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NEWSLETTER

Fairness ■ Care ■ Collaboration ■ Integrity ■ Gratitude ■ Excellence



Introduction

Welcome to the 9th edition of Singular's quarterly newsletter. Singular is buzzing with activity in all areas and it's great to have a platform to showcase all the happenings across the business.

We want to extend a special thank you to all those who contribute to the content, with certain individuals doing so time and time again. We know it takes a tremendous amount of effort when your day job and your personal life is screaming for your attention.

We appreciate that this content often gets created at odd times of the day and night in order to meet our deadlines, and all for the love of Singular and the people who work here.

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Word from our Executive

By JP Maurel

As we wind down to the end of the year, with the demand from clients decreasing, I always find it a good time to reflect on the year that has been. I generally categorise this reflection into a number of streams. Firstly, from a macro perspective, what decisions are we making based on the world around us? Secondly, how has the year been from a work perspective? And thirdly, what has my personal and spiritual journey entailed in the past year? I find that by really spending time unpacking these themes, it allows me to think more clearly about my goals and aspirations for the year ahead.

When I was asked to pen this letter, I thought it a good idea to use the opportunity to reflect. In the spirit of open cards and my belief in open and transparent communication, my reflections are as follows:

The World Around Us

Living in South Africa, we are constantly defending our position of living in one of the most beautiful countries in the world. The emigration debate is like a Jack Russell nipping at our heels, but if we just stop for a moment, turn around and give the Jack Russell some love, the love will be returned in buckets. My view is that much of what is happening in our country is beyond our control, but if each one of us can hold the line and uphold our moral values, we can hopefully have some influence on society at large.

I have done a fair amount of travel globally and what I do know is that we live in the most incredible country with the most amazing people and a reasonably priced hospitality industry. The dull headache for me is that if the Rand becomes irrelevant, we will have less and less choices which will impact our quality of life, but I can safely say that I am not anywhere near considering alternative options. The trouble with our economy is that we have fewer and fewer JSE listings which impacts the inflows of foreign direct investment into SA.

Next year's elections will be interesting, but I'm not pinning my bonus on a successful coalition. I'm pinning my bonus on making sure I vote and being a small contributor to a better society.

A Work Perspective

2023 at Singular marks my 19th year at the company, and as [Garad Watkins](#) so kindly pointed out the other day that he is half my age. After 19 years I can

safely say there is no other company I would rather be working at right now. On reflection, in many ways this last year enabled me to slow down a bit by moving from working with the International team back to the Cape Town team. I find that constantly working on video calls is exhausting and my travel commitments have reduced considerably. I have really enjoyed getting 're-acquainted' with the senior team in Cape Town and getting to know some of the younger members of the team. We have a really talented bunch that want to excel which I love watching from the bench.

IMHO there is one value that trumps all others and even makes up for some deficiencies in skill...and that is a great attitude. A great attitude has the ability to self-motivate, to motivate others and to bring an energy to the business that is infectious. Unfortunately, the impact of a great attitude diminishes with remote work and that is why I think that career growth can be stunted if one works 'too' remotely.

I am proud of what we achieved and I am proud of what Singular stands for as a business. See you in the office. Viva Singular!!

My Personal Life

This last year necessitated some serious introspection and in hindsight has been quite a tough year on the personal front. My wife started working again, in a part time consulting role, last year, but this has ramped up in 2023. Unfortunately, she doesn't align with me on the 80/20 rule and it all came to a head in June this year where she was terribly unhappy. The challenges of work, 3 children, running the household and trying to have personal interests was too overwhelming and we needed an intervention. Through the many discussions we had, it was clear that she needed a purpose and that merely looking after 3 [busy] kids was not fulfilling her as a person.

My realisation was that not only did she need to change, but I needed to change as well. I needed to enable her purpose and we made some serious changes to our life construct, to enable that. Don't ever underestimate value of purpose and how it drives our every day existence. Be clear on your purpose for 2024. I look forward to hearing about it.



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ENSURING FREE AND FAIR ELECTIONS

[Register online to vote in the 2024
National and Provincial Elections](#)



Get to Know Hugh Rodseth

Cape Town

Do you have any plans for the festive season?

I usually just look forward to spending Christmas with my family. I have a trip planned to go visit my sister who stays in Antrim, Northern Ireland. I will be spending Christmas with her and from there will head to Brentford in England for New Years Eve to see another family member. Hopefully I will get to spend Hogmanay, which is Scottish new year with a friend in Scotland.

Is there a specific dish you look forward to having on Christmas?

We always have the classics like mince pies but the one thing we always have is Christmas cake. It's more like

decoration at this point, you've just got to have it.

What's your favourite thing to do during the holidays?

Every Christmas morning, we wake up early and go for either a run or cycle. It's usually any light exercise just to shed some pounds from the night before.

How has your time with Singular been so far?

This is my first corporate experience, and it has been very interesting. I have learned quite a lot in a short space of time and the people here are great to work with.

What is the one thing most people don't know about you?

On my gap year, I spent a year in Edinburgh and was selected to play one match for the Scotland National Water polo team. I managed to score two goals even though we lost that game 13-3.

Friday Knowledge Links

[Why you believe the things you do](#)

[Hanlon's Razor: Not Everyone is Out to Get You](#)

[Master the best of what other people have already figured out](#)

[How Taking a Vacation Improves Your Well-Being](#)

[Why I No Longer Mind Losing an Argument](#)

[10 Rules for Navigating a Wild and Unpredictable Landscape](#)

[How to Choose What Advice to Take](#)

[Having Fun While Driving Alone](#)

Industry Insight: The risk experts scrambling to reign in Generative AI

By Michèle Mackey

One of the areas we deal with in IR is governance and guiding our clients and their boards on AI is increasing. In a recent colloquium hosted by the Good Governance Academy the risks and opportunities of generative AI and how we should govern it was discussed. Regulators are only now starting to catch up with AI and assessing not only the opportunities but also the risks.

In November the UK's AI Safety Summit culminated in The Bletchley Declaration. The 29 signatory countries committed to safe development that is aligned to the UN's Sustainable Development Goals (SDGs). One of the major risks of generative AI highlighted was its deceptive content especially in light of 30+ global elections expected in 2024.

The speakers on the webinar highlighted that ethics plays a huge part in a safe and controlled AI. In a corporate context that means that company boards need to demonstrate responsible leadership and assess AI as a strategic imperative and ensure continuous technological learning at board level. And while companies, and their boards, can use AI aids they should not use them to replace original intellectual thought. Boards will still

need to exercise their duty of care which means questioning the AI used. AI is set to dramatically alter business models and over 100 million workers will need to be reskilled or trained and boards needs to be prepared for this.



Generative AI = deep-learning models that can generate high-quality text, images, and other content [audio] based on the data they were trained on. **IBM**

The experts on the panel cautioned that the deep fakes are going to get 'more fake' and harder to distinguish – and this is not just text but visuals and audio too. Therefore, from a governance perspective it is important to 'keep humans in the loop' and ensure that ethical thinking is being applied to assessing what could go wrong. Currently amazing new tools are available but there is no quality control. They stressed that we need 'the techie and fuzzy' (= liberal arts person with critical thinking skills) as well as risk/ethics/governance brains to be focusing on this.

Most representatives on AI think tanks are developers and not cognitive risk analysts and regulators are far behind technologists. While they are trying to understand the new technology they can only address the last catastrophe. Governance experts and regulators must therefore try and predict possible issues and put guardrails and regulations in place to avoid a

9 Problems with Generative AI

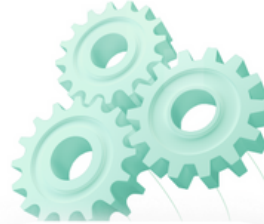
Generative AI tools are demonstrating massive potential. But right now, many of them are also demonstrating potential for harm.

Themes

Quality Control & Data Accuracy

Ethical & Legal Considerations

Complexity & Technical Challenges



Bias in, bias out

Generative AI tools reproduce content as biased as the data they were trained on.



Black box

Generative AI decisions are opaque and unexplainable. They hinder accountability, trust and potentially lead to unjust outcomes.



Expensive

Ex-CEO of OpenAI, Sam Altman, confirmed GPT-4 cost more than \$100 million to train.



Mindless parroting

Generative AI's output is tightly bound to the caliber and volume of its training data. Its output can only be as good as its training input.



Alignment with human values

Generative AI lacks the capacity to model the consequences or ethical implications of its decisions.



Power hungry

ChatGPT's daily queries are estimated to cost the equivalent of powering 33,000 US households.



Hallucinations

Generative AI has the tendency to confidently spew inaccurate information or simply make up facts.



Copyright & IP infringement

Several Gen AI models appropriated copyrighted material and intellectual property with no consent, credit, or compensation.



Static

Generative AI models cannot update their knowledge in real-time or generate new ideas which may lead to misinformation.

Sources: 1. Bloomberg, 2. cpa.se, 3. Wired, 4. Lingaro, 5. Roost.ai, 6. University of Washington, 7. Forbes, 8. PR Newswire, 9. PC Mag
Themes sourced from: Profulus

VERSES is committed to creating intelligent software that wields transparent decision-making and prioritizes explainability, auditability and accountability.



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catastrophe. One area they highlighted was bias saying that Generative AI is not just propagating bias but amplifying it. (The cognitive risk analyst on the panel stated there will be an AI generated disaster by the end of 2025 - let's hope he's wrong!).

What is the difference between humans and machines? While Generative AI can pass the Turing test it still lacks human perception. It is eager to gobble up information but it has no capacity to analyse or synthesise. The speaker compared it to building Lego by attaching pieces (information) together but with no concept of what the overall shape will be. Another thing the machines lack is empathy – so if you talk to them long enough you will notice the degradation of the interaction. As humans we have metacognition which is the ability to know what you don't know and stop talking (well maybe not everyone 😊). Generative AI lacks general metacognition and therefore supplies the best fit answers, which might not be true.

What we will take from the colloquium for our clients is that corporate boards need a skills set beyond finance including technical, futurist and ESG and they need to be proactively upskilled and trained on this rapidly evolving technology. The competitor risk is now 100x higher as your competitors are no longer only in your sector. They must also be making the case for reskilling across their organisation.

The advice from the panel for all of us:

- Continuously educate yourself (otherwise you will fall behind personally and professionally).
- Translate it into action in your environment.
- 'Forage for the truth' - don't uncritically consume information.

Perhaps the AI industry itself can take some of this advice considering the recent shenanigans at Open AI, the leading developer of AI, where the board fired the CEO only to hire him back a few days later. 

More Friday Knowledge Links

[How To Get The Best Sleep Of Your Life: Six Secrets From Research](#)

[The Paradox of Control](#)

[Ayn Rand on Why Philosophy Matters](#)

[A Few Laws of Getting Rich](#)

[Does Market Timing Work?](#)

[The Price of Success](#)

[Focus: The Ultimate Guide on How to Improve Focus and Concentration](#)

[The Feynman Learning Technique](#)



Get to Know Neo Simba Financial Services

Do you have any plans for the festive season?

We will be taking the kids to different amusement parks. This is something we do religiously. The kids mostly enjoy pop-up amusement parks usually found at shopping malls.

Outside of family activities, I try and get as much rest as I can. Most of my weekends are busy due to the work I do in the ministry. At this time of the year certain church programmes are cancelled which frees up time for much needed rest.

Is there a specific meal you look forward to eating during the holidays?

I do not have any favourite food. My

wife always decides which recipes to prepare depending on the occasion and number of guests we're expecting.

Do you have any tradition that you guys do as a family?

We always invite one of my sisters who lives outside of the country to come spend Christmas and New Years Eve with us. We also look forward to the Crossover Church service that takes place on the 31st of December. On the 1st of January we usually spend the day at a park enjoying a good braai with friends and family.

What is the one thing most people don't know about you?

I love politics. I studied political sciences for three years before studying business management and theology. Most people think being in the ministry means you can't love politics. Having studied both politics and theology, I think we cannot separate the two.

I also did Jujitsu for 18 years. This is a form of martial arts which really helped in keeping me fit and toned.



Long Service Recognition

In recognition of your years of service, we applaud your dedication and thank you for your contribution to Singular Systems.

15 Years

Andrew Wilson

10 Years

Sindisiwe Letele

Mandisa Titus

Gloria Namane

Betty Pilane

5 Years

Richard Peche

Ravi Vangala

Kudos

FinFit AWS Management & Recent Server Upgrade

Nicolas Watson 11/10 14:17

Hi Everyone. In April this year FinFit merged with Salary Finance US. In order to do this we needed to split the SF platform and set up separate instances for the UK and the US as the companies separated.

As part of this, we agreed to take on the responsibility of managing the AWS infrastructure on which the SF US platform runs. We have never done anything like this, however, due to the direction we are going in with our DevOps work and the overall opportunity, we proceeded with some safety nets in place.

[Ravi Vangala](#) jumped at the opportunity to take on this responsibility, and while learning much of this as he goes, he has done an amazing job. Since April/May, Ravi has been managing a number of ISO27001 daily, weekly, monthly and quarterly tasks as well as a number of FinFit-specific security / infrastructure tasks. Given the time-zone difference, this has also required some very late nights. Over the last month Ravi also completed a server upgrade which involved rebuilding the entire stack, redeploying, testing, and consistent communications. The server upgrade was a resounding success with Ravi and the team completing everything ahead of time.

While we still have lots of work to do and plenty to learn in this space I believe we can confidently offer this service to other clients and I would just like to show my appreciation for Ravi's reliability, ownership and dedication on this project.

An example of the feedback from the client below (there are quite a few examples of this)

Great news! Thank you knocking this project out! Well done.



Matt Field
Sr. Project Manager

EESE Server Migration

Christopher Gibberd 06/11 16:10

A big Kudos to [Brett Bishop](#), [Jean Pierre Swart](#), [Brendan Marlborough](#) and the [Dalcom team](#) for migrating EESE's server from Windows Server 2012 to 2022.

Stemming from security vulnerabilities highlighted by Jean Pierre Swart, Brett Bishop took the lead regarding migration to the new server. Late nights, weekend work and thorough testing ensured that EESE was not impacted during its core trading hours.

All in all a happy client and a great result. Well done team, and thank you for the effort!!!

Azure DevOps Engineer Expert Certification

Jean Pierre Swart 13/11 15:24

Big Kudos to [Quintin Bennetts](#) who

passed the AZ-400 Azure DevOps Engineer Expert exam today!

Big thank you for all the effort you have put in to take us another step closer to our Microsoft Partnership for next year Quintin!

Liberty SSP Pen Test

Nick Hodgson 22/11 14:11

Massive Kudos to the [Liberty team](#) on the first pen test run on the SSP platform! A lot of upfront work and engagement with Liberty Security went into this and it's fantastic to see this paying off, with an ecstatic client and Singular exceeding expectations. Keep it up guys, this is exactly how we become indispensable partners!

"Compared to some reports I have received over the years on other application that had over 50 issues, this is very welcome news. Well done to

the Singular team, I believe the collaboration work we did upfront with the security team, applying the security standards and remediating the checkmarks results have all lead to what I feel is a very good report." - [Michael Clifford \(Product Owner - Liberty\)](#)

"Well done to everyone involved - I know this was a massive team effort." - [Ilse Baxter \(CEO - Catalytiq\)](#)

Azure Designing Microsoft Azure Infrastructure Solutions

Jean Pierre Swart 24/11 11:21

Big Kudos to [Brett Bishop](#) who passed the AZ-305 - Azure Solutions Architect Expert exam yesterday!

This is known as one of the toughest Microsoft Exams along with the AZ-400 - well done on passing this Brett!!



Jacques de Bie will be a panellist at a Stellenbosch conference on Monday 11th December

Jacques de Bie, has been asked to participate as a panellist in a University of Stellenbosch Conference around the subject of Governance in Sustainability, on Monday 11th December.

His topics are 'Greenwashing' 'Impact Investing' and 'Sustainability Reporting' and we wish him 'voorspoed' as he flies the Singular flag.

The session is being facilitated by Mohamed Adam, GM/General Counsel ArcelorMittal SA. Panellists are Imre Nagy: assurance and regulator perspective, Jaisheila Rajput: practical experience of supporting business as they navigate the sustainability landscape, a global perspective. Shameela Soobramoney: the perspective of a listed entity and as a board focused on sustainability.

Did you know?

Did you know the Johannesburg meeting room **Carmack** is named after **John Carmack**?

John D. Carmack II (born 1970) is an American computer programmer and video game developer. He co-founded the video game company id Software and was the lead programmer of its 1990s games Commander Keen, Wolfenstein 3D, Doom, Quake, and their sequels. Carmack made innovations in 3D computer graphics, such as his Carmack's Reverse algorithm for shadow volumes.

In 2013, he resigned from id Software to work full-time at Oculus VR as their CTO. In 2019, he reduced his role to Consulting CTO so he could allocate more time toward artificial general intelligence (AGI). In 2022, he left Oculus to work on his AGI startup, Keen Technologies.

As a game developer, Carmack differed from many of his contemporaries by avoiding commitment to a final release date for any game he was developing. Instead, when asked for a release date on a new game, Carmack would usually reply that the game would be released "when it's done". Employees at Apogee, in their past years the publishers of games by id Software, adopted this business practice as well.

In 2019, as a guest on The Joe Rogan Experience, Carmack stated that his beliefs have changed over time: "I largely recant from that now." On Rage's 6-year development time he says: "I think we should have done whatever it would have taken to ship it 2 years earlier".



Carmack also reflected on the internal development of Quake in this regard and described it as "traumatic" and says id Software could have split the game into two parts and shipped it earlier.

Source:

https://en.wikipedia.org/wiki/John_Carmack



Singular Stars

Soweto Marathon

Well done to [Chris de Klerk](#), [Ernest Mqina](#), and [Dean Fouche](#) for completing the recent Soweto Marathon.



2023 Lotus Challenge Championship

We have the 2023 Lotus Challenge Champion in our midst. [Nick Hodgson](#) walked away with First Place after an incredible season on the race track. This doesn't happen without the support of a dedicated team - I know Nick holds a great deal of appreciation for his wife, [Fleur](#) and his partner in racing, [Miles Downard](#).



Certifications

A round of applause is in order for our colleagues who have recently earned certifications that not only elevate their professional expertise but also contribute to the success of Singular.

Hats off to [Lindokuhle Mahlangu](#) who achieved the **ISTQB Certification in Agile Testing**, demonstrating her commitment to staying at the forefront of cutting-edge testing methodologies.

We also celebrate [Quintin Bennetts](#), [Rainier van Niekerk](#), and [Brett Bishop](#), who secured the **AZ-400 Azure DevOps Engineer Certification**, **AZ-204 Azure Developer Associate Certification**, and **AZ-305 Azure Solutions Architect Expert Certification**, respectively.

Lastly, well done to [Dwayne Meintjes](#) who passed the **PEN-210: Foundational Wireless Network Attacks OSWP Certification**.

Congratulations, and kudos to each of you for your commitment to excellence in your respective fields.



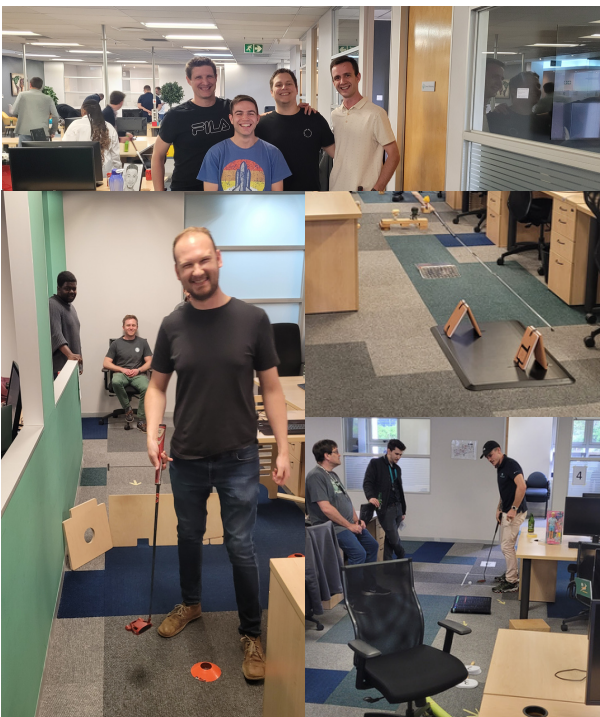
Social @ Singular

Scrummy Bears Event: Office Adventure Golf

In the bounds of the JHB office, a remarkable change took place, courtesy of the inventive [Scrummy Bears](#) team. Tasked with fashioning an indoor adventure golf course, their creativity sparkled. Careful precision transformed walkways into fairways, re-purposing everyday items as inventive hurdles.

As the event unfolded, the traditional office ambiance gave way to Scrummy Bear's creation. Colleagues engaged in tactical putting and skillfully traversed the ingeniously designed course, showcasing focus amidst the chaotic atmosphere. Amidst the frenzy, a victorious blend emerged. Kudos are in order for the triumphant team comprising of [Mansur Mussa](#), [Roan Roestoff](#), [Raymond Mulligan](#), and [Stephen Berg](#).

Chris G



Gooi Mielies Event: Bok Fever

Do you recall the nail-biting, one-point, late Sunday games which left the adrenalin pumping until the early hours of the morning? Trying to sleep, heart still pounding, re-playing moment after moment, only to wake up and re-live the events again around the water-cooler with your enthusiastic colleagues? I sure do.

The office was sensational over the month of September, colourful decorations, lively conversation, stiff competition!



Thank you to all those who participated in the SuperBru and internal team competitions which made the office an especially vibrant place to work over this period. Sport truly has a way of unifying us all.

To [Michèle Mackey](#) who took the lead and indeed the victory, in the last round of the tightly contested Rugby SuperBru, congratulations and well deserved.

Remember, it only takes one point to be the best.

Oh and congrats, **Grant Bailey** for the Cricket SuperBru win.

Hilton



The gourmet cheeseburgers and chips undoubtedly stole the spotlight and the chocolate fountain was a hit with both adults and kids alike. The venue's exceptional service made each attendee feel truly cherished, creating an atmosphere of comfort and enjoyment. We extend heartfelt thanks to the Irene Dairy Farm team for ensuring our celebration was nothing short of exceptional.

For our youngest guests, the day brimmed with enchantment, courtesy of Marco the balloon sculptor and Nadine the face painter, both from PartyPros. The sweet little calves added an extra layer of joy to their authentic farmyard experience.

Moo-chas gracias, to everyone who joined us on the day.

Kirst

Johannesburg Year-End Function & Family Day: Irene Dairy Farm

As we bid farewell to another successful year, we reminisce about the enjoyable moments shared at our combined Year-End Function at the scenic Irene Dairy Farm. This year held special significance as we expanded the celebration to include our cherished family members.

Beneath an impressive nomadic tent and the blazing sun, the day unfolded with warmth, laughter, delicious food, the dulcet tones of Mike the Guitarman, and a Highveld thunderstorm that gracefully concluded our festivities, leaving us to return home (or move on to other party venues) with full bellies and even fuller hearts.



Cape Town Year-End Function: Amazing Race

The Cape Town office recently concluded the year with a spectacular year-end function that took the form of an Amazing Race through the heart of Cape Town's CBD.

The five teams kicked off their adventure in Company Gardens on a sunny Friday afternoon, the 28th of November and participated in a series of mini competitions and ice breakers before receiving their tasks and mysteries to solve throughout the city.

Challenges ranged from historical facts and information gathering in Gardens to word art creation, haggling for flowers at a local market, gum boot dancing, tracking down a piece of the Berlin Wall, drumming challenges, and spice identification in the vibrant Bo-Kaap district.

After an exhilarating afternoon of running around and solving quests, the "Hackstreet Boyz" emerged as the champions, closely followed by "J.T.F.P.W.C.R.G.A.W.W.L.T.D.O.S.G.T"



(short for "Julian's Team For People Who Can't Race Good And Who Want To Learn To Do Other Stuff Good Too"). Awards were handed out, with JP Maurel claiming the best-dressed individual title, "Advengers" securing the best-dressed team award, and the "CtrlAltExceptionals" taking home the "1st from the back award."

To cap off the day, all teams reconvened at Tigers Milk in town for drinks and snacks, sharing laughter and camaraderie late into the evening.

Jono

Directory of Social Activities at Singular



5-A-SIDE SOCCER

Contact: Kyle Chamier

Open to: Anyone at Singular JHB

Venue: Waverley Sports Club

Time: Every second Tuesday at 16:45 (check DT for updates)



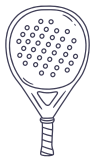
GOLF

Contact: Mthandazo Mabena

Open to: Anyone (incl. clients) at Singular JHB

Venue: Various golf courses around Joburg

Time: Normally on Sundays



PADEL

Contact: Miles / Nick Hodgson

Open to: Anyone at Singular JHB

Venue: Various Padel venues around Joburg (Install the Playtomic app)

Time: Most Tuesdays at 17:00 (Ask to join the Whatsapp group)



RUNNING

Contact: Chris de Klerk

Open to: Anyone at Singular JHB

Venue: Weekly runs from JHB Office

Time: TBC (interest dependent)



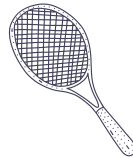
SINGULAR STRETCH

Contact: Rob Purves

Open to: Anyone at Singular JHB

Venue: JHB Canteen Patio

Time: Tuesdays and Wednesdays at 15:00



SQUASH

Contact: Georgina Ballantyne / Nick Hodgson

Open to: Anyone at Singular JHB

Venue: CCJ Woodmead

Time: Wednesdays at 16:30



SURFING

Contact: Hugh Rodseth / Donald Chippendale

Open to: Anyone comfortable with the cold CPT water

Venue: Muizenburg

Time: Ad-hoc (conditions and interest dependent)



TOASTMASTERS

Contact: Mwazvita Mutowo

Open to: Anyone at Singular CPT

Venue: Anders Meeting Room

Time: Wednesday or Thursday at 17:00 fortnightly



WALKING

Contact: Kirstin Purves

Open to: Anyone at Singular JHB

Venue: Meet at the Singular JHB Guardhouse

Time: Mondays at 16:30

Happy Holidays



To Everyone at Singular

Thank you for your contribution to Singular over the past year. Your hard work, passion for excellence, and commitment are the driving force behind Singular's success.

As we step into 2024, I challenge you to think about how you want to show up for yourself, your team and your clients. Examine how your actions can better align to our values of fairness, care, collaboration, integrity, gratitude and excellence. I'm a firm believer that if you demonstrate these with intent, it will come back to you tenfold.

For now, this holiday season, I only wish you peace, love, and cherished moments with those who matter most.

Kirst

We value your opinion

We continue to look for ways to improve future content as we build the newsletter. What better way to make improvements than to hear from you the reader?

So, please feel free to hit us up with any fresh ideas for content or features you would like to see in upcoming newsletters.

Email your feedback to:

[Sibusiso](#) via

smadonsela@singular.co.za or

[Musa](#) via

mmkhari@singular.co.za