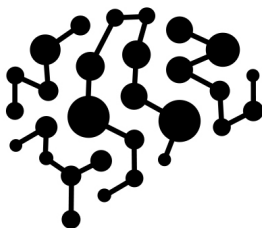


ONE GOLDEN NUGGET



**HOW TO
SURVIVE
AND
THRIVE
VOLUME III**

**JOE FOSTER, FOUNDER OF REEBOK,
RETURNS WITH POWERFUL NEW STORIES OF
RESILIENCE AND INNOVATION, CHANGING THE
WORLD ONE PAGE AT A TIME.**

Joe Foster



CHRISTINE DU TOIT

Founder of CAP Chartered Accountants Inc.

Christine and I are both natural problem-solvers, though our business journeys couldn't be more different. While I built my career around selling a tangible product, Christine carved her own path by trading her accountancy expertise, transforming knowledge into a high-value service. Despite our different approaches, we share the same philosophy. Challenges aren't roadblocks; they're opportunities to find solutions. I've always believed that people are a business's greatest asset, and I saw that same mindset in Christine. She doesn't just lead with numbers; she leads with people, prioritising talent, trust, and relationships above all else.

Christine grew up in a small town in South Africa during apartheid, where her entrepreneurial spirit was shaped from an early age. She watched her parents turn modest beginnings into thriving businesses, learning firsthand the power of resilience, hard work, and resourcefulness. Their relentless determination became the foundation of her own ambitions. At seventeen, while her friends were at the beach, Christine was scrubbing toilets in her father's business. She recalls the moment vividly, not as a burden but as a lesson that would stay with her forever. "It taught me that you must never think you're too educated or too important to do any job," she says. That mindset, grounded in humility and an unshakeable work ethic, became a driving force in her journey to success.

But education was key for Christine. A natural academic, she excelled in school, seamlessly balancing her studies with weekends spent working in the family businesses.



With a solid foundation of knowledge and hands-on experience, her future seemed assured. She had the best of both worlds — education and entrepreneurship — setting her up for success. Then, in an instant, everything changed. What was meant to be a joyous family holiday in America became a defining moment. Her father's violent behaviour towards her mother shattered the stability she had always known. The world she had built her dreams upon suddenly felt uncertain, forcing her to navigate a new reality, one where resilience would matter just as much as ambition.

The shock of her parents' divorce hit Christine hard, sending ripples through every aspect of her life. Once a top-performing student, she watched her grades slip, and her final exam scores plunged 20% below her usual average. But the academic decline was nothing compared to the emotional toll. She still remembers her father's words, sharp and unforgiving: "You're a disgrace."

At the time, she didn't have the emotional resilience to process such a seismic shift. The sting of his criticism only deepened her sense of failure, reinforcing the feeling that she had lost control of everything that once felt certain. Looking back, she sees it more clearly. It wasn't just the divorce; it was the erosion of stability, the dismantling of the foundation she had relied on. And in its place, uncertainty took root, leaving her unmoored at a pivotal moment in her life.

At that moment, when Christine felt lost, her mother offered words of wisdom that would stay with her for life: "Just remember that anything you learn, nobody can take away from you." It was exactly what she needed to hear. Armed with that perspective, she found the strength to push forward, determined to reclaim control of her future. With renewed focus, she earned a degree in accountancy, initially planning to pursue a career in teaching. Her mother's advice became more than just a comforting phrase; it was a guiding principle. It rebuilt her confidence, instilled a deep belief in the power of knowledge, and laid the foundation for the resilience and ambition that would define her success.



**“Don’t silence your spirit of
discernment to please people.”**



Taking her mother's advice to heart, Christine set her sights on becoming a chartered accountant, determined to keep her options open once she reached that milestone. Her dedication paid off, and she graduated among the top ten in her class.

Teaching had always been her initial goal, but as she stood at a crossroads, she found herself reconsidering. The prestige and vast opportunities at KPMG, one of the world's leading accountancy firms, were too compelling to ignore. Instead of shaping young minds in a classroom, she chose to test her skills in the corporate world, stepping into an environment that would challenge and elevate her in ways she hadn't imagined.



After completing her training and running her own practice for 15 months, Christine received an unexpected invitation: her former company wanted her back. "They wanted me to look after the owner-managed businesses, as well as all international clients setting up businesses in Cape Town," she recalls. It was an offer she couldn't turn down. The role allowed her to apply her entrepreneurial instincts on a larger scale, navigating the complexities of international business while strengthening her expertise. It wasn't just a return to familiar ground; it was a chance to build something bigger, laying the foundation for the global perspective that would define her career.



Within just two years, Christine turned the division around, transforming it into a thriving, profitable venture once more. "We

basically tripled the annual turnover,” she says. But for Christine, success wasn’t just about numbers; it was about people. She credits much of her achievement to the trust and autonomy the managing partner of the office gave her, allowing her to lead on her own terms. One of her most impactful changes was introducing flexi-time, particularly to support the many working mothers on her team. “The impact on morale was incredible,” she recalls. “People were happier, more motivated, and willing to go the extra mile. When employees feel valued and supported, they naturally bring their best to the table.” By prioritising workplace culture alongside business strategy, Christine proved that profitability and people-first leadership could go hand in hand.

Christine’s impact didn’t go unnoticed; her success earned her the prestigious ‘Achiever Award’ and positioned her as a strong candidate for partnership. By all accounts, it seemed like the natural next step in her career. She had put in the years, delivered results, and earned the respect of her peers. But when the time came, there was one hurdle she couldn’t clear. At that stage, career progression within the firm was shaped by national policies introduced in the post-apartheid era — initiatives aimed at widening opportunities for professionals from historically underrepresented communities. While she fully supported the intent of those reforms, it meant the partnership seat she had worked towards went to someone else.

“It was a setback,” she says with quiet candour. “But not a defeat.” While the title eluded her, her results spoke for themselves. She had proven her leadership, sharpened her business acumen, and built a reputation for transforming challenges into opportunities. Recognition might have been just out of reach, but her ambitions were only getting started.

At that pivotal moment, Christine made a bold choice. She resigned and established her own practice, quickly building a loyal client base. Independence suited her, and she thrived. A few years later, when she became pregnant, her entrepreneurial drive didn’t waver. “My baby was only eight weeks old, and I was still breastfeeding when



**“Get out of your comfort zone,
and trust yourself.”**

my mother and I travelled to Johannesburg to prepare a client for an audit,” she recalls. For Christine, balancing career and motherhood was never about sacrifice; it was about strategy. With the right support system, she believes both can coexist. “It’s not about the amount of time you spend with your child, but the quality of that time,” she emphasises.

Around that time, Christine’s firm took a significant step forward, merging with another company and then growing to an organisation with five partners and a team of seventy staff. It was a new challenge, but one that played to her strengths. By 2011, her leadership and dedication had earned widespread recognition. She was named Mentor of the Year and was the runner-up for Business Woman of the Year, two of South Africa’s most prestigious accolades. Yet, amidst her growing success, another passion was reignited: teaching.

“Every year, when the new tax budget was released, I’d spend a month travelling across the country, presenting the latest legislation changes to fellow auditors and accountants,” she explains. Training others gave her the same fulfilment she had once sought in the classroom, allowing her to bridge her love of education with her business expertise.

In 2017, Christine took on one of her most difficult roles yet and was admitted as a board member of the South African Institute of Chartered Accountants (SAICA). It was a difficult moment in the country’s history,



as the nation grappled with the fallout of the state capture scandal — a period of widespread corruption where private interests allegedly infiltrated and manipulated state institutions, procurement processes, and political appointments for personal gain.

Christine found herself at the heart of it. “A lot of the funds were stolen, so as a board member, I had to make very difficult decisions about individuals who had to be disciplined,” she recalls. The role demanded more than expertise; it required integrity, sound judgement, and the courage to uphold ethical standards in an environment rife with controversy. Every decision carried weight, and navigating the disciplinary actions was a test of leadership under pressure.

Christine’s time serving at the South African Institute of Chartered Accountants took an unexpected and harrowing turn when she found herself wrongfully entangled in an entity involved in the state capture scandal. One moment, she was upholding the highest standards of integrity in her field; the next, she was staring down a crisis that could have destroyed her career. The shock deepened when, in a chilling turn of events, someone within the implicated entity met an untimely and unnatural death. The atmosphere became charged with fear, suspicion, and uncertainty. The weight of the situation was suffocating — one wrong move, one misstep, and everything she had built could vanish in an instant.





**“Businesswomen can be
mothers too; they just need a
good support network.”**



As whispers turned into accusations and the walls seemed to close in, Christine had to summon every ounce of resilience she had cultivated over the years. With her reputation and livelihood at stake, she leveraged the network she had painstakingly built, taking the fight to the highest authorities to clear her name. It was a battle of endurance, requiring not just legal expertise but an unshakeable belief in her own integrity. The outcome, thankfully, was in her favour, but the ordeal left a mark.

This experience taught her a powerful lesson, one that she now passes on to her clients. In a world where reputations can be tarnished overnight, businesses must be built with resilience, or as she calls it, “stealth.” Christine now specialises in helping companies fortify their processes, ensuring airtight documentation, accountability, and transparency. Her mission is clear: to equip businesses with the tools to withstand any storm, to safeguard their integrity, and to ensure that, should they ever face a crisis like hers, they have the proof and resilience to emerge unscathed.

Looking back, Christine sees it as a formative experience, one that strengthened her ability to make tough calls, stand by her principles, and ultimately, laid the foundation for her future work in coaching and leadership development. Today, Christine expertly balances her professional life between running her boutique audit firm and providing high-impact business coaching. With a sharp focus on helping businesses scale sustainably, she delivers practical strategies that drive real growth. “It’s necessary to look wider for markets, lock them in, and then ensure compliance is up to date,” she explains.

Christine’s process is methodical and strategic. She begins with financial health, ensuring the company’s accounts are in order. Next comes compliance. Overlooked issues can lead to costly penalties, so she tackles those early. Once the foundation is

secure, she turns to company processes, streamlining operations to maximise efficiency. Then comes human resources, which may involve restructuring teams or making strategic hires to support growth. Only after these elements are aligned does she shift the focus to expansion, unlocking new markets or introducing additional products.

Now fully established in her career, Christine reflects on her early days as a business owner. She loved the freedom that entrepreneurship offered, but she also understood the weight of responsibility that came with it. “You don’t have a salary that arrives in your bank account every month, and you have a lot of people who you are responsible for paying, so you need to make sure the business works,” she explains.

Despite the pressures, Christine found deep fulfilment in building something bigger than herself. The ability to create jobs and support others wasn’t just a byproduct of success, it was a way to give back to the community, a responsibility she embraced with pride.

As a thriving audit partner, accountant, and business coach, Christine has learned to allow herself the occasional break. She often spends winter holidays skiing in Italy with her daughter, Dominique, and husband, Pieter Vermeulen, an escape that balances her fast-paced professional life. But when it came to celebrating her fiftieth birthday, she chose something far from a typical party or gathering. Instead, she pushed herself to the limit with a 340-kilometre hike with her husband, Pieter Vermeulen, in Spain, called the Camino Primitivo.

Spending nearly two weeks without her phone was a much-needed reset for Christine. While she sees technology as essential, she believes it has led to emotional disconnection. “The world is the most connected it’s ever been,” she says, “but people are also the most emotionally disconnected they’ve ever been.” She finds it disheartening to see screens replacing real interactions. “At restaurants, couples sit opposite each other on their phones. In queues, no one talks anymore.” Christine hopes for a shift back to genuine engagement, believing real human connection is being lost in our digital age.

Despite a career built on numbers, forecasts, and scrutinising the fine print, Christine has never lost sight of what truly matters: genuine human connections. Her ability to prioritise relationships over transactions has earned her not just a loyal client base, but, more importantly, a sterling reputation built on trust, integrity, and a deep commitment to those she serves.



**“In life, you will get bumps, you
will get hurt, but you need to get
up and get going again.”**



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SURVIVE
AND
THRIVE







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