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"It is only by standing on the shoulders of GIANTS that I have seen further" – Sir Isaac Newton

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exclusive

Neil Savage,
MANAGING DIRECTOR,
ROBSON • SAVAGE

VOL 20, 2017 ISSUE 6

ISSN 1016-0051	
	
9 771016 005006	
Kenya	Sh2000
SA	R20
Tanzania	TSh2000
Uganda	UGX500
UK	£1.00
USA	\$2.00



Robson • Savage



Competitive Intelligence For Your Business

More Artist than Artisan

►Adriaan J Viljoen

It is a high-prestige shop rather than a chain store, a sharpshooter rather than a canon and more artist than artisan. It seeks to be good rather than big-for-the-sake-of-it and uniquely fit-for-purpose rather than all things for all people.

PMR.africa has rated Robson Savage the best Pension Fund Administrators & Consultants in the Medium-sized market. Last year Robson Savage also achieved the Best Employee Benefit Administrator Award from Imbasa Yegolide.

Established in 2000, Robson Savage offers comprehensive Employee Benefit Retirement Fund Administration, Consulting and Actuarial services to a market that ranges from individuals to corporates and multi-national conglomerates.

Unique, Fast, Independent

Robson Savage MD Neil Savage says the company's comparative edges can be summarised as unique, fast and independent. These keys also open a door to lower overheads and lower costs.

Mr Savage says the company is a market response to the trend of "comprehensive, off-the-shelf, packaged product offerings" in the employee benefits arena. Off-the-shelf umbrella packages by a single overall provider for example, seldom fulfil the singular requirements of individual clients, and often include services the client does not need. Many clients are presented with compromised bulk offerings, unwanted services and unnecessary costs. "We believe mass-designed, packaged services are a backward step not serving individual needs and are extremely unlikely to give the



Neil Savage, Managing Director,
Robson • Savage

market best value for money."

Personalised Fit-For-Purpose Solutions

Robson Savage has therefore positioned itself to provide personalised solutions fit-for-purpose to the requirements, profile, size and pocket of every individual client. When faced with unique demands, they design or shop around to find the best solution for that particular component.

Internal Unbundling

Its first step was one against prevailing market trends. Robson Savage unbundled all the components of its benefits programmes "in order to re-evaluate, re-design and re-engineer the efficiency of each component individually and in isolation. Then

we could re-assemble the optimised components into a more functional, cohesive whole."

Q-Master, In-House Mastermind

Secondly, RS developed its own in-house administration system. Known as Q-master, it provides the company with a state-of-the-art home grown tool able to process the very diverse profiles, requirements and challenges of the South African employee benefits and retirement industry. "Q-master can customise specific solutions for specific problems, can incorporate and process data of any format, bulk or complexity. It has the flexibility and capacity to address whatever need that can be imagined for whatever benefits structure required."

Q-master serves rather than dictates. Generic systems can be rigid and inflexible to query and process what they have not specifically been programmed for. Q-master allows for "brain power" to overrule it and intercede, if needs be, for speed and individuality. Well qualified IT staff drive the whole system for fast and diversified electronic payments.

Several innovations speed up delivery and client service. Web-based applications ensure hands-on client access to information and transparency of their own profiles. A dedicated app allows clients to link into their web records. A special service allows immediate payment of benefits on the actual day of retirement.

No Call Centre?

In its quest for personal touch service Robson Savage has rejected the standard practise of a call centre. Clients are encouraged to connect directly with the staff member dedicated to

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each individual customer in order to enhance personalised relations and effective interactions.

In line with company philosophy staff members are dared to be different, encouraged to think out of the box, and expected to innovate on their feet in a quest for above-average client experiences. A regular stream of unsolicited compliments, eagerly shared within the company and posted on a special notice board, stands testament to the success of the approach.

Independent, Uncompromised, Unencumbered

Another telling advantage in the company's advisory and investment delivery, Mr Savage says, is its total independence from third party interests. Robson Savage is 100% owned by management and staff. There are no ownership links between this company and any other enterprise. All shares are owned by the staff and directors. Robson Savage executives are therefore not beholden to any external power, shareholder or outside pressures, but free to provide uncompromised, unencumbered and unfettered advice. This backs the established practice of people claiming to be "consultants", but in reality just being product-pushers. "Being free to shop around has never harmed customers."

A Lean & Mean Machine

The overall effect, says Mr Savage, is a lean and mean machine that delivers fast, flexible, less-expensive and trustworthy solutions. "RS provides what the customer needs, whatever its profile, requirement, industry sector or size. No hidden costs, low overheads, competitive fees."

"Where a best solution does not yet

exist we either design it in-house or shop around for the best outcomes available elsewhere on the entire market. But we will provide a most appropriate, customised solution to every single client's individual requirements."

To complement its client benefits and investment services Robson Savage's offering also includes a full range of actuarial services, anchored by an in-house team of actuaries. By choice it does however not do asset management, underwriting of group life assurance, disability insurance, or any other insurances or risk benefits as a deliberate step to facilitate truly impartial advice on its own non-core activities by unfettered sourcing of the best offerings available on the market. "Why tie yourself in to a specific insurer when you might be able to find cheaper rates elsewhere?" is the question customers need to ask.

Own & Outsourced Clients

Robson Savage clientele consist of all who seek a provider who takes a different approach to solving their needs. Clients range from individuals of all income groups to SME's, corporates and large multinationals.

'Clean Dealing'

In all walks of business, but nowhere more so than in financial services, Neil believes, 'clean dealing' is a critical non-negotiable. The company's ethical creed is simple: do the right thing. Personally Neil harbours a "Calvinist ethic of hard work" which he believes is a fitting corollary to an innovative mind-set for the company's some sixty staff members. "We have never been involved in any of the questionable practices that plague the financial services industry," he says.

SA Let Down Badly, but ...

Neil Savage was born in Glasgow, Scotland. As young man he came to South Africa which he believed to be a land of opportunity. With a "wonderful South African born wife and three lovely children", he has been "rooted and grounded" in his adopted fatherland.

It is unfortunate that the country has been "let down very badly by its current political leadership. Despite much justifiable anger the country is far from down and out. And don't forget that. Let's take courage from democratic South Africa's achievements to know things are destined to turn for the better again." On his travels abroad he and is encouraged by the overall confidence in the country he still experiences from around the globe. "I sense a strong collective will to solve the country's problems."

Deep Footprints

Neil Savage is a qualified actuary and a former senior executive at various companies, from where he brought many broad learnings to apply within Robson Savage. Non-executive Director Paul Robson, now retired, similarly has a deep footprint in the industry. Over several decades he gained experience in companies in both South Africa and Zimbabwe.

Towards a More Public Profile

"During the past 17 years of our existence Robson Savage has invested in building our singular business model and internal systems, our exceptionally focused staff and an Employee Benefit Administrator of excellence. Robson Savage is now ready to step forward towards a more public profile boost on the South African and broader spaces" says Neil Savage. ▲