promise!

Mike Geyser

GOOGLE DEVELOPERS EXPERT









# Are feature analysts the new business analysts?

As Agile continues to gain momentum in large enterprises, we continually need to review how we adapt traditional roles to the new paradigm. The role of a business analyst (BA) has caused much discussion over the years, with Scrum guides indicating the need for a product owner, scrum master and a development team. Many interpreted this to mean no need for analysts.

Agile teams often do not include a BA, normally comprising technical minds working alongside the product owner, to effectively deliver a quality product. This works very well when there is an experienced team, the product owner is available and the feature being implemented only impacts one product. In larger enterprises, where the feature (or features) being developed could span many products and teams, this can lead to complexity and inconsistent understanding.

As Agile teams break up complexity into smaller implementable features and stories (driving this functionality across multiple teams to achieve enterprise scale), so the need has arisen for someone to understand the cross-team impact and facilitate the implementation.

We are finding that more traditional BA roles need to evolve to encompass a combination of business and systems analyst. In a BBD context we're calling this person a feature analyst, someone who is accountable for guiding the business requirements by working with the business stakeholders, also working with the feature teams to ensure these are delivered effectively end-to-end.

As per the diagram, traditionally BAs don't always work across a team, or have the technical knowledge to do so.

Feature analysts have a broader end-to-end understanding of the project, can work across multiple teams and product owners and really own the process from start to finish, and getting involved at a technical level of implementations.

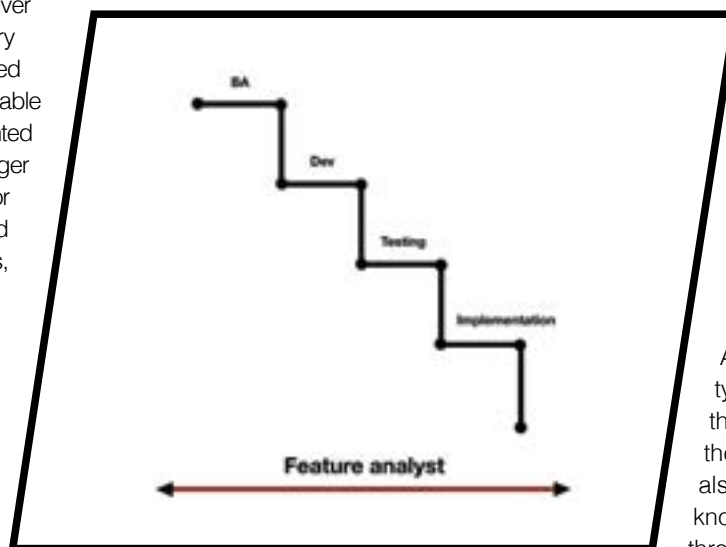
Constantly changing market demands and complex tech stacks are leading to multi-faceted product development, while fast-paced and ever-changing technology is resulting in companies having to push products forward faster. These

factors require a role such as a features analyst, who understands the impact across the software development life cycle (SDLC), can implement the required changes and have the relevant technical and business skills to communicate with a variety of stakeholders.

A feature analyst can fulfil a type of scrum master role in that not only do they guide the product owners, they also facilitate the sharing of knowledge among the team and throughout the SDLC. This results in less information drop-off at the

end of each feature and a closer realisation of the original business vision of a smooth and effective product delivery.

BBD analyst Aliaksandra Sukharuchkin explains that although BAs have traditionally been forced to learn more of the technical aspects, at BBD these roles are filled by people who are already quite tech savvy. She explains this has paved the way for feature analysts in some of BBD's project teams. "Now that we're involved in all aspects from coding to testing and project guiding, we're able to ensure seamless implementation for our clients. Interestingly, it is often with implementation that clients experience their biggest downfall in the Agile landscape."



Matthew Barnard  
EXECUTIVE HEAD OF BANKING





# A WALK WITH GIANTS

After months of planning and much anticipation for what promised to be a truly amazing South African cultural experience packed with fun, laughter and entertainment, our Admin team build was here!

We arrived at Lesedi Cultural Village near Hartbeespoort Dam, surrounded by rocky hills and bushveld, on a cold Friday morning. Our adventure began with a warm traditional welcome from African singers and dancers and a scrumptious English breakfast that set the mood for the rest of the day.

We left Lesedi Village and headed off to the Elephant and Monkey Sanctuary. Our tour guide, Charles, introduced us to the beautiful, massive and majestic elephants: Themba and Mosadi.

We were split into two groups where we all had an opportunity to touch, feed and even walk with them, plus the mandatory selfies of course... as one does!

The ladies on the team were not entirely impressed by the mushy, BIG FAT KISS they received from Themba, which left our faces rather smudged. Themba it seems, was more enamoured with the guys because they didn't protest as much to the kisses. The team then headed to Laurentina Restaurant for a yummy Mozambican style lunch, where more laughter followed... there may or may not have been R&Rs and 1920s espressos involved. We cannot verify nor deny these claims, but somehow, we became a lot louder and some of us enjoyed the jumping castle - much to the amusement of the rest of the team.

We arrived back at Lesedi village, where we were treated to an African dance. At the bonfire afterwards, we were treated to a traditional braai and handed out fun awards to the team, which resulted in a lot of laughter as we all tried to guess who's award belonged to whom. It definitely seems that we know some of our team better than others... Needless to say, we all knew each other a lot better by the end of the evening.

We experienced the South African cultural vibe, made new friends, shared lots of stories and most importantly we had fun – an experience that we will cherish forever! Thanks to BBD once again, for a memorable team build!

*Michelle Soares*  
BBD HR TEAM







# The BBD Bake Off

For those of you who are unsure how the BBD Bake Off came about, it all started with some BBD banter (like most things in our offices!) The very lucky Lucky jokingly asked his exec Tom in a meeting to bake him a Smarties and Kit Kat cake. Tom accepted the challenge and made not one but two cakes for the team, which Lucky bragged about on Twitter. Gerian saw this tweet and challenged her exec Tarin, who surprised everyone with a delicious chocolate masterpiece the very next day.

And so it became the ultimate challenge to test our BBD teams' baking skills – and boy do they have skills! We've seen everything from a Rubik's Cube cake, to a Pacman cake, and even a cake with a massive QR code on it. And the best part? It's not over yet.

We came. We baked. We conquered. (Well, almost! We still have a few coming...)







# PEDDLING WITH PASSION

The last thing you could say about the BBDers is that they're wheelie tired.... Ok that was a bad one, but cycling enthusiasts across the BBD family have been peddling their way over mountains and through finish lines.



**Bianca**

Bianca loves to ride at Bufflesdrift just north of Pretoria because the trails are awesome and there's a lot of variety.



**Brandon**

"Cycling is always better when you have someone tagging along. I'd rather ride in the cold with a friend out in Daleside than solo up Chapman's Peak on a cracker of a Sunday morning!"



**Louis T**

Louis' favourite race is the 75km half marathon Clarens MTB series in April each year. "It has stunning scenery with mountains that make your legs go weak just looking at them!"



**Esti**

With seven 947 Cycle Challenge under her belt (should I say tyres?), Esti cycles for the love of it and for the escape it gives from city life.



**Charmaine**

"MTB is by nature a pretty adventurous sport; the mere mention of which evokes a certain spirit of exploration and risk-taking. It teaches you to be in the moment, to go with the flow. Everything else is magically blurred out. That's the beauty of the ride."



**Vivian**

"Early morning rides in summer are the only way to start the day. I look forward to the challenge of the annual 947 road race as it gives me the opportunity to give back by riding for charity organisations."



**Louis H**

"When I got my new bike they told me to bring it in for a service every 500kms – roughly every 2 years. 8 months later I took my bike in for its first major service with 800kms done and dusted. They called me twice that day just to confirm how many kms it had done – they honestly couldn't believe it."





### BBD's favourite rides and races

- 947 Cycle Challenge
- 100 Cycle Challenge
- Buffelsdrift
- Ezemvelo mountain bike challenge
- Free State mountain bike challenge
- Ironman 70.3
- joBerg2c

- Jock Classic
- Juma Jozi urban mountain bike 54km
- Namaqua Quest
- Red Barn
- Rosemary Hill
- Sani2c
- Wolwespruit Bike Park

Join the **fitness@bbd** alias if you're keen on joining your colleagues in some sport adventures.

# WE ARE SOCIAL



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#oursocialgameisonpoint



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# Walk The Talk

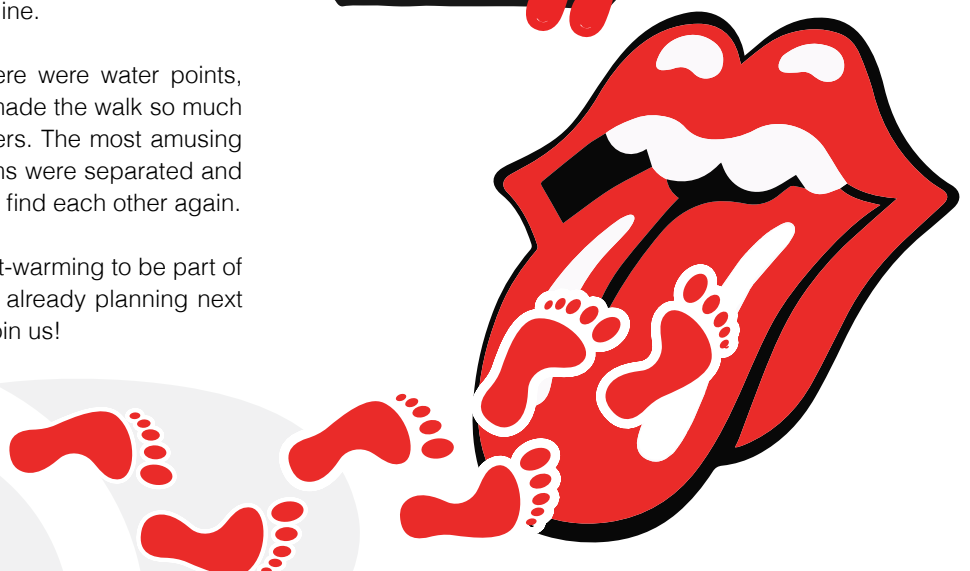
## WALKING FOR CHARITY

On an early Sunday morning in July, a few people from BBD Pretoria decided to brave the cold and start their Walk the Talk journey. While most of opted for doing the 5km, a few gutsy souls attempted the 8km route! But technically, most of us walked about 12km in total if you include walking to the parking areas after reaching the finish line.

While walking the different routes, there were water points, photo booths and live music. This all made the walk so much more entertaining for the 50 000 walkers. The most amusing part of the day was when our two teams were separated and we spent quite some time struggling to find each other again.

Besides representing BBD, it was heart-warming to be part of such a wonderful charity event. We're already planning next year's walk for those who are keen to join us!

Linah Ramadivhana  
BBD SARS TEAM







# LEARNING HOW TO DRIVE LIKE A PRO

The DHA team had an exhilarating team building at the BMW Driving Experience at Zwartkops Raceway.

I remember saying to myself "why advanced driving?" Little did I know how fun this was going to be. Our day started at 09:00, with a breakfast, and I won't lie, I was feeling a little bit lost. Once the induction started and they explained how the day will unfold, I soon started feeling excited.

Then the fun began! We were divided into five teams – each with very professional, polite, friendly, patient and informative instructors. I highlight the word patient because I know that it was only through patience that my instructor survived, because I was very scared and very reluctant to even attempt to drive their latest 340i automatic top of the range BMWs. But 20 minutes into my session I was asking myself why I hadn't done this before, as I was learning new techniques on how to handle driving.

The next session dealt with safe driving. I learnt the importance of driving at a safe distance, the basic requirements for optimal vehicle control, avoiding collisions with emergency targeted braking applications and lightning-fast evasive action, ensuring that in future I will be able to handle critical situations.

After lunch we learnt about defensive driving and how to identify hazards, escape routes and external factors that could impact our safety on the road by addressing our strengths and weaknesses, improving our ability to react quickly and safely. I must admit this part was the most fun, as we were paired into twos to compete against each other and even though I lost to my competitor, I still really enjoyed it.

We all enjoyed ourselves immensely. The day was challenging at times, but we were given encouragement and gained the necessary confidence to follow instructions and discover new skills. I think I speak for everyone when I say that we were thrilled with the training, not only was it highly educational, it was also a lot of fun.

*Mpumelelo Ntuli*  
BBD DHA TEAM





# MANDELA DAY 2018





The 18<sup>th</sup> of July 2018 marked the 100<sup>th</sup> anniversary of Madiba's birth.

This year, we decided to host a blanket drive, as well as our traditional blood drive for Mandela Day. And what a success it was!

The BBD family came out in force to donate and blew our target of 100 blankets out the water with a grand total of 260 blankets! The generous spirit each team showed was a real testament to Madiba's legacy.

The overall mission for the drive was to warm hearts and save lives. The blankets were donated to Hope for Winter, a long-running charity that collects winter essentials for the less fortunate across the country. The lady running the collection was completely overwhelmed by our donation – especially when the second carful of blankets arrived!

But, as always, BBD went above and beyond. 35 staffers from our Pretoria office joined forces and headed through to the Bramley Children's Home on Mandela Day to help the care facility with some much-needed maintenance and repair. The team replaced broken doors, fixed and painted cupboards, replaced their tattered trampoline and added some decorations to create a more cheerful atmosphere for the children. The team also surprised the 43 kids and staff with hotdogs and goodie bags in the afternoon.

Thank you to each person who participated in our Mandela Day initiatives this year.



# 6 APPS TO HELP REDUCE YOUR ENVIRONMENTAL IMPACT

With household recycling now compulsory, South Africa is taking steps to safeguard the environment and cut down on pollution. These six apps use tech to make moving towards a cleaner, greener future that much easier.







### **Oroeco**

This nifty little app has gamified reducing your carbon footprint by keeping track of what you do every day and making suggestion on how to do even better. Once you really get into it, there's a dashboard where you can compare your score with other users.



### **#Climate**

This platform runs on the idea that people are the best way to spread influence and info. After deciding on the sort of environmental news, articles and updates you'd like to see, the app creates a rolling bulletin board for you to easily stay abreast of updates and share to your own networks to help make a change.



### **Tuffy Recycling**

This app is really handy for when you don't know where to drop your recycling off. The Tuffy Recycling app helps you find recycling centres so you'll know exactly where to go next time.



### **Dropcountr**

This innovative app uses technology and information to help you save water (and money) by understanding your usage and giving you the best possible opportunities to conserve.



### **CarTripSA**

A new way to rideshare, CarTripSA, lets you save on carbon emissions and make friends in the process. The app works by letting you offer a ride if there's a spare seat in your car or find a lift if you're looking.



### **iSeeChange**

This app was developed and built by NASA and lets you monitor ongoing investigations into climate change in specific locations. The app lets you contribute by uploading real-time info from your environment to see how your community is affected.









# A taste of INDIA

## Grilled Tandoori Lamb



### INGREDIENTS

- 1 cup plain yogurt
- ½ cup lemon juice
- ¼ cup finely minced onion
- 2 cloves crushed garlic
- 1 tablespoon freshly grated ginger
- 2 teaspoons garam masala
- 2 teaspoons paprika
- 1 teaspoon ground cumin
- ½ teaspoon turmeric powder
- ½ teaspoon cayenne pepper
- 1kg boneless lamb shoulder (cut into 2-inch pieces)
- 2 teaspoons kosher salt
- 1 tablespoon vegetable oil
- Sosatie sticks
- Chopped coriander
- Fresh lemon wedges (optional)
- Sliced medium red onion (optional)
- Spicy chutney

### METHOD

1. Whisk together yogurt, lemon juice, onion, garlic, ginger, garam masala, paprika, cumin, turmeric, and cayenne pepper in a bowl.
2. Toss lamb and salt in this marinade and coat all pieces evenly. Cover mixture with plastic wrap and refrigerate overnight, or a minimum of 4 hours.
3. Skewer lamb pieces on sosatie sticks so they barely touch. Wipe off excess marinade with a paper towel. Brush with vegetable oil and sprinkle with salt.
4. Preheat grill to medium heat and lightly oil.
5. Grill skewers on medium heat until lamb springs back to the touch, about 5 to 7 minutes on each side.
6. Garnish with red onions, lemon wedges and chopped coriander.

*Compliments of BBD India*



# Humble Bundle

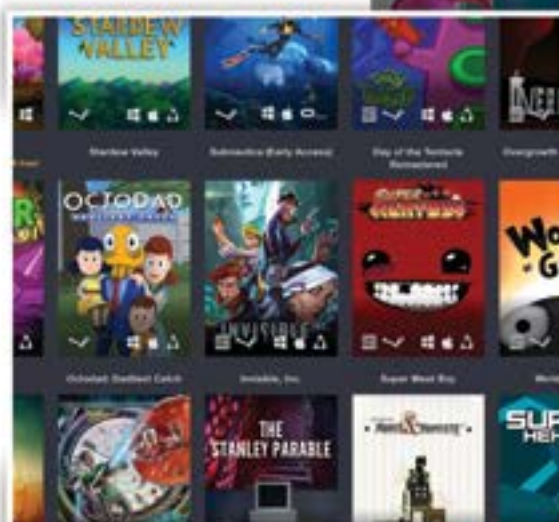
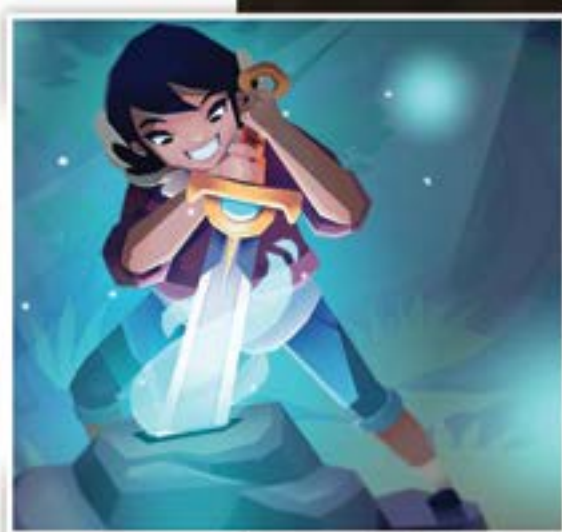
If you like getting things for free or at massive discounts, you probably know about HumbleBundle. It's an amazing site that has great specials and deals on games, comics, books and software. Arranged through developers and artists from all corners of the world — items include from indie titles to AAA releases, books and software on design and development — you can get them at affordable prices.

But what makes HumbleBundle so special? They release bundles ranging from \$1 to \$20 and can be valued at anywhere between \$100 to \$1 000 and up. Not only that, but the majority of the money they receive gets donated to various charities!

Bundles consist of three tiers. Tier one is “pay what you want” and contains some of the smaller items. Tier two is “pay at least the average” which gets you all items in tier one as well as the items in tier two. Then tier three usually goes for around \$15 to \$20 and contains every item in the bundle. All items are yours to keep forever.

You'll often find game bundles that contain titles focused around themes like horror, FPS or RPG. Book bundles range from fantasy to romance, educational, fiction or factual. Then they also have book or software bundles focused around areas like video editing, web design and development, different programming languages or paradigms and more to help professionals and newbies upskill and branch out.

Last bit of awesome for all the gamers out there? HumbleMonthly. A \$12 monthly subscription which delivers a collection of games straight to your library, usually valued well over \$100, every single month. No catches and 100% legal, what better way to grow your collection in a legal and awesome way. Go buy some bundles and help some charities!





# WELCOME THE GAME

THE GAME HAS JUST BEGUN



You are Clint Edwards, an investigative journalist trying to expose the secrets of the Dark Web and the mystery around it. Specifically, the disappearances and murders that seem to have escalated.

Start the evening out much more innocent than you thought you were, as you start hacking different WiFis around your apartment and buying items of questionable legality to help you on your quest to discover the secrets of The Noir, an underground cult who seems to have taken an interest in kidnapping women and then streaming to a site for people to vote whether they should live or die.

However, they aren't your only problem. As you explore the Deep Web, you have to be careful. Not only do you have to evade attempts from the police who will SWAT you if they manage to track your online activity, you also have to watch out for a host of nasty individuals including Lucas, a hitman

who might be sent to take you out as you get closer to unlocking what the Noir are trying to keep hidden.

Not only is this game extremely fun, it has elements of randomisation when it comes to where you can find the codes you need to progress through the web, making the replay value high. It's also extremely well simulated, the pages you visit range from silly and weird to disturbing and outright horrible. You'll have to listen for sounds that indicate whether or not you're safe, and then act accordingly to ensure you make it through the evening – play with your mic turned on, trust me.

Brave the night, you only have a limited amount of time to save a fellow reporter and to uncover the story of a lifetime... if you manage to survive.

Antoinette Henn  
BBD ACTURIS TEAM



*August Winner*



***Congrats  
Avinash Shelke***

## How well did you read the magazine?

1. What is BBD's current B-BBEE rating?
2. How many blankets did we collect for Mandela Day?
3. Which company recently joined our Group of Companies, adding Robotic Process Automation?
4. How many attendees were at this year's Walk the Talk?
5. What is NLP short for?
6. Who won the GROW category for Award Nomination in June?

Send your answers by 31 Oct to **Marketing@bbd.co.za** and you could win!



# False Facts



## Oil stops pasta sticking together

No - It'll only make it greasy. Stirring prevents sticking.



## Dogs sweat by salivating

Nope - they regulate temperature through panting. They actually sweat through their footpads.



## Humans and dinosaurs

Despite 41% of U.S. adults thinking we coexisted, we actually missed each other by 64 million years.



## Don't touch baby birds

Most birds have a limited sense of smell, so they won't abandon babies who "smell" of humans.



## Alcohol keeps you warm

It merely dilates warm blood vessels near the skin, creating the impression of warmth.



## Gold fish have a 3 second memory

While not the smartest creatures, goldfish boast a memory span of three months.



## Bulls hate red

Bulls are colour-blind. They actually perceive the motions of the bullfighter's cloth as a threat.

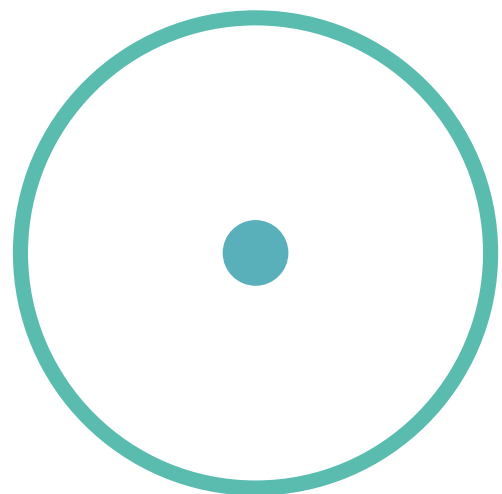


## Toads cause warts

Humans can catch warts only from other humans. Those bumps on toads are just their skin glands.

<https://www.rd.com/culture/false-facts-everyone-believes/>

## Complete this maze



Can you draw a circle with a dot in the center without lifting your pen?

## Can you complete these Rebus puzzles?

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