



Community Entrepreneurship and Business Initiative

Semi Annual Report

January to June 2003

Community Entrepreneurship and Business Initiative (CEBI) – South Africa

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SEMI ANNUAL REPORT

CHF INTERNATIONAL – SOUTH AFRICA

COMMUNITY ENTREPRENEURSHIP AND BUSINESS INITIATIVE (CEBI)

1. Introduction

Assisting people to improve their communities is the very “heart and soul” of CHF’s mission and core capabilities. With our roots in the cooperative movement that emphasizes participatory democracy, local responsibility, creation of economic opportunity, and operating in a business-like manner, CHF has worked in thousands of communities promoting “bottom-up” development. We have helped cooperatives and community-based organizations create jobs, build and improve houses and infrastructure, expand schools and health clinics, finance and create productive enterprises.

The Community Entrepreneurship and Business Initiative (CEBI) plays an integral part in fulfilling CHF’s overall mission. CHF believes the core values and principles of the cooperative movement are applicable not only to legally registered “cooperatives,” but offer a valuable underpinning to all aspects of community development. CHF applies these principles in building, strengthening, and promoting change in local institutions, policies, and communities.

Our vision for 2020 is more stable and prosperous societies built on the principles of democratically-run organizations and institutions working on a sound economic basis to meet local and individual needs and priorities, within a regulatory and legal framework that permits and provides incentives for bottom-up development. Cooperative development principles and structures that allow this vision to be realized, contribute to a more equitable, just, and peaceful world.

Broadly stated, CHF’s strategic goal is to reduce poverty and give people the opportunity to build for their own futures. We believe that long-lasting positive change within a community, within a society, can only occur when the people themselves are committed to it, and when appropriate structures and policies are in place to allow such change to occur. Our experience demonstrates that people will improve their lives and circumstances if they are given the tools and the opportunities. Our primary clients are the “working” poor, families at or below the median income, and the community organizations and NGOs that serve them.

Since its launch, CEBI has evolved into a meaningful force in providing support to small, medium and micro enterprises in the Nelson Mandela Metropolitan Municipality (NMMM), and to some degree, extending beyond this geographic focus due to increasing demand from areas not receiving any similar support.

The demand for the business support services rendered by CEBI has increased tremendously. Interest has been expressed from a broad spectrum of society; from politicians, labour organizations and government institutions to private sector companies and other development service providers. A number of strategic partnerships have been formed with other local institutions in order to meet this demand.

This report provides a review of progress made in the past six months. It reflects on the definition of products and services that constitute the CEBI program and also reviews performance against the key outputs against which funds were approved. The report also deals with some strategic issues to be dealt with in crafting the future of the CEBI program. This is largely based on experience in implementing the program thus far and the changing social, political and economic environments within which the CEBI program is being implemented.

2. CEBI Project Description

The Community Entrepreneurship and Business Initiative (CEBI) is a three-year local economic development project, which is jointly implemented by CHF International (CHF), Agricultural Cooperative Development International / Volunteers in Overseas Cooperative Assistance (ACDI / VOCA), and National Cooperative Business Association / Cooperative League of the USA (NCBA / CLUSA). CHF has been designated as the lead agency.

Established in September, 2000, the main goal of the program is to develop the business and financial capacity of entrepreneurs and small business owners in the peri-urban black townships in the Nelson Mandela Metropole (Port Elizabeth / Uitenhage / Despatch).

Through the unique application of cooperative development principles, including a combination of community empowerment through democratically structured, group-based organizations, cooperative business development and locally owned and controlled financial services, the three-year partner organizations are enhancing local economic development, increasing access to financial markets for historically disadvantaged township residents and their businesses, and creating employment.

Program objectives include:

- Enhancing local economic development and creating employment in the disadvantaged communities
- Establishing local business support centers in the disadvantaged communities
- Providing essential business training and financial services and developing strong community business leadership

The vision of the program, as established by the CEBI management in coordination with local entrepreneurs, reads as follows:

“CEBI is a center of excellence dedicated to providing a customer responsive menu of consistently high quality financial services, business training and linkages.

“Together with the community, we shall promote economic growth and development so as to increase the standards of living and access to employment and business opportunities.”

The creation, development and promotion of small businesses in the peri-urban townships are done through the establishment of a CEBI center in Motherwell Township.

The CEBI center comprises the following three units:

1. Administration and Planning Unit (APU), led by CHF
2. Business Creation and Training Unit (BCTU), led by NCBA/CLUSA
3. Financial Services Unit (FSU), led by ACDI/VOCA

Administration and Planning Unit (APU)

The role of the APU includes:

- Developing and managing the local community economic development plan
- Organizing all CEBI activities i.e. workshops, conferences, networking opportunities, business round tables and local trade fairs that will generate business partnerships both inside and outside the township
- Developing and implementing a marketing strategy for CEBI
- Coordinating the activities of the three units of CEBI
- Managing the administration and accounting of the CEBI program

Business Creation and Training Unit (BCTU)

The BCTU provides training, assistance and encouragement to township residents developing new and existing businesses. It identifies potential group-based businesses and then assists cooperative or franchise members as they establish operations in accordance with the highest standards. This unit offers training in business management, marketing, financial management, business planning, costing and pricing. Additional services include assistance in drawing up business plans, legal advice, tender advice / contract negotiation and market linkages. The role of BCTU includes:

- Creating and promoting cooperatively, employee or individually owned businesses, and linking them with demand in the mainstream economy
- Establishing business support services including market analysis, negotiation services and business certification
- Providing business skills training
- Establishing a job referral and matching service

Financial Services Unit (FSU)

The role of the FSU includes:

- Developing and promoting financial services for businesses and entrepreneurs
- Increasing access to financial markets for peri-urban entrepreneurs
- Creating an economic development fund

3. CEBI Products and Services

The CEBI program offers a range of financial and non-financial services, which are listed below:

Financial Services

CEBI financial products have been designed to meet the needs of the business community and include the following:

SPEEDY LOANS - to serve entrepreneurs who require small amounts of finance for a short period. The loan amount ranges from R250 to R3,000, at 1% interest per day and repayable over a maximum of 11 days.

BRIDGE LOANS – targeted to entrepreneurs needing working capital to strengthen or expand business operations. This is a popular product for entrepreneurs involved in short term contract work. The loan amount ranges from R1,000 to R50,000 at 22% interest per annum, repayable over a maximum of 24 months.

BUSINESS LOANS – for businesses that need large loans for operating costs and equipment. The loan amount ranges from R1,000 to R50,000 at 22% interest per annum, repayable over 24 months.

Non-Financial Services

There is a wide range of non-financial services offered by CEBI, targeting a specific or combination of business types across all sectors. They are as follows:

BUSINESS LINKAGES

Public and Private Sector Linkages – as entrepreneurs move through the cycle of development and the quality of products and services are improved, their businesses are put on the CEBI linkage database. These businesses are linked to contractual opportunities with the public and private sectors.

Supplier Linkages – includes the facilitation of relationships between CEBI clients and suppliers where clients are introduced to suppliers and guided on price negotiation skills.

Cross-Sectoral Linkages – a networking forum has been created for the CEBI clients where each business has access to other types of businesses operating with the same industry sector. This leads to the formation of joint ventures in tendering and servicing certain contracts.

BUSINESS DEVELOPMENT TRAINING

Start Up Business Skills Training – each client undergoes a skills assessment and a skills plan is formulated for the client, who is advised to undergo certain training programs before a business can be embarked upon.

Existing Business Skills Training – existing businesses in the townships have growth potential, but lack the necessary business skills to ensure that growth takes place. Each business is assessed to determine what is required for growth. A program is then designed to meet those needs.

BUSINESS ADVISORY SERVICES

The business advisory service has been designed as a support service for businesses that are in the process of starting or businesses that need assistance with expansion. The following services are available to clients:

Financial Advisory Services – clients receive guidance and assistance on the most effective and efficient ways of keeping records, tax advice and banking issues, which includes the opening of bank accounts.

Business Plan Development – Individual assistance is provided in the development of a business plan.

Planning and Project Management – entrepreneurs whose businesses operate within the construction industry are assisted with the planning and management of a project from date of approval, through implementation, to completion of contract.

Tender Advice – additional advice is provided during the application phase of the tender and this includes guidance during the site visit before the formal application phase begins. Clients are contacted on a daily basis as tenders are received daily from Tradeworld, Business Referral Advice and Information (BRAIN) and the local municipality.

Business Registration – informal businesses are encouraged to register as formal businesses to ensure that the business becomes a legal entity and thus provides the business with official recognition.

Cooperative Development – an integral part of the CEBI program is to develop new, and strengthen existing cooperatives and associations, and provide these with training for economic self-sufficiency by introducing cost recovery mechanisms and technical assistance that is built around management capacity building.

A lot of work has been done in terms of developing cooperatives, and the community's response has been encouraging. Strategic partnerships have been formed with the National Cooperative Association of South Africa (NCASA) in this regard. CEBI has been involved in the establishment and training of cooperatives listed hereunder:

NAME	MEMBERSHIP	TYPE OF ACTIVITY	PROGRESS
Cocisizwe Cleaning Coop	87	Garbage collection	Group mobilization / formalisation completed. Coop currently being registered.
Nelson Mandela Bay & Contractor Coop	104	House construction	Group has undergone extensive cooperative training and coop is currently being registered.
Executive Caterers	8	Food catering	Group mobilized / formalized

Vulindleli Selfhelp Coop	11	Brick making	Group mobilized / formalized and coop is currently being registered.
Phumelela Coop	8	Upgrading roads	Group mobilized / formalized and trained on Cooperative Awareness and Cooperative Principles.
Electrical Contractors Coop	11	Home electrification	Group mobilized / formalized.
Khulisa Project	34	Poultry farming	Group mobilized / formalized.
Azama Catering Coop	11	Food catering	Group mobilized / formalized.
Ward 53 + 54 Motherwell	84	Brick making	Group mobilized / formalized
Ward 41, 42 + 52 KwaNobuhle	126	Brick making	Group mobilized / formalized.

4. CEBI Performance Review

In the past six months (January to June 2003), CEBI has achieved the following targeted outputs and deliverables:

Business Skills Training

770 individuals and 4 Cooperatives were given training on various topics including Cooperative Training, Costing, Pricing, Financial Management, Marketing, Start-up and General Business Skills, Business Plans, Proposals and Tenders.

Business Advisory Services

36 clients were assisted with the registration of their businesses.

Business Linkages

31 clients were assisted with bidding on tenders, 20 of whom won contracts. 11 linkages were facilitated, and 32 clients were assisted with compiling their tender documents together. Please see Annexure A for more details.

Financial Services

The last 6 months have been challenging, and a lot was achieved in a very short period.

More than 450 loans were approved indicating that numerous aspiring entrepreneurs were assisted with a capital injection into their businesses. 80% of these went to women.

There was a major improvement in the administration of the loans portfolio, and the data capture on the computerized Micro Loans Accounting System (MLAS) has improved the overall efficiency of CEBI.

We formed strong working relationships with large institutions, which resulted in additional contracts. CEBI is in the process of drawing up a plan to assist emerging construction entrepreneurs from the East Cape Builders Association (ECBA) and the Nelson Mandela Builders Forum (NMBF).

Overall, during April, May and June there was a moratorium on the issuing of loans, and emphasis was placed on debt recovery.



CEBI client Mr Johannes Hobbs, who received a loan in January 2003, in his Farm Stall / Coffee Shop in Kirkwood outside Port Elizabeth.

Marketing

CEBI continues to be well received in the market place and there is a great demand for services provided by the program.

During the past 6 months there was a record 867 walk-ins. Of these, 477 needed financial assistance, 207 required training information and business registration, 110 for general information and 73 to pay their accounts.

CEBI has featured (with clients) in 4 local newspapers on 8 occasions.

CEBI is in the process of signing a Cooperative Agreement with the Economic Development Unit of the Nelson Mandela Metropolitan Municipality (NMMM) and CEBI is also part of the Uitenhage and Despatch Development Initiative, which is aimed at assisting SMME's in these two areas.

Status Summary to Date

Table 1 – Project achievements against Cooperative Agreement stated outputs

Activity	Planned	To Date
New Accounts	1000	655
Business loans provided	200	937
Skills training	1000	1242
Businesses expanded	200	1179
Cooperatives created	20	34
Individually-owned businesses created	100	223
Public sector contracts facilitated	10	36
Establishing private linkages	100	185
Number of women accessing loans		680
Value of loans made	(R5,002,041);	\$641,287
Repayment rate %		93.33 %

Table 2 – Other CEBI Achievements

II. Non-financial Services	
Total number of CEBI Satellites	3
Total number of clients served	4211
Total number of cooperative members	1588
Total permanent jobs created	4060
Total number indirect jobs created	10150

5. Staffing

As CEBI activities evolve during the extension period, new business priorities will surface particularly in the area of service delivery. CEBI is taking this into account and is carefully investing in staff skills and competencies. More attention, for example, is being given to tracking and contributing to the financial health of the organization.

With the extension, there is a clear paradigm shift that CEBI management and staff are preparing for – the evolving realities of preparing a project to become financially self-sufficient and all which implies. There is a new and dynamic business approach. CEBI staff are more than ever thinking and acting business. CEBI management has made a point of promoting and assisting with developing - sharper diagnostic, analytical skills, being able to prescribe solutions that work, that bring value to and improve a client's business, and being able to market and sell that intervention to generate income.

6. Important Meetings Held and Highlights of the Period

- A R5 million, three-year unsolicited proposal was submitted to the Buffalo City Municipality in East London. R3 million was approved in principle, subject to review of the budget for the first year, and narrowing of geographic focus to Mdantsane. Implementation to be effective by August, 2003.



The launch function of the CEBI One-Stop-Shop held at Mdantsane Sports Center, East London, in celebration of the imminent opening of the office scheduled for August. From left to right: Mr Hailley (Deputy Mayor, Buffalo City); Councilor Albert Whittle; Mzwandile Mampunye (Provincial Environment and Tourism standing committee member); and Mr Sizwe Dikimolo (MURP Coordinator), exchange ideas at the launch.



The office block where the new CEBI One-Stop-Shop will be located in Buffalo City, East London.

- On agreement, Project Literacy commissioned CEBI to assist with Business Skills Training for 2 of their income generation projects, one a Silk-screening business and the other a Jam Manufacturer. A Scope of Work proposal was submitted and the work estimated at R80 000. The Scope of Work was narrowed by Project Literacy and the contract approved for R20 000.

The Silk-screening business failed due to a lack of commitment by members of the group and CEBI has terminated their services.

The Jam Manufacturers have developed their business to the extent that one of South Africa's top grocery retailers (Woolworths) has approved the quality.

- The Disabled People of South Africa requested CEBI to offer Financial Services to their membership in the Eastern Cape. A program is being developed.
- The Department of Arts and Culture approached CEBI to coordinate the organization of the Craft Fair in the Nelson Mandela Metropole. 6 of the participating crafters were CEBI clients.
- PPC Cement (a cement manufacturing company) requested CEBI to assist 3 of their ex employees to form a transport company which would be contracted to transport their cement products. We are in the process of assisting these individuals with drawing up a business plan.
- StreetNet visited CEBI and conducted an assessment on the viability of organizing informal traders into associations.

As a result, a joint meeting was held with the Nelson Mandela Metropolitan Municipality (NMMM) and StreetNet with regard to CEBI assisting the NMMM to develop a policy on street trading (with StreetNet providing technical back-up). The end result was that NMMM contracted CEBI to facilitate this agenda (R20 000).

- A Memorandum of Understanding between CEBI and the African Council of Hawkers and Informal Business (ACHIB), was signed at the launch of the partnership between the two organizations in February, 2003.
- Approximately 240 members of ACHIB have received loans from CEBI.
- Emerging Contractor Training Program – NMMM has contracted CEBI to run a training program on Business Skills, for approximately 100 emerging contractors. This is a 6-month project (R114 000).
- CEBI met with the Nelson Mandela Metropolitan Municipality Builders Forum to discuss their request for CEBI to assist with the formalization of their organization into a cooperative.

- A meeting was held with World Education, the Eastern Cape Builders Association and Progressive Project Management Services, with a view to structure a relationship for local emerging contractors to participate in the Ntinga Link (World Education Business Linkages) Program.

A further meeting was held in April with Isaac Johnson of World Education to develop a partnership with the emerging contractor support program in NMMM.

A Cooperative Agreement was signed between World Education and CEBI, regarding CEBI's involvement in the Ntinga Link Program geared towards the development of emerging contractors.

- CEBI met with Gloria Mamba (Director SMME Development, USAID) to present the CEBI Program and improve relations. She provided CEBI with information on other USAID-linked service providers and an invitation to submit proposals. As a result a proposal is being submitted to USAID for complimentary funding, towards CEBI's involvement in Buffalo City.
- CEBI met with Ndileka Nobaxa (Director : SMME Development at the South African Bureau of Standards – SABS) to explore possibilities of a partnership to assist CEBI to qualify for ISO9000 accreditation and develop a joint proposal to the Department of Labour for the training of CEBI clients to meet SABS quality standards. An assessment of clients is currently being conducted, to be finalized end July, 2003.
- CEBI met with Roshan Makan (Black Economic Empowerment Manager of the Port Elizabeth Regional Chamber of Commerce and Industry- PERCCI) to explore the possibility of CEBI participating in their program. CEBI requested Mr Makan to facilitate linkages of CEBI clients to large, private firms. The outcome is that CEBI has been included in the Top 10 Black SME Suppliers.
- A consultative meeting was held with CEBI, Caltex Oil and members of the African Council of Hawkers and Informal Business (ACHIB), regarding bulk supply of paraffin. Caltex has committed to invest R100 000-00 to install the required infrastructure. A Buyers Cooperative is to be formed by ACHIB.
- CEBI met with Zilindile Makapela (Regional Manager, Land Bank) to review the implementation of the Cooperative Development Program. The discussions focused on problem solving within 2 of the 4 cooperatives currently being dealt with. The Program is now to include the Department of Land Affairs.
- A meeting was held with David Robertson of Fisher Hoffman Sithole (Auditors) to discuss the changes required in the Article of Association document for CEBI's registration as a Section 21 Company.
- CEBI was formally invited to be part of the newly formed Motherwell Urban Renewal Program Steering Committee. It was agreed, in principle, that CEBI drive the SMME Development component of the program.

- Sanlam (the second biggest financial services company in South Africa) approached CEBI. They did a presentation with the view of sourcing CEBI's top 20 clients to participate in the Sanlam Money Game Competition. This would incorporate a Financial / Business Skills Program.

An agreement was reached to have a working relationship between the two organizations, even beyond this program. A half-day workshop was held and 26 CEBI clients attended, finding it greatly informative.



Lungiswa Holejane (left) and Pieter Toring, two CEBI clients attending the Sanlam Workshop.



Left: Abraham Ndlovu (CEBI Loan Coordinator) with CEBI client Gerda Morrison (Afristyle Boutique) at the Sanlam Workshop.

- CHF / CEBI staff attended a two-day Strategic Planning Workshop in Knysna, facilitated by a private consultant. CEBI's Strategic Plan was revisited and the vision / mission objectives clarified.

7. Summary and the Way Forward

CEBI program partners requested a twelve-month extension to use remaining funds from the first three years of operations to transform the CEBI Program into a viable and sustainable South African non-governmental organization.

CEBI accomplishments are many and are the result of hard work and dedication to its mission of service to historically disadvantaged entrepreneurs in the Eastern Cape townships. With continued accomplishments of this nature and scale, CEBI is becoming one of South Africa's leading township and peri-urban business and financial services providers.

The growth in the magnitude of need for services rendered by CEBI has prompted CEBI to think very critically about the impact these services have on creating jobs, in particular given the fact that, to date, the CEBI program has been able to assist, create and/or sustain more than 14,000 jobs directly and indirectly. This was made possible through the disbursement of more than 937 loans, 680 of which were provided directly to women entrepreneurs.

With the national government's agenda and the Strategic Objective of the USAID Mission in South Africa being poverty alleviation and sustainable employment creation, respectively, and the Eastern Cape Province being the most impoverished in the country, CEBI and its international managing partners find no other compelling reasons to have the CEBI program continue to enable its transformation into a viable, sustainable and competitive South African NGO.

The goal of the twelve-month extension is to transform the CEBI program into a viable and sustainable South African NGO. During this period, the key no-cost extension objectives will be four-fold: (1) Establish CEBI as a Section 21 organization; (2) Strengthen CEBI management capacity; (3) Increase service demand; and (4) Attain financial breakeven.

The CEBI extension strategy combines two complementary approaches: Under the organizational reform process, CEBI will undergo a rigorous organizational diagnostic, in six consecutive steps, resulting in registration as a Section 21 South African NGO, greater productivity, increased competitiveness, more accountability to clients, and greater credibility among potential donors. As part of this process, CEBI international managing partners will assist CEBI in diversifying its portfolio of services to tap new funding sources, explore new avenues of assistance, and develop a broader menu for clients, in order to generate greater revenues.

Organizational Reform during the Extension

CHF, ACDI/VOCA and NCBA, in collaboration with CEBI staff, have developed an organizational reform process explicitly aimed at achieving long-term institutional

sustainability under South African leadership. A series of six action steps guides the process. These steps are as follows:

Strategic Plan Process

CHF / CEBI staff attended a three day Strategic Planning Workshop in Knysna from 17 to 19 June, 2003, facilitated by private consultant Maureen Crangle, CHF Country Director Claude John and CEBI Executive Director Pumlanzi Tyali.

CEBI's Strategic Plan was revisited and the vision / mission objectives clarified.



Staff members (from left to right) Lindiwe, Chantel, Tracey, Dali, Abraham, Thando and Sharon participating in a role playing exercise during the Strategic Planning workshop.



Janine Thatcher (CHF) and Maureen Crangle (Private consultant) at the Strategic Planning Workshop.

Step 1: Organizing for Change

The transformation toward self-management was begun by:

- a) Identifying and inviting potential board members
- b) Conducting an organizational diagnosis
- c) Recruiting an Executive Director

Step 2: Preparing an Organizational Audit for Registration

Activities almost completed include:

- a) Conducting an institutional management and financial audit
- b) Drafting a detailed business plan
- c) Establishing the board of directors
- d) Drafting articles of incorporation and a constitution
- e) Registering CEBI as a Section 21 South African Entity

Step 3: Developing a Long-Term Strategic Plan

Activities will include:

- a) Conducting a market assessment
- b) Refining and finalizing a long-term strategic business plan

Step 4: Handing Over Management

Activities will include:

- a) Initiating the transfer of assets and ownership
- b) Conducting the first official CEBI board meeting
- c) Defining the Executive Director's role and responsibilities

Step 5: Implementing Marketing and Business Development Activities

Activities will include:

- a) Identifying and competing for new funding sources
- b) Further developing CEBI's client-oriented service delivery
- c) Establishing an innovative internal performance-based incentive plan

Step 6: Reviewing and Fine-tuning Internal Systems

8. Annexure A: CEBI Clients Assisted – January to June 2003

Business Name	Name	Type Of Assistance	Outcome
Aaron	Kondke	Assisted him with costing and technical issues, which allowed him to expand his business.	Increase his profit due to better planning.
Ackson	Ngempi	Assisted him with costing and technical issues, which allowed him to expand his business.	Increase his profit due to better planning.
Afristyle Boutique	Gerda Quanynor	To supply Renaissance with serviettes.	Would increase her profits.
Agnes	Mokone	Assisted her with costing and linked her to food suppliers.	She has been trained to cost and has been linked to S&B to increase her stock and profits.
Amatombi Painters	Auckland	Assisted him with a total of eight tenders. A big problem was that we had very little time to calculate the cost of the tenders due to the little bit of time that was given to us to calculate it.	Although none of his tenders have been approved he did learn a lot regarding costing, tendering, project management.
Andile	Mtshwane	Assisted him with various projects. The biggest one was the manufacturing of dunnages for VW. I linked him to Shumagiso for the design of the dunnages.	He is doing various works for Delta and other small firms. His sample for the dunnages for VW has been approved and he is busy manufacturing it.
Archib	Hawker	Assisted with getting a shelter.	Improved the quality of her products that she is selling. It also resulted in less waste, which means she is making more money.
Archib	Hawker	Assisted with getting a better price on a stove.	Reduced the price of the stove by more than 300%.
Archib	Simon (group of 5)	They want to start manufacturing petroleum jelly again. Assisted with a total BOM and supplier list to obtain the raw material locally.	All the ingredients were sources local and it also resulted in a decrease of 20% in their cost.

Business Name	Name	Type Of Assistance	Outcome
Austin	Kuse	They are washing cars and I designed a little ad for them.	They made copies of the ad and it has increased their business.
Bas Construction	Songwevu	Assisted with two tenders	Assisted with scheduling and costing when the tenders were approved. It helped him to control his project better.
Brick Manufacturers	(George Kama, Michael Bonile, Owen Torin, Mzwandile Mbinda) 4 companies	The research I did regarding the chemicals that are available from Baypack to strengthen the bricks and to cure it in a shorter time was given to all of the above manufacturers.	The first chemical, dynamix, can be used to harden the bricks. This will result in a better quality brick and they will have less rejects. The second one, calsol, is an accelerator, which assisted in curing the brick in a quicker time. The normal curing time is 21 days and by using the chemical it will be cured in 7 days, which will result, that 3 times more production can take place with the quicker curing time.
CEBI		A workshop was held to assist clients to plan and cost their products. Out of the workshop certain problems were raised. For example how to control quality, and identify the steps on how to manufacture a product.	The total number of people that attended the workshop were 240 (142 males, 98 women). A business forum has also been started with a total of 40 people. The objective is to meet on a regular basis and to see how we can be more competitive in the business environment. The following are the result of the training: Business created through advisory 65, New business from business consultation 25, Project management 29, Technical assistance 87, Tender assistance 39, Business plan assistance 5, Bank accounts 2, New business created 9, Supplier linkages 54.
Charles	Mhaga	He had problems with costing and that people changed their minds on what they want to eat.	Assisted him with costing and designed a form that customers could not change their minds after a certain time. It increased his profits by less waste.

Business Name	Name	Type Of Assistance	Outcome
Cleaning	(Nomthandazo Daweti, Thozamile Magazi, Ernest Ntsume, Nicoline Buyambo, Olga Jafta, Nokuzola Phezisa, Mavis Bloro, Moses Frans) seven different companies.	The above clients attended the workshops and required assistance with a yearly tender document.	I referred them to chemical compiles to get prices on the cleaning liquids that would be required for the various sites. I explained to the clients that it is a yearly contract and that they should ask the companies also how much they expect the prices would increase for the year. I showed them that one method to decrease was to look at the aggregate demand for cleaning equipment, overalls and safety shoes. When this total was divided by 12 months and the 12 sites it decreased their cost, which made them more competitive. All three of the above companies submitted their tenders for cleaning of facilities for the first time.
Elect install	Bernard Matiwana	Assisted them with scheduling and project management assistance as with tech information.	They are now in a situation where they can do their own costing and planning.
Elect install	Sibongice Xhati	Assisted them with scheduling and project management assistance as with tech information.	They are now in a situation where they can do their own costing and planning.
Executive Catering	Maria Boucher	Assisted them with a catering project. Organised a kitchen for them to work from as well as various suppliers to buy food from.	The clients were very impressed with the way they prepared the food. The total value of the contract was approx. R60 000.
J & J Enterprises	Justin Carelson	Assisted with BP and technical issues. They can produce bricks that are drying quicker and that is stronger.	This will enable them to produce more brick and sell more. The bricks are also stronger which will assist them to get SABS accreditation.
Kik Restaurant	P Motchonreg	Assisted her with planning and looking for finance.	She obtained a loan from salvation Army to increase her business.
Kleinskool	A Erasmus	Training and linked them to S&D to sell soups, beans, and soya beans	Proj Man training, and they are also selling the goods to increase their profits
Kleinskool	A Jacobs	Training and linked them to S&D to sell soups, beans, and soya beans	Proj Man training, and they are also selling the goods to increase their profits

Business Name	Name	Type Of Assistance	Outcome
Kleinskool	A Kruger	Training and linked them to S&D to sell soups, beans, and soya beans	Proj Man training, and they are also selling the goods to increase their profits
Kleinskool	C May	Training and linked them to S&D to sell soups, beans, and soya beans	Proj Man training, and they are also selling the goods to increase their profits
Kleinskool	F Erasmus	Training and linked them to S&D to sell soups, beans, and soya beans	Proj Man training, and they are also selling the goods to increase their profits
Kleinskool	Jenny Jonas	Training and linked them to S&D to sell soups, beans, and soya beans	Proj Man training, and they are also selling the goods to increase their profits
Kleinskool	M Robers	Training and linked them to S&D to sell soups, beans, and soya beans	Proj Man training, and they are also selling the goods to increase their profits
Leletu Building Construction	Ethel Sikwgiya	Training and linked them to S&D to sell soups, beans, and soya beans	Proj Man training, and they are also selling the goods to increase their profits
Minaar Construction	May Minaar	Assisted with technical issues and training of how to plan and cost a tender.	This resulted that she could control her project better and increase her profits.
Mzamomhle	Construction	Assisted her with planning and scheduling a tender she has won.	This resulted that she could control her project better and increase her profits.
N/A	A Nothoba	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	C Nqindo	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	D Stokkel	Assisted with BP and technical issues.	She approached Spar and they are selling her muffin mix. This resulted in her increasing her profits.
N/A	K Apweni	Assisted with technical issues and training of how to plan and cost a tender.	Will be able to make more brick as the curing time has been reduced by 2 weeks also it will ensure a stronger brick.
N/A	L Nqikela	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	N Boo	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	N Manzana	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.

Business Name	Name	Type Of Assistance	Outcome
N/A	N Nbinisa	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	N Xako	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	R Mhlanga	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	T Matshiza	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	V Klaas	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	V Losi	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	X Nodwele	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	X Stefaans	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	Z Palamonte	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
N/A	Z Steti	Assisted with technical issues and training of how to plan and cost a tender.	They are now in a situation were they can do their own costing and planning.
New Image Construction	Mathemba Rabela	She won a tender and I assisted her with costing.	Assisted pricing and also were to rent the high pressure cleaner.
NMMM	Patrick Xaluva	I contacted the NMMM to find out if they have any one who would be able to assist our clients with the completion of tender forms.	I contacted Giel from the NMMM to schedule an appointment. During the meeting he said I must make an appointment with Patrick who will be able to assist our clients to complete the tender forms. I have contacted him but he is very busy with yearly contracts that are coming up and was not available. I phoned him again explaining that we have 30 clients who are desperately seeking advise. He has agreed to give a training workshop on the 25 March.

Business Name	Name	Type Of Assistance	Outcome
P7B /Business Entrepreneur	Curtis Dibetse	Supply and fit pallsade fence and Replace vibrecrete wall.	Assisted with scheduling and costing of two tenders. It made him more competitive due to the fact that we reduced certain cost to get the tender price lower.
Rainbow Eng	N Lewis	He assisted Andile with the manufacturing of brackets for a VW project	His profits have increased after the linkage. Andile has also contacted him to do other work for him.
SB Construction	P Xaluva	Erect joy wheel and slides and erect jungle gyms.	Assisted with pm to schedule work. This resulted in better control over his work to increase his profits.
Sewing	Ngcwabe X	Assisted her with technical issues and how to cost, plan and identify opportunities and threats in the environment.	They are now in a situation were they can do their own costing and planning.
Sewing	Ngcwabe X	Assisted her with technical issues and how to cost, plan and identify opportunities and threats in the environment.	They are now in a situation were they can do their own costing and planning.
Sewing	Ntsuka B	Assisted her with technical issues and how to cost, plan and identify opportunities and threats in the environment.	They are now in a situation were they can do their own costing and planning.
Sewing	Ntsuka B	Assisted her with technical issues and how to cost, plan and identify opportunities and threats in the environment.	They are now in a situation were they can do their own costing and planning.
Siyakhula Developers	C Human	Construction of Motherwell Nursery	Assisted with pm to schedule work, which resulted in better control over his project and increased profits.

Business Name	Name	Type Of Assistance	Outcome
Siyavana General Cleaning	Thozamile Magazi	He has been in business for 7 years but did not know how to calculate the cost of producing his chemicals.	I assisted him by showing him how to identify all the contents of the chemicals. He also explained to me how much labour was involved in the manufacturing process. The result was that I compared it to his previous prices, which was about 20% below the new cost. Although his price is higher it is still below the competitors price. He knows has a much better idea of his actual price to manufacture the chemicals.
Sizanani Construction	Vuyani Dlabantu	Supply and fit palisade fence: CSQ 357	The chemical will thus improve the end product, which will result in higher profits due to the waste that will be eliminated.
Sizanani Construction	Vuyani Dlabantu	Replace vibrecrete wall: CSQ 357	Assisted with pm to schedule work, which resulted in better control over his project and increased profits.
Start-up Business	Luvuyo Duda	He approached me also to start making jam.	I showed him how to break down the product to look at all the ingredients and labour that will be required to make the jam. I also draw a list for him so that he could go to other shops in the area to see what the price of jam is. I also assisted with a business plan. His biggest problem at this stage is that he has no finance to start his business. He said his mom will get her bonus towards the end of July then she will give him money to start on a small scale.
Torba General Engineering	Pieter Turning	Supply catchpit covers	Assisted him by linking him to other suppliers and forms to control his expenditure.

Business Name	Name	Type Of Assistance	Outcome
Various	Andile Sofa, Velisa Sifile, Susan Nyelana, Thanidekile Sifuba, Nomthamsanqa Kinzela, Mthetheleli Mini, Noxolo Ndungane, Zanile Mdana, Stella Ntongana, Auckland Notshoba	Selling of soya bean products.	Some of the people attending the demo immediately bought some of the food to resell it. The rest of the group said that they are also interested but due to lack of finance they will not be able to buy it immediately. They plan to buy it in bulk and make it up in smaller packets to sell to the community.
Vulindlela Building Blocks	M Thetho	Assisted with technical issues. Linked them to Baypack who is selling adhesives that dries the brick quicker and also makes the bricks harder.	The chemical will thus improve the end product, which will result in higher profits due to the waste that will be eliminated.
	Lewlyn Meek	He is doing work in the Addo area for the local municipality.	I gave him planning estimating and control forms that would assist him in planning better and to control his expenditure.

Linkages:

Classified the linkages into three categories:

Description	Definition
Business	Are all companies that showed interest in giving clients work to do.
Corporate	Are companies that CEBI has formed a relationship with to better the product or service that clients are providing.
Supplier	All linkages that were established to help client obtain better prices required for them to produce or provide a service.

Description	Total
Business	12
Corporate	8
Supplier	20
Total	40

Tenders

In total 95 tenders were submitted from January 03 until May 03 and a total of 12 were approved. The major reason why tenders were not one was that clients had to hire machinery and tools to do the work. Exciting companies who have the necessary equipment have a big advantage over companies that need to hire the equipment.

The total number of additional workers that were employed was 75 (66 men & 9 women)

Business Name	Type of Tender	Num	Total value
Siyacoca Projects	Cleaning of offices, grass cutting	2	R66 000
Siyakhula Developers	Construction of Motherwell Nursery	1	R131 100
SB Construction	Erect joy wheel and slides Erect jungle gyms	2	R 57 798
Okay Electrical	Supply and deliver fence	1	R 85 030
Torba General Engineering	Supply catchpit covers	1	R 52 198
Vula Construction	Construction of piggery	1	R 64 890
Mzamomhle Construction	Supply of base coarse	1	R 75 000
Siyakhula Developers	High wire fence	1	R 124 478
MJ Glass Works	Supply & Fit Glass 350 houses	1	R 119 000
S.R. Manqana Gates & Burglar Bars	Supply and install Sliding gate: CSQ 365	1	R 9800
Khaya	Manufacturing Dunnages for VW	1	R 13 1200
Naa'im Lewis	Manufacturing Parts for Khaya Engineering	1	R 2500

Training

Training workshops were held to assist the community with completing of tender forms, calculating costs, scheduling work, and project management. A total of 205 people attended the workshop (118m 87f)