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## **SOUTH AFRICA: SUSTAINABLE EMPLOYMENT MICROENTERPRISE DEVELOPMENT (SEMED) PROJECT (Award No.674-G-00-00-00064-02/3) (Project No. 674-6-00-00-00064-00)**

### **2<sup>nd</sup> QUARTERLY REPORT, FY'03 (01/01/2003 – 31/03/2003)**



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## EXECUTIVE SUMMARY

During 2<sup>nd</sup> Quarter FY'03, the SEMED Project achieved solid progress, as measured by its performance impact indicators in five (5) programmatic areas:

- **SO5: Increased Market-Driven Employment Opportunities Created**

In 2<sup>nd</sup> Quarter, FY'03, four hundred eighty-nine (489) Market-Driven Employment Opportunities were sustained. To date the SEMED Project has achieved 42% of the annual target set for this indicator for FY'03, and 71% of the cumulative project target. Forty-four (44) Market-Driven Employment Opportunities were created.

- **More Rapid Growth of Existing SMMEs**

During 2<sup>nd</sup> Quarter, FY'03, the SEMED Project completed one hundred thirty-five (135) business transactions. To date the SEMED Project has attained 39% of the target for Number of Markets Identified for FY'03, and 79% of the cumulative project target. The Value Of Business Transactions Completed was R604,007,213, a substantial increase over 1<sup>st</sup> Quarter, FY'03 performance.

During 2<sup>nd</sup> Quarter, FY'03, women were involved in 44% of the Total Number of Business Transactions completed by the SEMED Project.

- **Markets for SMMEs Identified and Developed**

In 2<sup>nd</sup> Quarter, FY'03, the SEMED Project identified ninety-seven (97) markets for SMMEs, 47% of which involved women. The Value Of Markets Identified in 2<sup>nd</sup> Quarter, FY'03 was R578,517,828. In addition, forty-nine (49) SMMEs were assisted to establish markets with large entities, and three (3) profitable product lines were developed and enhanced by the intervention of SEMED Project staff.

In the 2<sup>nd</sup> Quarter FY'03, markets were identified and developed in a number of economic sectors, including manufacturing, construction, transport, communication, services and wholesale and retail trade.

- **Enhanced SMME Capacity to Respond to Markets**

**Number of Privatized Public Enterprises:** SEMED Project staff assisted nineteen (19) clients during 2<sup>nd</sup> Quarter, FY'03 to access tenders for Government and Parastatal non-core activities. These tenders included road maintenance, construction, landscaping, training and catering. The contracts were valued at R23,088,489, representing 88% of the annual target for Value Of Privatized Enterprises for FY'03.

**Entrepreneurs Receiving Business Training:** SEMED Project staff in the three (3) target provinces trained seven hundred twelve (712) entrepreneurs, 51% of whom were women, for a total of two thousand three hundred ninety-four (2,394) hours of in-person business skills training. Training topics ranged from basic business skills training, tender submission and practical marketing skills training, to how to deal with finance and staffing issues. The Tycoon program,

which covers the mass-media aspect of this indicator, will be launched in May 2003 on national radio and in one (1) provincial and one (1) national newspaper.

- **Increased SMME Access to Finance**

In 2<sup>nd</sup> Quarter, FY'03, the SEMED Project facilitated access to finance on behalf of nineteen (19) SMMEs. The value of these transactions totaled R2,400,896 towards the FY'03 Access to Finance target of R60,999,500. To date the SEMED Project has achieved 44% of the annual target for this indicator, measuring the number of entities accessing finance. These transactions included fifteen (15) loans, two (2) overdrafts, one (1) access to supplier credit, and one (1) negotiated discount. Traditional financing institutions facilitated only six (6) of these finance transactions.

### **SUPPORTING PROGRAMMATIC AREAS**

**HIV/AIDS Activities:** During 2<sup>nd</sup> Quarter, FY'03, SEMED Project staff in the three (3) target provinces distributed twenty-seven thousand nine hundred twenty (27,920) condoms and HIV/AIDS awareness materials at meetings attended by three hundred fifty (350) entrepreneurs, of whom 52% were women.

**Performance Monitoring and Evaluation:** During 2<sup>nd</sup> Quarter, FY'03, all forms used for the collection of performance data were reviewed and revised. SEMED Project management analyzed project performance at the end of the 1<sup>st</sup> Quarter, FY'03, and developed revised strategies to reach annual targets. These strategies include increased project staff training, a greater emphasis on tenders between SMMEs and Government departments, a stronger focus on finance and more involvement by management in the setting and monitoring of individual and project targets.

**Staff Development and Training:** All staff was re-trained to correctly complete the Performance Monitoring Reports. Training on provincial and individual targets, as well as counseling has taken place where performance is below the expected targets.

**Finances:** The Financial Report, 2<sup>nd</sup> Quarter, FY'03, is found in Appendix D. Expenditure for 2<sup>nd</sup> Quarter, FY'03, was R2,217,619. Salaries and benefits have stabilized after the 1<sup>st</sup> Quarter, FY'03 increase due to the hiring of provincial staff and the opening of offices in KwaZulu-Natal and Limpopo. The Project is working within the constraints of the available budget; however, the SEMED Project will experience problems within the next quarter due to the U.S. Dollar depreciation against the Rand.

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## ACRONYMS AND ABBREVIATIONS

AIDS	Acquired Immunodeficiency Syndrome
BEE	Black Empowerment Enterprise
COP	Chief-of-Party
CTO	Cognizant Technical Officer
DCA	Development Credit Authority
DQA	Data Quality Assessment
DTI	Department of Trade and Industry
EM&I	Enterprise Management and Innovation (Pty) Ltd.
FY	Financial Year
HIV	Human Immunodeficiency Virus
KZN	KwaZulu-Natal
PMP	Performance Monitoring Plan
PDI	Previously Disadvantaged Individual
SCF	Southern Corporate Finance (Pty) Ltd.
SEMED	Sustainable Employment Microenterprise Development
SMME	Small, Medium and Microenterprise
SO 5	Strategic Objective Five (5)
SO	Strategic Objective
USAID	United States Agency for International Development
USAID/SA	United States Agency for International Development Mission in South Africa
US	United States

## **1.0 INTRODUCTION**

This 2<sup>nd</sup> Quarterly Report, FY'03, details the activities performed by the USAID/South Africa-funded Sustainable Employment Microenterprise Development (SEMED) Project, (Project No. 674-6-00-00-00064-02/3), for the period 1<sup>st</sup> January 2003 to 31<sup>st</sup> March 2003.

## **2.0 PROJECT IMPLEMENTATION**

### **2.1 SEMED PROJECT PERFORMANCE, 2<sup>ND</sup> QUARTER FY'03**

#### **2.1.1 Increased Market-Driven Employment Opportunities Created**

The SEMED Project's SO (Strategic Objective) level indicator is "Number of Market-Driven Employment Opportunities Created". On the first contact with a client, the SEMED Project Business Linkage Officer records the number of employees in a company – this is recorded as "sustained employment". Thereafter, the employment created is counted approximately three (3) months after the conclusion of a business transaction. The value of the business transaction is taken into account when recording employment generated. These figures are then pro-rated to reach the annual total for employment opportunities created. In 2<sup>nd</sup> Quarter, FY'03, four hundred eighty-nine (489) market-driven employment opportunities were sustained, and forty-four (44) market-driven employment opportunities were created. This contributed 20% to the annual performance indicator for Market-Driven Employment Opportunities Sustained, and 6% to the annual performance indicator for Market-Driven Employment Opportunities Created.

This indicator is further disaggregated to provide an indication of the percentage of employment opportunities sustained for women. In 2<sup>nd</sup> Quarter, FY'02, 54% of market-driven employment opportunities sustained were positions held by women.

As the indicator for Market-Driven Employment Opportunities Created was implemented in October 2002, the figures reported for this indicator in the 1<sup>st</sup> Quarter, FY'03, report were an estimate based on previous experience by the SEMED Project on jobs created during interaction with clients. The actual total for this indicator will display a time lag of approximately three (3) months. This is unavoidable, as newly generated employment opportunities cannot be accurately counted until the person(s) has been employed. This does not take place immediately after a business transaction is finalized, but rather once the work (in the case of a contract) is carried out. During 2<sup>nd</sup> Quarter, FY'03, SEMED Project Business Linkage Officers recorded forty-four (44) new market-driven employment opportunities that can be attributed directly to the intervention of the SEMED Project. Thirty-two per cent (32%) of these are positions are occupied by women.

#### **2.1.2 More Rapid Growth of Existing SMMEs**

The SEMED Project promotes the increased commercial viability of SMMEs by creating market linkages, privatizing public enterprises and increasing access to finance. These contracts are called business transactions. During 2<sup>nd</sup> Quarter, FY'03, the SEMED Project completed one hundred thirty-five (135) business transactions. The value of business transactions completed was R604,007,213, a significant increase over 1<sup>st</sup> Quarter, FY'03 performance.

During 2<sup>nd</sup> Quarter, FY'03, women were involved in 44% of the total business transactions completed by the SEMED Project.

### **2.1.3 Markets for SMMEs Identified and Developed**

In 2<sup>nd</sup> Quarter, FY'03, the SEMED Project identified ninety-seven (97) markets for SMMEs, 64% of which involved women. Twenty-two per cent (22%) of the annual target for this indicator was achieved in 2<sup>nd</sup> Quarter, FY'03. The total value of these markets identified was R578,517,828. In addition, forty-nine (49) SMMEs were assisted to develop markets with large businesses.

During the quarter, markets were identified in a number of sectors, including manufacturing, construction, transport, communication, services and wholesale and retail trade. The markets identified included eleven (11) construction contracts, twenty-one (21) contracts in the manufacturing sector, seven (7) markets in the transportation sector, four (4) wholesale contracts, sixteen (16) markets in the retail sector, four (4) markets in the finance, real estate and insurance sectors, and thirty-four (34) markets in the services sector.

#### **HIGHLIGHTS**

**Construction:** In 2<sup>nd</sup> Quarter, FY'03, SEMED Project staff assisted eleven (11) SMMEs obtain construction contracts. The total value of these contracts was R29,852,426, with women being involved in nine (9) of the eleven (11) contracts. The value of markets identified for women in the construction sector for the 2<sup>nd</sup> Quarter, FY'03, was R29,840,232. Five (5) of the eleven (11) contracts were privatization deals, with a cumulative value of R22,796,182.

**Manufacturing:** SEMED Project staff identified twenty-one (21) markets for SMMEs with companies involved in the manufacturing sector. The total value of these markets was R1,410,476, with R821,078 being attributed to businesses with women (holding equity and management positions in the companies). Five (5) of these contracts were privatization deals, with a value of R75,080.

**Transportation:** Seven (7) markets were identified by SEMED Project staff with companies involved in the transportation industry. The total value of these markets was R1,820,800.

**Wholesale Trade:** Wholesale trade was responsible for four (4) of the markets identified by SEMED Project staff in 2<sup>nd</sup> Quarter, FY'03. The cumulative value of these transactions was R492,051,530. The majority of this figure is the result of a contract signed for the importation of sixty million (60,000,000) barrels of oil from Nigeria to South Africa by a microenterprise. The figure for female involvement was R492,008,400, with women involved in two (2) of these transactions.

**Retail Trade:** Sixteen (16) markets were identified by SEMED Project staff in retail trade. The total value of these markets was R374,522, with R68,125 attributed to businesses with female involvement and R5,800 to privatization.

**Finance, Insurance and Real Estate:** Four (4) markets were identified by SEMED Project staff with companies in real estate. The total value of these markets was R43,698, with R38,574 attributed to businesses with female involvement.

**Services:** Thirty-four (34) markets were identified for companies in the services industry by the SEMED Project during 2<sup>nd</sup> Quarter, FY'03. The total value of these markets was R52,965,376, with R1,039,634 attributed to businesses with female involvement and R211,427 to privatization.

SEMED Project Gauteng staff identified and developed forty-one (41) markets, achieving 42% of the SEMED Project total for this indicator in 2<sup>nd</sup> Quarter, FY '03. The value of markets identified by SEMED Project Gauteng staff was R550,406,801. SEMED Project KZN staff identified and developed thirty-five (35) markets, achieving 36% of the SEMED Project total for this indicator in 2<sup>nd</sup> Quarter, FY '03. The value of markets identified by KZN Provincial staff was R5,056,228. SEMED Project staff in Limpopo Province identified and developed twenty-one (21) markets, achieving 22% of the SEMED Project total for this indicator in 2<sup>nd</sup> Quarter, FY '03. The value of markets identified by Limpopo Provincial staff was R23,054,799.

#### **2.1.4 Enhanced SMME Capacity to Respond to Markets**

**Privatization of Public Enterprises:** Nineteen (19) public enterprises were privatized during 2<sup>nd</sup> Quarter, FY'03. SEMED Project staff assisted SMMEs to successfully tender for various non-core activities for several government departments, including road maintenance, supply of stationery; landscaping, construction and catering. The value of these privatizations totaled R23,088,489, representing 88% of the annual target for this indicator. Limpopo Project staff was the most active in the privatization of public enterprises in the 2<sup>nd</sup> Quarter, FY '03. They were responsible for nine (9) of the nineteen (19) privatization transactions, with a total value of R22,541,900. This figure achieved 97% of the SEMED Project total for this indicator. KZN achieved eight (8) privatization transactions, with a value of R536,649 and Gauteng two (2) privatization transactions, with a value of R9,940.

**Entrepreneurs Receiving Business Training:** SEMED Project staff in the three (3) target provinces trained seven hundred twelve (712) entrepreneurs, of whom 50% were women, for a total of two thousand three hundred ninety-four (2,394) hours of in-person business skills training. Training topics ranged from basic business skill training and tender completion, to practical marketing skills and how to deal with finance and staffing issues. The Tycoon program, which covers the mass-media aspect of this indicator, will be launched on national radio and in provincial newspapers in May 2003.

SEMED Project Limpopo staff trained two hundred forty-six (246) entrepreneurs, for a total of one thousand eleven (1,011) hours of in-person training, contributing 35% and 42% to these indicators, respectively. SEMED Project Gauteng staff trained one hundred forty-eight (148) entrepreneurs, for a total of five hundred one (501) hours of in-person training, contributing 21% and 21% to these indicators, respectively. SEMED Project KZN staff trained three hundred eighteen (318) entrepreneurs for a total of eight hundred eighty-three (883) hours of in-person training, contributing 44% and 37% to these indicators.

#### **2.1.5 Increased SMME Access to Finance**

In 2<sup>nd</sup> Quarter, FY'03, the SEMED Project facilitated access to finance for nineteen (19) clients. Ten (10) of these transactions, valued at R1,010,525, involved female entrepreneurs. The value of these transactions totaled R2,400,896 towards the FY'03 Access To Finance target of R60,999,500.

#### **HIGHLIGHTS**

Nine (9) of these financial transactions were loans, with a cumulative value of R1,087,871. Four (4) grants were awarded to SEMED Project clients, with a value of R801,182: one (1) mortgage, with a value of R405,000; three (3) overdrafts, with a value of R101,500; one (1) transaction involving supplier credit and one (1) transaction involving negotiation of a discount. Six (6) of the financial transactions, totaling R658,843, were facilitated by traditional financial institutions.

SEMED Project Gauteng staff was involved in facilitating ten (10) SMMEs' access to finance. The total value of these transactions was R527,785. The SEMED Project KZN staff facilitated access to finance for eight (8) SMMEs valued at R1,168,138, and the Project Limpopo staff facilitated access to finance valued at R705,000 on behalf of one (1) SMME.

### **2.1.6 Gender Concerns**

All relevant Project Performance Monitoring Indicators are disaggregated by gender and province; however, there is only one (1) gender-specific indicator with a target in the SEMED Project, namely "the Percentage of Business Transactions that Involve Women in SMMEs". Women were actively involved (holding a position of responsibility in the operation of the SMME, as well as holding shares in the company) in 42% of all business transactions completed by SEMED Project staff during the reporting period.

For all other indicators disaggregated by gender, the active involvement of women in 2<sup>nd</sup> Quarter, FY'03 was also encouraging. Women were involved in 47% of the SMMEs for which the SEMED Project identified markets, and they were actively involved in 58% of the SMMEs that accessed finance with the Project's assistance .

Women also represented 52% of the participants at SEMED Project HIV/AIDS awareness meetings during 2<sup>nd</sup> Quarter, FY'03.

### **2.1.7 HIV/AIDS – Awareness, Prevention and Mitigation**

During 2<sup>nd</sup> Quarter, FY'03, SEMED Project staff in the three (3) target provinces distributed twenty-seven thousand nine hundred twenty (27,920) condoms and HIV/AIDS awareness materials at meetings attended by three hundred fifty (350) entrepreneurs, of whom 52% were women.

## **3.0 PERFORMANCE MONITORING AND EVALUATION**

On 3<sup>rd</sup> January 2003, a new report was introduced by Mr. Alan Brown, Performance Monitoring Specialist, to count "Employment Generated". This report will be linked to the relevant "Market Identified" or "Finance Accessed" Report from which the new employment figures are extrapolated. The figures for employment generated will be disaggregated to accurately indicate new positions for women. This report will ensure data integrity and accuracy in the newly implemented performance indicator; it will also ensure that any employment generated figures are directly attributable to SEMED Project staff involvement, and can only be quantified once the relevant positions have actually been made available. The "Employment Generated" form was first used by SEMED Project staff in February 2003.

On 17<sup>th</sup> January, Mr. Brown modified the Markets Identified Report to count privatizations accurately. On 21<sup>st</sup> January, Ms. Jennifer Robinson, Information Analyst, added the Fees Structure to the Request for Services form.

In an effort to assist Business Linkage Officers meet targets related to performance indicators, a new form has been introduced, entitled the "Weekly Planned Activities Report". The Business Linkage Officers will plan their weekly activities in advance. The form will give management more control over how the Business Linkage Officers are spending their time, and will provide an indication of the anticipated value of the transactions with which they are currently working. The Meeting Reports will be reviewed by management in conjunction with the Weekly Planned

Activities Report to assess individual Linkage Officers' performance, and to enable management to recommend time management strategies to improve overall performance.

## **4.0 PROJECT ADMINISTRATION**

### **4.1 PERSONNEL**

Please see Annexure E for the SEMED Project Organigram.

#### **KZN:**

Ms. Portia Noe was appointed Administrative Assistant to the KZN office on 2<sup>nd</sup> January, 2003. The SEMED Project KZN office staff complement was complete as of the end of January 2003, with one (1) Provincial Manager, two (2) Business Linkage Officers and one (1) Administrative Assistant.

#### **Limpopo:**

Project staff in Limpopo remain unchanged from the end of December 2002.

#### **Gauteng:**

Mr. Phillip Coetser was appointed as Business Linkage Officer on 27<sup>th</sup> January 2003. The complement of SEMED Project staff in the Gauteng office is now complete with one (1) Chief-of-Party, one (1) Deputy-Chief-of-Party, one (1) National Finance Manager, one (1) Information Analyst, one (1) Administrative Assistant and four (4) Business Linkage Officers.

### **4.2 PROCUREMENT**

There have been no major procurements by the SEMED Project during the 2<sup>nd</sup> Quarter, FY'03.

### **4.3 STAFF DEVELOPMENT**

During January, Ms. Jennifer Robinson, Information Analyst, spent three (3) days in the Limpopo Province SEMED Project Office conducting staff training. The training topics covered were basic computer training, Performance Monitoring Reports, Work in Progress Reports and Monthly Reports. Topics under discussion included provincial and individual targets, the newly implemented fees structure and the maintenance of client files.

On 18<sup>th</sup> February 2003, Ms. Gale, Chief-of-Party, Mr. Höll, National Finance Manager, and Ms. Robinson met with Ms. Qedi Khumalo, Provincial Manager, Mr. Mandla Mkhwanazi and Mr. Thulani Mbongwa, Business Linkages Officers, SEMED Project, KZN Provincial Office, to discuss the first four (4) months of the SEMED Project's performance in KZN. Ms. Khumalo stated that the visit from Head Office was of great assistance to the KZN staff, and it was agreed that individual managers would spend more time working in KZN with provincial staff. Targets and fees were discussed, and a number of issues pertaining to these areas of concern were resolved.

Mr. Phillip Coetser, Gauteng Business Linkage Officer, attended a specialized training course on Business Rehabilitation. The course was sponsored by the Banking Council of South Africa and presented by Business Skills South Africa. Dissemination of information on the five-day course will be provided by Mr. Coetser to all project staff in May 2003. Mr. Coetser was one of four (4) specialists selected to attend the training from a group of twenty-five (25) nominees.

Ms Thandi Khumalo, Mr. Peter Situmulaho and Mr. Philip Coetser, Gauteng Business Linkages Officers, SEMED Project, attended a course titled "Facilitator Training in Performance Excellence

and Self-Assessment of SMMEs". The two-day course (25<sup>th</sup> – 26<sup>th</sup> February 2003) was sponsored by the Department of Trade and Industry (DTI) and presented by the South African Business Excellence Foundation. The course introduced the concept of self-assessment and provided a framework for performance excellence for SMMEs.

Ms. E. Muller, Deputy Chief-of-Party, spent two (2) days, from 6<sup>th</sup> to 9<sup>th</sup> March 2003 in Limpopo working with the SEMED Project staff during the Polokwane Small Business Show and visited a number of clients.

From 18<sup>th</sup> to 19<sup>th</sup> March 2003, Mr. Norman Molomo, Limpopo Province Business Linkage Officer, attended a workshop facilitated by Business Referral Information Network (BRAIN). BRAIN is a DTI-funded organization responsible for the dissemination of business information. The primary purpose of the workshop was to provide information to service providers regarding the advantages of using DTI's network.

On 28<sup>th</sup> March 2003, Ms. Gale and Mr. Höll met with Ms. Qedi Khumalo, Provincial Manager, and Messrs. Mandla Mkhwanazi and Thulani Mbongwa, Business Linkages Specialists, SEMED KZN Provincial Office, to discuss follow-up with clients after the February visit of Ms. Gale, Ms. Robinson and Mr. Höll to the province. The content of meeting reports, targets and current activities were also discussed.

#### **4.4 PROJECT DELIVERABLES**

In 2<sup>nd</sup> Quarter, FY'03, three (3) Monthly Reports were produced (January, February and March). The SEMED Project Annual Work Plan was submitted to Ms. Gloria Mamba, Cognizant Technical Officer, SO5, USAID/South Africa, on 14<sup>th</sup> February 2003.

#### **4.5 USAID Coordination**

On 9<sup>th</sup> January 2003, Ms. Gale, Ms. Muller, Mr. Brown, Mr. Höll and Ms. Robinson met with Ms. Gloria Mamba, Cognizant Technical Officer, SO5, USAID/South Africa, at the SEMED Project offices in Midrand. The purpose of the meeting was to clarify definitions in the Performance Monitoring Plan and to explain to Ms. Mamba the system used to implement the current targets.

On 31<sup>st</sup> January, Ms. Gale and Mr. Höll attended the inauguration ceremony of the new USAID/South Africa Office Building in Groenkloof, Pretoria.

On 7<sup>th</sup> February 2003, Ms. Gale, Mr. Höll, and Ms. Robinson met with Ms. Reverie Zurba, External Liaison Specialist, USAID/South Africa, to discuss a marketing and promotional strategy for the SEMED Project.

On 11<sup>th</sup> February 2003, Ms. Gale, Mr. Höll, and Ms. Robinson held a follow-up meeting with Ms. Zurba to discuss and formulate an implementation plan, encompassing a marketing and promotional strategy.

On 26<sup>th</sup> February 2003, Ms. Gale, Mr. Höll, Mr. Jaime Reibel, Chief-of-Party, AGRILINK II Project, Ms. Kristy Cook, Co-Deputy Chief-of-Party (Administration), and Mr. Ronald Ramabulana, Co-Deputy Chief-of-Party (Program), AGRILINK II Project, met with Ms. Gloria Mamba, Ms. Katherine McKee, Director, and Ms. Jeanne Downing, Senior BDS Advisor, Office of Micro Enterprise Development USAID/Washington, at the SEMED Offices in Midrand. The purpose of the meeting was to discuss the potential of replicating projects similar to the AGRILINK II and SEMED Projects on a regional basis. Ms. Downing requested information on

the model(s) used to develop the SEMED Project, and the client selection criteria. Mr. Reibel explained that both AGRILINK II and the SEMED Project were “market-driven” programs and the criteria was based on the clients being SMMEs and PDIs, as well as established companies (very few new start-ups were considered). The Performance Indicators were discussed and Ms. Gale stressed the importance of SMME sustainability based on growth, provided through the assistance of the SEMED Project.

On 12<sup>th</sup> March 2003, Mr. Höll and Mr. David Mashilwane, Business Linkages Specialist, hosted Mr. Dirk Dijkerman, Director, Mr. Joel Kolker, Supervisory Private Enterprise Officer, SO5 Team Leader, Ms. Gloria Mamba, Cognizant Technical Officer, and Ms. Reverie Zurba, External Liaison Specialist, SO5, USAID/South Africa, and Mr. Andi Spicer, Bureau Chief, Dow Jones Newswires, on a visit to SEMED Project clients located in Soweto. The purpose of the visits was for Mr. Spicer to interview the entrepreneurs on USAID activities in South Africa.

On 17<sup>th</sup> March 2003, Ms. Gale, Ms. Muller, Mr. Höll, and Ms. Robinson met with Mr. Kolker and Ms. Mamba at the SEMED offices in Midrand. The purpose of the meeting was to discuss and clarify aspects of the SEMED Project’s 1<sup>st</sup> Quarterly Report under the Project extension. The upcoming Data Quality Assessment was discussed in detail.

#### **4.6 Reporting**

SEMED Project Monthly Progress Reports were submitted to the CTO on 20<sup>th</sup> February 2003, 17<sup>th</sup> March 2003 and 30<sup>th</sup> April, 2003. On 4<sup>th</sup> February 2003, the SEMED Project submitted the 1<sup>st</sup> Quarterly Report, FY’03, to Ms. Mamba.

### **5.0 CONSTRAINTS/SOLUTIONS**

**Constraint #1:** SEMED Project staff spends more time than is optimal performing administrative duties.

**Solution:** As staff grow accustomed to completing the administration inherent in the running of the Project they will become more time efficient, and administration will become less of a burden.

**Constraint #2:** Updating of PMP documentation to the PMP inception in April 2002. It has proved difficult to obtain the completed forms for transactions carried-out before September 2002 due to a number of Linkages Officers having left the Project. SEMED Project staff working during that period are spending a lot of time obtaining completed forms to fully up-date the PMP by early February 2003. This has a negative impact on the amount of time staff has to work on their own transactions.

**Solution:** All Gauteng SEMED staff has been requested to assist in this exercise.

**Constraint #3:** In reviewing “in kind contributions” in the SEMED Project budget, it is becoming clear that due to the lack of income in the provinces, it may be difficult to meet the targets set in the budget.

**Solution:** Carefully monitor “in kind contributions” and ensure that staff fully understands the categories of “in-kind contributions” and reports on these. This training will be provided by SEMED Project management.

## **6.0 PROJECT ACTIVITY LEVEL OF EFFORT (LOE)**

The SEMED Project Level of Effort for the quarter is shown in Appendix C. The majority of staff hours (53%) were spent in the following programmatic areas: a) market identification and establishing business transactions (22%); b) facilitation of access to finance (21%); and, c) business skills training (10%). The second highest level of effort was spent in Project administration (27%), with a lesser effort devoted to staff development and training (2%) and performance monitoring and evaluation (4%).

## **7.0 FINANCE**

The Financial Report, 2<sup>nd</sup> Quarter, FY'03, is presented in Appendix D. Expenditure for 2<sup>nd</sup> Quarter, FY'03, was R2,217,619. 2<sup>nd</sup> Quarter, FY'03 expenditure represents 10% of the total approved budget for the Project for FY'03 and FY'04. Salaries and benefits have stabilized after the increase apparent in 1<sup>st</sup> Quarter, FY'03 when the Project branched-out into the provinces and all the expenses involved in opening new offices were incurred. The SEMED Project is working within the constraints of the available budget and is monitoring the Rand/US\$ exchange rate/ and Project Burn Rate and its detrimental effect on the SEMED Project budget.

## **7.0 PROJECTED 2<sup>ND</sup> QUARTER, FY'03 ACTIVITIES**

### **April 2003**

- Submit 3<sup>rd</sup> Quarterly Report, FY'03.

### **May 2003**

- Update and modify the Performance Monitoring Plan for submission and approval by USAID after the results of the Data Quality Assessment have been made available.
- Implement monthly provincial reports.
- Set-up a SEMED Project client database.
- Continue to market the SEMED Project to government and donors.
- COP to visit Limpopo Province

### **June 2003**

- Hold two (2) marketing seminars to facilitate group meetings between SMMEs and large companies.
- Meet with two (2) existing Chambers of Commerce to promote SMME integration into the Chambers, as well as integration of SMME programs.
- Finalize client database.

## A: PERFORMANCE INDICATORS – FY '03 SUMMARY

	PERFORMANCE INDICATOR	FY '03			FY '02			CUMULATIVE FY'01 TO PRESENT		
		Total	Target	%Achieved	Total	Target	%Achieved	Total	Target	%Achieved
<b>SO.5 Increased Market-Driven Employment Opportunities Created</b>										
	Number Of Market-Driven Employment Opportunities Sustained	1,022	2,455	42%	2,160	2055	105%	3,182	4,510	71%
	Number Of Market-Driven Employment Opportunities Created*	44	682	6%				44	682	6%
<b>IR.5.1 More Rapid Growth of Existing SMMEs.</b>										
5.1.a	Number of Business Transactions	275	701	39%	639	449	142%	914	1,150	79%
5.1.b	Percentage of Business Transactions that Involve Women in SMMEs	31%	50%	62%	24%	50%	48%	28%	50%	56%
5.1.c	Value of Business Transactions	R 633,142,620	R 157,499,290	402%	R 166,180,103	R 184,722,710	90%	R 799,322,723	R 342,222,000	234%
<b>IR.5.1.1 Markets for SMMEs Identified and Developed</b>										
5.1.1a	Number of Markets Identified	207	449	46%	352	330	107%	559	770	73%
	Value of Markets Identified	R 594,333,560	R 70,499,790	843%	R 131,674,258	R 102,605,210	128%	R 726,007,818	R 173,105,000	419%
5.1.1b	Number of Profitable Product Lines Developed or Enhanced	4	70	6%	35	50	70%	39	120	33%
5.1.1c	Number of Markets Established with Large Entities	71	175	41%	141	155	91%	212	330	64%
<b>IR.5.1.2 Enhanced SMME Capacity to Respond to Markets</b>										
5.1.2a	Number of Entrepreneurs Who Receive Business Training - In Person	1,088	2,000	54%	304	300	101%	1,392	2,300	61%
	Number of Entrepreneurs Who Receive Business Training - Mass Media	0	150,000	0%	115,740	17,250	671%	115,740	167,250	69%
5.1.2b	Number of Entrepreneur Hours of Business Training - In Person	3,730	4,000	93%	200	218	92%	3,930	4,200	94%
	Number of Entrepreneur Hours of Business Training - Mass Media	0	1,800,000	0%	119,880	118,800	101%	119,880	1,918,800	6%
5.1.2c	Number of Value-Added Technology Transfers	5	70	7%	30	50	60%	35	120	29%
5.1.2d	Number of Privatized Public Enterprises	32	180	18%	141	50	282%	173	230	75%
5.1.2e	Value of Privatized Public Enterprises	R 27,629,458	R 26,000,000	106%	R 6,000,000	R 25,000,000	24%	R 33,629,458	R 51,000,000	66%
<b>IR.5.1.3 Increased SMME Access to Finance</b>										
5.1.3a	Number of Entities that Access Finance	36	81	44%	146	69	212%	182	150	121%
5.1.3b	Value of Finance Accessed by Entities	R 11,179,602	R 60,999,500	18%	R 28,505,845	R 57,117,500	50%	R 39,685,447	R 118,117,000	34%
<b>HIV/AIDS</b>										
HIV 1	Number of People Who Received HIV/AIDS Education	504			2,211			2,715		
HIV 2	Number of Condoms Distributed	29,520			13,600			43,120		

\* Indicator implemented in December 2002

NTS No Target Set

**B: PERFORMANCE INDICATORS – MONTHLY SUMMARY 2<sup>ND</sup> QUARTER, FY'03**

	PERFORMANCE INDICATOR	January 2003		February 2003		March 2003		Second Quarter FY '03
		Actual	% of Women Involved	Actual	% of Women Involved	Actual	% of Women Involved	
<b>SO.5 Increased Market-Driven Employment Opportunities Created</b>								
	Number Of Market-Driven Employment Opportunities Sustained	136	12%	116	54%	237	46%	489
	Number Of Market-Driven Employment Opportunities Created*			34	21%	10	70%	44
<b>IR.5.1 More Rapid Growth of Existing SMMEs.</b>								
5.1.a	Number of Business Transactions	36	36%	34	59%	65	37%	135
5.1.b	Percentage of Business Transactions that Involve Women in SMMEs	36%		59%		37%		44%
5.1.c	Value of Business Transactions	R 1,485,661	47%	R 534,588,143	96%	R 67,933,409	16%	R 604,007,213
<b>IR.5.1.1 Markets for SMMEs Identified and Developed</b>								
5.1.1a	Number of Markets Identified	22	41%	22	64%	53	43%	97
	Value of Markets Identified	R 788,361	69%	R 514,121,096	100%	R 63,608,371	16%	R 578,517,828
5.1.1b	Number of Profitable Product Lines Developed or Enhanced	1		1		1		3
5.1.1c	Number of Markets Established with Large Entities	13		10		26		49
<b>IR.5.1.2 Enhanced SMME Capacity to Respond to Markets</b>								
5.1.2a	Number of Entrepreneurs Who Receive Business Training - In Person	224	43%	261	51%	227	56%	712
	Number of Entrepreneurs Who Receive Business Training - Mass Media			0				0
5.1.2b	Number of Entrepreneur Hours of Business Training - In Person	513	45%	921	48%	960	50%	2,394
	Number of Entrepreneur Hours of Business Training - Mass Media			0				0
5.1.2c	Number of Value-Added Technology Transfers	1		1		3		5
5.1.2d	Number of Privatized Public Enterprises	8		5		6		19
5.1.2e	Value of Privatized Public Enterprises	R 404,648		R 20,240,124		R 2,443,717		R 23,088,489
<b>IR.5.1.3 Increased SMME Access to Finance</b>								
5.1.3a	Number of Entities that Access Finance	6	67%	7	86%	6	17%	19
5.1.3b	Value of Finance Accessed by Entities	R 292,652	51%	R 226,923	91%	R 1,881,321	37%	R 2,400,896
<b>HIV/AIDS</b>								
HIV 1	Number of People Who Received HIV/AIDS Education	32	69%	161	52%	157	59%	350
HIV 2	Number of Condoms Distributed	3,200	69%	9,020	35%	15,700	59%	27,920

\* Indicator implemented in December 2002, counting only from February 2003

**C: MAJOR ACTIVITIES LEVEL OF EFFORT CHART**

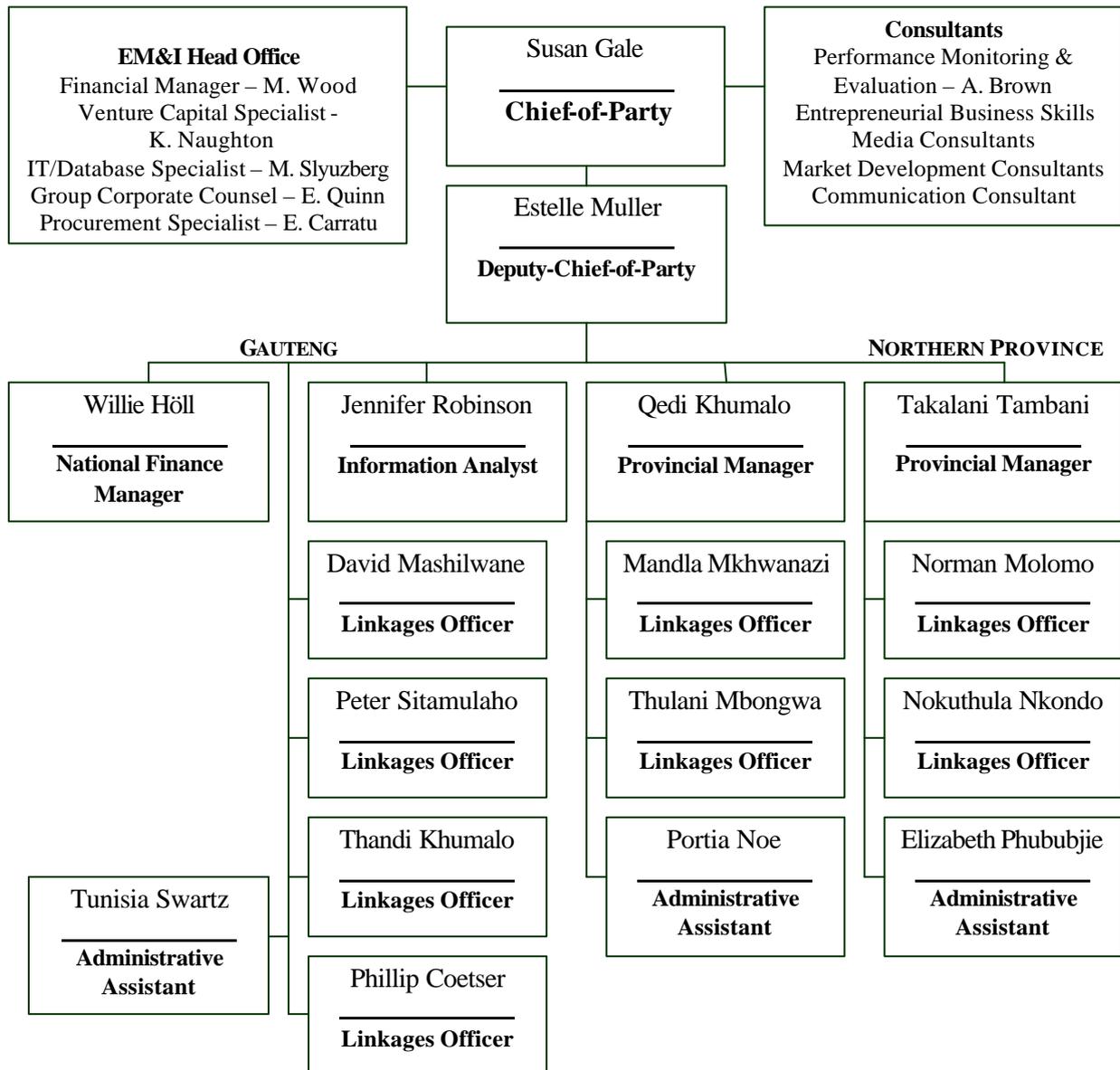
Component (Major Activity)	Average Personnel Salary & Benefits	Person Months	Major Activity as % of Total Person Months	Chief-of-Party	Deputy Chief-of-Party (Program)	National Financial Linkages Manager	Financial Specialist	Performance Monitoring & Evaluation Manager	Business Linkages Officers (10)	Information Analyst	Aministrative Assistants (3)	Home Office Support (1)	Consultant
	Rands			(# of days)	(# of days)	(# of days)	(# of days)		(# of days)	(# of days)	(# of days)	(# of days)	(# of days)
<b>PROGRAM</b>													
Markets Identified	204,026	10.5	22%	0.8	24.0	18.4	6.0	-	181.3	-	-	-	-
Business & Entrepreneurial Skills Training	110,838	4.9	10%	0.3	1.9	6.9	11.6	-	86.9	-	-	-	-
Technology Transfers	19,111	0.9	2%	-	1.4	0.1	1.5	-	16.3	-	-	-	-
Privatised Public Enterprises	8,404	0.6	1%	-	-	-	-	-	13.3	-	-	-	-
Access to Finance	168,379	10.4	21%	-	13.0	11.9	0.3	-	203.9	-	-	-	-
Development of Profitable Product Lines	4,652	0.3	1%	0.3	0.4	0.1	-	-	5.1	-	-	-	-
Establishing Markets with Larger Enterprises	16,496	1.3	3%	0.3	-	-	-	-	27.6	-	-	-	-
HIV/AIDS Education & Awareness	17,657	1.2	2%	-	-	0.6	-	-	25.3	-	-	-	-
<b>ADMINISTRATION</b>													
Project Administration	282,163	13.2	27%	64.8	10.1	10.1	0.3	-	6.3	15.4	174.5	8.8	1.0
Staff Development & Training	13,695	0.8	2%	0.8	0.3	0.5	-	-	12.0	4.8	0.2	-	-
Weekly Report Generation	13,852	0.8	2%	-	0.9	2.3	-	-	12.9	2.2	-	-	-
Monthly Report Generation	20,257	0.9	2%	1.4	1.8	3.1	-	-	6.1	8.3	-	-	-
Quarterly Report Generation	6,974	0.3	1%	1.3	-	-	-	-	-	5.8	-	0.5	-
Performance Monitoring & Evaluation	50,372	2.0	4%	0.1	0.3	6.5	-	7.3	-	30.1	-	-	-
Co-ordination	14,159	0.3	1%	3.5	-	2.5	-	-	0.4	1.0	-	-	-
<b>TOTAL</b>	<b>951,036</b>	<b>48.5</b>	<b>100%</b>	<b>73.3</b>	<b>53.9</b>	<b>63.0</b>	<b>19.6</b>	<b>7.3</b>	<b>597.3</b>	<b>67.5</b>	<b>174.7</b>	<b>9.3</b>	<b>1.0</b>

**D: 2<sup>ND</sup> QUARTER FINANCIAL SUMMARY**

Line Item	Approved Budget End FY'02	ACTUAL Total FY '01	ACTUAL Total FY '02	TOTAL EXPEND-ITURE FY '01 & FY '02	Remaining Budget End FY '02	Remaining Budget	Budget FY '03 & FY '04	TOTAL BUDGET FY '03 & FY '04	ACTUAL 1st Qtr, FY '03	ACTUAL January 2003	ACTUAL February 2003	ACTUAL March 2003	ACTUAL 2nd Qtr, FY '03	ACTUAL TOTAL FY'03	REMAINING BUDGET
	(US\$)	(US\$)	(US\$)	(US\$)	(US\$)	Rands	Rands	Rands	Rands	Rands	Rands	Rands	Rands	Rands	Rands
Salaries and Benefits	539,890	288,713	206,771	495,484	44,406	399,657	8,492,646	8,892,303	1,060,026	276,442	342,384	331,860	950,686	2,010,712	6,881,591
Consultants	32,375	8,763	23,181	31,944	431	3,878	1,020,308	1,024,186	36,312	-	350	-	350	36,662	987,524
Sub - Total	572,265	297,475	229,952	527,428	44,837	403,535	9,512,954	9,916,489	1,096,338	276,442	342,734	331,860	951,036	2,047,374	7,869,115
Allowances (Note 1)	-	-	-	-	-	-	775,868	775,868	97,003	41,083	17,725	21,779	80,587	177,590	598,278
Travel & Transportation	71,785	32,632	30,656	63,288	8,497	76,476	1,706,340	1,782,816	248,462	63,163	65,212	59,464	187,839	436,301	1,346,515
Mid-term Evaluation Costs	-	-	-	-	-	-	242,703	242,703	-	-	-	-	-	-	242,703
Other Direct Costs (Program Operations)	161,750	79,582	86,963	166,545	(4,795)	(43,152)	2,958,407	2,915,254	414,200	120,014	159,483	102,829	382,326	796,526	2,118,728
Sub - Total	233,535	112,214	117,619	229,832	3,703	33,323	5,683,318	5,716,641	759,665	224,260	242,420	184,072	650,752	1,410,417	4,306,224
Overhead	395,305	200,954	170,484	371,438	23,867	214,802	6,078,509	6,293,311	781,637	200,281	220,837	194,713	615,831	1,397,468	4,895,843
Equipment (Non-Expendable Property)	19,895	20,135	998	21,133	(1,238)	(11,144)	30,678	19,534	(600)	-	-	-	-	(600)	20,134
TOTAL	1,221,000	630,778	519,053	1,149,832	71,168	640,516	21,305,459	21,945,975	2,637,040	700,983	805,991	710,645	2,217,619	4,854,659	17,091,316

1. During FY'01 and FY'02 allowances were included in the Travel and Transportation line item.
2. Exchange rate at R9 = US\$1

**E: STAFF ORGANIGRAM**



## F: LINKAGES MEETINGS

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
03/01/2003	Mr. Michael Mabena, Owner/Member, Beauty Zone cc.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To discuss a R250.000 loan to start a beauty therapy and product distribution business.
03/01/2003	Mr. Bennath Khosa, Director, Kwazo Engineering cc.	Mr. Peter Situmulaho, Gauteng Province Business Linkage Officer.	Discuss upcoming Contracts.
04/01/2003	Mr. Mzikayise and Ms. Nokuthula Thusi, Owners, Nkulumo Blockmaking cc.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To provide information on the SEMED Project to the company and assist with their marketing requirements.
04/01/2003	Mr. Muntu Zondi, Owner, Thembekile Management cc.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce client to Eskom Foundation and to assist client to complete an application form.
06/01/2003	Mr. Sakie Monaheng, Owner/Manager, Orange Farm Graveyard cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To collect supporting documentation in order to compile a loan application.
06/01/2003	Ms. Funeka, Member, Nonopha Investment Enterprise cc.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the meeting was to discuss the meeting Ms. Khumalo had with Ms. Mathani of Tamasha Conference Solutions for their catering requirements.
06/01/2003	Mr. Mziwamandla, Manager, KwaMashu Butchery cc.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To request that the client arrange an appointment on behalf of the SEMED Project with KwaMashu Business Association.
06/01/2003	Mr. Bonga Mhlongo, Operations Manager, Thekwini Business Development Centre.	Ms. Qedi Khumalo, KZN Provincial Manager, Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer	To introduce the SEMED Project to the Durban Local Business Centre and to promote referral of clients between the two organizations.
06/01/2003	Mr. Zolo Duma, Member, Southern Funeral Directors cc.	Ms. Qedi Khumalo, KZN Provincial Manager.	Assess suitability of proposed business site
06/01/2003	Mr. Siphon Cebekhulu, Owner, Master Timber cc.; Ms Thabisile Zuma, Director, Umxhaso Blocks cc.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To discuss a R50 000 equipment loan.
06/01/2003	Ms. Xolile Hlongwane, Marketing Manager, Ivory Route (Pty) Ltd.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce the SEMED Project to the Ivory Route Marketing Manager and to establish a relationship with the Ivory Route clients.
07/01/2003	Mr. J. Mabena, MEC, Economic Affairs and Finance, Mpumalanga Government	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To introduce the services of EM&I to the MEC and to start a working relationship with the Government of Mpumalanga

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
07/01/2003	Mr. Victor Mohlala Managing Director, Crescent Endurance Corporation (Pty) Ltd., Mr. Maurice Motsepe, Company Secretary, Crescent Endurance Corporation (Pty) Ltd., Mr. Linda Nkosi, IT Division Executive Director, Crescent Endurance Corporation (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To attend an information session for an IT tender from the Department Of Economic Affairs and Finance
07/01/2003	Mr. Boyizana Mnyandu, Sinomlando Business Enterprises cc.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To assist client with access to Government tenders.
07/01/2003	Ms. Delisile Kweyama, Uthando Child Care Centre	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To identify a company to sponsor furniture, toys and stationery.
07/01/2003	Mrs. Shirley Illman, Mr. Paddy Illman. Owners, S. M. Illman (Pty) Ltd.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To identify markets for a dictionary being produced by the company.
07/01/2003	Mr. Steven Ngubo, Managing Partner, Phasiwe Investments cc., Mr. Tutu Ngubo, Partner, Phasiwe Investments cc.	Ms. Qedi Khumalo, KZN Provincial Manager.	Assist in the formation of a consortium to bid for acquisition of a timber processing plant.
07/01/2003	Mr. Lorry Mac, Kwalima Agricultural Advisor; Mr. Gidion Cele, Forest Manager, Mondi Ltd.; Miss. Thembelihle Cele, Owner, Microzone Printing Business cc.; Miss Delisile Kweyama, Founder Uthando Child Care Centre	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce the SEMED Project, and to explore possible linkages between the organizations.
07/01/2003	Mr. Kumaran Pillay, Manager, Link A Trainer Company cc.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To request MTN mobile phones quotations.
07/01/2003	Mr. M. R Pootona, Secretary, Bochum Industrial Committee.	Mr. Takalani Tambani, Limpopo Provincial Manager; Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To introduce SEMED and to analyze the needs of local industrialists, as well as to establish a working relationship with the Bochum committee.
07/01/2003	Mr. Benton Nkateko Mathye, Owner, Nhlngase Enterprise Development cc.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to ascertain the companies requirements.
08/01/2003	Mr. Kenneth Mahomo, Owner/Member, Mashemong Bakery	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To sign new bank application forms issued for 2003.
08/01/2003	Mr. Reginald Lengoabala, Managing Member, S.A. Business Support Centre.	Mr. Willie Höll, National Finance Manager.	To establish a working relationship with S.A. Business Support Center and the SEMED Project.
08/01/2003	Mr. Nathi Zondi, Owner, Nathi's Mobile Phones	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce the SEMED Project and explore market linkages with other companies.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
08/01/2003	Mr. Sannie Marema and Mr. Phithi Legodi, Managing Members, Remoemetsi Roads and Bridges	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To determine the requirements of the Remoemetsi Roads and Bridges.
08/01/2003	Mr. Paul Motalane and Mr. O.G Motalane, Managing Members, PP Woodworks and Chaka Funerals.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To determine the requirements of PP Woodworks and Chaka Funerals.
08/01/2003	Mr. Khathu N. Mashau, Director, KNM Consulting	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce the SEMED Project and to find out how the SEMED Project can help to increase the commercial viability of KNM Consulting.
08/01/2003	Mr. Junior Sono, Manager, Mshangane Project.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce the SEMED Project and to determine the company's requirements.
09/01/2003	Mr. Muzi Zuma, Manager, Impendle Municipality.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To provide an overview of the SEMED Project
09/01/2003	Mr. M Lekganyane, Member, Aganang Municipality.	Mr. Takalani Tambani, Limpopo Provincial Manager; Mr. Norman Molomo, Limpopo Province Business Linkage Officer	To introduce SEMED Project activities to the Region of Aganang, to establish a working relationship.
09/01/2003	Mr. Mulimusi Maphosa, Owner, Mulimusi Development Services cc.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to develop a working relationship with Mr. Maphosa.
13/01/2003	Mr. Steven Ngubo, Managing Partner, Phasiwe Investments; Mr. Tutu Ngubo, Partner, Phasiwe Investments	Ms. Qedi Khumalo, KZN Provincial Manager.	Sub-contracting to housing developers for the supply of roof trusses
13/01/2003	Mr. Peter Croeser, Chief Education Officer, Natal Museum.	Ms. Qedi Khumalo, KZN Provincial Manager.	To discuss the training needs of members of Zizamele Recycle Project and possible sponsorships.
13/01/2003	Mr. Mokadikwa Chiledi, Manager, Mahweling Industrial Units.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce SEMED Project activities to upholstery business and to determine the needs of the business.
13/01/2003	Mr. Isaac Nyoni, Manager, Mahweling Industrial Units.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce SEMED Project activities to the Millennium Cleaning and Gardening cc.; and to determine their needs.
13/01/2003	Mr. Nathi Shibambu, Principal, Nathi Shivambu and Associates.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to find out how SEMED Project can help Mr. Shivaambu's business to grow.
13/01/2003	Mr. Victor Mudzielwa, Manager, Thohoyandou Business Advice Centre .	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to determine the requirements to grow the business.
13/10/2003	Mr. Mkhondo, Manager, Local Business Service Centre	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to ascertain how the SEMED Project can add value to their Centre.
14/01/2003	Ms Annah Thebe, Secretary, Phambili Tyres cc.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To collect PMR papers on the tender this company undertook with the municipality of Johannesburg

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
14/01/2003	Ms. Sindi Mbizana, Managing Member, Anavisi Communications cc.	Mr. Willie Höll, National Finance Manager.	To collect copies of contracts facilitated by SEMED Project on behalf of Ms. Mbizana for record purposes.
14/01/2003	Mr. Lawrence Mkhaliphi, Owner, Sivest SA (Pty) Ltd., Mr. Bonginkosi Hlatshwayo, Manager, Sivest SA (Pty) Ltd.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	The company wish to establish if the SEMED Project can assist in identifying agricultural related projects in the Uthungulu area.
14/01/2003	Mr. Rees Lechet, Quality Assurer; Sydwell Shikweni, Skill Development Adviser; Mokopi Mokotedi, Communications Manager, Wholesale & Retail SETA.	Mr. Takalani Tambani, Limpopo Provincial Manager; Mr. Norman Molomo, Limpopo Province Business Linkage Officer	To introduce Wholesale & Retail SETA activities to the Province and how SMMEs can benefit from the incentives offered by the SETA.
14/01/2003	Mr. Tom Boya, Chairperson, Kabelo Investment Holding (Pty) Ltd., Mr. Kedi Mabotja, Executive Director, Kabelo Investment Holding (Pty) Ltd.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to establish the relationship with the Kabelo Investment Holdings (Pty) Ltd., Directors and their clients.
15/01/2003	Mr. J Jiyane, Owner/Member, J J Jiyane Transport cc.; Mr. A Mnguni, Owner/Member, Mnguni Transport cc.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To discuss the loan application of these two transport operators who have been awarded a sub-contract by a brick manufacturing company.
15/01/2003	Constand Viljoen, Army Support Base, Lieutenant Colonel W.W. Strydom, Mr. M J van Wyk; Ms. Nana, Owner, Nonopha Investment cc.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the meeting was to attend a compulsory information meeting and inspection of facilities for the catering services at Army Support Base Potchestroom.
15/01/2003	Mr. Thulani Masondo, SA Sugar; Mr. Nhlanhla Ndlovu, Department of Agriculture; Mr. Vuyo Hlombe, Department of Transport.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To meet with the Department of Agriculture who want to put out tenders for the construction of roads in between cane fields on the condition that 750 hectares land has been planted (+- R13 M) needed.
15/01/2003	Mr. Samuel Dube, Manager, Edge to Edge Business Solutions cc.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To market the SEMED Project. To work with Edge to Edge Business Solutions cc. The company has been identified as a service provider for credit bureau problems around Empangeni.
15/01/2003	Mr. Nkululeko Xozwa, Owner, N E F Transport cc.; Mr. Nkosikhona Magudulela, Director, Fundulwazi Investment cc.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To assist client in filling of Ithala Bank loan application.
15/01/2003	Mr. Phineas Maake, Manager, Local Business Service Centre.	Mr. Takalani Tambani, Limpopo Provincial Manager, Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project activities and to develop the working relationship.
16/01/2003	Mr. Clarence Ntकिनca, Owner/Manager, Amahlubi Phones.	Ms. Estelle Muller, Deputy Chief-of-Party.	To take GPS co-ordinates readings for the two new sites due to problem encountered at the two sites on the mine premises.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
16/01/2003	Ms. Joyce Majozi, Mr. Moses Kobedi, Members, Trainsure Developments cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To conduct a site inspection of the proposed new business premises for Trainsure Developments cc.
16/01/2003	Mr. Mandla Cele, Owner, Ilanga Store cc.; Mr. Siphon Makhanya, Chairman, Ophepheni Development Enterprise, Ms. Bajamile Cele, Treasurer, Ophepheni Development Enterprise; Mr. Zwelakhe Shange, Chief Induna; Mr. Mzo Dlungwane, Councilor.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce the SEMED Project to these organizations.
17/01/2003	Mr. Bennath Khoza, Director, Kwazo Engineering cc.	Mr. Peter Situmulaho, Gauteng Province Business Linkage Officer.	Discuss Tenders and Orders.
17/01/2003	Mr. Samukele Khumalo, Owner, Degree of Excellence cc.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	Client wants access to market for glasswork and ceramic artwork.
17/01/2003	Mr. Siphon Mthethwa, Manager, Talk Show Communications cc.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	Client identified as service provider for credit bureau problems in Northern Natal.
17/01/2003	Ms. Jennifer Mander, Chief Executive Officer, Institute of Natural Resources, Ms. Rene Ford, Project Manager, Institute of Natural Resources	Ms. Qedi Khumalo, KZN Provincial Manager.	Forge relationship with the institute to promote referrals of clients. Facilitate financial management skills training to emerging farmers.
17/01/2003	Mr. Jerry Mabusel, Managing Member, Mokopane Construction cc.	Mr. Takalani Tambani, Limpopo Provincial Manager; Mr. Norman Molomo, Limpopo Province Business Linkage Officer	To introduce SEMED activities to Mokopane Construction cc.; and to establish the actual needs of the business.
19/01/2003	Mr. Moses Magubane, Owner, Mazidlekaya Construction.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	Client wants assistance to identify reasonable stock supplier.
20/01/2003	Mr. Freddy Legoka, Owner/Manager, Freddy's Funerals cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the potential of the Orangefarm Graveyard Project.
20/01/2003	Mr. Gerhard Swanepoel, Owner/Manager, Kopano Commercial and Industrial Properties cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the way forward with the Orangefarm Graveyard Project.
20/01/2003	Mr. William Williams, Owner, Doornkuil Farm	Ms. Estelle Muller, Deputy Chief-of-Party.	To collect the documentation regarding the rezoning from farming to a cemetery.
20/01/2003	Mr. Innocent Ndhlovu, Owner/Manager, Kodak Bara; Mr. Pat O'Gorman, Consultant, Enterprise Management and Innovation (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the establishment of a Kodak photo processing laboratory at the Baragwanath taxi rank in Soweto.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
20/01/2003	Mr. Arnold Khumalo, Mr. David Radebe, Joint Owners, Amandla Buying Consortium cc.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	Client wants to find out if the SEMED Project can assist with drawing of policies and procedures for their investment scheme.
21/01/2003	Mr. Jose Loureiro, Design Manager, Novate Industries (Pty) Ltd.; Mr. Schalk van der Merwe and Mr. Izak van Heerden, Owner/ Managers, Able Easy Wheelchairs.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the design and estimated cost for the design of the proposed new plastic wheelchair.
21/01/2003	Mr. Volker Munster, Project Manager, Business Beat	Ms. Susan Gale, Chief-of-Party, Ms. Estelle Muller, Deputy Chief-of-Party, Mr. Willie Höll, National Finance Manager and Ms. Kate Naughton, Venture Capital Specialist.	To discuss working relationship between Business Beat and SEMED Project.
21/01/2003	Mrs. Agnes Sithole, Mrs. Judy Figland, Mrs. Charlotte McEnderry, Joint Owners, D`mano Ethnic Accessories cc.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	Assistance in compiling quotation for export of beadwork to Germany and identification of more markets.
21/01/2003	Ms Rena Naidoo, Councilor, Mr. Bigboy Mhlongo, Councilor; Mr. Nduku Khoza Councilor, Mr. Musawakhe Mbongwa, Parliamentary Officer, Mr. Dumekhaya Phoswa, Councilor, Mr. Mlungisi Sindane, Community Lawyer.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To provide information on the SEMED Project.
21/01/2003	Ms. Sindisiwe Kunene, Chairperson, Colleges Designing Centre, Mr. Mhlonishwa Ntshaba, Project Co-coordinator, Colleges Designing Centre, Miss. Thobile Ndamane, Secretary, Colleges Designing Centre, Miss Thembisile Zungu, Treasurer, Colleges Designing Centre.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To discuss SEMED Project assistance to the Colleges Designing Centre.
21/01/2003	Mr. Sabelo Ntombela, Owner, Qedusizi Dressmaking cc.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To provide information on the SEMED Project.
21/01/2003	Ms. Doris Zondi, Secretary, Nedupola Multi Skill Business Centre; Mr. Dumisani Dlamini, Secretary, Sewing Project; Mr. Refus Mkathi, Chairman, Masisukume Project.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce the SEMED Project to the Centre.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
21/10/2003	Mr. Lazarus Malemela, Manager, Lephalale Local Business Service Centre.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project activities and to forge business working relationship with this dynamic Centre.
22/01/2003	Mr. Robert Head, Business Development Executive, Supercall Cellular, Mr. August Mogola, Owner, Supercall Cellular cc.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To discuss the possibility of finding clients who are interested in buying airtime from this company for resale to the pre-paid community phone shops.
22/01/2003	Mr. Gold Mametja, Industrial Designer, CSIR; Mr. Schalk van der Merwe and Mr. Izak van Heerden, Owner/Managers, Able Easy Wheelchairs.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the design and estimated cost for the design of the proposed new plastic wheelchair.
22/01/2003	Ms. Glenda Butkow, Director, Job Bank Incorporated (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the structuring and identifying of premises for the new recruitment agency.
22/01/2003	Ms. Joyce Majozi, Mr. Moses Kobedi, Members, Trainsure Developments cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To view a property in Edenvale that was going to be auctioned the following day.
22/01/2003	Mr. Kevin Bunn, Manager, Anderson Vogt and Partners; Mr. Siyabonga Mnguni, Secretary, Department of Transport.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To market SEMED to emerging contractors at site meeting.
22/01/2003	Suzana Green, Owner, Breo Designs cc.	Ms. Qedi Khumalo, KZN Provincial Manager.	Strategy to increase market and penetration of chain stores.
22/01/2003	Mr. Jabulani Madonsela, Business Analyst, Ithala Bank; Mr. Otho Mgube, Owner, Sikhonzinkosi Hardware; Mr. Bryan Nicholson, Manager Business Loans, Ithala Bank.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To submit Sikhonzinkosi Hardware and Fundulwazi Investment cc., loan applications.
23/01/2003	Mr. Enoch Dlamini, Environmental Officer, Plastic Federation Of South Africa (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To discuss how the Federation can be of help in capacity building of Zakheni Heavy Duty Plastic Manufacturing
23/01/2003	Mr Bennath Khoza, Director, Kwazo Engineering cc.	Mr. Peter Situmulaho, Gauteng Province Business Linkage Officer.	Discuss upcoming orders.
23/01/2003	Mr. Mpume Hlatshwayo, Owner, Ukukhanya Paper and Stationery cc.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To market SEMED Project. Client wants to secure more government contracts to print stationery.
23/01/2003	Ms. Lolly Rampal, Secretary, Mooi River Municipality.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To provide information on the SEMED Project to the Mooi River Municipality.
23/01/2003	Mr. Thulani Bhengu, Chairperson, Zenzele Community Development Project	Ms. Qedi Khumalo, KZN Provincial Manager.	Access to Eskom Foundation's project sponsorship for development of a block making business.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
24/01/2003	Ms. Rachel van der Watt, Managing Member, Watt Creation cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the purchase of the closing down stationary stock of the Grayston Postnet.
24/01/2003	Ms. Elizabeth Kheswa, Managing Member, Liz Curtains cc.	Mr. Willie Höll, National Finance Manager.	To collect a copy of a lease document for the business premises Ms. Kheswa is hiring.
24/01/2003	Mr. Jacob Radebe, Centre Manager, Tjhaba Tshatsi Business Centre, Boipatong Development Company.	Mr. Willie Höll, National Finance Manager.	To re-establish ties with the Tjaba Tjatsie Business Centre clients. Mr. Radebe is the new manager of the centre
25/01/2003	Mr. Ntuthuko Buthelezi and Mr. Sifiso Mbatha, Owners, Kingdom Communications (Pty) Ltd.; Ms Nomusa Shabangu and Mr. Samson Mncube, Dumbe Municipality.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To introduce the SEMED Project. Client wants to mobilize business minded community to form 5 small companies which are 51% owned and controlled by women, then bid for telecommunication license before 30-04-03.
27/01/2003	Mr. Nkosinathi Ngubane, Owner, Special Marketing; Mr. Mahomed Alie, Sales Representative, Candystix cc.	Ms. Qedi Khumalo, KZN Provincial Manager.	Negotiate supply of chips at wholesale prices
27/01/2003	Mr. Bongani Mkhize, Owner, Bayabuzana Store.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce SEMED Project activities.
28/01/2003	Mr Louis Molefi, Owner/Member, Molefi Recycling cc.; Mr. Ludwig Van Biljon, Managing Director, Truck & Plant Corporation.; Mr. Pieter Van Der Merwe, Sales Manager, Truck & Plant Corporation.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To inspect the Bin truck which Mr. Molefi wants to purchase from this company
28/01/2003	Mr. Reginald Lengoabala, Managing Member, S.A. Business Support Centre.	Mr. Willie Höll, National Finance Manager.	To obtain the names and contact details of two potential new clients from Mr. Lengoabala.
28/01/2003	Mr. Nash Dababhayi, Manager, Marine Groupage Services (PTY) Ltd.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To get a quotation on behalf of D'mano Ethnic Accessories cc.; on insurance and freight costs to export goods to Germany.
28/01/2003	Mr. Thulani Bhengu, Chairperson, Zenzele Community Development Project; Mr. Zack Ndlovu, Buyer, Equality Construction cc.	Ms. Qedi Khumalo, KZN Provincial Manager.	Formalize contract to supply blocks
28/01/2003	Mr. Jabulani Madonsela, Business Loan Analyst, Ithala Bank.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To inspect the premises of Sikhonzinkosi Hardware with Mr. J. Madonsela.
28/01/2003	Ms. Galit Cohen, Manager Special Projects, Tikkun.	Mr. Willie Höll, National Finance Manager.	To brief Ms Cohen on the SEMED Project activities and establish a working relationship around common goals.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
28/01/2003	Ms. Maria Makhubu, Partner, Angel Hugg cc.	Mr. Willie Höll, National Finance Manager.	To collect letters of intent obtained from prospective market for adult disposable nappies by Angel Hugg.
29/01/2003	Mr A Aurora, Managing Director, TATA Steel (Pty)Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To discuss the Market Linkage with companies collecting steel to be recycled.
29/01/2003	Mr. Clarence Ntकिनca, Owner/Manager, Amahlubi Phoneshop; Mr. Johan van Eeden, Chairman, Witwatersrand GM Trust.	Ms. Estelle Muller, Deputy Chief-of-Party.	To conduct a site inspection of the proposed site for the container and discuss the permission required from the mine.
29/01/2003	Ms. Joyce Majozi, Mr. Moses Kobedi, Members Trainsure Developments cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To attend the auction of a property in Edenvale.
29/01/2003	Mr. Sifiso Mbatha, Chief Executive Officer, Kingdom Communications (Pty) Ltd., Mr. Musa Myeni, Financial Director, Kingdom Communications, (Pty) Ltd.	Ms. Qedi Khumalo, KZN Provincial Manager.	Identify companies who fund black empowerment projects.
29/01/2003	Mr. Ettiene Bestbier, Marketing Manager, Triple A Beef cc.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To collect application forms for the purchase of red meat for Dlokwakhe Butchery cc.
30/01/2003	Ms. Tsidi Mamore, Transnet Procurement, Transnet; Mr. Joseph Sibayo, Event Management, Esselen Park; Ms. Funeka, Member, Nonopha Investment Enterprise cc.; and Ms. Nana, Member, Nonopha Investment Enterprise cc.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	The purpose of the meeting was to attend a compulsory tender briefing of Transnet for the Events and Conferencing/Catering services at Esselen Park.
30/01/2003	Mr. Reginald Nyandeni, Marketing Director, Hulett Aluminum Foil Ltd.; Mr. Siphon Zimu, Executive Director, Business Support Centre.	Ms. Qedi Khumalo, KZN Provincial Manager.	To enquire on business opportunities available at Hulett's Aluminum for SMMEs.
31/01/2003	Ms. Evelyn Matube, Administration Officer, Vodacom Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To deliver the signed consent letter from ERPM Mine to Vodacom Ltd., in order for the cell phones to be activated.
03/02/2003	Ms. Ragel van der Watt, Managing Member, Mailbizz cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the purchase of the stationary stock and shop fittings of Postnet Grayston.
03/02/2003	Ms. Rosalind Duvenage, Consultant, Chas Everitt Estates; Ms. Joyce Majozi and Mr. Moses Kobedi, Members, Trainsure Developments cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To sign the altered Offer to Purchase for the property in Voortrekker Avenue, Edenvale.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
04/02/2003	Mr. Kenneth Tyika, Owner/Manger, Job Conexion cc.; Mr. Alan Vaksman, IT Specialist, EM&I Business Intelligence (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To discuss the business plan of Mr. Kenneth Tyika who wants to start a website for job placements.
04/02/2003	Ms. S E Makubedu, Ms. R Makubedu, Members, Makubedu Clothing.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To establish needs and requirements of Makhubedu clothing, and determine how SEMED Project can offer assistance.
04/02/2003	Ms. L Malindisa, Manager, Progress Dressmaking.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To conduct needs analysis, and to asses the required intervention from SEMED Project.
04/02/2003	Ms. L Mohlala, Ms L. Thobela and Ms. V Mangegape, Members, Majembeni Fence Manufacturing Project.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To determine the requirements of the Majembeni Trust.
04/02/2003	Mr. Quentin Taylor, Managing Member, C-Data cc.; Ms. Nontobeka Zwane, Managing Member, First Stop Financial Services cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the terms of a sub-lease agreement.
05/02/2003	Mr. Boy Mosoma, Owner/Member, Night Eagle Promotions cc.; Mr. Kenneth Mahomo, Owner/Member, Mashemong Shopping Complex.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To introduce Mr. Mahomo to Mr. Mosoma who owns a butchery so that he can mentor Mr. Mahomo.
05/02/2003	Mr. Gerald Swanepoel, Owner/Member and Ms Maria Venter, Owner/Member, Kopano Property cc.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To discuss a working relationship between SEMED and this company.
05/02/2003	Mr. David Zeverijn, Counselor (Economic) and Mr. Michel van Winden, 2nd Secretary, Economic & Trade Department, Ms. Zini Godden, Project Coordinator, Youth and Local Economic Development, Royal Netherlands Embassy	Ms. Susan Gale, Chief-of-Party; Mr. Willie Höll, National Finance Manager.	To present the SEMED Project and its activities and discuss ways to form a collaborative working relationship.
05/02/2003	National Federation Chamber of Commerce members.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project to NAFCO members and to strike a better working relationship.
05/02/2003	Mr. Phineas Selolo, Ms. I Shibambo, Ms. P Mashego and Mr. S Chiloane, Members Arconhoek Development Centre	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce SEMED Project activities and to forge working relationships.
05/02/2003	Mr. N.M. Pharea, Managing Member, South Pressing Company.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To introduce SEMED program and to identify the area of improvement.

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05/02/2003	Mr. Mnisi, Manager, Shadmag Furniture cc.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce SEMED Project and to determine the business needs of the business.
05/02/2003	Ms. Glenda Butkow, Director, Job Bank (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the requirements to establish a new recruitment agency.
06/02/2003	Ms. Dawn Citto, Owner/Member, African Aurore.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To facilitate linkages between SEMED Project clients in the tourism industry.
06/02/2003	Mr. Hopewell Khumalo, Director, Vukile Shipping; Mr. Sibusiso, Managing Director, Khanya Khumalo Electrical.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	To arrange a Joint Venture between Khanya Khumalo Electrical and Vukile Shipping for the maintenance of all Total properties and service stations in Gauteng covering their electrical requirements.
06/02/2003	Ms. M. Zuma, Procurement Manager, National Ports Authority, Mr. J Majola, BEE Supplier Development Manger, National Ports Authority, Mr. Raj Durgapersad, Marine Ops/Harbor BEE Opportunities, National Ports Authority.	Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Mandlakhe Mkhwanazi, KZN Business Linkage Officer	To collect information on business opportunities available to BEE companies
06/02/2003	Ms. Linah Ntshangase, Founder and Ms. Mano Mbeje, Secretary, Bongekile Crèche.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To market SEMED Project activities and introduce Eskom Foundation Program.
06/02/2003	Mr. Jacob Majola, BEE Supplier Development Manager, National Ports Authority	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer; Mrs. Qedi Khumalo, KZN Provincial Manager.	To provide information on the SEMED Project at a BEE workshop in Richards Bay
06/02/2003	Mr. Danie Muller, Managing Director, Traders Pawn Shop and Finance (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the purchase of a second hand cell phone.
07/02/2003	Mr. Bennath Khosa, Director, Kwazo Engineering cc.	Mr. Peter Situmulaho, Gauteng Province Business Linkages Officer.	Discuss upcoming contracts
07/02/2003	Mr. Vincent Dlamini, Owner, Ikhwezi Lokusa Steel Fabrications.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To discuss the SEMED Project and to inspect Ikhwezi Lokusa Steel Fabrications' premises
07/02/2003	Mr. Gilbert Zulu, Member Insala Twenty Two cc.; Mr. Siphon Shabalala, Consultant, Business Support Centre	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	Acquire information about the order to supply stationery received by Business Support Centre on behalf of Mr. Zulu
07/02/2003	Mr. Victor Mohlala, Owner/Member, Prop Civils (Pty) Ltd.; Mr. Smopo Mokgabudi, Company Secretary, Prop Civils (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To attend a site meeting of a tender to install water meters in Carolina.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
10/02/2003	Mr. Stanley Mahlelela , Director, LYB Bricks and Blocks cc.	Mr. Peter Situmulaho, Gauteng Province Business Linkages Officer.	Discuss acquisition of machine to manufacture bricks
10/02/2003	Ms. C Ramawela, Manager, Ramawela Sewing Project.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To conduct needs analysis and to assess required intervention from the SEMED Project.
10/02/2003	Ms. M Mason, Manager, Professional Sewing Tailoring cc.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To conduct needs analysis and asses the required intervention.
10/02/2003	Mr. Thami Gama, Managing Director and Mr. Kedi Maboja, Executive Director, Bundu Corporate Suppliers.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	T o introduce SEMED Project and to identify the level of assistance required by BCS.
10/02/2003	Mr. Pilusa, CEO, The Consultancy, Mr. Solly Mokgalaka, Ms. Beatrice Rasibotje and Mr. Solly Mokgwathi, Project officers, The Consultancy.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to identify areas of development.
10/02/2003	Ms. P.M Mashego, Owner, MTK's Interiors Decorations.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To discuss SEMED Project interventions.
10/02/2003	Mr. T.P Thobane, Owner, Ntshebele.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	T o introduce SEMED Project and to identify the areas of improvement.
10/02/2003	Ms. Busisiwe Dlungwane, Secretary and Mr. Sipho Makhanya, Chairman, Ophepheni Dev Enterprises; Mr. Bongani Msomi, Local Chief, Bhekani Tribal Authority; Mr. Sgungu Cele, Owner and Mr. Mandla Cele, Owner, Freedged Store.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To Market SEMED Project products and to obtain quotations for Sikhonzinkosi Hardware.
11/02/2003	Mr. Mofaleng Mosoma, Manager, Property Services; Mr. Justice Mohlala, Owner/Member and Mr. Johannes Mashiloane, Owner/Member, Prop Civils (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	The purpose of this meeting was to inspect a shopping complex in Siyabuswa Mpumalanga which is for sale.
11/02/2003	Mr. Francis Osuya, CEO, Philips Consulting (Pty) Ltd.	Mr. Peter Situmulaho, Gauteng Province Business Linkages Officer.	Discuss business opportunities.
11/02/2003	Mr. Neville Matjie, Investment Promotions and Facilitation Officer, Trade and Investment KwaZulu Natal (TIK), Ms. Zandile Majola, Investment Business Advisor, TIK, Ms. Zama Mncwabe, Marketing Research, TIK	Ms. Qedi Khumalo, KZN Provincial Manager.	Discuss areas of co-operation and referral of clients.

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11/02/2003	Mr. J.N Baloyi, Manager, J.N Modern Cleaner.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce SEMED Project and conduct a needs analysis.
11/02/2003	Mr. M.A Phaahla, Manager, SANITEX Company.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce SEMED Project and to conduct needs analysis of the business.
11/02/2003	Mr. M.P Malobane, Owner and Mr. Malobane, Manager, Machipisani Woodworks.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to identify areas of expansion.
11/02/2003	Ms. Edzisani Malelelo, CEO, Edzani Consultant.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to identify areas of development.
11/02/2003	Ms. Renpathie Naidoo, Entrepreneur; Mr. Mohamed Naido, Owner, Richmond Service Station.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To market SEMED Project products and discuss bank loan requirements.
11/02/2003	Ms Zandile Majola, Investment Business Advisor, Mr. Neville Matjie, Investment Promotion & Facilitation Officer, Ms. Zama Mncwabe, Marketing Manager, Ms Lungelwa Gwagwa, Investment Business Advisor, Trade and Investment KwaZulu Natal.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer; Mrs. Qedi Khumalo, KZN Provincial Manager.	To introduce the SEMED Project and discuss how SEMED and Trade and Investment KwaZulu Natal can interact with each other in promoting small business development
11/02/2003	Mr. Leonard Masked, Business Linkages Co-coordinator, Tourism Enterprise Program.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	To introduce the SEMED Project and ascertain how the SMMEs and the PDI in tourism industry can have access to technical assistance offered by TEP.
11/02/2003	Mr. Antony Mnculwane, Chairman, Mr. Langa Mncube, Member, Mr. Thembinkosi Hlongwane, Member, Entokozweni Community Land Trust.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer; Mrs. Qedi Khumalo, KZN Provincial Manager.	Entokozweni Community Land Trust wants to register a co-operative and requires assistance to access finance.
11/02/2003	Ms. Azlie Loots, Property Broker, Yellow Button Property Management (Pty) Ltd.; Ms. Nontobeko Zwane, Managing Member, First Stop Financial Services cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To enquire about the cost for rental space and the minimum period for a lease agreement.
11/02/2003	Mr. Francois Oosthuizen, Owner, Oosthuizen Inc.; Ms. Joyce Majozi and Mr. Moses Kobedi, Members, Trainsure Developments cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To request Mr. Oosthuisen assistance to settle a default in the name of Mr. Kobedi with Stannic.
12/02/2003	Dr. Lokwe, Owner/Member, Wavuma Center	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	The purpose of this meeting was to resuscitate this deal which was handled by one of SEMED Project ex employees.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
12/02/2003	Mr. Josiah Zunguza, Owner/Member and Mr. Simon Zunguza, Assistant, Vukani Brickworks cc.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	To assist the client with balancing of his books and record keeping.
12/02/2003	Ms. Vanessa Van Heerden, Private Sector Manager, Swedish International Development Agency SIDA.	Ms. Susan Gale, Chief-of-Party; Mr. Willie Höll, National Finance Manager.	To present the SEMED Project and its activities and discuss ways to form a collaborative working relationship.
12/02/2003	Mr. S.D Moagi, Owner, Mapagane Multiservice Provider.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project to Mapagane Multiservice Provider.
12/02/2003	Mr. Mzokuthula Nzimande, Chairperson, Siyazama Catering; Mr. Msizi Makhanya, Press Freelance Journalist; Mr. Musa Mbongwa, Parliamentary Constituency Officer.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To market SEMED Products and to introduce the Eskom Foundation Program.
12/02/2003	Mr. Clarence Ntinca, Owner/Manager, Amahlubi Phoneshop.	Ms. Estelle Muller, Deputy Chief-of-Party.	To inspect a new site for the Vodacom Container Franchise.
12/02/2003	Ms. Rosalind Duvenage, Consultant, Chas Everitt Estates; Ms. Joyce Majosi and Mr. Moses Kobedi, Members, Trainsure Developments cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To sign an Offer to Purchase for a property in Andries Pretorius Street.
13/02/2003	Ms Thandiwe Kgwathisi, Director, Department of Transport.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	The purpose of this meeting was to discuss the 30% stake set aside by the Government for BEE ownership over period of three years.
13/02/2003	Ms. Sindisile Kunene, Chairperson, Mr. Sabelo Ntombela, Deputy Chairperson, Ms. Thobile Ndamane, Secretary and Ms. Thembisile Zungu, Treasurer, Collegues Designing Centre.	Ms. Qedi Khumalo, KZN Provincial Manager.	To view products in order to identify potential buyers.
13/02/2003	Mr. Patrick Kunene, Chairman, and Mr. Cyprian Kunene, Councilor, Lotheni Development Community.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To market SEMED Project products and to introduce Shield Company and Eskom Foundation Programs.
14/02/2003	Ms. Ntokozo Ngcobo, Managing Member, Clara's Enterprise...	Ms. Qedi Khumalo, KZN Provincial Manager.	Discuss market research for tourism business.
14/02/2003	Mr. Eric Fajole, Commercial Attaché, French Embassy.	Ms. Susan Gale, Chief-of-Party; Mr. Willie Höll, National Finance Manager; Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To present the SEMED Project and its activities and discuss ways to form a collaborative working relationship.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
14/02/2003	Mr. Madoda Dlamini, Owner, Bush Dlamini Timber Harvesting; Mr. Siyabonga Kubheka, Ithala Bank Business Loans writer.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce Mr. Siyabonga Kubheka to Mr. Madoda Dlamini and to view the business.
16/02/2003	Mr. Ambrose Msane, Councilor, KwaMsani Tribal Authority; Mr. Kholwa Tembe, Owner, Zabalaza Burglar Guards; Ms. Ritta Mabika, Chairperson, Vukuzithathe Business Enterprise.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To market SEMED Project and to introduce the Shield Organization and Eskom Foundation Program.
16/02/2003000	Ms Lisa Cele, Owner Mombane Store; Ms Nomathemba Mdletshe, Owner, Kholwa Store; Mr., Gideon Cele, Owner, Ndosi, Mevamlhlophe and Inewe Stores.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce the SEMED Project and provide information on the Shield Organization and Eskom Foundation Programs
16/02/2003	Mr. Aphios Khumalo, Owner, M. A. Transport.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To discuss equipment loan requirements.
16/02/2003	Mr. Trevor Msane, Owner, Msane Sand.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce SEMED Project and to discuss bank loan requirements.
17/02/2003	Mr. Eugene Louw, Managing Director, Dalitso Business Equipment (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	Dalitso Business Equipment (Pty) requested SEMED Project assistance in channeling all companies requesting office automation.
17/02/2003	Mr. S. Ngobese, Editor, Ilanga Publishing (Pty) Ltd; Mr. A. Konigkramer, Managing Director, Ilanga Publishing (Pty) Ltd.	Ms. Susan Gale, Chief of Party, Mr. Willie Holl, National Finance Manager, Information Analyst; Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	Discuss the printing of Tycoon Business Adventures in April 2003.
17/02/2003	Mr. Duncan Dlamini, Senior Business Development Advisor, Thekwini Business Development Centre	Ms. Susan Gale, Chief of Party, Mr. Willie Holl, National Finance Manager, Ms. Jennifer Robinson, Information Analyst; Ms. Qedi Khumalo, KZN Provincial Manager, Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To discuss the Thekwini Center and to ascertain if the SEMED Project could cooperate with this Centre in the provision of BDS.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
17/02/2003	Mr. Chris Mtshali, Deputy Manager, SMME Development, Dr. Bheki Langa, General Manger, Department of Economic Affairs and Tourism.	Ms. Susan Gale, Chief of Party, Mr. Willie Holl, National Finance Manager, Ms. Jennifer Robinson, Information Analyst; Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Mandlakhe Mkhwanazi , KZN Province Business Linkage Officer.	To discuss areas in which the Department of Economic Affairs and Tourism could work together with the SEMED Project.
17/02/2003	Ms. Derna Edmund, SMME Development Manager and BEE Advisor, Eskom.	Ms. Susan Gale, Chief of Party, Mr. Willie Holl, National Finance Manager, Ms. Jennifer Robinson, Information Analyst; Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Mandlakhe Mkhwanazi , KZN Province Business Linkage Officer.	To market SEMED and to enquire about Eskom's BEE programs.
17/02/2003	Ms. Linkie Semetseng, Project Member, Mintiro ya Vulavula.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce the SEMED Project and to identify areas of improvement.
17/02/2003	Mr. Albert Mkwanzazi, Owner, MA Mkhwanazi Holding.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to identify areas of assistance to improve the business.
17/02/2003	Ms Renpathie Naidoo, proposed buyer of Richmond Service Station; Mr. Abbas Kadoo. Owner of Richmond Service Station	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce the SEMED Project and to view the business.
18/02/2003	Mr. Gerald Swanepoel, Owner/Member, Ms Maria Venter, Owner/Manager, Kopano Property cc.; Mr. Victor Mohlala, Managing Director, Prop Civils (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To inspect the shopping centre which is for sale
18/02/2003	Mr. P.F. Maseko, Owner, Fally's Building Material.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	To visit the business site and to interview the client for business plan compilation.
18/02/2003	Mr. Lindelani Ngema, Program Manager, Ukhozi FM	Nr. Willie Holl, National Finance Manager.; Ms.Qedi Khumalo, KZN Provincial Manager; Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To discuss the broadcasting schedule for the Tycoon Business Adventures and request a quotation for the production and broadcast.
18/02/2003	Mr. Brian Avnit, Managing Member, Goldenspot Trading cc.	Mr. Willie Holl, National Finance Manager; Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To discuss access to funds available to tourism businesses from the Tourism Enterprise Program.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
18/02/2003	Mr. Jadesh Rajathan, Procurement Manger, Pietermaritzburg Municipality.	Ms. Susan Gale, Chief of Party, Mr. Willie Holl, National Finance Manager, Ms. Jennifer Robinson, Information Analyst; Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Mandlakhe Mkhwanazi , KZN Province Business Linkage Officer.	To introduce the SEMED Project and request referral of emerging contractors to SEMED for tendering, access to markets and training.
18/02/2003	Mr. Benedict Dlodlo, Mr. Antonio Mkwazi, Directors, Path Development Solutions	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss markets for crocodile, ostrich and sheep leather.
19/02/2003	Mr. Ndinge Mashegana, Project Manager and Mr. Ambrose Makgwale, Gauteng Economic Development Agency (GEDA); Mr. Akikazu Hamada, Director, Japanese Economic Trade Organization (JETRO).	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To attend the Presentation of export business opportunities available in Japan.
19/02/2003	Mr. D.C. Segooa, Member and Ms. D. Segooa, Member, Gift Neo Funerals.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	To submit outstanding documents and training on partnership requirements/agreement.
19/02/2003	Mr. Robert Ngcobo, Senior, Business Loans Executive, Ithala Development Finance Corporation Ltd.	Ms. Susan Gale, Chief of Party, Mr. Willie Holl, National Finance Manager, Ms. Jennifer Robinson, Information Analyst; Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Mandlakhe Mkhwanazi , KZN Province Business Linkage Officer.	To discuss sponsorship of the Tycoon Business Adventures broadcast, and general information on areas the SEMED Project could work with Ithala Development Finance Corporation Ltd.
19/02/2003	Mr. Bongani Phiri, Emerging Contractor Development Training Manager, Department of Public Works.	Ms. Susan Gale, Chief of Party, Mr. Willie Holl, National Finance Manager, Ms. Jennifer Robinson, Information Analyst; Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Mandlakhe Mkhwanazi , KZN Province Business Linkage Officer.	To introduce the SEMED Project and request referral of emerging contractors to SEMED for tendering, access to markets and training.
19/02/2003	Ms. Rajeshri Sardha, Industrial Advisor, Department of Trade and Industry .	Ms. Susan Gale, Chief of Party, Mr. Willie Holl, National Finance Manager, Ms. Jennifer Robinson, Information Analyst; Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Mandlakhe Mkhwanazi , KZN Province Business Linkage Officer.	To present information on the SEMED Project, and ascertain potential synergies between the DTI program and the SEMED Project's activities.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
19/02/2003	Mr. Hank Doeg, Business Partners Mentor and Mr. Schalk van der Merwe, Managing Director, Able Corporation (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the role Mr. Doeg could fulfill in terms of the mentorship prize won by Able.
19/02/2003	Mr. Schalk van der Merwe, Managing Director, Able Corporation (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To review the discussions with Hank Doeg and to discuss the future involvement of Business Partners and the feedback received from the Fairlady article.
20/02/2003	Mr. Lemmy Mdluli, Director, Mpumalanga Provincial Government Finance & Economic Affairs; Mr. Jerry Maru, Youth Adviser, the Premiers Office; Mr. Paulos Mnisi, Program Director, Mpumalanga Youth League	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To purpose of this visit was to attend the tender information session for the Resuscitation of the Mpumalanga Youth Business Initiative.
20/02/2003	Mr. Scelo Nkwanyane, Manager and Mr. Siphon Dladla, Member, Ozwathini Co-Operative.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce Shield Company.
20/02/2003	Mr. Gilbert Zulu, Member, Insala Twenty Two cc.; Mr. Desdirius Khena, Member, Khena Construction cc.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	To introduce both clients to the site meeting and its procedures and to assist with completion of tender documents.
21/02/2003	Mr. Christiaan Saaiman, Director, EMIA, Ms. Shakira, Deputy Director, EMIA; Various EMIA Stakeholders.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the workshop was to discuss new rules implemented in December 2002, proposed rules, which will be effective in March 2003, constraints and difficulties encountered by EMIA & Exporters and also to obtain input on the new EMIA export initiative.
21/02/2003	Dr. Nomsa Mazwai, Executive Chairman, Imbasa Oil (Pty) Ltd.	Mr. Peter Situmulaho, Gauteng Province Business Linkages Officer.	Discuss business opportunities.
21/02/2003	Mr. T.T Mukhuba and Mr. N Msimanga, Partners, Fig and Thalu Manufacturing.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to identify areas of improvement.
21/02/2003	Mr. Otho Mgube, Owner, Sikhonzinkosi Hardware.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To assist client to obtain quotations.
21/02/2003	Mr. Gilbert Zulu, Member, Insala Twenty Two cc.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	To assist Mr. Zulu to choose appropriate truck.
24/02/2003	Ms. Sade Fasedemi and Mr. Vusumuzi Mkhondo, Consultants, Phillips Consulting.	Mr. Willie Höll, National Finance Manager; Mr. Peter Situmulaho, Gauteng Province Business Linkages Officer.	To present the SEMED Project and its activities and discuss ways to form a collaborative working relationship.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
25/02/2003	Mr. Alistair and Ms. Priscilla Kok, proposed buyers of Ambledale Yoghurt and Indezi Farm; Ms. Jane Floker and Mr. Barry James, Homenet Agriplan Advisors; Mr. John Haris, Owner, Indezi Farm; Mr. Tom Strachan, Owner, Ambledale Yoghurt Company.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To market SEMED Project and to view Ambledale Yoghurt plant.
25/02/2003	Mr. Simbongile Ntshangase, Managing Member, Mgazi Computers and Networks.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	To provide information on the SEMED Project. Client requires all the services offered by the SEMED Project.
26/02/2003	Various delegates from Business Development Service Providers, Banks Consultants, etc.	Mr. Willie Höll, National Finance Manager	To attend the launch of the Enterprise Competition.
27/02/2003	Mr. Ntokozo Ndebele, Owner, Ntokozo Business Machines & Telecom Solutions.	Mr. Willie Holl, National Finance Manager, Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	To introduce SEMED Project and to discuss the clients requirements.
27/02/2003	Mr. Ambrose Makgwale, Project Manager, Gauteng Economic Development Agency (GEDA).	Mr. Willie Höll, National Finance Manager.	To discuss to projects Mr. Makgwale is busy with and see whether the SEMED Project can assist.
27/02/2003	Mr. Mduduzi Mlangeni, Chairperson, Ladysmith Emerging Contractors & Associations; Mr. Sbusiso Khuzwayo, Inland Regional Director, Dept of Traditional Affairs and Local Government.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	To market the SEMED Project, discuss relaxation on the pre contract requirements of the Dept., from Emerging contractors who want access to Govt. contracts.
28/02/2003	Ms. Pinky Funeka, Member, Nonopha Investment Enterprise.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	To assist Ms. Funeka with the M.O.U Agreement.
28/02/2003	Mr. Sibusiso Khumalo, Managing Director and Mr. Peter Mahlaba, Director, Khanya Khumalo Electrical; Mr. Brian Gwebu, Director, Gwebus Electrical Engineers.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	Discuss the forming of a Joint Venture to put together proposals for tenders from Tshwane Council.
28/02/2003	Mr. Samkelo Khumalo, Director and Mr. Sibongiseni M̄bizela, Marketing Manager, Degree of Excellence Glassworks; Mr. Simbongile Ntshangase, Managing Member, Mgazi Computers and Networks; Mr. Rod Cusens, Program Manager and Mr. Cosmas Mamhunze, Program Analyst, Global Technology Network.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer, Ms. Qedi Khumalo, KZN Provincial Manager	To attend the GTN presentation with the intention of getting more of our SEMED Project clients registered with GTN for market purpose.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
04/03/2003	Mr. Isaac Mashaba, Owner/Member, Classic Car Sales.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To discuss opportunities presented by Wesbank regarding a tender awarded by the Government.
01/03/2003	Ms. M.S. Langa, Municipality Manager, Aganang Municipality; Mr. Maila, Community Liaison Officer, Aganang Municipality	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to establish a working relationship.
2/03/2003	Mr. Wellbeloved Siwela, Managing Member, Welnel Investments cc.	Mr. Willie Höll, National Finance Manager.	To carry out a site inspection and check the upgrading and renovation of the building in Sebokeng.
03/03/2003	Ms. Nontobeko Zwane, Managing Member, First Stop Financial Services cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the sub-lease of excess furnished office space.
03/03/2003	Ms. Alma Williams, Franchisee, Postnet, Grayston.	Ms. Estelle Muller, Deputy Chief-of-Party.	Discussed the possibility of liquidating the franchise.
03/03/2003	M s. Carol Sutton, Owner, Ilala Weavers	Ms. Qedi Khumalo, KZN Provincial Manager.	To view the arts and crafts produced at Ilala Weavers with the aim of facilitating market access.
03/03/2003	Mr. Mzwandile Damoyi, Member, Mkhulu and Sons Colliery.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the meeting was to introduce the SEMED Project and to discuss the client's requirements.
04/03/2003	Mr. Pius Dlamini, Owner, Lindokuhle Timber Harvesting.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To introduce the SEMED Project to this SMME.
04/04/2003	Ms. Joanne Jacobsz, Owner, Nguni Handicrafts.	Ms. Qedi Khumalo, KZN Provincial Manager.	To view the beadwork and clothing being produced by Nguni Handicrafts with the aim of facilitating market access.
05/03/2003	Mr. Meshack Nkabinde, Chief Executive Officer, Ekukhanyeni Business Center.	Ms. Susan Gale, Chief-of-Party, Mr. Willie Höll, National Finance Manager; Mr. David Mashilwane, Gauteng Province Business Linkage Officer, Ms. Jenni Robinson, Information Analyst.	Visited the business center to see what activities take place there and whether they have the capacity to be service providers to SEMED Project clients in the SMME sector.
06/03/2003	Mr. Petros Vilakazi, Owner, Vilakazi Construction.	Ms. Qedi Khumalo, KZN Provincial Manager.	Assisted client to qualify for a road construction tender with the Department of Transport.
06/03/2003	Mr. M. Siminya, Owner, Siminya Development Consulting.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To determine the needs, and to asses how SEMED Project could add value through the provision of access to markets and finance.
07/03/2003	Mrs. Shirley Illman, Owner, S M Illman.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To collect the tax invoice for two dictionaries sold.
07/03/2003	Mr. Thabani Nxele, Owner, Landelani Supermarket.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To market the SEMED Project, and to try to sell the Shield Franchise idea to the client.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
07/03/2003	Ms. Di Milford, Donor Marketer, Gateway Project.	Ms. Qedi Khumalo, KZN Provincial Manager.	Establish a working relationship between SEMED Project and the Gateway Project.
10/03/2003	Ms. Bettie Ramoshaba, Owner/Manager, Mushin's Boutique.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To discuss a linkage of markets for imported clothes for her boutique.
10/03/2003	Ms. Glenda Butkow, Director, JobBank Incorporated (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	Discussed sub-lease of furnished office space from First Stop Financial Services cc.
10/03/2003	Mr. Jabulani Dlamini, Owner, Jab's Built-ins.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	Mr. Dlamini wanted to know more about the SEMED Project. Thereafter he wanted to apply for R100,000 working capital. He was asked to provide supporting documents.
10/03/2003	Mr. Aroni Mambani, Mrs. Thandi Hlatswayo, Centre Managers, Mhala Development Centre.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to identify the areas where the project can add value to existing clients.
10/03/2003	Mr. Marema, Managing Member, Remoemetsi Construction; Mr. Sebothoma, Owner, Sand and Stones.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project, to establish a working relationship and to facilitate networking with other sectors.
10/03/2003	Mr. Josiah Zungusa, Managing Member, Vukani Brickworks.	Mr. Willie Höll, National Finance Manager.	To brief Mr. Zungusa on the visit by USAID.
11/02/2003	Mr. Francis Osuya, CEO, Phillips Consulting South Africa	Mr. Peter Situmulaho, Gauteng Province Business Linkages Officer.	To discuss various projects.
11/03/2003	Mr. Eugene Louw, Financial Manager, Dalitso Office Equipments; Mr. Edward Makuwa, Owner/Member, Sibonge Printers.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To discuss the equipment quotation submitted.
11/03/2003	Mr. Eugene Louw, Financial Manager, Dalitso Office Equipments; Ms. Nkululeko Mnisi, Owner/Manager, VS International.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To discuss the equipment quotation submitted to this company
12/03/2003	Mr. Mandla Khumalo, Owner, Sibongasonke Civil Construction.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To monitor progress on informal contracts with Natal Co-operative Timbers and collect invoices.
12/03/2003	Ms. Khosi Mdletshe, Chairperson, Service Providers Forum; Mr. Wallace Langeni, Regional Co-Ordinator, Khula Thuso Mentorship; Ms. Janet Okeyo, Upendo SMME and Community Development Consultants and Facilitators; Ms. Zenzi Makhelo, Individual Lending Manager, Finca; Mr. Paddy Padayachee, SMME Manager, KZN Foundation	Ms. Qedi Khumalo, KZN Provincial Manager.	Attend the Forum meeting and establish links with other SMME stakeholders in the province.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
13/03/2003	Mr. Vusi Nhlapo, National African Chamber Of Commerce & Industry (NAFCOC)	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To establish a working relation with the executive committee of the chamber.
13/03/2003	Mr. Nathi Machipiane, Owner, Machipiane Furniture Manufacturing.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	This was a follow-up meeting to identify the progress based on the action plan agreed upon.
13/03/2003	Mr. Moagi, Owner, Mapagane Curio Shop.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	This was a follow up meeting based on the action from the last meeting. SEMED Project assisted Mr. Moagi with the BBSDP application forms.
13/03/2003	Mr. Nicho Teffo, Director, Mars Cars cc.	Mr. Peter Situmulaho, Gauteng Province Business Linkages Officer.	Discuss the purchase of a machine for panel beating.
13/03/2003	Ms. H.P. Ndhambi , Owner, Nhlalala's Atchar.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce the SEMED Project and to determine the needs of this business.
13/03/2003	Mr. Gary Pristo, Technical Advisor, Telkom.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To market the SEMED Project and to seek information about Telkom mobile phones.
13/03/2003	Mr. Mbongeni Mtshali, Senior Manager: BDS, Umsobomvu Youth Fund.	Ms. Susan Gale, Chief-of-Party, Mr. Willie Höll, National Finance Manager.	To provide a presentation on the SEMED Project and its activities and request information on the Umsobmvu Youth Fund accreditation process.
14/03/2003	Mr. Cyprian Khuzwayo, Business Advisor, Richards Bay Minerals.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To provide information on the SEMED Project and identify areas of cooperation between the Rural Economic Development Initiative and the SEMED Project.
14/03/2003	Ms. Fregelina Sibanda, Ms. Pertunia Moatlhudi, Ms. Gladys Mushwana, Project Members, Chivirikani Juice Making Project.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to identify the areas of improvement.
14/03/2003	Ms. Singo Khutjo, Managing Director, Singo Khutjo project.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce the SEMED Project and to develop a business profile.
14/03/2003	Ms. Mashudu Mantshe, Managing Director, Karuwa Development Centre.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce the SEMED Project and conduct needs analysis for intervention purpose.
16/03/2003	Mrs. Linda Mhlongo, Chairperson, Mrs. Queen Busani, Treasurer, Mrs. Zandile Mhlongo, Mr. Joe Mhlongo, Mrs. Nonhlanhla Gwala, Mrs. Nelisiwe Mbatha, Mrs. Bongekile Zuma, Committee Members, Izengenkatho Community Based Organization.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To market SEMED Project to +/-2000 members of the Church of the Holy Ghost at their conference held at Mangosuthu Technikon.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
17/03/2003	Mr. Jeff Motsisi, Councilor, Tshwane Metro.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To present the services of SEMED Project to the ward councilor.
17/03/2003	Mr. Samson Moredi, Owner/Member, Sams Cubboard; Mr. .Kenneth Maredi, Owner/Member, Y2K Funeral Services cc.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To facilitate a linkage between these two companies.
17/03/2003	Mr. S. Marema, Owner, Remoemetsi Roads and Bridges.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To discuss project specifications and facilitate the quotes in the Makhado Municipality.
17/03/2003	Mr. Bheki Mkhize, Project Leader, Zizamele Recycle Project.	Ms. Qedi Khumalo, KZN Provincial Manager.	To view the products being produced by leather works trainees.
17/03/2003	Mr. Magazana Mtungwa, Owner, Magazana Business Services.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To market SEMED Project activities.
17/03/2003	Ms. Miriam Ebersohn, Publisher, Succeed Magazine.	Ms. Susan Gale, Chief-of-Party, Mr. Willie Höll, National Finance Manager.	To discuss inclusion of the SEMED Project Profile in the Succeed Magazine special addition.
18/03/2003	Ms. Busie Nyawo, Director Operations, Future Electrical Services cc.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To market SEMED Project. Client may buy or hire a truck once she has been awarded a tender by Telkom to transport poles.
18/03/2003	Mr. Ismail Akoonjee, Owner, Akunji General Dealer.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To provide information on the SEMED Project. Mr. Akoonjee wants to convert his business from a general dealer to a hotel and restaurant.
18/03/2003	Ms. M. Mogashoa, Owner, Ntlatleng Property Developers cc.; Ms. P. Molapo, Owner, Ntlatleng Property Developers cc.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To facilitate the production of a business profile in order to tender for a low cost housing project.
19/03/2003	Ms. Zaida Goosin, Investment Advisor, Mpumalanga Investment Initiative.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To discuss problems in the business plan.
19/03/2003	Mrs. Vijay Naidoo, Saleslady, Makro Pietermaritzburg; Mrs. Linda Mhlongo, Chairperson, Izengenkatho Community Based Organization.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To get a professional quotation on furniture on behalf of Izengenkatho Community Based Organization.
19/03/2003	Ms. M.J. van Wyk, Mr. Booyens, Warrant Officers, Army Support Base, Major Nkosi, Army Support Base; Ms. Nana Motapanyane, Member, Isisekelo Business Enterprise.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	To attend the compulsory information meeting and site inspection for the rendering of gardening services at Centre of Advance Training, Elandsfontein.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
19/03/2003	Ms. M.J. van Wyk, Warrant Officer, Army Support Base, Ms. N. Mogane, Captain, Viktor Building; Ms. Nana Motapanyane, Member, Isisekelo Business Enterprise.	Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the meeting was to attend a compulsory information meeting and site inspection for the rendering of sanitary, cloakroom and cleaning services at the Viktor Building, Thaba Tshwane.
19/03/2003	Ms. Riscilla Rittles, Managing Member, Riscilla Rittles Imports/Exports cc.	Ms. Susan Gale, Chief-of-Party, Mr. Willie Höll, National Finance Manager.	Ms. Rittles requires SEMED Project assistance with access to markets.
20/03/2003	Mr. Gerry Bezuidenhout, Member, Siyazizana Joint Venture.	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	To discuss an application for a performance guarantee of R6.75 Million for the erection of a fish tank at Shaka Island Marine Theme Park.
20/03/2003	Mr. R. Makhubela, Owner, Vhabetho Construction cc.; Ms. P.M. Moaudzi, Long Trading 217 cc.; Mr. Elias Nong, Owner, Mantella Trading.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To facilitate tenders for department of Public Works in the Bohlabela District.
24/03/2003	Mr. Brian Nyezi, Owner, Thabiso Chemicals; Ms. Nana Motapanyane, Ms. Pinky Funeka, Members Isisekelo Business Linkage Office, Mr. Collin Amos, Member, Isisekelo Business Enterprise.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the meeting was to introduce Mr. Brian Nyezi of Thabiso Chemicals who is the manufacturer of cleaning chemicals.
24/03/2003	Ms. Myrna van Wyk, Warrant Officer, S.A. Army; Ms. Nana Motapanyane, Ms. Pinky Funeka, members, Isisekelo Business Enterprise.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the meeting was to collect two tender documents. One for the supply of cleaning chemicals and the second for catering services.
24/03/2003	Mr. Thiru, Managing Member, Airtec Fans and Engineering cc.	Ms. Susan Gale, Chief-of-Party, Mr. Willie Höll, National Finance Manager.	This client is a GAUMAC referral. Mr. Thiru requires SEMED assistance to find local and international markets.
24/03/2003	Mr. Naeem Issa, Managing Member, Home Wares cc.	Ms. Susan Gale, Chief-of-Party, Mr. Willie Höll, National Finance Manager.	This client was referred by GAUMAC. Mr. Issa does not require assistance at this time as he is setting up his business to manage existing orders on hand. He will be installing new equipment.
25/03/2003	Miss. Gugu Madikane, Business loans advisor, ABSA Bank.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To provide information on the SEMED Project.
25/03/2003	Mr. Feizul Shah, Relationship Manager, First National Bank, Mr. Anit Premduth, Relationship Manager, First National Bank.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To provide information on the SEMED Project.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
25/03/2003	Mpumalanga Provincial Tender Board Representatives and Youth Commission Representatives.	Mr. Willie Höll, National Finance Manager, Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To present the SEMED Project tender for the provision of business development services to the Mpumalanga Youth Business Initiative.
26/03/2003	Mr. Sizwe Nxhabashe, CEO, ESKOM Enterprise.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To attend a BEE supplier meeting.
27/03/2003	Ms. Liza Mathebula , Liza Mathebula Fast Food.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To conduct needs analysis for the business.
28/03/2003	Ms. Oriana Honeywill, Managing Director, Nation of Shopkeepers.	Ms. Sue Gale, Chief of Party, Ms. Qedi Khumalo, KZN Provincial Manager.	Discuss the development of a shopping complex in the Adams Mission area.
28/03/2003	Mr. Roger Burrows, KZN Minister, Economic Development and Tourism.	Ms. Sue Gale, Chief of Party, Mr. Willie Holl, National Finance Manager, Ms. Qedi Khumalo, KZN Provincial Manager.	Provide additional information on the SEMED Project and discuss potential synergies between the SEMED Project and the new economic policy being developed by the Ministry.
28/03/2003	Mr. Chris Mtshali, Deputy Manager, SMME Development	Ms. Sue Gale, Chief of Party, Mr. Willie Holl, National Finance Manager, Ms. Qedi Khumalo, KZN Provincial Manager.	Follow up on previous discussion on matters of co-operation.
31/03/2003	Mr. Clarence Ntikinca, Owner/Member, Ms. Ntebo Lesetla, Owner/Member, Mr. Peyi Menton Gxashi, Owner/Member, Mr. Vusimuzi Amos Mahlangu, Director, Mfengakazi Gold Mining.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer, Mr. Willie Holl, National Finance Manager.	To facilitate a deal between ERPM mine and Mfengakazi Mining cc.
31/03/2003	Ms. Mamsie Msomi, Owner, Ziphakamise Development Project; Mr. Innocent Khanyile, Owner, Thula's Forestry Constructors.	Ms. Qedi Khumalo, KZN Provincial Manager.	Link Ziphakamise Development Project with Thula's Forestry Contractors for the provision of occupational health services.

## G: FINANCE MEETINGS

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
03/01/2003	Mr. Les Clarke, Director, Ithute Tswelopele Solutions (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss a R40,000 bridge loan for the execution of a training order.
03/01/2003	Mr. Mlindelwa Ngubane, M. J. Ngubane Block Yard.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer	To assist client with compiling business plan for buying block making equipment and register the business.
06/01/2003	Mr Reginald Mohlabi, New Banking Enterprise Manager, ABSA.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer	To enquire about the loan applications submitted to ABSA Bank.
06/01/2003	Mr. Zolo Duma, Member, Southern Funeral Directors cc.	Ms. Q. Khumalo, KZN Provincial Manager.	Raising of finance to purchase equipment for the funeral parlor.
07/01/2003	Mr. Jimmy Ntintili, Owner, Jimmy's Face to Face Tours cc.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the meeting was to introduce the SEMED Project and to discuss business opportunities.
07/01/2003	Dr. Antonio Buys, Ms. Judie Nel, Partners Inside Out cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss additional information required to finalize the loan application.
07/01/2003	Mr. Ray Bibi, Senior Credit Manager, Standard Bank Head Office.	Mr. W. Höll, National Finance Manager.	To present the application for finance of Mr. Silas Matibane, Potential Purchaser, ER Refrigeration cc.
07/01/2003	Mr. S.M. Mhangani, Owner of the Mhangani's Resort.	Ms. N. Nkondo, Limpopo Business Linkage Officer.	To introduce the DIT grant for SMMEs in tourism to Mr. Mhangani and to advise Mr. Mhangani to put in an application for the grant.
08/01/2003	Ms. Martha Msimango, Ms. Lindiwe Msimango, Owner/Managers Westside Phone Shop.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the loan requirements to purchase a Vodacom Container Phoneshop.
08/01/2003	Mr. Ike Rangoanashe, SMME Consultant, Standard Bank..	Mr. T. Tambani, Limpopo Provincial Manager, and Mr. N. Molomo, Business Linkage Officer.	To forge a working relationship with Standard Bank to facilitate future loans.
08/01/2003	Mr. Thys Venter, Relationship Manager, First National Bank.	Mr. T. Tambani, Limpopo Provincial Manager, and Mr. N. Molomo, Business Linkage Officer.	To forge a working relationship with First National Bank to facilitate future loans for clients.
09/01/2003	Mr. Anthony Mkwanazi, Managing Director, Path Development Solutions.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss deals and projects in the pipeline where there is synergy between SEMED Project and Path.
09/01/2003	Ms. Brigit Böttner, Managing Member, Alpha Logic cc.; Ms. M. Mohlamonyane, Standard Bank.	Ms. Estelle Muller, Deputy Chief-of-Party.	To submit an application for a temporary overdraft facility to fund the expenses for a business trip to Dubai.
09/01/2003	Mr Kenneth Mahomo, Owner/Member, Mashemong Bakery; .Mr Charl Smith, Regional Manager, Franchising People Bank.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer	To discuss the problems encountered with a loan application of R450.000 to start a bakery business in Tembisa.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
09/01/2003	Mr Pieter Els, Senior Accounts Executive, IB Financial Services (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To discuss the way forward for 2003 and to expand the services to other provinces.
09/01/2003	Mr. Clifford Smith, Managing Member, Loc Maintenance Services cc.	Mr. W. Höll, National Finance Manager.	Mr. Smith requires a loan to purchase equipment to expand his mobile car valet service to a permanent site. Requested Mr. Smith to provide all required documentation to prepare an application for finance.
09/01/2003	Ms. Ester Nemapakoni, owner, Idani Fashion Shop.	Ms. N. Nkondo, Limpopo Business Linkage Officer.	To prepare documents for a business plan to be submitted to the financial institutions.
10/01/2003	Ms. Wheleminah Chosi, Assistant, M J Gateway Overnight Accommodation.	Ms. N. Nkondo, Limpopo Business Linkage Officer.	To help fill in the application forms for the DTI Grant and to collect all the documents needed for the application.
11/01/2003	Mr. Maluleke, Owner, Dalavhurhedzi Resort.	Ms. N. Nkondo, Limpopo, Business Linkage Officer.	To draft a proposal for the expansion of the Resort and to include the amount required in the proposal.
13/01/2003	Mr. Josia Zunguza, Managing Member, Vukani Brickworks cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To finalize outstanding documentation for the bridge loan approved by Prisplectron Developments (Pty) Ltd. in December 2002.
13/01/2003	Ms. Martha Msimango, Ms. Lindiwe Msimango; Owner/Managers Westside Phone Shop.	Ms. Estelle Muller, Deputy Chief-of-Party.	To conduct a site inspection at the two proposed sites for the Vodacom Container Phone Shops.
13/01/2003	Mr Basil Maseko, Portfolio Manager, Infrastructure Finance Corporation (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To discuss the possibility of establishing a working relationship with this company which finances assets.
13/01/2003	Mr. Thulani Zondi, Khethani Business Finance.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To discuss equipment loan for Sizizwe trading Enterprise cc.
13/01/2003	Ms Delisile Kweyama, Uthando Child Care Centre.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To discuss proposal and collect supporting documents for raising a donation.
13/01/2003	Mr. Michael Duma, Owner Southern Funeral Directors cc.	Mr. Mandla Mkhwanazi, KZN Province Business Linkages Officer.	To collect business plan and financial statements.
13/01/2003	Mr. Victor Mudzielwa, Manager, Thohoyandou Business Advice Centre.	Ms. N. Nkondo, Limpopo Business Linkage Officer.	To discuss the application form for the Department of Labour Training Grant.
14/01/2003	Mr Ajax Baholo, Chief Executive Officer, Hayford Traders (Pty) Ltd.	Mr. P. Situmulaho, Gauteng Business Linkage Officer.	To discuss Hayford Traders (Pty) Ltd.; Application.
14/01/2003	Mr. Thulasizwe Thabethe, Owner, J. King Printing and Computer Services.	Ms. Q. Khumalo, KZN Provincial Manager.	Raising of finance to pay for connection of Telkom line.
16/01/2003	Ms. Joyce Madonsela, Owner, Lady JJJ General Services.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the meeting was to collect information and documents required to compile a business plan.
16/01/2003	Mr. Clifford Smith, Managing Member, Loc Maintenance Services cc.	Mr. W. Höll, National Finance Manager	Mr. Smith delivered the required documentation for a loan of R 147,555 to buy equipment and do renovations to the site.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
17/01/2003	Mr Bennath Khosa, Director, Kwazo Engineering cc.	Mr. P. Situmulaho, Gauteng Business Linkage Officer.	To discuss potential sources of finance.
17/01/2003	Ms. Sina Masinya, Owner, Goitsimang Fashion Designers.	Ms. N. Nkondo, Limpopo Business Linkage Officer.	To collect the information to compile a business plan to be submitted to the financial institutions.
20/01/2003	Ms. Nomsa Yende, Owner, Nokuthula African Food cc.	Ms. T. Khumalo, Gauteng Business Linkage Officer, and Mr. D. Mashilwane, Business Linkage Officer.	The purpose of the meeting was to introduce SEMED Project and to discuss business opportunities.
20/01/2003	Mr. Freddy Legoka, Owner/Manager, Freddy's Funerals.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the requirements for a loan facility to purchase a Ford Falcon hearse and one mourner vehicle.
20/01/2003	Mrs. R.F Motjaodi, Project Facilitator of the Basadi-Ba-Baapedi, Ms. M.M Mogoba Member of the Basadi-Ba-Bapedi Project.	Ms. N. Nkondo, Limpopo Business Linkage Officer.	To prepare a proposal to be sent to the Department of Public Works for the finance of the infrastructure.
21/01/2003	Mr. M.T. Mashitola, Owner, Nafefe Investments.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	To provide the client on requirements for a loan application.
21/01/2003	Mr. P.F. Maseko, Owner, Fally's Building Material.	Ms. T. Khumalo, Gauteng Business Linkage Officer.	To introduce the SEMED Project and discuss business opportunities.
21/01/2003	Mrs. Agnes Sithole, Mrs. Judy Figland and Mrs. Charlotte of D'mano Ethnic Accessories cc.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer	To discuss loan requirements to raise R500 000 for raw material and training of 10 new employees.
21/01/2003	Mrs. Shirley Illman, Mr. Paddy Illman, Owners, S M Illman.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To assist client with completing of Ithala loan application forms.
21/01/2003	Mrs. Dolly Kweyama, Ms Delisile Kweyama of Uthando Child Care Centre.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To finalize application for donation, signature of client and forwarding of application to Eskom.
21/03/2003	Mr I Somo, Owner/Manager, I Somo Bus Service cc.; Mr. Pieter Els, Senior Accounts Executive, IB Financial Services (Pty) Ltd.	Mr. D. Mashilwane, Business Linkages Officer; Mr. T Tambani, Limpopo Provincial Manager.	To discuss the loan application of R4.5 million to purchase five buses and to introduce Mr. Pieter Els to the Limpopo Provincial Manager.
22/01/2003	Ms. Rentia van der Merwe, Director, Superstrike Investments (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss to the structuring of the loan facility for furnished apartments.
22/01/2003	Mr Joseph Mazhibuko, Director, Rivoningo Graphics (Pty) Ltd.	Mr. P. Situmulaho, Gauteng Business Linkages Officer.	To discuss Khula Nathi Foods cc.
22/01/2003	Mrs Charlotte Letoaba, Director, Khula Nathi Foods cc.	Mr. P. Situmulaho, Gauteng Business Linkages Officer.	To discuss raising finance for business.
22/01/2003	Mr. Jabulani Madonsela, Business Loans Analyst, Ithala Bank; Mr. Otho Mgube, Owner Sikhonzinkosi Hardware.	Mr. T. Mbongwa, KZN Business Linkage Officer.	To discuss Mr. Otho Mgube's loan application for R100 000.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
22/01/2003	Mr. Bryan Nicholson, Manager Business Loans, Ithala Bank.	Mr. T. Mbongwa, KZN Business Linkage Officer.	To discuss Fundulwazi Investment cc., loan application for R 7million.
23/01/2003	Dr. Antonio Buys, Partner, InsideOut.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the delay in finalizing the loan application.
23/01/2003	Mr. Ian Smit, Financial Manager, Sasol Polymers.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the viability and life span of the Orangefarm graveyard project.
23/01/2003	Mr. Thulani Zondi, Khethani Business Finance (Pty) Ltd.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To handover supporting documents of LA Meat.
24/01/2003	Mr. Dumisane Gumede, Loans Portfolio Manager, Khethani Business Finance (Pty) Ltd.	Mr. W. Höll, National Finance Manager.	To collect letters of loan approvals for past SEMED Project clients for record purposes and discuss three possible new loans.
27/01/2003	Mr. Dick Segooa, Member, Gift Neo Funeral; Ms. D. Segooa, Member, Gift Neo Funeral.	Ms. T. Khumalo, Gauteng Business Linkage Officer, and Mr. D. Mashilwane, Business Linkage Officer.	Inspection of business site and discussions with client.
27/01/2003	Mr. Siphoshe Shabalala of Business Support Centre.	Mr. Mandla Mkhwanazi, KZN Province Business Linkage Officer.	To find out if Insala Twenty Two cc.; can supply stationery according to request from school principals.
28/01/2003	Ms. Nelie Siwela, Managing Member, Welnel Investments cc.	Mr. W. Höll, National Finance Manager.	To collect management accounts for Gabro Motors for a loan application of R850,000 to buy the service station.
28/01/2003	Mr. Nhlanhla Mkhize of Gwabe Enterprises cc.	Mr. M. Mkhwanazi, KZN Business Linkage Officer.	The client needs finance for a lawn mower and a truck.
28/01/2003	Mr. Mthokozisi Ndlovu, Member, Piquet Investment cc.; Mr. Siphoshe Noxaka, Site Manager, Equality Construction cc.	Ms. Qedi Khumalo, KZN Provincial Manager.	To ascertain condition of contract in order to raise finance to purchase trucks.
29/01/2003	Mr. John Field, Managing Director, Fedbond (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To present the loan application for Super Strike Investments (Pty) Ltd.
29/01/2003	Mr. Sifiso Mbatha, Chief Executive Officer, Kingdom Communications; Mr. Musa Myeni, Financial Director, Kingdom Communications.	Ms. Qedi Khumalo, KZN Provincial Manager.	Feasibility of raising R20, 000,000 finance for an empowerment project.
30/01/2003	Mr. Victor Mposula, Business Development Officer, Basani Business Development Services; Ms. Joyce Madonsela, Owner, Lady JJJ General Services.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	The submission of a loan application and to obtain more information on Basani Business Development Services.
30/01/2003	Mr Dumisani Gumede, Senior Loan Officer, Khethani Business Finance (Pty) Ltd; Mr Nelson Zondi, Loan Officer ,Khethani Business Finance (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To discuss the delay in processing applications sent to Khethani Business Finance (Pty) Ltd.
30/01/2003	Mr. Andre Engelbrecht, Managing Director, Crest Financial Group (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To present the loan application for Super strike Investments (Pty) Ltd.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
03/02/2003	Mrs. Jabu Kunene, Owner, Jabulani Transport cc.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	Mrs. Kunene wants finance to buy a new taxi.
03/02/2003	Miss. Nxumalo, Owner, Thandanani Restaurant.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	Miss Nxumalo wants R30,000 working capital.
03/02/2003	Mr. Ambrose Makgwale, Project Manager, Gauteng Economic Development Agency (GEDA); Mr. Tshepo Motsistsi, Managing Director, Kgaiso Projects (Pty) Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To discuss a loan of R3,000,000 to develop cluster houses in an up market area called Kibler Park
03/02/2003	Mr. Andre Engelbrecht, Managing Director, Crest Financial Services (Pty) Ltd.; Ms. Joyce Majozi, Mr. Moses Kobedi, Members, Trainsure Developments cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	To submit the Offer to Purchase and required documentation for Trainsure's bond application.
04/02/2003	Mr. Phumlani Masango, Member, Piquet cc.; Mr. Mthokozisi Ndlovu, Member, Piquet cc.; Mr. Mums, Partner, Rapid Truck Bodies.	Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	Request credit terms for the purchase of an 8 ton truck on payment of a deposit of R22,000.
04/02/2003	Ms Duduzile Zungu, Director, Magxabhashe Cleaning and Construction cc.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	Ms Zungu wants R100,000 working capital for a tender with dept of transport.
04/02/2003	Mr. Muziwempi Ngcamu, Owner, M. M. Ngcamu Transport.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To give feedback with regards to his loan application.
05/02/2003	Mr. King Rapoo, Credit Advisor, ABSA.	Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	To submit an application for finance and to introduce SEMED Project.
05/02/2003	Mr. M. Van der Merwe, Regional Sales Manager, KZN Shield.	Ms. Qedi Khumalo, KZN Provincial Manager; Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To market SEMED Project and to request that Shield refer their clients who require access to finance to the SEMED Project.
06/02/2003	Mr. Ajax Baholo, Chief Executive Officer, Hayford Traders (Pty) Ltd.	Mr. Peter Sitamulaho, Gauteng Province Business Linkages Officer.	To discuss Hayford Traders Application.
06/02/2003	Ms. Monica Zama, Owner, Onica Travel.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce the SEMED Project and to identify financial needs of the business.
06/02/2003	Mr. Kobus Erasmus, Managing Director, Prispsectron Developments (Pty) Ltd.; Ms. Lindiwe Msimango, Owner/Manager, Westside Phone Shop.	Ms. Estelle Muller, Deputy Chief-of-Party.	To sign the loan agreement for the Vodacom Container Franchise.
07/02/2003	Mr. Jan Venter, Managing Director, Everest Group (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the structuring of the finance application for the Orange Farm graveyard.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
10/02/2003	Mr. Stanley Mahlelela, Director, LYB Bricks and Blocks cc.	Mr. Peter Situmulaho, Gauteng Province Business Linkages Officer.	To discuss raising finance for business.
10/02/2003	Ms. Mable Motsifane, Director, Makwareng Consortium.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to identify financial needs of the business.
11/02/2003	Mr. Sifiso Mhlongo, Director, Thembasifiso Construction cc.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	Mr. Mhlongo wants R120 000 to buy equipment.
11/2/2003	Mr. Mike Mhwale, Owner/Manager, Engen Meadowlands.	Mr. Willie Höll, National Finance Manager.	Mr. Mhwale requires a loan of R750,000 to pay Engen.
11/2/2003	Ms. Nelie Siwela, Managing Member, Welnel Investments cc.	Mr. Willie Höll, National Finance Manager.	To deliver Khethani finance application for completion.
11/2/2003	Ms. Maria Makhubu, Partner, Angel Hugg	Mr. Willie Höll, National Finance Manager.	To deliver Khethani finance application for completion.
12/02/2003	Mr. Patrick Madisha, Owner/Member, Madisha Phone Shop; Mr. Nakedi Mogodiello, Manager, Standard Bank	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To submit an application for a R26,000 loan.
12/02/2003	Mr. S.D. Moagi, Owner, Mapagane Multiservice Provider.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to identify financial needs of the business.
14/02/2003	Mr. Siyabonga Kubheka, Ithala Bank, Business loans writer; Mr. Madoda Dlamini, Owner, Bush Dlamini Timber Harvesting.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To discuss Bush Dlamini Timber Harvesting Loan of R132,765.
14/02/2003	Mr. Sifiso Mhlongo, Director, Thembasifiso Construction cc.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	To collect loan supporting documents.
14/02/2003	Mrs. Agnes Sithole, Marketing Manager, D'mano Ethnic Accessories cc.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	To collect invoice for beadwork necklaces sold to Germany.
17/02/2003	Mr. Lenias Chiloane, Owner/Member, Lemo Inflatables cc.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	To discuss the procedures for applying for a loan and collect information to determine the viability of the business.
17/02/2003	Mr. Moss Rabothata, Owner, Moss' Tourism.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	To discuss the viability of the business and procedure for applying for a loan. The applicant's probability in receiving a loan is very limited due to credit problems.
17/02/2003	Mr. Bennath Khosa, Director, Kwazo Engineering cc.	Mr. Peter Situmulaho, Gauteng Province Business Linkages Officer.	To discuss Potential Sources of finance.
18//02/2003	Dr. Antonio Buys, Ms. Judie Nel, Partners, InsideOut.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the concerns and delays experienced with the loan application.
18/02/2003	Mr. Velaphi Mervans, Manager, CSF Linen South Africa.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce the SEMED Project and to identify financial needs of the business.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
18/02/2003	Mr. Freddy Legota, Owner/Manager, Freddy's Funeral Parlour.	Ms. Estelle Muller, Deputy Chief-of-Party.	To collect a copy of the business plan for Three Tier Funeral Undertakers and how Mr. Legota envisage to improve the administrative controls in the business.
19/02/2003	Ms. Desiree Jacobs, Employee, Tombco cc.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	To discuss the procedures involved in a management buy-out, the viability of the business and the procedures for applying for a loan.
19/02/2003	Mr. Ian Shibe, Emerging Markets Manager, Standard Bank; Mr. and Mrs. Naidoo, Buyers, Richmond Service Station; Mr. Abbas Kadoo, Owner, Richmond Service Station.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To discuss Ms. R Naidoo's Loan application for R850 000 for the purchase of Richmond Service Station.
19/02/2003	Mr. Abbas Kadoo, Owner, Richmond Service Station; Ms Renpathie Naidoo, proposed buyer, Richmond Service Station; Mr. Ian Shibe, Standard Bank, Emerging Markets Manager; Mr. Moonsamy Naidoo, Ms. Renpathie's husband.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To discuss standard Bank Loan requirements and for Mr. Ian Shibe to inspect the business.
20/02/2003	Mrs. Charlotte Letoaba, Director, Khula Nathi Foods cc.	Mr. Peter Sitamulaho, Gauteng Province Business Linkages Officer.	To discuss raising finance for business.
20/02/2003	Mr. Pieter Els, Marketing Manager, IB Financial Services (Pty) Ltd.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the reasons for the decline of InsideOut's loan application.
20/02/2003	Dr. Antonio Buys, Ms. Judie Nel, Partners, InsideOut.	Ms. Estelle Muller, Deputy Chief-of-Party.	To discuss the way forward with the loan application to be submitted to Standard Bank.
24/02/2003	Mr. James Kgaphola, Owner/member, James Kgaphola Transport cc.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	To conduct a site visit on the premises from where Mr. Kgaphola operates and to obtain further information to determine and proof the viability of the business.
25/02/2003	Mr. Michael Mabena, Owner/Member, Beauty Zone cc.; Mr. Reggie Mohlabi, New Enterprise Manager, ABSA Bank.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	The purpose of this meeting was to do a property valuation of Mr. Mabena.
25/02/2003	Ms. Nxumalo, Owner, Thandanani Restaurant.	Mr. Mandlakhe Mkhwanazi, KZN Business Linkages Officer.	Miss Nxumalo wants to re-apply for R30,000 working capital.
25/2/2003	Mr. Lucky Mekomela, New Enterprise Banker, ABSA.	Mr. Willie Höll, National Finance Manager.	To present the loan application and business plan of Loc Maintenance Services cc.
25/2/2003	Mr. Clifford Smith, Managing Member, Loc Maintenance Services cc.	Mr. Willie Höll, National Finance Manager.	To do a site inspection and check on progress with the renovations of the business site.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
27/02/2003	Mr. Mitch Kirkby, Business Development Officer, First National Bank and Ms. Violet Ntibane, Owner/Member, Ubomi Ngumzamo Sewing & Craft cc.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	To submit the application for finance to FNB and discuss the viability of the business.
27/02/2003	Mr. Ntokozo Ndebele, Owner, Ntokozo Business Machines & Telecom Solutions.	Mr. Willie Holl, National Finance Manager, Ms. Thandi Khumalo, Gauteng Province Business Linkage Officer.	To introduce SEMED Project and to discuss clients requirements. Client requires business loan to buy office equipment.
28/02/2003	Mr. Nkosinathi Ngubane, Owner, Special Marketing; Mr. Johnny Grabe, Owner, Munchers.	Ms. Qedi Khumalo, KZN Provincial Manager.	Discuss mode of payment for supplies.
28/2/2003	Ms. Nelie Siwela, Managing Member, Welnel Investments cc.	Mr. Willie Höll, National Finance Manager.	To prepare a proposal to Standard Bank to take over the loan of Gabro Motors.
28/2/2003	Ms. Maria Makhubu, Partner, Angel Hugg.	Mr. Willie Höll, National Finance Manager.	To collect completed Khethani finance application.
03/03/2003	Mr. Ferddy Monyemangene, SMME Promotions Manager, Cross Border Road Transport Agency (Pty)Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To discuss a working relationship in order to access funding for companies this has been awarded contracts to transport goods and passengers across the borders.
03/03/2003	Mr. Mzwandile Damoyi, Owner/Member, Mkhulu and Sons Colliery.	Mr. .David Mashilwane, Gauteng Province Business Linkages Officer.	To discuss access to an overdraft facility with Standard Bank.
03/03/2003	Ms. Patience Qongo, Owner, NQ Boutique.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	To discuss the viability of the applicant's shoe business and the procedures involved in applying for a business loan of R5 000.
04/03/2003	Mr. Stefan Markram, Business Development Consultant, MAN Financial Services (Pty)Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To establish the working relationship and the requirements of this institution to adjudicate applications.
04/03/2003	Mr. .Dilly Shibambo, Business Development Consultant, Standard Bank (Stannic).	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To submit a loan application for I M Somo Bus Service.
04/03/2003	Mr. John Khumalo, Managing Member, Greenvalley Landscapers cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	Discussed an application for a bridge loan to execute a tender awarded by City Parks.
04/03/2003	Ms. Nozipho Xaba, Chairperson, Mr. Vusi Nkosi, Deputy Chairperson, Ms. M. A. N. Mayaba, Secretary, Ms. W. K. Mayaba, Marketing Manager, Ms. S. T. Hlatshwayo, Member, Ms. H. Wessels, Financial Director, Kingdom Communications.	Ms. Qedi Khumalo, KZN Provincial Manager.	To offer the service of SEMED Project for the raising of finance for the bid for the under-services area license.
05/03/2003	Mr. Kenneth Tyiko, Owner/Manager, Jobconnexion.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To finalize the business plan to be submitted to a financial institution.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
05/03/2003	Mr. Tshepo Motsisi, Deal Flow Manager, Equity Africa (Pty)Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To establish a working relation with this institution.
05/03/2003	Ms. Joyce Majazi, Member, Trainsure Developments cc.	Ms. Estelle Muller, Deputy Chief-of-Party.	Discussed the declined bond application.
05/03/2003	Ms. M van der Vyfer, Loan Officer, Absa Bank.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	To discussed the probabilities of success for the submission of a loan application for Lemo Inflatables cc.
05/03/2003	Mr. Steven Ngubo, Managing Partner; Mr. Tutu Ngubo, Partner, Phasiwe Investments; Mr. Peter Mkhize, Relationship Manager, Standard Bank.	Ms. Qedi Khumalo, KZN Provincial Manager.	To negotiate an overdraft facility.
06/03/2003	Mr. Caiphus Maetisam, New Banking Specialist, ABSA Bank, Mr. Fanus van Eeden, Regional Manager- Limpopo and Mphumalanga, ABSA Bank.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to establish working relationship and to submit business plans.
06/03/2003	Ms. Lindiwe Mäthe, Owner, Qhubeza Trading cc.	Ms. Qedi Khumalo, KZN Provincial Manager.	Discuss qualifying criteria for raising finance to purchase truck.
10/03/2003	Mr. Bennath Khosa, Director, Kwazo Engineering cc.	Mr. Peter Situmulaho, Gauteng Province Business Linkages Officer.	To discuss Potential Sources of finance.
10/03/2003	Mr. Churchill Mhlanga, Owner, Tlamoha College Book Shop.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	To discuss the procedures involved in applying for a business loan of R25 000 and to assist Mr. Mhlanga with the completion of forms.
11/03/2003	Ms. Pravina Samuel, Consultant Business Development, Bankfin.	Mr. Mandlakhe Mkhwanazi, KZN Province, Business Linkage Officer.	It was to present an equipment loan of R700,000 for Ebomvu Investments cc., to Bankfin for a final decision.
11/03/2003	Mr. Maluleke, Relationship Manager, FNB; Ms. D Makhubela, SME Development Facilitator, FNB.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To introduce SEMED Project and to establish working relationship and to submit business plans.
11/03/2003	Mr. Sihle Mlambo, Manager, Mfekaye Financial Services Co-Op.	Ms. Qedi Khumalo, KZN Provincial Manager.	Discuss financial needs of the co-op.
11/03/2003	Mr. Billy Gule, Owner, LA Meats.	Ms. Qedi Khumalo, KZN Provincial Manager.	Conduct feasibility study on a business the client wants to purchase.
11/03/2003	Ms. Caroline Marite, Owner/Manager, Chicken-'O'-Thibo Touch.	Mr. Willie Höll, National Finance Manager.	To collect quote for awning and brief her on USAID visit.
11/03/2003	Ms. Nelie Siwela, Managing Member, Welnel Investments cc.	Mr. Willie Höll, National Finance Manager.	To collect completed Khethani finance application.
12/03/2003	Mr. Roderick Abrahams, Sales Manager, Metro Truck Sales	Mr. Mandlakhe Mkhwanazi, KZN Province Business Linkage Officer.	It was to get a quotation for a truck on behalf of Ebomvu Investments cc.
12/03/2003	Ms. Dikeledi Mathebula, Business Developer Manager, ESC Phalaburwa.	Ms. Nokuthula Nkondo, Limpopo Province Business Linkage Officer.	To introduce SEMED project and to identify areas where SEMED can add value to their clients.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
12/03/2003	Mr. Abe Fakude, Owner, Fakude's Appliance Centre.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	To discuss the procedures involved in applying for a business loan of R25 000 and to assist Mr. Mhlanga with the completion of forms.
12/03/2003	Mr. Jimmy Ntintili, Owner, Jimmy's Face to Face, Ms. Cecilia Mlangeni, Day Tours Manager, Jimmy's Face to Face Tours.	Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the meeting was to collect outstanding documents to be submitted with an application.
13/03/2003	Ms. H.P. Ndhambi, Manger, Nhlalala's atchar venture.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce SEMED Project to the business and to assess the financial needs.
14/03/2003	Mr. L Rakabe, Managing Member, Mogefegefeng Filling Station.	Mr. Norman Molomo, Limpopo Province Business Linkage Officer.	To facilitate a client with financial assistance from the Limpopo Economic Development Agency.
14/03/2003	Mr. Ferddy Monyemangene, SMME Promotions Manager, Cross Border Road Transport Agency; various delegates from Transport Companies; Mr. Pieter Els, Account Executive, Akhanani Finance Investments; Mr. Tjaart Kruger, Sales Consultant, Mercedes Benz Commercial Vehicles; Mr. Gerhard Rossouw, Area Manager, Daimler Chrysler Financial Services	Mr. Willie Höll, National Finance Manager; Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To facilitate a conference between fund providers, manufacturers, transport companies and Government to secure contracts, finance and vehicles for the transportation of goods and people across the South African Borders.
17/03/2003	Ms. C Meyer, Owner, CM Distributors.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	Ms. Meyer operates a Herbalife distribution business and required assistance in accessing a loan of R30 000.
17/03/2003	Mr. Reginald Mkhatswa, Owner, East Rand Uniglobe Leisure Centre.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	Mr. Mkhatswa wants to buy a Uniglobe franchise and requests assistance in obtaining a loan for R65 000.
17/03/2003	Mr. Loots, Branch Manager, ABSA Silverton.	Mr. Willie Höll, National Finance Manager.	To discuss the collateral requirements of the Loc Maintenance Services cc., application for finance
18/03/2003	Ms. Dorcas Kananda, Owner/Manager, Cherry Pink Boutique cc.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To discuss the possibility of accessing finance to this business.
18/03/2003	Mr. Alfred Ngwazi, Owner, The Zulu Pride.	Thandi Khumalo, Gauteng Province Business Linkage Officer.	The purpose of the meeting was to interview the client for the business plan compilation.
19/03/2003	Mrs. Charlotte Letoaba, Director, Khula Nathi Foods cc.	Mr. Peter Sitamulaho, Gauteng Province Business Linkages Officer.	To discuss raising Finance for business.
19/03/2003	Mr. Thula Khanyile, Owner, Thula's Forestry Contractors.	Ms. Qedi Khumalo, KZN Provincial Manager.	Collect business planning information
19/03/2003	Mr. Hameed Noormahomed, SME Mobile Manager, Standard Bank KZN Mobile Unit.	Ms. Qedi Khumalo, KZN Provincial Manager.	To develop a working relationship with Standard Bank's Mobile Unit.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
20/03/2003	Ms. Peggy Mnisi, Owner/Member, Leranzo Day Care.	Mr. David Mashilwane, Gauteng Province Business Linkages Officer.	To help fill application forms for a grant.
20/03/2003	Mr. James Kgaphale, Owner, MJ Transport; Mr. Reginald Mahlabe, Loan Officer, Absa Bank.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	To submit a loan application to the value of R65 000 to Absa Bank.
24/03/2003	Mr. Prabs Naidoo, Mr. Sagaren Naidoo, Ms. Salachni Naidoo, Buyers, Auckland Park Debonairs.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	The applicants want to buy an existing Debonairs outlet in Auckland Park and requested assistance in obtaining a loan of R1 million.
24/03/2003	Ms. Kanyisa Medikane; Mr. Godfrey Dzulani, Owners, KM's Public Phones.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	The applicants need assistance in obtaining a loan of R30 000 to purchase a Vodacom phone business.
24/03/2003	Mr. Collin Packery, Managing Member, Cynthia's CMT Services cc.	Ms. Susan Gale, Chief-of-Party, Mr. Willie Höll, National Finance Manager.	This client is a Gaumac referral. Mr. Packery requires a loan of R1,300,000 to expand his business.
25/03/2003	Mr. Harold Valentine, Owner, Zaheer Supermarket.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	Mr. Valentine wants to open a supermarket in Hillbrow and needs assistance to obtain a loan of R100 000.
27/03/2003	Ms. L Mathebula, Owner, Liza Mathebula Fast Food..	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce SEMED to the business and to assess the financial needs.
27/03/2003	Mr. Sandile Xozwa, Ms. Faith Xozwa, and Mr. Cassius Magudulela, Members, Fundulwazi Investment cc.	Ms. Susan Gale, Chief-of-Party, Mr. Willie Höll, National Finance Manager; Ms. Qedi Khumalo, KZN Provincial Manager, Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To discuss the loan application and business plan of Fundulwazi Investment cc.
28/03/2003	Mr. R. Rrambuda, Owner, Wimpy Musina fast food.	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce SEMED Project to the business and to assess the financial needs.
28/03/2003	Mr. B. Razwiedani, owner, Benjie Discount Supermarket	Mr. Takalani Tambani, Limpopo Provincial Manager.	To introduce SEMED Project to the business and to assess the financial needs.
28/03/2003	Mr. Sandile Xozwa, Director; Miss. Nonhlanhla Xozwa, Director; Mr. Cassius Magudulela, Director, Fundulwazi Investment cc.; Ms. Thandi Xozwa, Director, N.E.F. Xozwa Transport; Mr. Bryan Nicholson, Manager, Ithala Bank Business Loans.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer; Mr. Willie Holl, National Finance Manager.	To discuss Fundulwazi Investment cc equipment loan application of R8.5 million.
28/03/2003	Mr. Ian Shibe, Emerging Market Manager; Mr. Vusumuzi Gcwabaza, Emerging Market Manager, Standard Bank.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To discuss Ms. Rena Naidoo's Loan application (Richmond Service Station).
28/03/2003	Mr. Nelson Zondi, Business loans Analyst, Khethani Business Finance (Pty) Ltd.	Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To deliver and discuss Thubalethu Store Loan application.

DATE	EXTERNAL ATTENDEES	SEMED PROJECT ATTENDEES	PURPOSE
28/03/2003	Mr. Brian Nicholson, Loans Manager, Ithala Development Finance Corporation Ltd.; Mr. Sandile Xozwa, Ms. Faith Xozwa and Mr. Cassius Magudlela, Members, Fundulwazi Investment cc.	Mr. Willie Höll, National Finance Manager, Mr. Thulani Mbongwa, KZN Province Business Linkage Officer.	To present the application for finance of Fundulwazi Investments cc., to Ithala and to find out what other documentation they require to be in a position to present to the Ithala Board. Mr. Xozwa requires a loan of R8,500,000 to take over the transport business of his father.
31/03/2003	Mr. Mickael Bogered, Director, SCANIA Credit South Africa (Pty)Ltd.	Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To establish a working relationship with this institution.
31/03/2003	Mr. Collin Abram, Owner, East Rand Lifting and Industrial Equipment.	Mr. Phillip Coetser, Gauteng Province Business Linkage Officer.	Mr. Abrams wants to start a business and needs finance for the amount of R20 000.
31/03/2003	Mr. Vusumzi Mahlangu, Mr. Clarence Ntikinca, Ms. Ntebo Lesetla and Mr. Peyi Gxashi, Directors, Mfengakazi Gold Mining & Uranium Ore cc.; Mr. Hennie Bezuidenhout, Chairman, Boksburg Chamber of Commerce.	Mr. Willie Höll, National Finance Manager, Mr. David Mashilwane, Gauteng Province Business Linkage Officer.	To present the SEMED Project and its activities to the Chamber Executive and how we can assist in Black Economic Empowerment Deals.