

# Don't let the crisis go to waste

By Khanyi Nzukuma, Chief Executive of Glacier by Sanlam

As we slowly emerge from an extended lockdown, it's encouraging to see signs of growth and activity. With our brains no longer in crisis mode, we're once again able to start thinking about more than just our day-to-day survival needs. You may have started planning your next getaway, or perhaps a goal that you'd like to achieve in the next year.

What's become apparent though, is that many of our day-to-day needs can be fulfilled online, leaving us with more time to do the things we really want to do. Why stand in a queue in the supermarket, when your online order can be delivered at a time that's convenient for you?

## Connecting online

Initially video-conferencing for work purposes and connecting with friends via social media saw an uptick, but it wasn't long before online purchasing of food, and even clothing, fast became the norm – across all age groups. We can expect that many of these people, having experienced the ease and time-saving, won't revert back to how they shopped before.

This trend has impacted companies across different industries, and not only e-commerce companies. Without a digital strategy and a means of engaging with customers online, companies today simply won't survive.

## There's no "new normal"

Things may normalise but they certainly won't go back to the way they were before. There's an opportunity now to look long and hard at how to meet consumers' needs – this is where we'll find tomorrow's success stories. Decisions that business leaders make now will have a long-lasting impact. The innovators will be the survivors. There really is a chance to make a change now, if you felt that you, or your business, weren't on the right track before.

## Use the crisis to your advantage

If you're a leader or decision-maker in your field, or even in your own capacity, now is not the time to sink back into old habits and be complacent. Ask yourself what small changes you can make

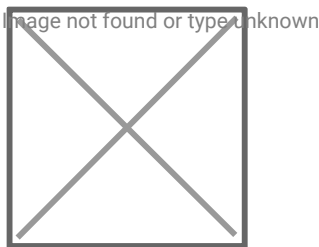
that could lead to positive change. For example:

- Does your company operate in harmony within the broader community and the world at large? Does it incorporate environmental, social, governance (ESG) values?
- Can you partner with smaller businesses to help create more jobs?
- Do you have a programme to make it easier for employees to contribute to those in need?
- When last did you introduce some form of innovation or consider new ways of doing things?

Let's go bold in 2021

We've all learnt to spend less, consume less and to think about the things that truly matter. As we leave lockdown behind, let's not leave the lessons behind. By keeping things simple and focusing on the basics and what really matters, we'll have more time and more money to put towards our physical and financial health. And don't forget the fund to help you reach that one big goal you've set yourself for 2021!

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## Khanyi Nzukuma

Khanyi Nzukuma obtained a BA in Psychology from Rhodes University in 1991. He then obtained a Masters in Business Administration from Potchefstroom University in 1998 and a Doctor of Psychology degree from the University of Johannesburg in 2011. Khanyi joined Sanlam in 1994, where he spent 11 years, starting as a Financial Adviser, and thereafter occupied a number of junior and senior management roles. He joined MMI Holdings in 2008, where he spent eight years, starting as a CEO of Metropolitan. In 2017 he was appointed CEO of Momentum. In January 2018 he left MMI and re-joined Sanlam as CEO of Glacier by Sanlam.

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