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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)

FINAL REPORT



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EXECUTIVE SUMMARY

The SEMED Project Final Report highlights covering September 1, 2000 through July 31, 2003 include:

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

Three thousand seven hundred nineteen (3,719) “Market Driven Employment Opportunities Sustained” and since January 2003 three hundred sixteen (316) “Employment Opportunities Created”; (Note: USAID/South Africa advised the SEMED Project that, as of January 2003, “Number of Market Driven Employment Opportunities Created” needed to be counted separately. Prior to January 2003, the SEMED Project had been counting “Number of Market Driven Employment Opportunities Sustained” and “Number of Market Driven Employment Opportunities Created” as one figure).

- **More Rapid Growth of Existing SMMEs**

SEMED Project completed one thousand one hundred sixty-two (1,162) business transactions. To date the SEMED Project has attained 75% of the target for Number of Business Transactions for FY’03, and 101% of the cumulative project target. The Value of Business Transactions Completed was R871,582,549

Women were involved in 43.76% of SEMED Project activities and in 28% of the Total Number of Business Transactions completed by the SEMED Project.

- **Markets for SMMEs Identified and Developed**

SEMED Project identified seven hundred thirty-five (735) markets for SMMEs, 29% of which involved women. The Value of Markets Identified during the period under review was R772,261,413 of which women realized 74%! In addition, three hundred thirty-two (332) SMMEs were assisted to establish markets with large entities, and forty-six (46) profitable product lines were developed and enhanced by the intervention of SEMED Project staff.

During the life-of-project, 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 two hundred ten (210) clients 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 R53,259,787, representing 104% of the cumulative project target for Value of Privatized Enterprises.

Entrepreneurs Receiving Business Training: SEMED Project staff in the three (3) target provinces trained two thousand two hundred sixty five (2,265) entrepreneurs, 43% of whom were women, for a total of seven thousand eight hundred four (7,804) 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, has been broadcast on national radio and appeared in one (1) provincial and one (1) national newspaper, and has been responsible for training one hundred fifteen thousand seven hundred forty (115,740) entrepreneurs for a total of one hundred nineteen thousand eight hundred eighty hours (119,880)

- **Increased SMME Access to Finance**

SEMED Project facilitated access to finance on behalf of two hundred seventeen (217) SMMEs. The value of these transactions totaled R46,061,349, to date the SEMED Project has achieved 145% of the annual target for this indicator, measuring the number of entities accessing finance.

SUPPORTING PROGRAMMATIC AREAS

HIV/AIDS Activities: SEMED Project staff in the three (3) target provinces distributed one hundred six thousand five hundred thirty one (106,531) condoms and HIV/AIDS awareness material at meetings attended by three thousand five hundred thirty-one (3,531) entrepreneurs, of whom 41% were women.

Performance Monitoring and Evaluation: All performance indicators were recorded in the prescribed reporting format by the Business Linkage Officers concerned. All deals claimed have substantiating documentation on file. All deals have been recorded on a database and checked manually and by means of an Excel spreadsheet. Forms used for the collection of performance data were reviewed and revised on a quarterly basis. SEMED Project management analyzed project performance quarterly, and developed revised strategies to reach annual targets. These strategies have been effective, as the numbers in this report will clearly demonstrate.

Staff Development and Training: All staff received on-going training in the correct completion of the Performance Monitoring documentation. Training on provincial and individual targets, as well as counseling, has taken place where performance is below the expected targets.

Coordination with Stakeholders: The SEMED Project embarked on a targeted marketing campaign during the past year in order to address the sustainability of the project. Meetings were held with a number of donors including the Royal Netherlands Embassy, Swedish SIDA and the European Union. From a Government perspective meetings were held with Provincial Governments in Limpopo and KwaZulu-Natal, and Memoranda of Understanding were being established with various Government Departments as well as with the Department of Trade and Industry to use the services of the SEMED Project. Articles were published in a number of magazines and newspapers targeting SMMEs and service providers. The SEMED Project as of July 2003 was well on the way to becoming at a minimum partially sustainable by the end of October 2004.

Finances: The final Financial Report covering September 1, 2000 to 31 July 2003 is presented in Appendix E.

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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 Micro-enterprise Development
SMME	Small, Medium and Micro-enterprise
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 Final Report details the activities performed by the USAID/South Africa-funded Sustainable Employment Micro-Enterprise Development (SEMED) Project, (Project No. 674-6-00-00-00064-02/3) for the period September 1st 2000-July 31st, 2003.

2.0 PROJECT IMPLEMENTATION

2.1 SO5: Increased Market-Driven Employment Opportunities Created

Three thousand seven hundred nineteen (3,719) “Market Driven Employment Opportunities Sustained” and since January 2003 three hundred sixteen (316) “Employment Opportunities Created”; (Note: USAID/South Africa advised the SEMED Project that, as of January 2003, “Number of Market Driven Employment Opportunities Created” needed to be counted separately. Prior to January 2003, the SEMED Project had been counting “Number of Market Driven Employment Opportunities Sustained” and “Number of Market Driven Employment Opportunities Created” as one figure).

2.2 More Rapid Growth of Existing SMMEs

SEMED Project completed one thousand one hundred sixty-two (1,162) business transactions. To date the SEMED Project has attained 75% of the target for Number of Business Transactions for FY’03, and 101% of the cumulative project target. The Value of Business Transactions Completed was R871,582,549

Women were involved in 43.76% of SEMED Project activities and in 28% of the Total Number of Business Transactions completed by the SEMED Project.

2.3 Markets for SMMEs Identified and Developed

SEMED Project identified seven hundred thirty-five (735) markets for SMMEs, 29% of which involved women. The Value of Markets Identified during the period under review was R772,261,413 of which women realized 74%! In addition, three hundred thirty-two (332) SMMEs were assisted to establish markets with large entities, and forty-six (46) profitable product lines were developed and enhanced by the intervention of SEMED Project staff.

During the life-of-project, markets were identified and developed in a number of economic sectors, including manufacturing, construction, transport, communication, services and wholesale and retail trade.

2.4 Enhanced SMME Capacity to Respond to Markets

Number of Privatized Public Enterprises: SEMED Project staff assisted two hundred ten (210) clients 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 R53,259,787, representing 104% of the cumulative project target for Value of Privatized Enterprises.

Entrepreneurs Receiving Business Training: SEMED Project staff in the three (3) target provinces

trained two thousand two hundred sixty five (2,265) entrepreneurs, 43% of whom were women, for a total of seven thousand eight hundred four (7,804) 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, has been broadcast on national radio and in one (1) provincial and one (1) national newspaper, and has been responsible for training one hundred fifteen thousand seven hundred forty (115,740) entrepreneurs for a total of one hundred nineteen thousand eight hundred eighty hours (119,880)

2.5 Increased SMME Access to Finance

SEMED Project facilitated access to finance on behalf of two hundred seventeen (217) SMMEs. The value of these transactions totaled R46,061,349, to date the SEMED Project has achieved 145% of the annual target for this indicator, measuring the number of entities accessing finance.

2.6 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. During the life-of-project, three thousand seven hundred nineteen (3,719) market-driven employment opportunities were sustained, and three hundred sixteen (316) market-driven employment opportunities were created. This contributed 82% to the cumulative performance indicator for Market-Driven Employment Opportunities Sustained and 46% to the cumulative 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. During the life-of-project, 43% of market-driven employment opportunities sustained were positions held by women, and 32% of market-driven employment opportunities created are positions now held by women.

2.7 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 the life-of-project, the SEMED Project completed one thousand one hundred sixty-two (1,162) business transactions. The value of business transactions completed was R871,582,549, of which 63% was with women entrepreneurs.

2.8 Markets for SMMEs Identified and Developed

The SEMED Project identified seven hundred thirty-five (735) markets for SMMEs, 29% of which involved women. Ninety-five (95)% of the cumulative target for this indicator was achieved. The total value of these markets identified was R772,261,413 of which 74% was with women. In addition, three hundred twenty-two (322) SMMEs were assisted to develop markets with large businesses. The SEMED Project achieved 98% of the cumulative project target for the

indicator measuring the number of markets established with large entities.

Markets were identified in a number of sectors, including manufacturing, construction, transport, services and retail trade. Of specific interest was the number of clients assisted to establish profitable waste (paper, glass, plastic, scrap metal) recycling businesses. These companies provide employment for members of their communities as well as paying for the materials collected by the community members. Another area of growth has been the ability of SEMED Project clients to access tenders on programs outsourced by government (see 2.1.4)

2.9 Enhanced SMME Capacity to Respond to Markets

Privatization of Public Enterprises: Two hundred ten (210) public enterprises were privatized during the life-of-the SEMED Project. 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 R53,259,787, representing 104% of the total cumulative target for this indicator.

Entrepreneurs Receiving Business Training: SEMED Project staff in the three (3) target provinces trained two thousand two hundred sixty-five (2,265) entrepreneurs, of whom 43% were women, for a total of seven thousand eight hundred four (7,804) hours of in-person business skills training. Training topics ranged from basic business skills training and tender completion, to practical marketing skills and how to deal with finance and staffing issues. These numbers indicate that 98% of the cumulative project target was met for the Number of Entrepreneurs Trained and 186% of the cumulative project target for the Number of Entrepreneur Hours of Business Training.

One hundred fifteen thousand seven hundred forty (115,740) entrepreneurs were trained for a total of one hundred nineteen thousand eight hundred eighty (119,880) hours using the Tycoon Radio Soap Opera during the life of the project. These figures indicate an achievement of 69% of the cumulative project target for number of entrepreneurs trained using Mass Media.

2.10 Increased SMME Access to Finance

During the life-of-project, the SEMED Project facilitated access to finance for two hundred seventeen (217) clients. 49% of these transactions involved female entrepreneurs. The value of financial transactions facilitated by the SEMED Project totaled R46,061,349 towards the cumulative project Access to Finance target of R18,117,000. The SEMED Project achieved 145% of the cumulative project target for the Number of Entities that Access Finance, but only 39% of the cumulative project target for the Value of Finance Accessed by Entities.

2.11 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 28% of all business transactions completed by SEMED Project staff during the life-of-the SEMED Project.

For all other indicators disaggregated by gender, the active involvement of women was also

encouraging. Women were involved in 29% of the SMMEs for which the SEMED Project identified markets, and were actively involved in 49% of the SMMEs that accessed finance with the Project's assistance.

Women also represented 41% of the participants at SEMED Project HIV/AIDS awareness meetings.

2.12 HIV/AIDS – Awareness, Prevention and Mitigation

During the life-of-project, SEMED Project staff in the three (3) target provinces distributed one hundred six thousand seventy-three (176,073) condoms and HIV/AIDS awareness materials at meetings attended by three thousand five hundred thirty-one (3,531) entrepreneurs, of whom 41% were women.

3.0 PERFORMANCE MONITORING AND EVALUATION

On the 5th April 2002, USAID/South Africa approved the SEMED Project Performance and Monitoring Plan (PMP) submitted to Mr. Michael Klesh, SEMED Project CTO on 26th March 2002.

On May 9th 2002, Mr. Alan Brown, Performance Monitoring and Evaluation Specialist, EM&I, trained SEMED Project staff in how to use the newly-designed PMP forms. The formats and indicators presented in the PMP were already adopted in the 2nd Quarterly Report, FY '02.

During the 1st Quarter FY'03, SEMED Project reviewed and revised all forms used for the collection of performance data. SEMED Project management reviewed performance data at the end of the 1st Quarter FY03 and developed revised strategies to reach annual targets. These strategies included increased project staff training, a greater emphasis on clients' participation in the process for winning tenders issued by Government Departments and a stronger focus on finance and involvement by management in the establishment and attaining of individual targets by project staff.

During the 1st Quarter FY'03, Mr. Allan Brown, Performance Monitoring and Evaluation Specialist, updated the Performance Monitoring Plan (PMP). Several definitions were refined, as specific transactions highlighted the need for more precise terminology. Performance tables were modified to include the FY'03 and FY'04 targets on the expanded project and were disaggregated into provincial performance data tables. The policy section was removed; the four (4) reporting instruments were added; FY'02 actual performance data was added to the tables; and Performance Indicators 5.1.2 (a) and (b) were disaggregated into mass-media and in-person training. The updated PMP was distributed to all SEMED Project staff and strategic partners.

The Markets Identified, Finance Accessed and Training reporting instruments were considerably modified to allow for disaggregation of business sectors and of SMME jobs sustained and created through SEMED Project involvement, with automated instructions for completion, to ensure accurate and consistent reporting of high quality data.

On 19th November 2002, Mr. Brown discussed the SEMED Project strategic plan, indicators and targets at a Project staff training session and the importance of achieving results in all strategic areas. Mr. Brown also reviewed Performance Reports and demonstrated how transactions should be reported on the improved reporting instruments.

On 3rd January 2003, a new report was introduced by Mr. Alan Brown, Performance Monitoring Specialist to count “Employment Generated”. This report was linked to the relevant “Market Identified” and “Finance Accessed” Reports from which the new employment figures were extrapolated. The figures for employment generated were disaggregated to accurately indicate new positions for women. This report ensured data integrity and accuracy in the newly implemented performance indicator; it ensured that any employment generated figures were directly attributable to SEMED Project staff involvement, and could only be quantified once the relevant positions had actually been filled. The “Employment Generated” form was first used by SEMED Project staff in February 2003.

On 17th January 2003, Mr. Brown modified the “Markets Identified” Report to count privatizations accurately. On 21st January, Mr. Jennifer Robison, Information Analyst, added the Fee Structure to the Request for Services form.

To assist Business Linkages Officers meet targets related to performance indicators, a new form “the Weekly Planned Activity Report” was introduced, assisting the Business Linkages Officers to plan their weekly activities. The form provided management with more control over how the Business Linkages Officers use their time and provided an indication of the anticipated value of transactions on which they were working. The weekly meeting reports were reviewed in conjunction with the weekly planned activity reports to assess individual Business Linkage Officers performance.

During April 2003 the SEMED Project participated in the USAID/South Africa Data Quality Assessment exercise (DQA).

On 3rd April 2003, Mr. J. Reibel, COP AGRILINK II Project, Ms. K. Cook, Deputy-Chief-of-Party (Administration), AGRILINK II Project, Ms. S. Gale, COP, SEMED Project, Ms. J. Robinson, Information Analyst, SEMED Project and Mr. A. Brown, Performance Monitoring Specialist, attended an initial briefing on the DQA at USAID/South Africa. Present were the team leaders of all the SO5 Partners, the DQA team and the responsible persons from USAID. It became apparent that the DQA would involve more than a simple Data Quality check and that all performance indicator definitions were under review.

On April 7th, 2003 Ms. Gale, Mr. Höll, Ms. Robinson and Mr. Brown met with Ms. Mamba, Cognizant Technical Officer, SO5 and Mr. Himelfarb, Ms. Selvaggio and Dr. Richards. The purpose of the meeting was to discuss interpretations of definitions on the SEMED Project Performance Monitoring Plan.

On April 14th 2003, Ms. Selvaggio, Ms. Robinson, Ms. Gale and Mr. Brown met to perform the Data Quality Assessment.

On April 29th, 2003, all USAID partners met to discuss the outcome of the DQA. The definitions of the performance indicators and data points would change substantially; however, no firm definitions were agreed upon. The recommendation of the DQA team was that the indicator “Employment Opportunities Generated” be discarded and a survey be carried-out to ascertain this figure.

On 12th May 2003, Ms. Gale, Ms. Robinson and Mr. Brown met with Mr. Joel Kolker, SO5 Team Leader, USAID/South Africa and Ms. Mamba. The purpose of the meeting was to discuss the

DQA worksheet review response.

On 13th May 2004, Ms. Robinson, Mr. Brown, Mr. Reibel and Ms. Cook met to discuss and examine the proposed new Performance Indicators.

On 28th May 2003, Ms. Gale and Mr. Brown met with Mr. Kolker and Ms. Mamba and other USAID/South Africa staff and SO5 partners. The purpose of this meeting was to determine the definitions for the SO5 Strategic Framework and reporting implications.

During a meeting at the EM&I head office attended by Mr. Kolker, SO5 Team Leader, Ms. Mamba, SEMED Project COTR, Ms. Gale SEMED Project COP, Ms. Muller, SEMED Project D/COP and Mr. Höll, National Financial Manager, Mr. Kolker advised that following discussions, the Mission would not undertake a study as the result of the DQA. However, a company would be employed to find a definition for "Employment Opportunities". Further, the company would review the SEMED Project's reporting and determine the new format for reporting; targets would be reviewed and achievement of jobs created analyzed. Mr. Kolker stated that the new system should be in place by October 1, 2003.

On June 24th 2003, the SEMED Project Chief-of-Party met with Dr. Peter Karungu and Ms. Sybil Sebolelo Chabane, Members of KNZ Associates to discuss the SEMED Project strategy and the measurement of employment opportunities. Dr. Karungu and Ms. Sebolelo, experts in employment measurement in South Africa advised that they had been hired by USAID to make a proposal as to how the SEMED Project and other USAID partners could consistently measure the future employment impact of their project activities.

On Thursday August 21st, Dr. Karungu met with Ms. Jenni Robinson, SEMED Project Information Analyst and Ms. Gale, COP to provide information on the results of their study. Their conclusions were in line with the SEMED Project's current measurement of employment impact reporting.

4.0 PROJECT ADMINISTRATION

4.1 Grant/Cooperative Agreement

On September 19th 2000, Mr. Simon Aphane, Managing Director, Enterprise Management & Innovation (Pty) Ltd., (EM&I) signed the USAID/South Africa Sustainable Employment Micro-Enterprise (SEMED) Project Grant Award. The Grant had been officially awarded to EM&I by USAID/South Africa on September 1, 2000 with a project completion date of October 15, 2001. On July 16, 2001 Mr. Jerry Krysthal, Regional Contracting Officer, USAID/South Africa and Mr. Simon Aphane signed an Agreement extending the SEMED Project for one year through October 15, 2002. On September 27th 2002, the SEMED Project was extended for a further two years through October 30, 2004. On August 31st 2003 the SEMED Project Co-operative Agreement was terminated by USAID/South Africa.

4.2 Personnel

Once fully staffed the SEMED Project reached a total staff component of seventeen (17); please see Annexure E for the SEMED Project Organigram.

KZN:

The SEMED Project KZN office staff complement remained complete as of the end of January 2003, with one (1) Provincial Manager, two (2) Business Linkage Officers and one (1) Administrative Assistant.

Limpopo:

The SEMED Project Limpopo office staff complement remained complete as of the end of December 2002, with one (1) Provincial Manager, two (2) Business Linkage Officers and one (1) Administrative Assistant.

Gauteng:

The complement of SEMED Project staff in the Gauteng office remains 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.

4.3 Staff Development

All SEMED Project Staff attended an administrative and performance reporting training seminar from 18-22nd November 2002. Presentations on strategic management and SEMED Project Performance Monitoring were made. Computer training in MS Word and MS Excel were provided. Roundtable discussions were organized around topics such as fee structures, targets, marketing and the different avenues available for SEMED clients to access finance. Staff shared successful experiences and reported on challenges they were facing. Mr. Brown visited the Limpopo Provincial office to train members in PMP reporting and demonstrate the performance reporting procedures. On April 9th 2003 EM&I held a workshop for all staff, followed the next day by a SEPED Project workshop. Topics discussed were business rehabilitation, finance, performance excellence, information on export marketing and DTI Incentives and target in and performance monitoring reports. On 11th April presentations were made by the provinces, after which individual meetings were held with Ms. Gale, COP and Ms. Da Cruz, Human Resources Manager. During the life of project a number of business linkages officers and managers have pursued higher degrees, and attended courses sponsored by the Department of Trade and Industry, the Banking Council of South Africa and attended conferences hosted by government and the private sector.

4.4 USAID Coordination

During the first Quarter FY01, on October 10, 2000 the first meeting was held between EM&I Managing Director Mr. Simon Aphane, EM&I Executive Vice President Mr. Jaime Reibel, SEMED Project RFI Director Willem Höll and Mr. Michael Klesh, Senior SMME Advisor, USAID/South Africa to discuss the SEMED Project reporting guidelines and requirements. At the meeting Mr. Klesh introduced relevant USAID/South Africa Financial staff.

On November 20th 2000, SEMED Project staff were officially introduced to USAID/South Africa. Mr. W. Höll, Chief-of-Party, Ms. E. Muller, SEMED Project Business Training Manager, Mr. Simon Aphane and Mr. Jaime Reibel met with Mr. Stacey Rhodes, Mission Director, Mr. Bill Brands, Head, SO5 and Mr. Michael Klesh to formally present the SEMED Project.

Frequent liaison meetings were held between the SEMED Project Chief-of-Party and the Cognizant Technical Officer as well as with the Team Leaser SO5 and other relevant USAID South Africa staff during the period under review. The Project hosted site visits by man

USAID/South Africa, USAID/Washington and Delegations of Congressional Representatives.

The SEMED Project worked in collaboration with the USAID/Washington Office of Micro-enterprise, and with USAID/South Africa funded projects.

5.0 PROJECT ACTIVITY LEVEL OF EFFORT (LOE)

The SEMED Project Level of Effort for the Life-of-Project is shown in three (3) tables under Annexure C. This is due to FY01-FY02 being dollar denominated and FY 03 being Rand denominated figures. During FY'03 the majority of staff hours were spent in the following programmatic areas: (a) Market identification 21.5%. (b) Access to finance 20.2%. (c) Business & Entrepreneurial Skills Training 8.9%. Administration at 26.9% shows the increase in administrative duties due to reporting systems and data quality requirements under the Program Monitoring and Reporting systems.

6.0 FINANCE

The Financial Report for the Life-of-Project is presented in Appendix D. Total expenditure FY'01 and FY'02 in US\$ was \$1,149,832. Total expenditure FY'03 covering October 1 2002-August 31st 2003 was R7,247,561. Having to use a dual system of US\$ and Rand budgeting, as stipulated under the Cooperative Agreement, significant complexity was experienced in budgeting and providing USAID/South Africa with the required financial reporting during FY'03.

7.0 IN KIND CONTRIBUTIONS

In-kind contributions are presented in Appendix E. During the first two years of the SEMED Project there was no requirement for in-kind contributions. In-kind contributions were initiated under Modification 2 and 3 to CoAG 674-00-00-00064-00 dated September 27th 2002. The in-kind contribution of R2,650,757 was not met during the first 10 months of Modification 2/3. However, in-kind contributions of R1,313,725.76 were recorded during this period. Shortfalls were experienced in Business Skills Training Subsidies, Technical Assistance for Technology Transfer and Improved Product Lines as well as Business Plan Production. With affiliations to Brain/NAMAC, GAUMAC, and expected partnerships with the DTI, this shortfall would have been covered in year 4 of the Grant/Cooperative Agreement.

8.0 LESSONS LEARNED

Markets

The SMME sector, in urban areas has limited access to market information. SMMEs tend to copy-cat on what they consider to be successful models, therefore flooding the markets with similar products and/or services. There needs to be further concerted efforts by Government to streamline the tender process and requirements, to open-up markets for the SMMEs and provide these SMMEs with cost effective technical assistance and training. Donors and parastatal institutions should also provide more incentives to the urban/peri-urban SMMEs through simplifying their procedures and ensuring that SMMEs they are working with receive effective mentoring where required.

Market access is improving slowly with the government's pro SMME BEE programs. A problem is the willingness of SMMEs to work together to meet the requirements of a tender (example

supply of bricks; building of roads). This has been an area where the SEMED Project has been extremely effective – linking clients to enable them to participate in larger tenders, and providing them with information on tenders and potential new markets.

Access to Finance

The difficulties experienced (in general), of banks providing loans to SMMEs has not changed over the duration of the project. Banks furthermore appear unwilling to work with BDS providers to add-value to the process of the SMMEs submitting bankable business plans. The banks prefer to work through their own SMME desks, which are under-trained and under-staffed. However, SEMED Project Staff have continued to work closely with the formal banking system wherever possible and have achieved some success with obtaining loans for their clients. The SEMED Project has worked well with Retail Financial Intermediaries (RFIs) as well as private sector companies prepared to offer short-term bridging loans.

The lack of RFI's in the SEMED Project targeted provinces has caused problems for SEMED Project clients. For example in Limpopo, the Limpopo Economic Development Enterprise (LIMDEV) has a total monopoly on loans to SMMEs, and from the SEMED Project experience, appears not to want to work with BDS providers to enable more people access to finance.

Clearly access to finance for SMMEs will continue to be a problem. There are two distinct ways of addressing this issue, which some organizations are already implementing. (1) Supply technical assistance/BDS services to clients through the provision of vouchers or the charging of a minimal subsidized fee for the production of bankable business and marketing plans; and (2) totally separate from (1) provide an opportunity for access to finance at reasonable rates. An example which appears to be working is the Umsobomvu Fund. Providing clients with assistance to obtain supplier credit, assisting them in the establishment of joint ventures, are other ways in which the SEMED Project has been creative in assisting the growth of its client-base.

Access to Appropriate Technology/ Development and Upgrading of Product Lines

In many instances the access to appropriate technology and development and upgrading of product lines are synonymous. Taking into consideration the micro size of the largest number of SEMED Project clients, it has been difficult to introduce appropriate technology and to develop and upgrade products. However, working with the CSIR and SABS there have been a number of successes during the life-of-project. These include: improving standards of milk powder; improving quality of bricks; the invention of a light (with plastic parts) wheel chair; and testing of aloe based medicines. Government and parastatal institutions should have information booths/offices in the townships that can provide information of the services available by the CSIR, SABS and other institutions, as well as advising SMMEs of the grants available to pay for these services.

Introduction of complimentary products to provide further income streams has been a more realistic goal and has been achieved through the assistance of companies such as Vodacom, (containerized phones); assistance in leveraging ESKOM grants for provision of electricity display signs/advertising for buildings, the introduction of clients to providers of cash dispensers; leasing of fridges for cold drinks, the sale of phone cards etc. These are just a few ways of increasing the marketability of small shops, thereby drawing more clientele and increasing income/turnover.

Business Development Services

Business Development Service companies providing assistance in the writing of business plans,

and marketing plans aimed at access to finance and markets are in general poorly trained, and of little assistance to their clients. The growing success of the SEMED Project continued to be due to the excellent quality services provided by the SEMED Project and the integrated nature of the services. The sustainability of BDS providers, unless government funded, is a serious issue as the large majority of SMMEs do not have the funds to pay for professionally written business and marketing plans, training and other services.

HIV/AIDS

To integrate USAID/South Africa AIDS in the Workplace Programs as a part of any future programs run by USAID/South Africa in the SMME sector. These programs need to review (1) the current status of companies vis-à-vis AIDS awareness; education; policies regarding supply of anti-retro-viral medication; home-based/hospitalization; (2) survival of the business if one of the major shareholders is affected by HIV/AIDS; (3) business plan to address the survival of the company – i.e., shareholding (family; friends, similar businesses); joint ventures; etc. For the SMME business sector to survive and grow, Government, Donors, NGOs and the private sector need to urgently address the issues of SMMEs in this politically/economically sensitive sector. There are a number of programs available to assist Government, Donors, NGOs and the private sector with the knowledge and tools to address these issues. The SEMED Project, due to lack of funding was unable to address the HIV/AIDS problems other than superficially, through the provision of educational material and condoms supplied by the Departments of Health in the Provinces. Where possible, the SEMED Project worked with the affected companies and provided technical assistance to help the companies.

9.0 RECOMMENDATIONS

USAID/South Africa needs to have clear and measurable objectives for future SMME programs it may fund. Projects must be able to work together to leverage USAID assistance through the use of common intermediate results and objectives.

The provision of technical assistance (BDS services) to PDI entrepreneurs is the most direct way to encourage the process of integrating PDIs into the economy. The presence or formation of RFI's should be taken into consideration when establishing projects in provinces where there are limited opportunities for BDS and RFI's. The criteria for working in provinces, needs to include both of these growth opportunities, before moving into new provincial programs.

USAID/South Africa needs to work closer with the South African Government/DTI on their SMME programs. Closer collaboration with other donors would also optimize USAID's assistance.

The Quality of BDS services provided under the SEMED Project need to be mirrored in any future BDS activities. Should USAID/South Africa be looking at providing micro-finance initiatives these need to be totally separated from any provision of BDS services and be for a minimum period of 4 to 6 years to provide effective assistance in this complex area.

Annexure A: Performance Indicators – Project Summary

PERFORMANCE INDICATOR	FY'03 (TO DATE)				CUMULATIVE (FY'01 TO DATE)				
	TARGET	ACTUAL	% FY'02	%WOMEN	ACTUAL	TARGET	% FY'01-03	%WOMEN	
SO.5 Increased Market-Driven Employment Opportunities Created									
Number Of Market-Driven Employment Opportunities Sustained	2,455	1,559	64%	34%	3,719	4,510	82%	43%	
Number Of Market-Driven Employment Opportunities Created	682	316	46%	32%	316	682	46%	32%	
IR.5.1 More Rapid Growth of Existing SMMEs.									
5.1.a Number of Business Transactions	701	523	75%	32%	1,162	1,150	101%		
5.1.b Percentage of Business Transactions that Involve Women in SMMEs	50%	32%	63%		28%	50%	55%		
5.1.c Value of Business Transactions	R 157,499,290	R 705,402,446	448%	77%	R 871,582,549	R 342,222,000	255%	63%	
IR.5.1.1 Junkets for SMMEs Identified and Developed									
5.1.1a Number of Markets Identified	440	383	87%	34%	735	770	95%	29%	
Value of Markets Identified	R 70,499,790	R 640,587,155	909%	84%	R 772,261,413	R 173,105,000	446%	74%	
5.1.1b Number of Profitable Product Lines Developed or Enhanced	70	11	16%		46	120	38%		
5.1.1c Number of Markets Established with Large Entities	175	181	103%	0%	322	330	98%		
IR.5.1.2 Enhanced SMME Capacity to Respond to Markets									
5.1.2a Number of Entrepreneurs Who Receive Business Training - In Person	2,000	1,961	98%	46%	2,265	2,300	98%	43%	
Number of Entrepreneurs Who Receive Business Training - Mass Media	150,000	0	0%	0%	115,740	167,250	69%	21%	
5.1.2b Number of Entrepreneur Hours of Business Training - In Person	4,000	7,586	190%	47%	7,804	4,200	186%	47%	
Number of Entrepreneur Hours of Business Training - Mass Media	1,800,000	0	0%	0%	119,880	1,918,800	6%	49%	
5.1.2c Number of Value-Added Technology Transfers	70	12	17%		42	120	35%		
5.1.2d Number of Privatized Public Enterprises	180	69	38%		210	230	91%		
5.1.2e Value of Privatized Public Enterprises	R 26,000,000	R 47,259,787	182%		R 53,259,787	R 51,000,000	104%		
IR.5.1.3 Increased SMME Access to Finance									
5.1.3a Number of Entities that Access Finance	81	71	88%	49%	217	150	145%	49%	
5.1.3b Value of Finance Accessed by Entities	R 60,999,500	R 17,555,504	29%	24%	R 46,061,349	R 118,117,000	39%	14%	
HIV/AIDS									
HIV 1 Number of People Who Received HIV/AIDS Education	NTS	1,295		50%	3,531	NTS		41%	
HIV 2 Number of Condoms Distributed	NTS	89,973		53%	106,073	NTS		51%	

* Indicator implemented in December 2002
NTS No Target Set

Annexure B: Major Activities Level of Effort Chart

PERFORMANCE INDICATORS	Cumulative Fy'01 Fy'03 Total to Date	Provincial Totals FY '03					
		GAUTENG TOTAL TARGET	GAUTENG TOTAL ACHIEVED	KZN TOTAL TARGET	KZN TOTAL ACHIEVED	LIMPOPO TOTAL TARGET	LIMPOPO TOTAL ACHIEVED
No of Employment Opportunities Sustained	3,719	1,052	686	701	534	701	339
No of Employment Opportunities Generated	318	292	26	195	7	195	285
No of Business Transactions	1,162	300	263	200	164	200	96
Value of Business Transactions	R 870,756,050	R 67,499,696	623,878,116	R 44,999,797	R 23,857,118	R 44,999,797	R 56,840,713
No of Markets Identified	735	189	201	126	124	126	58
Value of Markets Identified	R 771,434,914	R 30,214,196	592,716,884	R 20,142,797	R 19,303,382	R 20,142,797	R 28,566,889
Number of Loans	217	35	44	23	20	23	7
Value of Loans	R 46,061,349	R 26,142,643	13,909,810	R 17,428,429	R 1,959,651	R 17,428,429	R 1,686,044
Number of Entrepreneurs Who Receive Business Training - In-Person	117,701	857	476	571	776	571	709
Number of Entrepreneur Hours of Business Training - In-Person	15,786	1,714	1,466	1,143	1,792	1,143	4,328
Number of Markets Established with Larger Entities	322	75	68	50	75	50	38
Number of Profitable Product lines Developed	46	30	11	20	0	20	0
Number of Value-Added Technology Transfers	42	30	10	20	0	20	2
No of Privatized Public Enterprises	210	77	18	51	20	51	31
Value of Privatized Public Enterprises	R 53,259,787	R 11,142,857	18,077,922	R 7,428,571	R 2,594,085	R 7,428,571	R 26,587,780

* Project to work on 50% business transactions targeted for women

* Provincial offices were only opened in FY '03 (1 October 2002)

Annexure C: Major Activities Level of Effort Chart

SEMED Project Level of Effort Chart FY '01

Component (Major Activity)	1st Qtr, FY '01		2nd Qtr, FY '01		3rd Qtr, FY '01		4th Qtr, FY '01		Total, FY '01		
	Average Personnel Salary & Benefits US\$	Person Months	Average Personnel Salary & Benefits US\$	Person Months	Average Personnel Salary & Benefits US\$	Person Months	Average Personnel Salary & Benefits US\$	Person Months	Average Personnel Salary & Benefits US\$	Person Months	Major Activity as % of Total Person Months (# of days)
Office Support Services	965	2.0	2,116	3.0	1,144	2.4	937	2.9	5,162	10.3	11.7%
Project Administration	10,994	1.5	11,113	1.5	5,525	1.1	4,581	1.2	32,213	5.2	5.9%
Project Accounting	1,718	0.6	1,771	0.7	1,682	0.6	2,280	0.6	7,451	2.5	2.8%
Weekly Reports / 2nd Quarterly Report, FY '01	1,982	0.6	8,025	2.2	4,386	2.2	3,483	1.6	17,876	6.5	7.4%
Market Identification & Business Linkages	5,669	2.1	23,277	10.0	15,519	10.2	19,344	13.3	63,808	35.5	40.2%
Technological Innovation / Product Development	598	0.3	1,317	0.7	802	0.6	613	0.6	3,330	2.2	2.5%
Business / Entrepreneurial Skills Training	4,083	1.2	5,720	2.6	4,304	3.3	1,873	1.2	15,980	8.3	9.4%
Access to Finance	3,227	1.3	5,609	2.9	5,014	3.8	6,945	4.9	20,795	12.9	14.5%
HIV / AIDS Intervention	808	0.4	1,144	0.6	414	0.4	883	0.7	3,250	1.9	2.2%
Co-ordination	3,019	0.4	2,499	0.3	1,381	0.2	1,037	0.1	7,936	1.0	1.1%
Venture Capital Conference - Namibia	-	-	-	-	1,796	0.3	1,378	0.3	3,175	0.5	0.6%
Venture Capital Conference - Washington	-	-	-	-	6,706	0.8	5,210	0.8	11,916	1.6	1.7%
TOTAL	33,064	10.2	62,592	24.4	48,673	25.9	48,564	28.0	192,893	88.5	100.0%

SEMED Project Level of Effort Chart FY '02

Component (Major Activity)	1st Qtr, FY '02		2nd Qtr, FY '02		3rd Qtr, FY '02		4th Qtr, FY '02		Total, FY '02		
	Average Personnel Salary & Benefits US\$	Person Months	Average Personnel Salary & Benefits US\$	Person Months	Average Personnel Salary & Benefits US\$	Person Months	Average Personnel Salary & Benefits US\$	Person Months	Average Personnel Salary & Benefits US\$	Person Months	Major Activity as % of Total Person Months (# of days)
Office Support Services	2,900	4.3	1,338	4.0	2,134	4.5	2,578	3.1	8,950	15.8	20.5%
Project Administration	11,592	1.0	13,034	1.6	12,281	1.4	29,608	5.4	66,515	9.4	12.2%
Project Accounting	2,003	0.5	1,817	0.6	1,802	0.5	2,189	0.6	7,811	2.2	2.9%
Monthly Reports / Quarterly Report, FY '02	5,669	1.2	5,022	1.4	6,179	1.6	4,269	1.5	21,139	5.6	7.3%
Market Identification & Business Linkages	17,413	5.1	8,727	4.6	8,978	4.2	13,641	4.1	48,759	17.9	23.3%
Technological Innovation / Product Development	839	0.3	375	0.2	326	0.2	455	0.2	1,996	0.8	1.1%
Business / Entrepreneurial Skills Training	3,527	1.0	2,525	1.2	4,430	1.4	7,501	1.9	17,984	5.4	7.1%
Access to Finance	8,939	2.9	6,245	3.1	8,307	3.6	11,251	5.3	34,742	14.9	19.4%
HIV / AIDS Intervention	2,084	0.7	590	0.3	924	0.4	359	0.2	3,958	1.5	2.0%
Co-ordination	1,199	0.1	1,100	0.4	515	0.1	1,555	0.2	4,369	0.8	1.0%
Performance Monitoring & Evaluation	-	-	6,655	0.9	5,142	0.4	9,102	1.1	20,899	2.4	3.2%
TOTAL	56,166	17.1	47,427	18.2	51,020	18.3	82,509	23.3	237,122	76.9	100.0%

SEMED Project Level of Effort Chart FY '03

Component (Major Activity)	1st Qtr, FY '03		2nd Qtr, FY '03		3rd Qtr, FY '03		4th Qtr, FY '03 (Note 1)		Total, FY '03		
	Average Personnel Salary & Benefits Rands	Person Months	Average Personnel Salary & Benefits Rands	Person Months	Average Personnel Salary & Benefits Rands	Person Months	Average Personnel Salary & Benefits Rands	Person Months	Average Personnel Salary & Benefits Rands	Person Months	Major Activity as % of Total Person Months (# of days)
PROGRAM											
Markets Identified	176,086	7.7	204,026	10.5	209,510	9.7	124,387	6.5	714,008	34.3	21.5%
Business & Entrepreneurial Skills Training	110,775	3.4	110,838	4.9	77,516	3.7	45,277	2.3	344,406	14.2	8.9%
Technology Transfers	8,317	0.5	19,111	0.9	13,866	0.7	9,709	0.4	51,004	2.5	1.5%
Privatised Public Enterprises	-	-	8,404	0.6	15,597	0.9	16,039	1.0	40,041	2.5	1.6%
Access to Finance	168,875	8.1	168,379	10.4	147,105	8.1	101,277	5.5	585,636	32.2	20.2%
Development of Profitable Product Lines	5,878	0.3	4,652	0.3	9,022	0.5	11,713	0.5	31,265	1.5	0.9%
Establishing Markets with Larger Enterprises	1,339	0.1	16,496	1.3	24,017	1.4	16,637	0.9	58,489	3.7	2.3%
HIV/AIDS Education & Awareness	11,140	0.7	17,657	1.2	17,007	1.0	10,264	0.6	56,068	3.4	2.2%
ADMINISTRATION											
Project Administration	333,551	10.4	282,163	13.2	278,903	11.0	188,590	8.2	1,083,207	42.9	26.9%
Staff Development & Training	62,854	2.8	13,695	0.8	49,402	2.8	7,763	0.4	133,715	6.8	4.3%
Weekly Report Generation	8,374	0.5	13,852	0.8	25,971	1.1	11,624	0.6	59,822	2.9	1.8%
Monthly Report Generation	64,263	1.6	20,257	0.9	31,200	1.4	27,512	1.0	143,231	4.9	3.1%
Quarterly Report Generation	14,421	0.3	6,974	0.3	3,547	0.2	4,604	0.1	29,546	0.9	0.6%
Performance Monitoring & Evaluation	108,299	1.5	50,372	2.0	54,569	1.5	18,030	0.6	231,270	5.6	3.5%
Co-ordination	22,168	0.4	14,159	0.3	6,601	0.2	316	0.0	43,244	0.9	0.8%
TOTAL	1,096,338	38.1	951,036	48.5	963,834	44.1	593,744	28.7	3,604,952	159.3	100.1%

NOTE

1. 4th Quarter FY '03 includes the period 1 July 2003 to 31 August 2003

Annexure D: SEMED Project Financial Summary

Exchange

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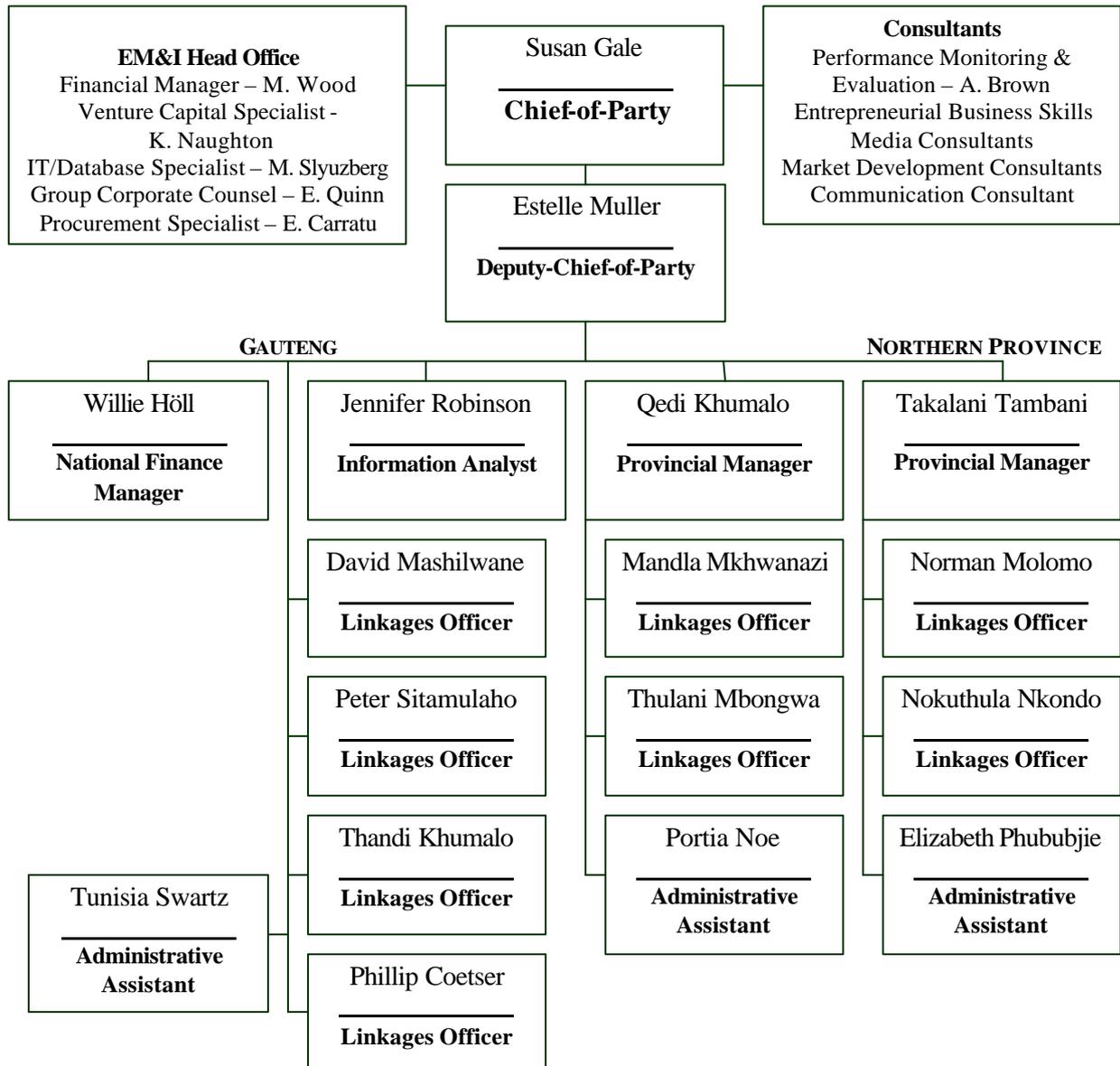
Line Item	Approved Budget End	ACTUAL Total	ACTUAL Total	TOTAL EXPENDITURE	Remaining Budget End	Remaining Budget Rands	Budget FY '03 & FY '04 Rands	TOTAL BUDGET FY '03 & FY '04 Rands	ACTUAL	ACTUAL 2nd	ACTUAL 3rd	ACTUAL 4th	ACTUAL TOTAL	REMAINING BUDGET
	FY'02 (US\$)	FY '01 (US\$)	FY '02 (US\$)	FY '01 & FY '02 (US\$)	FY '02 (US\$)				1st Qtr, FY '03 Rands	Qtr, FY '03 Rands	Qtr, FY '03 Rands	Qtr, FY '03 (Note 2) Rands	FY'03 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	950,686	963,834	593,744	3,568,290	5,324,013
Consultants	32,375	8,763	23,181	31,944	431	3,878	1,020,308	1,024,186	36,312	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	951,036	963,834	593,744	3,604,952	6,311,537
Allowances (Note 1)	-	-	-	-	-	-	775,868	775,868	97,003	80,587	93,166	48,803	319,559	456,309
Travel & Transportation	71,785	32,632	30,656	63,288	8,497	76,476	1,706,340	1,782,816	248,462	187,839	136,941	118,928	692,170	1,090,646
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	382,326	411,157	221,042	1,428,725	1,486,529
Sub - Total	233,535	112,214	117,619	229,832	3,703	33,323	5,683,318	5,716,641	759,665	650,752	641,264	388,773	2,440,454	3,276,187
Overhead	395,305	200,954	170,484	371,438	23,867	214,802	6,078,509	6,293,311	781,637	421,118	-	-	1,202,755	5,090,556
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	2,022,906	1,605,098	982,517	7,247,561	14,698,414

NOTE

1. In FY'01 and FY'02, Allowances were included in the Travel & Transportation line item.

1. 4th Quarter FY '03 includes the period 1 July 2003 to 31 August 2003

Annexure E: Staff Organigram



Annexure F: In-Kind Contributions

	1st QUARTER 10/02-12/02	2ND QUARTER 01/03-3/03	3RD QUARTER 4/03-6/03	Jul-03	OVERTIME 10/02-7/03	TOTAL
<u>Type of In-Kind Contribution</u>						
Overtime					148,869.76	
Training Materials		123,600.00	36,834.00			
Business Skills	50,687.00	10,220.00	32,000.00	20,750.00		
Technical Assistance for Tech Transfer/product lines	300,000.00	-	226,000.00	90,000.00		
Business Plans	4,500.00			5,000.00		
HIV/AIDS condoms/material	31,148.00	84,099.00	96,558.00	53,460.00		
Total:	386,335.00	217,919.00	391,392.00	169,210.00	148,869.76	
Total in-kind Contribution 10/02-7/03						1,313,725.76

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