



# Columns



News for SAPREF people, neighbours and other stakeholders

DECEMBER 2011

## Boost for HEALTH and WELFARE in SOUTH DURBAN

Informal settlements in and around Isipingo will now have primary health care services delivered to them more reliably thanks to a mobile clinic that has been donated to Isipingo Clinic by SAPREF.

The clinic delivers services such as HIV counselling and testing, and immunisation campaigns to residents of informal settlements at Isipingo Beach, Dakota, the Transit Camp, and other informal settlements in the area.

The mobile clinic is part of several projects that SAPREF handed over to South Durban communities recently. With a total investment of over R1 million, the projects include:

1. The renovation of an ablution block at the outpatients department of Wentworth Hospital.
2. Twenty new state-of-the-art beds for the labour ward at McCord Hospital.
3. A Mercedes Vito vehicle which has been converted to a mobile clinic for Isipingo Clinic.
4. A Mercedes Vito vehicle for Durban South Skills Development Centre, a Merebank organisation that assists with training and job creation projects for people with disabilities.
5. A Toyota Avanza vehicle for Sizanodumo, an Umlazi NGO that runs a home-based care programme, among several other programmes.
6. Equipping a Victim Friendly Centre for the Wentworth Police Station.
7. The installation of air-conditioning units at Isipingo Clinic.
8. Equipment and the erection of a carport at the Bluff Clinic.
9. Equipping a preschool for Women of Wentworth.
10. Wheelchairs for a senior citizens organisation that works in Wentworth and Lamontville.

The projects were handed over at an emotional event attended by SAPREF's stakeholders, including residents,



*Adele Walker, together with other members of Durban South Skills Development, next to the vehicle donated by SAPREF to DSSD.*

government departments and representatives from other companies.

Speaking at the launch, SAPREF's managing director, Robin Mooldijk, said: "The projects are part of SAPREF's broader social investment programme and are aimed at uplifting social services and improving the quality of life for SAPREF's neighbours. They represent our commitment to sustainable community development."

Speaking on behalf of the Health MEC, Dr Lindiwe Simelane conveyed the MEC's appreciation of the projects. She said:

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Dr Lindiwe Simelane, area general manager of the KZN Health Department and Vijay Naidoo, eThekweni municipality deputy head for the South region, receive a symbolic key for the Isipingo mobile clinic from SAPREF MD, Robin Mooldijk.



Berthwell and Adelaide Sibiya with Robin Mooldijk and the vehicle donated to Sizanodumo Community Development Project.

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"While extensive investments are made in health infrastructure, as government we realize that we cannot do it alone, so we are always appreciative when companies like SAPREF step up and help to equip health facilities."

Dr Simelane's words were echoed by Vijay Naidoo, head of the South region in the eThekweni Municipality. She said: "Early next year we will be undertaking an extensive campaign to immunise children against measles. The mobile clinic will ensure that we reach as many children as possible, among many other outreach activities that we will undertake using the clinic."

After receiving the keys to her Vito, Adele Walker summed up the feeling of all the beneficiary organisations when she said: "SAPREF's support inspires us to do even more."

## Long service

Congratulations to the following who achieved long service at SAPREF from August to December 2011:

### 5 years

**Kerwyn Gunkel**, laboratory assistant  
**Mvusi Ngubo**, mechanical artisan  
**Meals Paul**, SHEQ co-ordinator  
**Khanyisile Pewa**, process technician  
**Logan Venketess**, mechanical artisan

### 20 years

**Victor Bhengu**, process technician  
**Devi Govender**, network infrastructure project technician  
**Thulani Majola**, inspection supervisor  
**JP Mkhize**, process technician  
**Jayson Nadarajan**, SHEQ co-ordinator  
**Jacob Ngema**, MSFP  
**Sipho Ngidi**, process technician  
**Emmanuel Ramadu**, chief security officer  
**Binesh Sewnandan**, head of HSSE training  
**Rakesh Sewnarain**, process technician

### 30 years

**Pat Gafney**, QMI artisan  
**Albert Mabaso**, maintenance manager  
**Selvan Maistry**, receiving supervisor  
**Mark Skea**, ICT senior project leader

### 35 years

**Sagie Moodley**, ICT development manager  
**Eric Ngcobo**, electrician

## Hamba kahle, 'Bull' Cwele



Bull (TS) Cwele, artisan – maintenance department, retired on 31 December. Bull, arrowed, who is seen here with friends and colleagues at his retirement braai, had been with SAPREF for 16 years.

# Boost for science education



*Physics teachers together with learners in the Strelitzia Secondary science lab.*

The year ended on a high note for two South Durban schools, when fully fitted science laboratories were handed over to the principals at a launch event on 6 December 2011.

The SAPREF-sponsored laboratories at Kwa-Mathanda High School in Umlazi and Strelitzia Secondary School in Isipingo will cater for a total of 12 schools with more than 3000 learners from grades 8-10 benefitting from the project.

The R900 000 project involved converting a classroom at the schools into a fully equipped science laboratory, complete with work benches, cupboards, Bunsen burners, science kits and chemicals. In addition, six computers, a data projector and a screen for each school are part of the package to aid teaching and learning.

The equipment and technology was selected in consultation with the Department of Education to meet the new curriculum objectives.

Says SAPREF MD Robin Mooldijk: "SAPREF believes that education is one of the best mitigators against poverty. As a result, a major portion of SAPREF's social investment budget is focused on sustainable educational initiatives, especially maths and science education for the nine communities surrounding the refinery. The provision of the science labs will increase the skills of learners, making them ideal candidates for the further education opportunities offered."



*MD Robin Mooldijk with the physics teacher, Mandla Thabethe, and learners at Kwa-Mathanda lab.*

Amidst tears of joy whilst delivering the vote of thanks, learner Nonzuzo Mzobotshi said, "As learners we are extremely grateful for these sponsored labs as we will now be able to complement the theory learned with practical experiences. Being exposed to such facilities at secondary level will also groom us for tertiary expectations."

# Small businesses benefit at fair

Sixteen small businesses from South Durban were offered an opportunity of a lifetime recently when they were sponsored to exhibit and market their offerings at the annual Durban Business Fair.

The businesses were offered the opportunity to exhibit at the Fair free of charge by SAPREF as part of the refinery's Enterprise Development programme. In addition to carrying the costs for exhibiting, SAPREF assisted the businesses with materials to market their businesses effectively. These included business cards, brochures and banners. SAPREF has also committed to paying Durban Chamber of Commerce membership fees for each exhibitor as a way of ensuring that these businesses continue to have access to business and networking opportunities.

The businesses that took up the opportunity varied widely – from engineering firms to wedding planners and all of them indicated that the Fair had been a valuable platform to learn, to network and to sign up new clients.

SAPREF was just as pleased with the response to the South Durban stands at the Fair. Says Sustainable Development Manager Lindiwe Khuzwayo: "We are very pleased that the SMMEs made full use of the platform that we provided to them. The overall objective of SAPREF's Enterprise Development programme is to assist the community by strengthening small businesses as they have huge capacity to create jobs. The 16 South Durban businesses that were part of the SAPREF pavilion at the Fair proved that with the right support and encouragement small businesses can thrive."



Representatives from the 16 SMMEs that were sponsored by SAPREF at the SMME fair.



*Thobile Gumede of Zamani Contracting and Trading Enterprises, specializing in transport and construction services: "The SMME fair has been an eye opener for us as we were able to better understand how businesses in our sector operate. Gaining this understanding has elevated our service levels. As a result of the Durban Fair, we have secured three contracts for transport services which is an amazing boost to our developing business."*



*Lindiwe Chiluwane of Mzamo Child Guidance and Training Initiative of KZN, a skills development training organization: "Since being at the Fair we have received numerous calls from people regarding our cakes. Resulting from the fair, a vendor is now placing an order for bread rolls every day. In addition, we have been approached by the Ethekwini Business Support Markets Unit & Durban Tourism regarding our pottery training and other skills training. There is a possibility of them partnering with us."*



*Thabiso Ndwane and Mthandeni Ngidi of Hlobane Waste Management, a professional waste management company: "As a result of the fair, I signed up a contract with representatives of Durban Invest who I met at the Business Fair. It is the beginning of great things to come."*



*Patience Serenje, of Paty Lue Designs, a fashion designer based in Merebank: "I'm going to have my hands full over the next couple of weeks trying to meet the 33 orders I generated at the Fair. It's the first time that I've had an opportunity to showcase my business on such a large scale."*

# Changes in leadership team

As part of its journey towards achieving operational excellence, SAPREF has made changes to its leadership structure as detailed below.



Moosa Karodia



Garry Tate

## Garry Tate

Newly appointed engineering manager, Garry Tate describes himself as a practical implementer and attributes his professional success to the experience he has acquired through his career in three continents (Europe, North America and South Africa) with three blue-chip companies.

In his previous role of maintenance manager at SAPREF, Garry was instrumental in the establishment of the maintenance department, embedding proven maintenance processes and successfully giving maintenance an identity.

As engineering manager, he intends to continue driving integrity and assurance, Turnarounds and SAPREF's project portfolio. He is looking forward to leading the 2012/2013 Turnaround plans and getting SAPREF ready for approval for clean fuels 2, which he believes is a priority for the shareholders and SAPREF as a whole.

Garry is a chartered mechanical engineer and his academic qualifications include a mechanical trade apprenticeship, a first-class honours degree in mechanical engineering and a higher national diploma in mechanical engineering.

He is married with two teenage daughters and enjoys the outdoor life South Africa has to offer. Since arriving in Durban he and his family have developed a special allegiance to the Sharks.

## Albert Mabaso

Climbing the corporate ladder is more the norm than an exception for Albert Mabaso who has worked his way up the ranks at SAPREF from an apprentice to SAPREF's newly appointed maintenance manager.

Reflecting on his previous role as instrumentation manager, some of the highlights that stand out for Albert are the seamless splitting of the LCN [Local Control Network] to create a 3rd and 4th LCN, the appointment of instrumentation and QMI engineers in the Instrumentation and Projects department, the successful upgrade of the slide valve controls on the Cat Cracker and the implementation of the IPF Upgrade Project, a tactic he developed to ensure safeguarding integrity for the Central Zone and other units.

Albert describes himself as a religious person. He believes in people and their strengths and likes to leverage these strengths to maximise people's output. He is a firm believer in ensuring that action brings about desired functionality.

In his new role, Albert would like to see an entrenchment of the basics, of doing things right the first time. He plans to have a focused approach on energy saving initiatives for the refinery and also sees the maintenance team being heavily involved in the preparations for the minor and major Turnarounds leading to 2013.



Albert Mabaso

## Moosa Karodia

Moosa Karodia, previously technology manager, has taken over as operations manager.

Says Moosa, "My goal in the new role is to ensure safe, reliable, sustainable, responsible, predictable and profitable performance of the operating units. A new Production Zone Leadership Team will be developed which will have all-encompassing ownership of issues pertaining to the zone. The integration of support and core staff is necessary to forge closer working relationships and ensure alignment in our quest to achieve our business commitments.

There will be renewed focus on operational excellence which will be driven by the application of best practices from functional areas across site, mitigating threats to availability, eliminating waste and implementing casual learning. We will be deepening and broadening the skills of our operators and support staff in order to allow zone leadership to focus on resolving structural issues (eg, integrity, margin, energy, utilization, reliability, process safety, embedding good practices, etc) or planning for future events like Turnarounds".

Moosa describes himself as a committed, determined, results-driven individual. He is persistent and won't rest until his goals are achieved. Moreover, he is a great believer in people driving change in the right direction.

Moosa grew up in Stanger (now called kwa-Dukuza). He holds a Bachelor of Science in Chemical Engineering (cum laudé) and a Master of Science in Engineering degree. He also holds a Masters Degree in Business Leadership (cum laudé) (MBL) from Unisa.

# Award for AIDS project

As the world was gearing up to observe World AIDS Day on December 1, SAPREF was applauded for an AIDS programme that it runs for its contractors.

The programme, which provides comprehensive HIV services to contractors based at SAPREF, was recently recognised by Shell South Africa as one of the best during the Batho Pele awards, which are Shell's annual company Health, Safety and Environment awards.

Dubbed CARE, which is short for Contractor Aids Relief, the programme is for the workers of various companies who provide services to SAPREF. It provides a comprehensive package of counselling, testing, wellness management for those who are HIV positive but not yet requiring treatment and treatment for those who qualify in terms of the government's HIV treatment protocols. The CARE programme is in addition to a separate comprehensive programme for SAPREF's own employees.

The programme is delivered by McCord Hospital and is free of charge to contractor employees, with SAPREF carrying the costs of the programme. Says Lindiwe Khuzwayo, SAPREF's Sustainable Development Manager: "SAPREF relies heavily on its contractor workforce so it made business sense to support them in dealing with HIV. We then made the CARE programme part of our broader social investment programme. In McCord we found willing and very able partners to help us in this process. So the Shell award is as much an acknowledgement of SAPREF's commitment to HIV care as it is an accolade for McCord, whose professionalism in handling our patients has been phenomenal."



Melanie Francis, Thokozane Malwane, Lindiwe Khuzwayo and Robin Mooldijk show the Shell Batho Pele award they won for the SAPREF Contractor Aids Relief (CARE) programme.

## Helping our own fight HIV/AIDS

SAPREF partnered with Redpeg in 2010 to provide free training and assistance to SAPREF contracting companies registered on the SAPREF CARE (Contractor AIDS Relief) programme. Thirteen companies registered on the Redpeg strategic HIV/AIDS workplace programme in July 2010.

As part of their participation in the programme the companies implemented the following key interventions, as prescribed by the National Economic Development and Labour Council's (NEDLAC) Code of Good Practice on Key Aspects of HIV/AIDS and Employment:

- Accredited unit standards-based

- HIV/AIDS coordinator training
- An HIV/AIDS Economic Impact Assessment (EIA)
- An HIV/AIDS Knowledge, Attitude and Practices (KAP) survey
- An HIV/AIDS workplace strategy
- An HIV/AIDS workplace policy
- An internal HIV/AIDS training strategy
- An audit of HR policies and procedures for compliance with best practice.

These interventions will be used to drive the HIV programmes of the individual companies going forward.

A function was held at SAPREF to issue certificates of recognition to the companies for completing these interventions and certificates of competence to the individuals who had completed the HIV co-ordinator training.



Representatives from contractor companies received certificates of recognition for their involvement in the SAPREF CARE programme.

# THEY shone in the STAR awards

**B**right lights, loud celebratory music and a walk down the red carpet were what the winners of the SAPREF STAR awards experienced at the 2011 SAPREF year end party.

The STAR Awards is an important part of recognising staff who excelled throughout the year in eight categories: good fellowship, achiever, best team player, customer service, HSE, innovation, special turnaround and team.

Each category has various criteria against which the nominees are measured before the winners are chosen.

## 1. Good Fellowship Award: Winner - Sbongiseni Luthuli

The good fellowship award is given to someone who displays and creates a climate of respect, integrity, honesty, tolerance, trust and dignity. These habits and attitudes are natural and free flowing in this person, this person must also be transparent and open in dealings and communication and they must also support cultural diversity.

## 2. Achiever Award: Winner - Emmanuel Ramadu

The achiever award is given to someone who sets outrageous goals to achieve pacesetter performance in and out of SAPREF; someone who exhibits resilience, dedication, determination and the will to win; someone who continuously grows by doing more than what is required; a self efficacious person who also displays a positive self-image.

## 3. Best Team Player Award: Winner - Lindo Zondi

The best team player award is presented to someone who contributes significantly to team objectives; who fosters unity and displays responsibility and accountability



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to the team; someone who holds the team vision despite temporary setbacks, who raises the team esteem and promotes development of others while valuing everyone's contribution.

## 4. Customer Services Award: Winner - Nozipho Ndhlovu

The award for customer service is given to someone who displays efficacy by doing the right things, on time, first time; who delivers superior and professional service of high quality, who meets agreed customer requirements at all times, has an enhanced understanding of customers' requirements and has an effective customer feedback evaluation process.

## 5. HSSE Award: Winner - The Emergency Services team

The HSSE award is given to someone who promotes health, safety and environmental conservation/awareness at work, proposes alternative safer work methods or procedures and continuously raises awareness of good safety or environmental practices at shop floor level.

## 6. Innovation Award: Winner - Anil Jugree

The innovation award is given to someone who always searches for a better truth and provides new and alternative solutions for continuous growth and improvement of SAPREF, someone who displays natural creativity by providing cost effective ideas, someone with an ability to effectively use available resources and for all of this there must be a visible/quantifiable measure of benefit to SAPREF.

## 7. Special Turnaround Award: Winner - TA Materials Management Team

The special Turnaround category is awarded in the year when SAPREF has had a major Turnaround. Delivering the Turnaround takes tremendous effort from everyone, and some people make an extra special effort.

## 8. Team Award: Winner - 2011 TA work-pack nerve centre

This award is given to a team which achieves its goals through combined efforts as a competent united team with a constant focus on their vision and a desire to be the best; a team which displays the combined contributions of a group of cross-functional people and takes every setback as temporary, while providing effective and quick solutions to setbacks.

# Down memory lane with Sagie Moodley

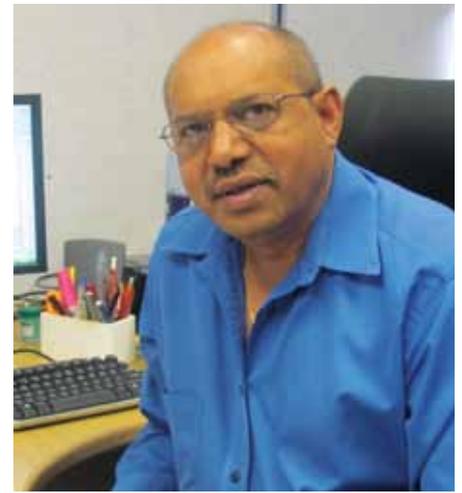
Sagie Moodley has completed 36 years at SAPREF. He shares some of his memories:

**When I joined SAPREF in 1976**, there were no computers at SAPREF and we had to enter the stock management data onto “punch cards”. The punch cards were then loaded onto a transmittal machine for the data to be transmitted to a computer located at Shell in Cape Town. The first computer introduced at SAPREF was in the late 1970s and it was an IBM System/32. It was placed next to my desk in my office which is a far cry from our current dual computer data centres. I became the de-facto operator, administrator and owner of the computer which was quickly replaced by the IBM System/34.

**The most significant changes at SAPREF** over the years have been the increased dependence on documented standards and technology advancements. E-mail has been a revelation. When I joined, there were a handful of female employees. The change to the SAPREF landscape in gender and in different cultures has been wondrous and immense.

**Over the years SAPREF has taught me** about organisation, methods and processes. By following systems you dramatically increase the chances of success and reduce the risks. It has also taught me that you are not an island and you need all the people around you to succeed. SAPREF has taught me about engaging people and managing relationships and how to conduct myself professionally. This was extremely important since it has been home to me in

*Sagie Moodley ...  
36 years at  
SAPREF.*



many respects and I knew SAPREF before I met my wife.

**The highlights of my career at SAPREF have been** the development and success of Minimat, the Materials Management Computer System. It was such a success that the Shell group deployed it in all the downstream and upstream companies. Shell called it EMA-34 and EMA-3000 and it was the most successful business system developed and used by Shell. My assignments to Shell Information Technology and Shell Global Solutions in Europe have been wonderful experiences which I shall cherish.

**After I retire** in 2013, I hope to continue working in some form or other, preferably in a consultancy role in the United Kingdom. As you grow older you become more aware of community needs and I will continue with my work in uplifting communities.

**To my younger colleagues at SAPREF, I say:** You have the energy and intellect to make SAPREF comparable to the best refineries in the world and the company needs your dedication and application. SAPREF's continued success is to the benefit of all of us.



*Marlynee Nadasen*

## Making the most of it

**M**arlynee Nadasen was in her second year of studying for a chemical engineering degree at the University of KwaZulu-Natal when she saw an advert for a learnership at SAPREF and decided to apply. That was in 2001; she has now been promoted to become the first female senior operator in the North Zone.

The learnership involved theoretical study in conjunction with practical work in the field. At the end of the learnership, armed with NQF level 3, Marlynee spent a year training on the lubes panel in the North Zone before successfully testing as a senior competent to run the panel. “It’s been a fantastic, learning experience,” says Marlynee adding that she has achieved more than she would have by sticking to her original career choice.

As part of her progression within Operations, Marlynee has been seconded to the SAPREF Turnaround organisation assisting with preparations for the next major Turnaround.

Although she describes herself as a bookworm who enjoys reading science fiction, she is also an adventure junkie who loves quad biking and abseiling. She has also jumped off a waterfall to swing over the river bed in the Oribi Gorge. Marlynee’s outlook on life is that “everything is what you make of it. Optimism, determination, diligence and hard work pay off in the end.”

# Leading *her team* to excellence



*Charity Mkhize*

Newly appointed area focal point at Island View Terminal, Charity Mkhize is a young woman with a strong sense of direction, knowing what is required to do her job well. "The area focal point is a supervisory position. I need to lead by example and inspire my team to excel," says Charity who is also the first female to hold this position at SAPREF.

After matriculating in 2000 from Bechet Secondary School with maths, science and biology, Charity successfully completed psychometric testing for a learnership at SAPREF. "I was the youngest in the group of 2001 learners, and was one of eight females," says Charity. "I know that everything happens for a reason, and that I made the right decision about becoming part of TEAM SAPREF."

Charity's love of jazz brought her together with her husband Reggie who also works at SAPREF. They have two children and Charity acknowledges the support she gets from her husband. As Reggie does not work shifts they are able to find a good balance in their family life. "Working shifts suits me for now as on rest days I get to spend time with the children. As a family we enjoy camping and being outdoors," she says.

"Keep a close watch as Charity sets new horizons for herself and her team. She is a great role model for many young women wanting a career at SAPREF," says Shawn Govender, plant unit manager at Island View.

# Boosting *environmental* *performance*



*Suleman Asmal*

Newly promoted environmental manager, Suleman Asmal, has a great deal of respect for the environment and sees his role as ensuring that SAPREF operates in a responsible and moral way. "In other words, making sure that we continually do the right things to prevent pollution, prevent exceedence of permit conditions, strive to improve environmental performance and generally operate responsibly," he explains.

Suleman joined the environmental team eight months ago from Operations. He believes his background helps him in his environmental role as in Operations he interacted with all disciplines in the refinery. "I can relate to everything in the field from a touch and feel perspective, I know the people and the systems. This gives me a distinct advantage."

Two key projects will keep him busy initially. One is the construction of an oxidation tank which will improve the effluent discharge specifications and will be delivered in 2014. The other is to secure SAPREF's air emission licence in line with the Air Quality Act. He will also focus on building on the flaring reduction work already done by reducing the number of reportable flaring events.

Suleman's vision is for every employee and contractor to have an "environmental conscience". "This means that whatever activity they are involved in, they consider the risk to the environment," he explains. "We have a strong safety mindset at SAPREF. There is room to develop an equally strong environmental mindset."

Suleman is a chemical engineer by profession and has recently been certified as a lead auditor in ISO 14001 systems by the University of Potchefstroom.

# Boosting *community liaison skills* overseas

SAPREF's Leonard Mbokazi was one of a number of community liaison practitioners from around the world who attended a Shell course on Social Performance in the Community held in Belmullet, Ireland.

The course covered all aspects of social performance such as assessing the social environment, social impact management, stakeholder mapping and engagement, managing community expectations and social investment.

For Leonard, who has 10 years experience in community liaison work at SAPREF, the course provided fresh insight into dealing with communities. "It gave me an international understanding of the issues in my working environment", he says. "I also got new direction on balancing



SAPREF community liaison officer, Leonard Mbokazi, circled, attended a Shell social performance course in Ireland with practitioners from around the globe.

community expectations with business practices and how to have difficult conversations with communities when it is not possible to meet expectations." The course also gave him access to a large network of people doing similar work all over the world.

"The opportunity to go on this course is indicative of the importance that SAPREF places on social performance and the support I get from management towards doing my work in the community," says Leonard.

It's meal time and your stomach's grumbling. But rather than feeding your appetite, why not feed your bones?

## Bone health – the basics

The adult human skeleton contains 206 bones which create the framework of our bodies, protecting vital organs and aiding movement. In order to function well, our bones depend on exercise, a healthy lifestyle and a good supply of nutrients – in particular, calcium and vitamin D. Unfortunately many people don't get enough of these vital nutrients which can lead to serious health problems.

## Hungry bones – what deficiencies can do to our bones

Calcium and vitamin D are essential for bone health. While calcium contributes significantly to bone strength, vitamin D helps the body absorb the calcium we consume. A deficiency in these nutrients can contribute to the development of osteoporosis, a serious disease which can cause thinning and weakening of the bones, increasing the likelihood of fractures. However, with the right lifestyle choices, including good eating habits, you can minimise your risk.

## Bone foods

To help keep your bones healthy and strong, reach for calcium-rich "bone" foods. Some great sources of calcium include:

- dairy products - these are the best sources of calcium as they can be easily absorbed by the body.



## The Doc says ...

- tinned fish with bones - try tinned salmon.
- soy – some forms of tofu and calcium-rich soy milks can be good for bone health.
- leafy greens – try broccoli.
- nuts, seeds and beans – choose Brazil nuts, almonds, sunflower seeds and baked beans.

To boost your intake of vitamin D, get some sun. With the push for sun protection measures to prevent skin cancer, many people are vitamin D deficient. The key is to strike a balance between protection and safe sun exposure.

## Take note

Exercise is another important factor in caring for your bones. Not only does it boost bone mass, which improves bone strength, but it also helps to build muscle which is important for protecting the joints.

# Rands and sense

## Setting financial goals

If you are saving or wanting to manage your money better, you should set financial goals for yourself. This is a good way to measure your financial situation.

Once you have gone through the processes of budgeting, assessing your net worth and planning a strategy for saving, it's important to look at the broader picture and set your financial goals.

The information contained in your budget and balance sheet helps you establish whether your goals are realistic and whether and when you need to change them. Your goals will alter from year to year as your personal and financial circumstances change.

You should divide your goals into three categories:

## Short-term goals

These are things you need rather than want. They include paying for an annual holiday and new furniture.

## Medium-term goals

These can be both needs and wants. They include saving to buy a property or a new vehicle (better to buy it with cash than with debt).

## Long-term goals

They include educating your children, saving for retirement and owning a home.

When you are setting goals, the key issues are to make sure they are realistically attainable and to separate wants from needs. A need might be a second-hand car to get you to and from work. A want might be a Ferrari.



There is nothing wrong with wants, but your needs take priority. To meet your needs, you should structure your savings on a time-based plan. In other words, set a target date and then work out how much you must save by that target date.

Remember that your goals will constantly change, usually because your priorities change as time goes by. Refer to your goals often and measure your progress. Sticking to your financial plan will ensure that these goals are reached, both in the short term and in future.



# Mixed fortunes for our players

The 2011 soccer season was an eventful one for the SAPREF team players. Having won the Sunday League cup and gained promotion to the Premier League by virtue of being runners up in League 1, they went to Mossel Bay for the annual Oil Barons Tournament, hosted by PetroSA. Here the women's team were runners up in the finals, losing on penalties (2 - 3), whilst the men's team were losing quarter-finalists to their nemesis PetroSA, also on penalties (3 - 4).

The men's team then went on to win the inaugural NNDT knockout cup held in November. This is an annual event and included seven other companies from



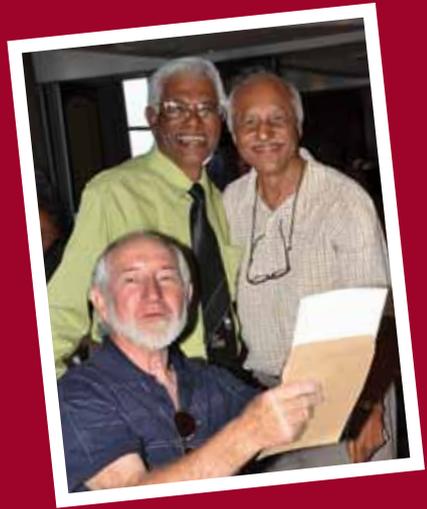
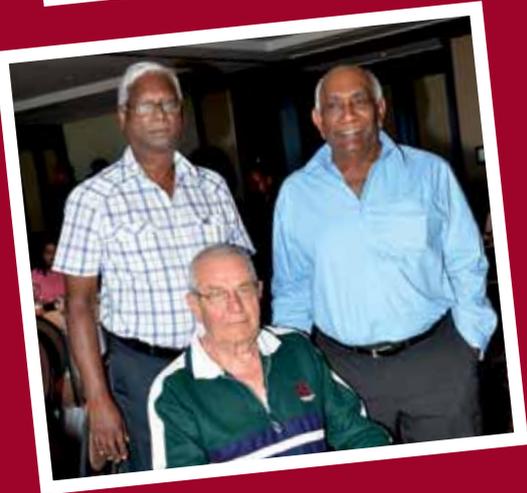
*The SAPREF men's and women's soccer teams performed well on the field last year.*

South Durban.

"Our teams, in their SAPREF branded kits, did us proud with their continued improvement. We were also proud to have the opportunity to fly the SAPREF flag high," says Lloyd Gonde, soccer co-ordinator.



The annual lunch for SAPREF retired employees is always a happy occasion giving old friends the opportunity to catch up on news. Here is a selection of photographs taken at this year's event:



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For more information on SAPREF, visit [www.sapref.com](http://www.sapref.com)