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ASHBURTON INVESTMENTS

MONTHLY INVESTMENT UPDATE

JANUARY 2020

Global markets were stronger in the fourth quarter as expectations of a phase-one trade deal between China and the United States (US) boosted sentiment and a commanding Conservative Party win in the UK signalled the beginning of the end of uncertainty surrounding Brexit.

Data from the US as mostly better than expected in December. The US jobs market remained strong. The unemployment rate fell to 3.5% from 3.6%, where it was widely anticipated to remain. Non-farm payrolls increased by 266 000 in November 2019, following an upwardly revised 156 000 increase in the previous month and easily beating market expectations of growth of 180 000. Industrial production increased by a

From a local markets' perspective, the rand strengthened over the quarter and the Johannesburg Stock Exchange (JSE) had a strong showing towards the end of the year. Bond yields held steady.

Market outlook

The softening trend of global economic indicators appeared to be coming to an end with signs of stabilisation. Leading indicators continued to point towards a gradual

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Store opening: Rustenburg

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When: Friday 26th October 2018

Time: 9:30am

RSVP: werner@builders.co.za / 012 345 6789

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ISSUE NO: 12 | 12 August | 2019

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INVITE

IDENTITY, NOT AS WE KNOW IT

As the South African economy gains momentum to be digitally ready, the time is now to fast-track improved and trusted customer experience as an industry. Key to this is creating a common digital identity mechanism that consumers know and trust, and where data protection is a given.

A better digital identity begins with us, the industry, and leads to improved risk mitigation, consumer consent and trust. There is also opportunity for this to go beyond financial use to benefit communities and the economy as a whole.

Join BankservAfrica's Martin Grunewald, Executive: Payments Business; Max Sokolich, Product Manager: Digital Identity and our very own Gary de Beer and other industry experts for a breakfast discussion on digital identity. Tanya Knowles, Business Manager at Adhara, Chairperson SA Financial Blockchain Consortium will moderate some of the discussions.

We will assess global trends, authentication technologies, tools and processes that underscore identity, and engender trust in the digital age. Our discussion will cover what we, as an industry, should consider to make better digital identity a reality.

Date: Wednesday, 25 March 2020
Time: 07:30 for 08:00 – 11:30
Venue: The Protea Room, Randpark Country Club

Please RSVP by Monday, 16 March

[CLICK HERE TO REGISTER](#)

BANKSERVAFRICA

INVITE

BE A PART OF MAKING SOUTH AFRICA'S PAYMENTS HISTORY!

Everyday millions of people are either making a payment, receiving a payment, sending money to a loved one, buying something online, tapping at the coffee shop, paying employees or making that next online travel reservation - this is you, me and us.

Have you ever wondered how it works, what happens behind the scenes?

That's where BankservAfrica comes into play. All day and every day, we make payments happen. We keep the financial system running! It's a well-oiled, trusted 'machine' that works great - most of the time. As consumers and citizens we take this for granted. You swipe, tap, scan or withdraw money from that ATM - It just happens! Examples of an incredible eco system that is vital for the country's economic sustainability and growth.

We look at ways to innovate in a digital, hyperconnected, always on world - for today and the future. This we achieve with an incredible team - our employees! A place that welcomes healthy debate encourages curiosity embraces diversity, has fun and believes everybody's voice is important. As a team, we are all responsible in making payments safe, easy, accessible, and nifty. Where collaboration creates the power that makes the impossible, possible!

So, are you ready to challenge South Africa's payments status quo? Are you a passionate visionary that wants to make a difference to the lives of every South African?

Want to know more?

Join Jan Pilbauer, BankservAfrica's CEO, and hear why you should be part of this exciting world at this talent drive.

We can't wait to meet you!

Date: Thursday, 8 October 2020
Time: 08:30 - 09:10
Where: Virtually - webinar

[CLICK HERE TO REGISTER](#)

For more information or any queries please contact Minky Molefe at MinkyM@BankservAfrica.com.

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Ramadan Mubarak

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FUN is fundamental,
TEAMWORK is everything