

MOMENTUM METROPOLITAN'S CAREER EXPO BOOKLET

YOUR CAREER JOURNEY STARTS HERE



Welcome

Head of Public Relations, Reputation and CSI at Momentum Metropolitan - Anneke Hanekom

The Covid-19 pandemic has led to an unpredictable employment landscape. As unemployment rates increase in South Africa, job fields and companies have shifted to adapt. The youth are the hardest hit, finding it difficult to anticipate what the next step is and what career options will look like in the coming years.

Momentum Metropolitan's four-day virtual career expo seeks to expose young people from across South Africa to the spectrum of career options and opportunities available.

I hope that this career e-booklet, filled with tips and advice, as well as resources you can use in your future ventures, will help you as young people to start exploring possible careers and opportunities so that you can achieve your full potential.

I wish each and every person reading this e-booklet the very best of luck for their future!



"The future depends on what you do today.
-Mahatma Gandhi

Anneke's Top Tips for Landing a Job



Prepare ahead. Be ready. All jobs ask for experience. I had no experience, so I volunteered to get experience. I worked for free for a very long time. I cleaned ashtrays, waitressed – it was all valuable experience!



There's some luck involved. Keep your eyes open. Speak to people. Network. Put your CV out there, you just never know what may come of it. Sometimes the right thing happens at the right time. It's like fishing.



Be brave and daring! Take a chance. I've taken so many chances in my career. In fact, I wasn't ready for my two biggest career jumps as I did not have the right experience. But I took the chance and applied. I got lucky and I grabbed every opportunity.

"Luck is what happens when preparation meets opportunity."
-Seneca, Roman Stoic Philosopher

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Find your career fit

Senior Talent Advisor – Christine Harrison

Born in Mpumalanga, Christine was unsure of what to study after matriculating from school as she hadn't been exposed to many career possibilities in the small town where she grew up. She eventually graduated with a BCom Marketing specialising in Human Resources because it was a subject she enjoyed. But entering the "working world" was not easy, and she faced retrenchments and other unexpected financial problems along the way. Today, she is a Senior Talent Advisor within the Human Capital Team at Momentum, looking after various recruitment processes from beginning to end and involved in many group projects. She started her career as a Student Tutor to learners living in informal settlements, then joined a recruitment agency, and has worked for Momentum since 2017. "Despite all the challenges you face, YOUR ATTITUDE is your driving force," she says.



When did you know you wanted this career?

Straight out of university I was confused as I didn't immediately get an opportunity to do what I had studied. It was only when I joined Momentum in 2017 that I realised my passion and drive is to make a difference in people's lives.

Despite all the challenges you face, YOUR ATTITUDE is your driving force.

How did your earlier career choices lead you to where you are now?

My first steps in the work world forced me to deal with different kinds of people. This helped me become more confident and believe in my worth when dealing with various stakeholders. Learn and listen is something I always go by!

What career or personal mistake led you to learn the biggest lesson?

I used to always put others first, personally and in my career. But you have to take care of your needs and goal, too.

Which soft skills should someone in your field have?

- Develop problem solving and good negotiation skills
- Remember that you are dealing with people's lives
- Be self-motivated
- Have good time management
- Always persevere



What is the biggest risk that you've taken?

I left a permanent role, with all the benefits, for a 12-month contract at Momentum that in the beginning promised no benefits or stability.

What has helped you get to where you are today?

I embraced the hardships on my journey. Also, my biggest driving force has been that I wanted to succeed for both myself and my parents, who never had the opportunity to complete matric.

What is the biggest challenge in your field right now?

There is a war for talent. There are many companies fishing in the same pool for the small number of people who have the right skills.

What advice would you give to your younger self at the start of your career?

Always embrace your challenges and use what you learn along the way to better your situation. Also, keep what you learn in perspective.

How did you set yourself apart from others who wanted the same job?

I believe my passion to always help people and better the lives of others was the determining factor and I always tried to see the positive in every situation presented to me, despite my shortcomings.

What does a typical day in your role look like?

Every day there is a new opportunity to do good and better someone's life – that's constantly life changing for others and myself.

Typical responsibilities include sourcing talent and advertising for jobs on various mediums. I am also involved with many projects like career days and brand events.

It is a very high-pressure environment that needs a lot of planning, but you also have to be able to change plans as things unfold as it is a constantly shifting environment.

How to choose the right career and clever job-hunting tips

Guidelines to enrich, equip and empower you to launch your career.

Writing your CV

In today's job market, you want all the odds in your favour. There are fewer jobs around, and more people are competing for those jobs. You need a top-notch updated CV that's got everything in it. It should also showcase your skills in under 30 – 60 seconds. That's the amount of time you have to WOW the recruiter reading your CV.

You have 30 – 60 seconds to WOW the recruiter with your CV!



FOCUS ON THESE AREAS

Your personal details

This is the first part a recruiter will see when they open your CV. Introduce yourself to the person who's doing the hiring. Start off by giving a short description of your expertise and career goals. This is probably the most important part of your CV as it acts as a hook to keep the person reading and looking more closely at your skills and work history.

It should include:

- Your name and surname
- Main contact number (usually your mobile)
- Email address
- Town, city and country you live in
- Your age
- Your ID/passport number
- Your race and gender
- Mention if you are disabled
- Include if you have a valid driver's license with the correct code

Career objective summary

Share your career objectives, the preferred industries you would like to work in, your preferred job titles and your willingness to relocate if the right position presents itself. Did you know that if you are willing to relocate, recruiters and employers will consider you for positions in other cities and provinces if your CV blows them away? Make sure you tell them you are willing to move on your CV.

Your education history

Even if you do not have a tertiary qualification (just matric) you still have to complete this section. **Start by listing all your recent qualifications:**

- Title of qualification
- Date of completion
- Where you studied
- Skills and final grades

If you are still studying, include those details. Just make sure that you mention your completion date.

What do you do if you don't have a qualification?

Well, a lot of people are unable to study after high school, but there are other ways to get training and job skills through alternative institutions and online sources. Turn to the end of this guide for a list of resources to help you.

Your work experience

Your work experience will have a big influence on whether you make it to the next stage or not, depending on the type of job for which you are applying. **Start off by listing your most recent work experience:**

- Your full job title
- A brief summary of duties
- The company you worked for
- Achievements (if any)
- Your start and finish dates
- Notice period
- Your salary/cost-to-company
- Reason for leaving

If you have little or no work experience, bulk up your CV by giving more details about your studies. You can also highlight the skills you've learned and explain how they can help you in your next job.

Do you volunteer? Have you participated in a job-shadowing programme? Do you work part-time or freelance for a friend? Add those details to your work experience, too. Your CV is an opportunity to grab the attention of a recruiter, so make the most of it the first time around.



Your accomplishments and achievements

This is different from person to person, as well as the type of job for which you are applying. ***The information you can add to your CV includes:***

- Any awards or special accolades you have received
- Memberships to professional bodies
- Have you been published? Tell them here
- Any other special interests that might help your application

CV survival checklist

Your online CV is your passport to a better career.

It's also your chance to make a good and lasting impression on recruiters and employers.

Keep it short – two A4 pages or less.

- List your education history
- Clearly list your work experience
- List your duties and responsibilities
- Be consistent with your format
- Use positive language and proper English
- Spell check your CV before sending it to anyone
- Edit your CV for each job application
- Ensure your contact details are correct
- Keep your online CV up to date

[**DOWNLOAD SAMPLE CV HERE**](#)

How to write a personal statement for your CV

Very few possible employers read past the first page of a CV. Your personal statement has to WOW them immediately. You also have to outline your strongpoints, skills and experience for the job.

How do you make sure employers read your personal statement?

- Make your personal statement as short as you can. It should be a highlight package of who you are, your skills and what value you will add for the employer.

- Don't use boring old clichés like “team player”. If you are new to the job market and are not sure what to write, look at the activities you have taken part in and pick the skills you learned doing them. Only use activities that match the position for which you are applying.
- Sell yourself! Sum up the skills you have that make you a good choice for the position for which you are applying. List only your wins that work for the position.

Convince employers to keep reading your CV by making your personal statement interesting and on-topic.

How do you make sure your personal statement is effective?

Don't use the same personal statement to apply for all roles. You have to tailor make each one for the exact job description. Employers can spot blanket CVs and cover letters straight away.

Take the time to write your personal statement with the role being applied for in mind. This will help your chances of being invited to the next stage of the process – the interview.



Things you SHOULD include in your personal statement

- **Introduction.** Begin your personal statement with a short professional history. This should be no more than two sentences long, but with enough information so the possible employer will keep reading. Don't add anything that doesn't clearly relate to the job for which you are applying.
- **Past jobs held.** Explain what other jobs you have done and how they have helped you build your career and skills.
- **Area of expertise.** In short, describe why you are perfect for the job and why they should hire you.
- **Why does the job interest you?** Tell the recruiter why the role interests you and how it can build you professionally. Employers know that when employees have something they are working towards, they try harder and are hungry for the chance to grow. Employees with no clear goals might appear to be job-hopping or chasing a better salary, which may look like a candidate won't be inspired or want to actually work.
- **Mention the job description.** This lets the person hiring know that you took the time to read and learn more about the company.



Things you **SHOULD NOT** include in your personal statement

- **Do not lie.** Untruths come back to haunt you, so don't lie!
- **Do not include unneeded information.** Personal information like your marital status or number of children will not in any way have an impact on the employers' decision to choose you for the position.
- **Do not include your weaknesses.** Focus on the positive to give yourself a fighting chance.
- **Do not exaggerate.** Drawing unnecessary attention to the wrong things can leave possible employers unimpressed.
- **Do not copy and paste.** Write your personal statement with thought and care and be accurate. Sending a personal statement you got off the internet shows a lack of effort.
- **Do not make it any longer than 150 – 200 words.** A long read will bore recruiters and they won't look at the rest of your CV.

How should you end your personal statement?

A strong conclusion is your last chance to impress possible employers. Provide a short statement of your career goals, explaining why you have applied for the role and why you are the best person for the job. Keep it simple by bringing attention to all the things that make you stand out while always using professional language.

Tips for cover letters

A recent graduate cover letter should follow a formal business letter format. Start with your name, address, phone number and email address on the top right of the page along with the date that you send the letter. Use simple language that is easy to understand. Keep it short and to the point.

Make sure you understand the employer and company

Sending the same cover letter all the time will lower your chances of getting a job. Making your cover letter suit each application will help you stand out from others.

Do some research on the company and learn about their business needs and company culture, then highlight how you will meet those needs if hired. This shows that you care about the organisation.

Highlight your passion, knowledge, experience and personal interests for the specific role.

Don't beg for the job! Instead, explain why you'll be an asset to the company

Sell yourself

Don't "beg" for the job. Instead, explain why you'll be an asset to the company. Point out your best qualities, why your application should be considered and why you think you're a perfect match.

Address the letter to someone

Try to address the hiring manager by name instead of "Dear Sir/Madam". Often their name will be in their email address or on the job advert. If not, call the company and ask for their name from an assistant. Google, Facebook and LinkedIn can also help you find a person's name. Make sure you spell the name correctly.

Show passion and eagerness

Your passion and inspiration are huge selling points as they show how your ideas are in line with the company's business goals and objectives. Write about one or two real-life experiences. For example, if you want a job at a five-star hotel, point out how you worked part-time at a small hotel over weekends while you were studying.

Focus on activities, tasks and responsibilities

If you are a recent graduate, you need to spotlight the abilities and skills that make you an ideal candidate for the job and avoid focusing on your grades. Write about internships or leadership roles you had at your school. This will show you were a good student and have real-world working experience.

Edit, format and proofread your cover letter

Details are important, so read through your letter and fix any mistakes. Find a mentor or friend to check your cover letter and CV before submitting.

How to ace any job interview

Explain in detail

The good impression made by your CV has landed you some face-to-face time with the possible employer. Congratulations! The job interview gives you an opportunity to tell them more information about your skills, experience and goals. This is your chance to show examples of your work and talk about your strengths and achievements.

It's also important for an employer to see if there is a cultural fit between you and the company.

Researching an employer is the best way to prepare for any job interview

Do your research

Researching an employer is the best way to prepare for any job interview. Find out as much as you can about the company. ***This will impress the person interviewing you.***

- Start by looking at the company website. This will let you see the type of work they do, help you understand the company culture and you may even be able to learn about their employees.
- Read about the company history and growth, and make a note of what the company is working on right now.
- Scroll through any company social media accounts, including Facebook, Twitter and LinkedIn.
- Employees of the company are a great source of information, so try to connect with someone who already works there.

Prepare

Make sure you know your own CV really well. Be ready to speak about your strengths and weaknesses. ***Also, prepare answers to common interview questions like:***

- Why did you apply for this particular position?
- Why do you think you will be successful in this job?
- Give an example of a time when you handled a major crisis.
- Can you tell us about a time when you showed initiative, drive and originality?

Also prepare a few questions for the interviewer by using your new knowledge of the company. This will show you have a passion for the job.

Stay calm

Listen carefully and answer each question with confidence. There is a fine line between sounding confident and overconfident, so be friendly, courteous, to the point and most importantly, honest.

Presentation

Your responses are only one way of showing your motivation and attitude. How you present yourself at the interview is also very important.

- Dress smart
- Arrive 10 minutes early
- Know the name of the person who is conducting the interview
- Remember to switch your mobile phone off before the interview



Follow up

After the interview, send a thank you email the same day. If you've promised other information, such as references or samples of your work, be quick to supply them. Remember, even if you don't get the job, you may just be considered for the next available position.

A multi-method approach to job searching

by Phiona Martin
(award winning Organisational
Psychologist and Career Coach)



The three basic job search strategies

The three basic job search strategies

Haphazard

- Has no clear strategy when applying for jobs
- No or little idea of what jobs to look for
- Applies at random
- Uses the trial and error method

Focused

- Job seeker has a clear job search goal and strategy
- Directs efforts on opportunities in their area of focus
- Has a clear idea about the types of jobs for which they should be applying

Exploratory

- Learning and gaining information about different job opportunities
- Collecting job information from many sources
- Being open minded to different possibilities

Focus your job search by clarifying your goals

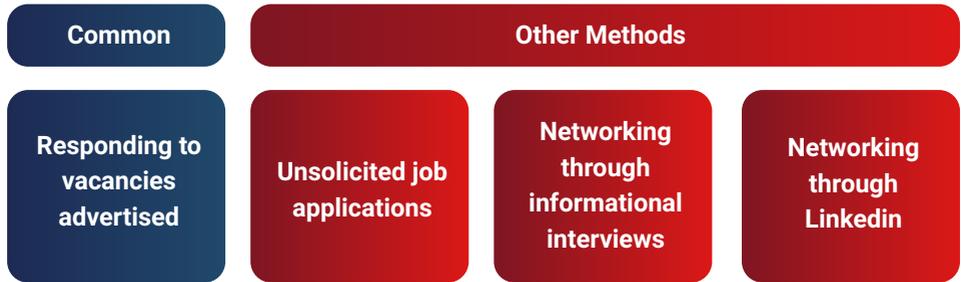


Why you need job search goals and goal clarity

- Goals drive action
- They regulate your behaviour
- They impact how you behave in the job search
- Goals are a form of motivation and drive action
- Goals increase effort and staying power and encourage you to develop a game plan to help achieve them

How to use a multi-method job search approach

Lots of people choose only one way of finding out about jobs. Often this is just responding to job adverts they see online or in newspapers. There are many other ways to search for jobs. Using multiple methods increases your chances of getting a job.



How to make an unsolicited job application

An unsolicited or speculative job application is when you approach a company and submit your CV even though no vacancy has been advertised. You have to contact companies to tell them you are interested in working for them. A lot of jobs are never advertised, so this is a great way to enter the “hidden job market”.

- Do not wait for vacancies. It may feel forward but sending an email can get you noticed by a hiring manager.
- Research who to email. Be clever about finding hiring managers or decision-makers’ email addresses through LinkedIn or personal networks.
- Avoid social media. Don’t reach out to hiring managers on Facebook, SMS, WhatsApp or by mobile phone calls. Email is the most respectful way for “cold” applications, unless someone has introduced you.
- Be personal. Do some research on the hiring manager or person you are emailing. Try to find some common ground to draw their attention, for instance: “I read your article in HR Matters last month”.
- Your email should be short and to the point. Give a short outline of yourself in the body of the email, about 250 words. Attach ONLY your CV, do not send all your other documents until asked.
- Make an impact in the subject line. Your subject line in an unsolicited or “cold” email should make the hiring manager want to open the email, for example: Sales Manager with 12 Years’ Retail Experience.
- Always suggest the next steps. End your email with an idea for a path forward like: “Kindly let me know if we can have an exploratory interview to discuss further.”

What is an informational interview?

An informational interview is a meeting with someone working in a profession, industry or company that interests you. The purpose of this type of interview is to get information, advice and learn about the real-life experiences of that person. It is a good research tool when added to reading books and exploring the internet. An informational interview is not a job interview.

The benefits of an informational interview are:

- It will give you first-hand information about careers you are thinking about.
- It helps you expand your network of professional contacts.
- You can get honest advice about a profession or industry that you will never read in a book.
- You can get valuable advice about entering and getting ahead in a field, as well as ideas for finding contacts or job leads in the profession.
- You may find a mentor and could build your professional network.

A lot of jobs are never advertised

Who do you already know that can set you up with an informational interview?

Use your personal network to reach out to people who work in the areas in which you are interested. Ask them for an informational interview, ask them to point out opportunities and give you advice on your job search.

Friends

Relatives

Close family

People from
your place
worship

Neighbours

Community
Groups

People from
high school,
tertiary,
university

Former
colleagues

Contacts you
know via social
media

Teachers/
lecturers

Questions to ask in an informational interview

- What do you enjoy the most about your job?
- Is there anything you dislike about the job?
- What skills did you learn in high school that you use in your work now? And how important are grades for obtaining a job in this field?
- Tell me about a typical day at work.
- What kinds of experience, paid or unpaid, would you encourage someone following a career in this field to seek out?
- Can you suggest some ways a young person could get the necessary experience?
- How does a person progress in your field? What is a typical career path?
- Which institutions are best for getting qualifications for this occupation?
- Are there any written materials you can suggest I read? Which trade or professional journals and organisations would be helpful to me as I learn more about this field?
- How much demand is there for people in this occupation? How quickly is the field growing?

Multi-method template for job seekers

Activity	Hours Per Week
<p>Online job search</p> <ul style="list-style-type: none"> • Browsing various job websites • Registering your profile on various company career portals (most companies want you to register on their website and this can take time) 	
<p>Researching employers</p> <ul style="list-style-type: none"> • Reading through websites of companies that interest you • Researching new companies in your field of interest and making a list of potential employers 	
<p>Unsolicited job applications</p> <ul style="list-style-type: none"> • Preparing and sending unsolicited applications to companies on your list of potential employers (consider both big and small companies) 	
<p>Follow ups</p> <ul style="list-style-type: none"> • Tracking all applications sent, following up on emails and making follow up calls • Networking • Making a list of professionals and network contacts you know • Sending requests for informational interviews to your contacts 	
<p>LinkedIn</p> <ul style="list-style-type: none"> • Inviting network contacts on LinkedIn • Looking through content and engaging on posts • Searching for jobs posted 	
<p>Recruitment agencies</p> <ul style="list-style-type: none"> • Registering with various agencies and searching for new ones 	
<p>Volunteer opportunities</p> <ul style="list-style-type: none"> • Exploring volunteer opportunities that can help you build skills 	

Becoming an online guru

Social Media Marketing Manager – Miliswa Sitshwele

Miliswa has more than eight years of experience in writing, digital and online marketing and social media. She interacts with a range of personalities to build lasting brand, client and human relationships. Her background is in writing for brands, photography, managing social media brands, analytics, content creation and digital campaigns for all sorts of clients.

When did you know you wanted this career?

When I was in high school, we visited the Daily Dispatch newspaper in East London for “Take a Girl Child to Work Day”. Watching journalists hard at work, turning out stories, made me fall in love with the world of media and marketing. So after matric, I enrolled in journalism school.



How did your earlier career choices lead you to where you are now?

Like many children, I went through phases of wanting to be a lawyer, a teacher, a doctor and even a sound engineer, but there was always a love for writing, reading, talking and being centre stage. I always knew that I would end up in marketing.

What career or personal mistake led you to learn the biggest lesson?

Not taking enough time to breathe and being too absorbed in work. In 2016, I worked in a very high-pressured environment, and it was hard to make time for myself. As a result, I experienced burnout and was out of action for 21 days. That experience taught me to find balance between life and work and to always prioritise self-care.

Be more than your qualifications

What soft skills should someone in your field have?

A great work ethic is a must and it's not something you are taught at school. You also need to stand on your own, collaborate with people, deliver on time and in full, be reliable and be more than your qualifications.

What is the biggest risk that you've taken?

I left a job with nothing in the pipeline. This was because my health and sanity were being compromised. But luckily the stars aligned in my favour, and I was employed a month later.

What has helped you get to where you are today?

My attitude, my drive and my hunger for success. I come from a small town in rural Eastern Cape where nothing happens, and no one gets out. I knew from a young age that there was a bigger calling over my life. Even when times are tough, I think about my journey and how far I have come, and it inspires me to push myself more.

What is the biggest challenge in your field right now?

Staying abreast of all the changes happening in social media, which is constantly evolving – there is so much we haven't tapped into yet.

What advice would you give to your younger self at the start of your career?

Breathe, enjoy the journey and don't be too hard on yourself. You are doing the best you can with the knowledge you have.

How did you set yourself apart from others who wanted the same job?

I immersed myself in each brand that I worked on. I learned the nuances, the quirks and the intricacies of each brand. I also love people and I enjoy helping others. I believe that these are the traits that set me apart. I see beyond what other humans show and I can get people to trust me with ease.

What does a typical day in your role look like?

A typical day is long, busy and fast paced. I wear many hats and juggle many balls. At any given time, I could be writing content, then I must compile a report, present at a meeting or come up with a strategy for a mini campaign. I attend a lot of meetings where I must be engaged and offer feedback. Other days I must post content and engage online.

Rule social media! And how to be polite in the face of chaos

As a marketing tool, social media has no equal. Brands can publish their thoughts almost instantly and connect with a worldwide audience of every age and culture. It allows interactive feedback, the ability to change and update a storyline and even to build a relationship with the audience.





Twitter Profile Tips

- Make sure that your Twitter profile bio states who you are, what your views are and any information that you would like your followers to know about. Always keep it clean!
- When sharing brand content, make sure to retweet and tag the brand on your posts. This will ensure that your posts get maximum reach.
- Make sure to tag people in the photos so that they are alerted to your tweets.

Getting started on social media

- Start with a plan. A social media marketing strategy is everything you hope to achieve for your brand or your business using social media networks.
- Think about where your social media accounts are today, your goals for where you want them to be in the near future and all the tools you want to use to get there.
- Google yourself to see if there are profiles under your name and what exists on those platforms.
- Do a clean-up of your profiles, deleting all old posts and tags that don't align with your personal brand.

What is LinkedIn and how to use it

As the world's largest professional network, with 756 million users, this platform can expose you to many people in your profession.

- **Cover page.** Ensure that your page has a cover image that lines up with your brand.
- **Featured section.** Include a featured section that showcases your work and articles you have been tagged on.
- **Language.** Write your updates using professional language and tone.

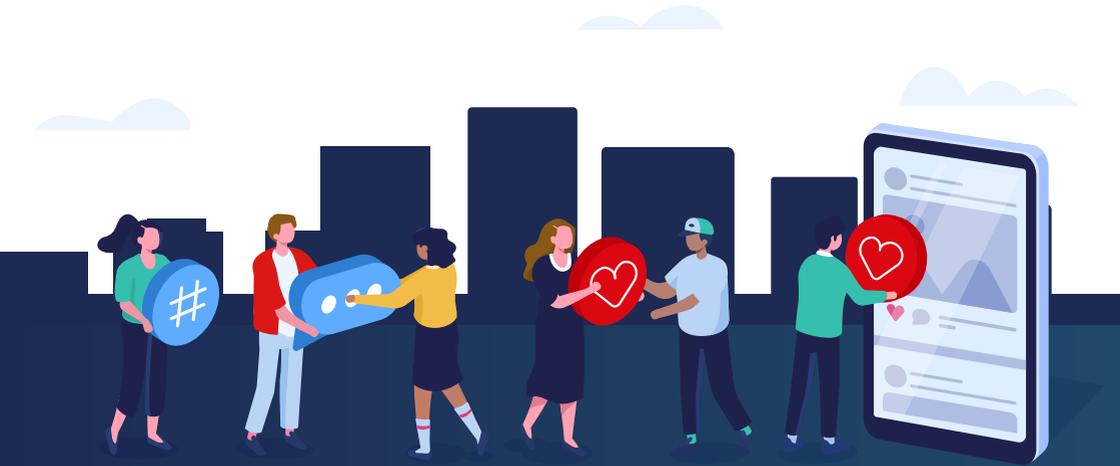
People often think LinkedIn is just a place to find a job, but it also allows employees to be brand ambassadors to help make others aware of their organisation's talent.

How to be better on LinkedIn

- Use your profile to make a good brand impression
- Tell stories
- Add visuals
- Showcase your volunteer work
- Share stories that are in line with your personal brand
- Find your calling and write more and more about it
- Follow experts who speak on the topics you are interested in

The ins and outs of Twitter

- Twitter is best used for content that is easily shareable. But make sure your messaging is simple.
- Tweets with one or two hashtags get more engagement. More than three is #overkill.
- On hashtags, only involve yourself with existing hashtags that relate to your brand.
- Tweets are 12 times more likely to be retweeted if there is a specific ask for a retweet and 23 times more likely if you spell out the word “retweet”.
- Don’t try to make a Facebook post fit Twitter, and photos created on Instagram are best used on Instagram. Stay true to the platform!



Don't try to make a Facebook post fit Twitter, and photos created on Instagram are best used on Instagram.

Stay true to the platform!

Do you want to be an entrepreneur?

Cherry Republik Founder and Managing Director

– Naledi Mashego

Naledi Mashego is a digital nomad. She's the Founder and Managing Director of Cherry Republik, an internationally recognised digital marketing agency in Johannesburg. She started her first business at 19, Black Cherry Au Pairs, but sold real estate before that while following a career in the music industry.



When did you know you wanted this career?

I've known I wanted to be an entrepreneur since the age of 14 but wasn't sure of the career path as it's not taught in school. My first attempt at entrepreneurship was buying handbags to sell at a shopping centre near my house.

How did your earlier career choices lead you to where you are now?

I worked in the music industry and remember getting frustrated with my growth at the company. It was the best thing that ever happened to me, though, because that made me take a leap into entrepreneurship as I wanted to take ownership of my growth and career.

What career or personal mistake led you to learn the biggest lesson?

Don't stay too long where your seniors don't value you or are threatened by you. This is also true in business because your efforts can be taken for granted when your clients don't value what you do.

Don't stay where you're not valued

What soft skills should someone in your field have?

You need to understand social media from a brand perspective. If you use all the platforms in your personal capacity, that's a great start.

What is the biggest risk that you've taken?

Leaving my job to pursue my dreams of owning a digital marketing agency. I had to create my own income coming from a secure salary.

What has helped you get to where you are today?

My network and mentors have been the game changer for me. People I met over the years have opened doors for me, gave me a seat at the table or led me to opportunities I couldn't see.

What is the biggest challenge in your field right now?

There's still a perception that digital marketing is easy, which makes people overlook our industry as a professional career path.

What advice would you give to your younger self at the start of your career?

Sign up for an entrepreneur incubator course and don't be scared to follow your dreams.

How did you set yourself apart from others who wanted the same job?

I believe relationships come first, so when we pitch, I make sure I understand my client first as an individual.

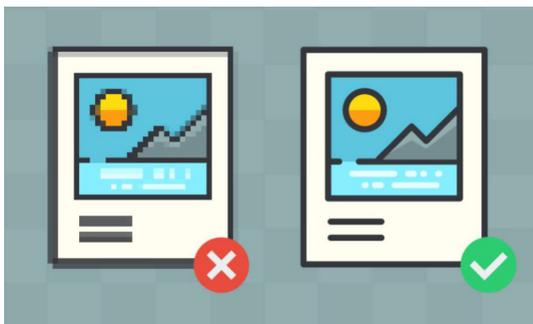
What does a typical day in your role look like?

I start with an online catch-up with my team, then it's on to emails, meetings and whatever matters come up during the day.

Tips to ensure people visit your online business website

Make sure your website has an SSL certificate

Secure Sockets Layer (SSL) protects your user information like passwords and credit card numbers and keeps them private.

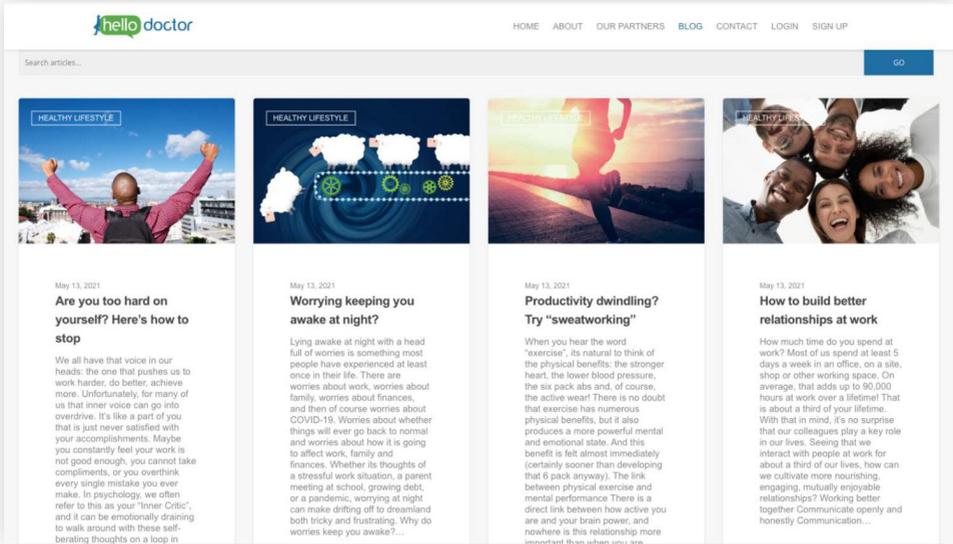


Improve your page loading speed and optimise your images

Your content needs to be high quality so don't use pixelated images and hard to read text. Images bigger than 600KB are best but they must not be too large (10Gig), or they will slow down your website.

Start blogging and using keywords

Blogs are a great way to get traffic on your website. When writing these blogs, make sure you use short headings that include keywords.

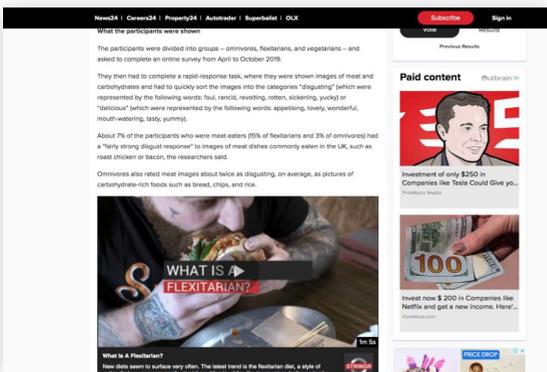


Use outbound links in your content

These links can direct people to a reference or an older blog post that goes into more detail about a topic.

Produce high quality content

Your content needs to be high quality, up-to-date and be relevant to keep the interest of your viewers. Google places frequently searched topics on their top pages. Look at these for ideas.

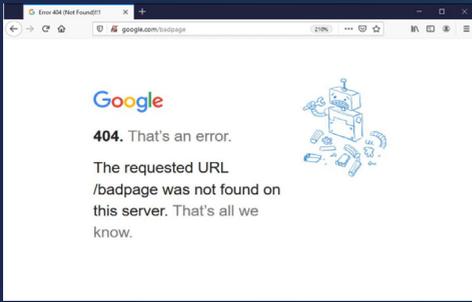


Add more than text

Adding content such as YouTube videos, infographics and images makes your content more interesting.

Make sure your site is readable

Open Sans, Lato, Lora, Georgia and Myriad Pro are the best fonts for websites because they are compatible on most browsers.



Fix any broken links

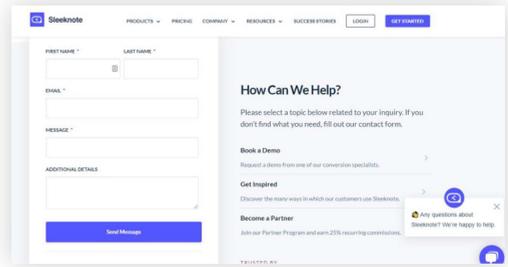
Below is the error that appears when your links are broken.

Make sure each link leads to the right place.



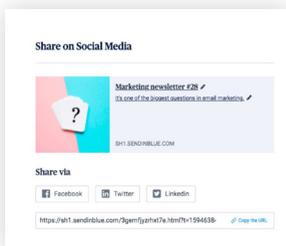
Optimise your site for mobile devices

Your website must be mobile-friendly because 78% of people are more likely to view your website on their phones.



Provide correct contact information

Your contact information must be clear and easy to find.



Encourage sharing on social media

Make content like your blogs easy to share. This will drive traffic to your website.

Create a meta description

A meta description is the content below the main heading of your content title on Google. It contains more detailed information.

Google has a great guide to good meta description.

Financial savviness

Consumer Financial Education Specialist – Claire Klassen

Consumer Financial Education Specialist at Momentum Metropolitan Group CSI, Claire Klassen overseeing the group's financial education programmes, something she loves because it's both values-based and purpose driven. She's been in the financial industry for over 20 years, working along the way as a Financial Adviser, a Medical Aid Administrator and in Funeral, Investments and Life Administration.



When did you know you wanted this career?

Consumer Financial Education is a specialised career that came about over time with experience in the financial services industry. I knew that I wanted to help others, especially my community, from the age of 16. When I passed Grade 12, I thought about how many other students were no longer in school, but it wasn't until 28 years later that I had the opportunity to work in Corporate Social Investment.

My job gives my life the purpose that I always strived for

How did your earlier career choices lead you to where you are now?

I studied Marketing and Business Management but couldn't get a job in the field as I didn't have experience. I went to work for a law firm, then moved into the financial services industry, and at each job I learned new skills and discovered what did and didn't interest me. I followed my interests and chose to work for companies that mirrored my values.

What career or personal mistake led you to learn the biggest lesson?

I trusted a colleague with something they took to senior management, which caused me to have an unnecessary discussion about why I was working at night to earn extra income.

Which soft skills should someone in your field have?

- Communication, organisational and conflict management skills
- The ability to build and maintain relationships
- Be good at stakeholder management

What is the biggest risk that you've taken?

I left a position where I was a success to start working in my present position, based only on passion and purpose and not anything else.

What has helped you get to where you are today?

I put my head down and upskilled myself, I did the work to become reliable and indispensable. I always acted according to my belief system and values. Relationships are key, so protect your relationships and help where you can. Do not sit back and expect things to happen for you. Take opportunities to upskill yourself and share your knowledge and ideas to improve processes. I never gave in to peer pressure and always stuck to my guns, where I was wrong, I apologised, learned the lesson and used it to improve myself.

What is the biggest challenge in your field right now?

Not being able to interact with learners using face-to-face implementation at institutions like schools due to Covid-19.

What advice would you give to your younger self at the start of your career?

Decide on what direction you want your career to take, follow your passion earlier on in your career and study further using the opportunities and bursaries from your organisation.

How did you set yourself apart from others who wanted the same job?

I showed up differently, reflecting appreciation for the opportunity to match my job with my passion.

What does a typical day in your role look like?

Some months are busier than others with administrative or operational matters, and I travel a lot when I am arranging programmes around the country. I also arrange public relations and marketing, contribute to articles and appear on radio shows or television as needed. I'm responsible for the performance of my portfolio, so I do not leave anything to chance and am very hands-on.

Planning life so you have money in your pocket!

Financial literacy is the foundation of your relationship with money, and it is a lifelong journey of learning. Here are some basics to start with.



Needs and wants

To understand how to control your spending, you must understand needs and wants.

- A need is something you cannot live without, for example, food and a home.
- A want is something that you can live without but would love to have. This could be a takeaway burger or the latest model cellphone when you already own a cellphone that still works.
- Sometimes a need and a want can be the same thing, like airtime for example.

A bit of self-control and lots of budget planning are very important for you to be able to live the best life you can now and in the future, regardless of the amount of money you have.

The key is to think before you spend your hard earned money. It is hard earned as you have to sacrifice time and effort to earn money.

Being able to tell the difference between what you **want** to buy and what you **need** to buy is an important skill that you need to manage your money.

- **Wants** are things that you would **like** to have
- **Needs** are things the you **have** to have

See if you can identify the needs and the wants from the list below. Circle the correct answer.

	GROCERIES This is a	<input type="radio"/> WANT	<input type="radio"/> NEED
	SWEETS This is a	<input type="radio"/> WANT	<input type="radio"/> NEED
	BEER AND CIGARETTES This is a	<input type="radio"/> WANT	<input type="radio"/> NEED
	SCHOOL UNIFORMS AND EVERYDAY WORK CLOTHES This is a	<input type="radio"/> WANT	<input type="radio"/> NEED
	LOTTO TICKETS This is a	<input type="radio"/> WANT	<input type="radio"/> NEED
	FAST FOOD This is a	<input type="radio"/> WANT	<input type="radio"/> NEED
	SCHOOL BOOKS This is a	<input type="radio"/> WANT	<input type="radio"/> NEED
	LIFE COVER PAYMENTS This is a	<input type="radio"/> WANT	<input type="radio"/> NEED

Your personal budget

- Now that you understand the difference between a need and a want, you are ready to draw up your own budget.
- What is your monthly income? This could be money you earn from a job after paying taxes or money you get from selling goods or your skills and labour.
- What are your monthly expenses? This is money you spend on important things you need to live, like school fees, food, housing, electricity, airtime and clothing.
- Fill out the form below with your own monthly budget for three months, according to how you live your life. Some of you share housing, which brings down the amount you pay for rent. Others own a car, so you also have expenses for petrol and car insurance, which is different from those who use public transport.
- Some of you are the only person working in your home, versus others who have a parent, husband or wife or brothers and sisters with jobs. Work out your own budget from how much money you add to the household income and how many expenses are yours.
- Now show your budget plan to the people you live with. They must do one too, and then you can all plan your expenses together. This will help you all stick to only spending the amount of money coming into the house, so that you don't need to borrow money to survive the whole month.

Budget template

Savings		Month 1	Month 2	Month 3
Income 1	Name	R	R	R
Total income R				

Expenses	Month 1	Month 2	Month 3
	R	R	R
Savings			
Airtime			
Electricity/Fuel			
Entertainment			
Food/Groceries			
Funeral policy			

Policy 1			
Policy 2			
Rent/Bond			
School fees			
Stokvel			
Transport			
Petrol			
Car repayments			
Insurance			
Total expenses	R		
Total income			
Total expenses			
Left over (subtract expenses from income)	R		

How to start saving money

- Choose a savings goal
- Think about how long it will take you to save for your goal
- Draw up a savings plan
- Know the difference between your needs and wants
- Control your spending – do not buy things you don't need and rather buy with cash instead of on account
- Buy groceries and cook them, instead of eating takeaways – this is good for your health and savings
- Plan for your future by knowing how much money you have coming in and going out

- Every month save at least 10% of your income after taxes and deductions
- Save your money in a safe place, like the bank
- Open a different savings account from the main bank account you use to swipe to pay for groceries
- Use the power of compound interest! How this works? Say you save R400 every month for 40 years. If you do not withdraw the money and the average interest earned is 10% every year, compound interest means you put in R192 000 but save R2 336 889.

Demonstration of Compound Interest:

40	Years to retirement?
Total amount contributed	R192 000
Total Retirement Savings in the 40th year	R2 336 889
Current Savings starting from scratch	0
Growth	10,0%

Year	RSA	Yearly contribution	Monthly	Growth	New RSA
1	R0	R4 800	R400	R480	R5 280
2	R5 280	R4 800	R400	R1 008	R11 088
3	R11 088	R4 800	R400	R1 589	R17 477
4	R17 477	R4 800	R400	R2 228	R24 504
5	R24 504	R4 800	R400	R2 930	R32 235
6	R32 235	R4 800	R400	R3 703	R40 738
7	R40 738	R4 800	R400	R4 554	R50 092
8	R50 092	R4 800	R400	R5 489	R60 381
9	R60 381	R4 800	R400	R6 518	R71 700
10	R71 700	R4 800	R400	R7 650	R84 150
11	R84 150	R4 800	R400	R8 895	R97 845
12	R97 845	R4 800	R400	R10 264	R112 909
13	R112 909	R4 800	R400	R11 771	R129 480
14	R129 480	R4 800	R400	R13 428	R147 708
15	R147 708	R4 800	R400	R15 251	R167 759
16	R167 759	R4 800	R400	R17 256	R189 815
17	R189 815	R4 800	R400	R19 461	R214 076
18	R214 076	R4 800	R400	R21 888	R240 764
19	R240 764	R4 800	R400	R24 556	R270 120
20	R270 120	R4 800	R400	R27 492	R302 412
21	R302 412	R4 800	R400	R30 721	R337 933
22	R337 933	R4 800	R400	R34 273	R377 007
23	R377 007	R4 800	R400	R38 181	R419 987
24	R419 987	R4 800	R400	R42 479	R467 266
25	R467 266	R4 800	R400	R47 207	R519 272
26	R519 272	R4 800	R400	R52 407	R576 480
27	R576 480	R4 800	R400	R58 128	R639 408
28	R639 408	R4 800	R400	R64 421	R708 628
29	R708 628	R4 800	R400	R71 343	R784 771
30	R784 771	R4 800	R400	R78 957	R868 528
31	R868 528	R4 800	R400	R87 333	R960 661
32	R960 661	R4 800	R400	R96 546	R1 062 007
33	R1 062 007	R4 800	R400	R106 681	R1 173 488
34	R1 173 488	R4 800	R400	R117 829	R1 296 117
35	R1 296 117	R4 800	R400	R130 092	R1 431 009
36	R1 431 009	R4 800	R400	R143 581	R1 579 390
37	R1 579 390	R4 800	R400	R158 419	R1 742 608
38	R1 742 608	R4 800	R400	R174 741	R1 922 149
39	R1 922 149	R4 800	R400	R192 695	R2 119 644
40	R2 119 644	R4 800	R400	R212 444	R2 336 889
Total contributions for 40 years		R192 000			

Plan for your future by knowing how much money you have coming in and going out

Debt management

- Buy with cash instead of on account
- If you have debt, pay off the smallest amount first as fast as you can and then move onto the next highest amount of debt
- Update your budget all the time, so that you do not need to borrow money to get through the month
- If your financial position gets worse, always tell the people you owe money to, so they don't hand you over for collection
- If your account is handed over, do not avoid telephone calls from the debt collectors
- Let them know how much you can afford to pay off every month and don't miss a payment
- The best plan is to use 70% of the money you earn to survive, 20% for savings and 10% for donations, investment or retirement

Resources available

- Visit and join our Metropolitan KickStarz Facebook group, by [clicking here](#). You will have access to our resources and get to discuss topics such as entrepreneurship with like-minded individuals.
- Should you know of businesses who require assistance with financial coaching, refer them to LMS Coaching Services, Momentum Metropolitan's partner. The company provides free financial tips to businesses affected by the recent unrest. [Click here](#) for more information.

Momentum Metropolitan's skills development programmes

The Momentum Metropolitan Group invested close to R50 million over the last financial year on skills development, helping talented youth get work skills through learnerships, internships, bursaries and short programmes.

We are thrilled to offer you our line-up of career opportunities, which you can apply for on <https://www.momentummetropolitan.co.za/en/about/careers>

Learnerships

Learnerships help learners get skills and workplace experience for better employment opportunities. There are two types of learnerships:

- Unemployed Learnership
- Employed Learnership

Unemployed Learnerships are intended to help skill learners and prepare them for the workplace. The learnership will help them gain the necessary skills and workplace experience that will open better employment opportunities. The duration of the Learnership programme is 12 months.

Employed Learnerships are intended to help upskill employees to address gaps while providing required skills and knowledge. The duration of the Learnership programme is 12 months.

Unemployed and Employed Learnerships Requirements

Unemployed Learnership

- Learners must be unemployed, South African citizens
- Learners must be between the ages of 18 and 35 years
- Matric/Grade 12
- Learnership programmes will run for a minimum of 12 consecutive months

Employed Learnership

- Learners must be employed South African citizens
- Employed learners that are not South African citizens must be permanently employed and permanent residents of South Africa
- Learnership programmes will run for a minimum of 12 consecutive months

Learnership Programmes available at Momentum Metropolitan

- Wealth Management NQF Level 4
- Contact Centre NQF level 4
- Further Education and Training Certificate: Long-Term Insurance NQF Level 4
- Further Education and Training Certificate: Short-Term Insurance NQF Level 4
- Further Education and Training Certificate: Medical Claims Assessing NQF Level 4
- National Certificate: Wealth Management NQF Level 5
- Advanced Certificate: Financial Planning NQF Level 6

Internships

An Internship is a programme for unemployed graduates who need work experience to become more marketable. Placements need to be in areas that are scarce or critical.

Requirements:

- Learners must be unemployed, South African citizens
- Learners must be between the ages of 18 and 35 years
- Internship programmes will run for a minimum of 12 consecutive months
- Placements need to be in areas that are scarce or critical

There are numerous career paths open to prospective employees.

A few examples of these are:

- Finance
- Marketing
- Information Technology
- Human Resources
- Actuarial
- Legal
- Risk Management
- Customer Service

TVET Work Integrated Learning

Work Integrated Learning is a workplace experience programme for learners who have already completed a N6 qualification but do not have practical experience to get a National Diploma. Learners need 18 months of placement with a host employer to get the qualification.

Requirements:

- Learners must be unemployed South African citizens
- Learners must be between the ages of 18 and 35 years
- Work Integrated Learning will run for a minimum of 18 consecutive months
- Learners must be actively seeking work experience and have successfully completed N6 theoretical component in the disciplines mentioned below:
 - Business Management
 - Financial Management
 - Human Resource Management
 - Marketing Management
 - Management Assistant

Skills Programmes

Skills Programmes provide employed workers with bridging programmes to obtain a full qualification. Unemployed youth gain educational and skills training in the form PIVOTAL programmes.

PIVOTAL programmes relate to:

- Professional – programmes supporting professional enhancement such as certification.
- Internships – work-based experience for graduates and TVET learners who require work experience
- Vocational – generically vocational programmes such as NCV
- Occupational – programmes related to occupations
- Technical – programmes of a technical nature
- Academic – academic programmes specifically at higher education level

These skills programmes enhance the employability in the sector.

Specialised Programmes

Momentum Metropolitan takes pride in supporting scarce and critical occupation by providing academies and platforms through which these skills can be nurtured.

Three specialist academies are available, for the following programmes:

- Actuarial Programme
- SA Institute of Chartered Accountant (SAICA) Programme
- Chartered Financial Analyst (CFA) Programme

The programmes not only provide an incubation platform for creating a pipeline, but also offer study benefits with the aim of encouraging and assisting employees to pass their exams/qualifications. Students are provided with benefits and fully supported to ensure that they succeed.

Bursaries

Unemployed Bursaries

The bursaries create an opportunity for unemployed youth who view the insurance sector as an aspirational career, allowing for future insurance industry growth. These bursaries can be applied directly with Inseta.

Employee Bursaries

At Momentum Metropolitan we are committed to developing our employees by sponsoring them with Bursary funding. The Bursary funding assists them to enhance their skills and improve their education for better work opportunities.

Skills development listings:

Opportunities to set you on your career path

Cotlands	Online	34
Fisantekraal	Western Cape	34
Franschhoek Hospitality	Western Cape	34
Get On Skills Development	Gauteng and online	34
Hope Africa	Western Cape	34
Just Grace	Western Cape	34
Lesedi la Batho	Gauteng	35
Life 4 U Foundation	Gauteng	35
Maretlagadi Welfare Centre	Limpopo	35
Phakamani Young Minds Academy	Online	35
Recruit Agri	Limpopo and online	35
SAVWA	Gauteng	35

Sparrow FET	Gauteng	35
Sp(i)jeel	Online	35
The Living Link	Gauteng and Western Cape	36
Ubuntu Pathways	Port Elizabeth	36
Scientology Volunteer Ministers	Online	36
Waumbe Youth Development	Multiple Provinces	36
WeThinkCode	Durban, Gauteng and Cape Town	36

Cotlands

SKILLS DEVELOPED:

- Early Childhood Development (ECD) accredited qualification NQFL 4
- Toy Library (TL) Training

LOCATION: Online

ELIGIBILITY: Librarians, budding entrepreneurs, child-minders, unemployed youth

COST: ECD – R46 910 and TL – R17 669

DURATION: ECD 12 – 18 months and TL 6 – 12 months



SKILLS DEVELOPED:

Job readiness, office basics, hospitality, business skills, bake for profit, sew for profit

LOCATION: Durbanville, Cape Town

ELIGIBILITY: Unemployed youth 18 years or older. Must read, write and speak English

COST: R50 – R500

DURATION: 3 weeks – 10 weeks

REGISTRATION: Visit Shop 9, Daniel Centre, 3 New Way Durbanville with your ID or passport



SKILLS DEVELOPED:

Hospitality skills-development and training

LOCATION: Franschhoek, Western Cape

ELIGIBILITY: Open to the public

COST: About R1 500

DURATION: 5 – 6 weeks

REGISTRATION: Click here for more information or email shaneill@fhalc.co.za



SKILLS DEVELOPED:

Professional baking, barista, entrepreneurship, point of sales, advanced computing, call centre, life skills

LOCATION: Pretoria, Gauteng and online

ELIGIBILITY: Unemployed youth

COST: R50 – R920

DURATION: 4 – 8 weeks

REGISTRATION: Visit the centre in Pretoria or email admin@getonskillsdevelopment.co.za for more information



SKILLS DEVELOPED:

Computer literacy, hair styling, trades skills including woodworking, welding and plumbing

LOCATION: Philippi East, Cape Town

ELIGIBILITY: Unemployed youth 18 – 35 years

COST: R500 – R1 900

DURATION: 8 – 20 weeks

REGISTRATION: Email Ntombi@hopeafrica.com



SKILLS DEVELOPED:

Personal development, professional development, computer training, sewing courses

LOCATION: Langa, Western Cape

ELIGIBILITY: Unemployed youth 17 – 27 years from Langa

COST: R100

DURATION: 3 months

REGISTRATION: Visit the Just Grace office at Langa High School or email annie@justgrace.co.za



SKILLS DEVELOPED:

Computer literacy (accredited), sewing and beading, cashier and merchandising, life skills

LOCATION: Mabopane, Pretoria

ELIGIBILITY: South African citizens with matric, 18 – 34 years

COST: Free

DURATION: 3 months

REGISTRATION: Visit Lesedi la Batho's centre at Stand 3217, Mabopane Block B, 0190 to register in January, April, July and October and see Follow Lesedi la Batho on Facebook



Life 4 U Foundation

SKILLS DEVELOPED:

SETA accredited short courses in end user computing NQF level 3 and cashier training NQF level

LOCATION: Tembisa, Gauteng

ELIGIBILITY: Unemployed youth from Tembisa with Grade 11 or 12

COST: R300

DURATION: 1 – 2 months

REGISTRATION: Register at Life 4 U Foundation's premises. 21th March Street, Moriting, 303, Tembisa



SKILLS DEVELOPED:

Basic computer training

LOCATION: Jane Furse, Limpopo

ELIGIBILITY: Open to the public

COST: Free

DURATION: Ongoing

REGISTRATION: Register at Maretlagadi's Welfare Centre premises at 60191 Ngwanamatlang Jane Furse 1085 Jane Furse, Limpopo



SKILLS DEVELOPED:

Youth work readiness programme

LOCATION: Online

ELIGIBILITY: Youth 18 – 35 years

COST: Free

DURATION: 1 year

REGISTRATION: Send your CV and letter of motivation to info@pyma.co.za



SKILLS DEVELOPED:

Structured practical farming course

LOCATION: Limpopo and online

ELIGIBILITY: Completed degree or diploma in agriculture, 25 years and younger with a valid driver's license

COST: Free if selected full time or R2 700 for online courses

DURATION: February to end of November

REGISTRATION: August 1 to September 15 at online CV portal www.recruitagri.com – have all documents ready to upload



SKILLS DEVELOPED:

Volunteer tutor training and youth entrepreneurship training

LOCATION: Soshanguve, Pretoria

ELIGIBILITY: South African youth

COST: Free – but youth must provide their own transport and meals

REGISTRATION: Email info@savwa.org.za, enock@savwa.org.za or dorcas@savwa.org.za and visit www.savwa.org.za for more information



SKILLS DEVELOPED: Programmes in construction, education training and development, engineering, hospitality, information and technology, sports coaching

LOCATION: Sophiatown, Johannesburg

ELIGIBILITY: South African youth 18 – 29 years

Academic requirements vary for each programme

REGISTRATION: Visit

www.sparrowfet.co.za/accredited-programmes/ for more information or contact admissions@sparrowschools.co.za



SKILLS DEVELOPED:

Arts for psychosocial support workshops

LOCATION: Online

ELIGIBILITY: Youth workers, educators, social workers or anyone interested in the use of arts for well-being

COST: R450 per workshop

DURATION: 3 workshops over a week – 1.5 hours per workshop

REGISTRATION: Email info@spieelcollective.co.za for more information



SKILLS DEVELOPED:

Accredited hygiene and cleaning learnership

LOCATION: Johannesburg and Cape Town

ELIGIBILITY: Intellectually disabled young adults
18 – 35 years

COST: R69 000 – sponsorships are available on request
and training fees are based on affordability once due
diligence has been completed

DURATION: 1 year

REGISTRATION: Complete the prospective student
questionnaire at www.thelivinglink.co.za or
call 011 788 8249 for more information



SKILLS DEVELOPED:

Job skills training programme – career guidance,
vocational training and professional skills development

LOCATION: Gqeberha

ELIGIBILITY: Unemployed youth

COST: Free

DURATION: 8 weeks

REGISTRATION: Contact Ubuntu Pathways on
041 409 2700 or visit www.ubuntu pathways.org for more
information



SKILLS DEVELOPED:

Tools for life programme – life skills courses

LOCATION: Online

ELIGIBILITY: Open to the public

COST: Free

DURATION: 8 weeks

REGISTRATION: Visit
www.volunteerministers.org/solutions for information



SKILLS DEVELOPED: Technical system support NQF level
4, end user computing NQF level 3, business
administration NQF level 3 and 4

LOCATION: Western Cape, Eastern Cape, Gauteng and
Free State

ELIGIBILITY: Open to the public

COST: R400 – R25 000

DURATION: 12 days – 1 year depending on course

REGISTRATION: Email info@waumbe.org.za or
intmbisopls@gmail.com with your ID, proof of banking,
SARS letter and proof of disabilities for those living with
disabilities



SKILLS DEVELOPED:

Software developer NQF level 5, SETA accreditation

LOCATION: Durban, Johannesburg and Cape Town

ELIGIBILITY: Youth 17 – 35 years

COST: Free

DURATION: 2 years

REGISTRATION: Visit www.wethinkcode.co.za for
information

Thank you for attending

MOMENTUM METROPOLITAN'S

2021 CAREER EXPO

