

Program Design:

Microenterprise Development

Support Facility

Prepared for
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I Introduction

A Background

The pace of socio-economic and political change in the Republic of South Africa is accelerating dramatically and the demand for services and credit among Small-and-Micro (SME) enterprises in the Black community continues to grow. Clearly development at this level is crucial to solving employment-and-income generation problems, at least in the short-to-medium term, and to reducing the still staggering gaps in economic equality. At the same time, reaching the informal sector and microenterprises constitutes a key route to assisting and empowering women who comprise well over 50% of current NGO portfolios.

Average per capita income for South Africa is estimated at US \$2,500, yet per capita income for the Black community has been "guesstimated" to be about one-quarter of that amount. More than half of South Africa's Black population lives below the official poverty line. Some statistics suggest that the poverty rate for Blacks living in urban areas is 24.3 percent and totals over 60 percent in both rural areas and the "homelands". Average White incomes are six times that of Blacks, three times more than "coloreds" and twice that of Asians.

As is well known, past discrimination has contributed mightily to the existing status of most Black South African businesses being informal and at the micro level. Estimates from 1990, suggest that only 4 percent of South Africa's formal sector businesses outside the "independent" homelands are owned by Blacks and these are predominantly very small businesses. A recent study says that one in four of South Africa's economically active Whites work outside the formal economy, compared to over 50% of the Black population.

The growth of the informal sector is also directly linked to South Africa's prolonged recession which has lasted over a decade. Since the latest recession in late 1989, the economy has lost an estimated 200,000 formal sector jobs. At the present time, almost no new jobs are being created in the country's formal sector.

Unemployment estimates among South Africa's Black population run as high as 45% which is exacerbated by the presence of a legal migrant workforce of about 400,000 and about 1.5 million illegal migrant laborers. Another factor negatively affecting employment creation is the number of "returnees" who had been living in exile.

However, there are two positive developments in regard to assisting income generation and enterprise growth at the bottom end of the economy: the growth of support from banks and non-government organizations (NGOs), and an increase in financing.

available for loans, training and technical assistance -- both from indigenous governmental and private resources and from increased donor support

South Africa currently has an estimated 14,000 NGOs and a very significant number (no reliable estimates available) of community based organizations (CBOs) and informal associations. Given a broad definition of NGO, there could be one NGO for every 2,600 South Africans. On the finance side, there are estimated to be over 500 active corporate social investment programs in South Africa, over half of whom have full-time staffed corporate responsibility activities. Donations from foreign government assistance was estimated by UNDP at US \$350 million in 1992. The European Community was the largest donor (over \$100 million), the U S was second with \$80 million, followed by Sweden (\$57 million), Britain (\$27 million) and Germany (\$18 million). Although no formal commitment has been made, the World Bank is reportedly considering an annual contribution of up to US \$ 1 0 billion dollars.

The South African government has increased its level of funding by establishing the Independent Development Trust (IDT) in March of 1990. Initial South African government allocations to the IDT exceeded US \$770 million dollars.

B Program Rationale

Black economic empowerment in the short-to-medium term must focus primarily on the informal sector and entail providing assistance to both (i) small and micro entrepreneurs operating at the survival level and (ii) those with other options who freely chose to build growth oriented businesses to maximize income generation opportunities.

These entrepreneurs have generated escalating demand for support services including credit, responsive technical assistance and appropriate training. Progress has been made, but growing demand and resource constraints have challenged the response capability of local business development organizations.

These support service providers include Commercial Banks, Non-Governmental Organizations providing credit, technical assistance and/or training, Business and Trade Associations and Community Based Organizations.

These organizations have been creative and resourceful in overcoming resource limitations and shared operational constraints. However, they have expressed a shared felt need to extend existing collaborative problem-solving initiatives and explore new approaches to cost-effectively expanding their program's scope, scale and beneficial impacts. Exposure to successful programs and institutions is seen as a high priority in adapting badly needed "best practice" methods and innovations to the South African context.

In broad-based consultations held in 1991 and most recently in the current design process, the most pressing need identified in interviews was for creation of an independent second-level intermediary resource organization. The envisioned function would be to expand

the scale and enhance the quality of services primary level organizations are providing to help Black enterprises achieve financial viability, sustainability and growth

Accomplishing the above three-stage enterprise development objective will require strengthening and/or establishing networks and linkages to enhance and expand communication between organizations serving this sector. The desired result would be expanding and/or intensifying collaborative program management and staff development techniques and approaches with organizations having successful trackrecords and/or individuals in Africa and worldwide with acknowledged high level expertise

What is currently lacking in South Africa is an opportunity for direct microenterprise service providers to access international organizations with innovative lending techniques, skills needed by managers and field officers, data on the requirements of international funding sources, effective MIS technologies, appropriate non-formal training techniques and a resource pool of consultants with demonstrated expertise not locally available

In response to these stated needs, this program will create an independent intermediary-support mechanism capable of facilitating, expanding and up-grading organizational performance and effectiveness. This task must be accomplished in a transparent manner capable of transcending differing institutional priorities, conflicting perceptions and/or competing strategies for prioritizing and overcoming the mix of problems within a changing South African reality. The trust of participating organizations can be earned by demonstrating competence, impartiality and a commitment to helping South Africans create and sustain Black economic empowerment

II Purpose and Role of the Microenterprise Development Support Facility

A Goals and Objectives

The goal of the Microenterprise Development Support Facility (MDSF) is to assist Black economic empowerment by helping to upgrade and expand South African organizations whose programs promote small-and micro enterprise development in the Black community

Informal-sector microenterprise activity attracts large numbers of Black entrepreneurs who started their businesses in response to exclusionary apartheid laws or because the worsening South African economy offered no other option. This pattern of large numbers of Blacks entering the microenterprise sector is expected to continue in the short-and medium-term future

The demand from Blacks in the microenterprise sector is very high and expanding rapidly, which puts pressure on resource scarce local support services organizations to expand the scale and cost-effectiveness of their programs. These organizations have been functioning in relative isolation and need to expand their horizons through increased dialogue and interaction with a wide range of affinity organizations

Objective 1 Institution-Building

MDSF's priority objective is to strengthen and expand the capacity of local microenterprise support organizations whose programs assist both survival-level and growth-oriented Black enterprises. In addition this intermediary facility will assist in identifying and adapting measures to enhance institutional and financial viability and sustainability.

Objective 2 Expanding Networks and Linkages

MDSF will expand and enhance the existing networks and linkages of South African organizations assisting Black enterprise development initiatives, assist in the creation of new ones where needed and provide access to international information and experience sharing networks.

Objective 3 Increasing Local Organization Access to Technical Advice and to International Models and Expertise

The MDSF will identify consultants with specific areas of expertise in lending and/or business development who can provide advice and technical assistance in response to requests from local microenterprise support service organizations. It will arrange and support international travel by South Africans for project visits and training while also bringing in international experts to provide training and technical assistance. ✓

Objective 4 Facilitate Access to SME Technical Materials and Training Resources

Interviews with local microenterprise support service organizations identified a range of training related needs and a perceived lack of information about what was available from whom. The MDSF will thus establish a reference library of technical materials for general use by South African organizations.

Objective 5 Support Innovative Efforts to Facilitate Access to Funding

The MDSF will not have funds of its own to lend nor grant to local microenterprise support services organizations which provide credit. Nor will it act as a gatekeeper or conduit through which donors can channel funds to local organizations. It will play a bridging role, facilitating contact and communication between donors and perspective borrowers.

Objective 6 Develop Indicators for Evaluating MDSF's Outputs

The MDSF should be evaluated two years after it becomes operational on the basis of specific impact indicators directly corresponding to its intended objectives.

III Assistance Needs and Process

A Development Support Needs of the Current SME Support System

There are five sub-groups of the existing South African SME support system which the Microenterprise Development Support Facility can assist. Information on the status and assistance needs of these groups was collected through interviews and consultation during the design process and is presented below.

1 **Commercial Banks** have become increasingly engaged in pilot schemes to deepen the penetration of formal financial institutions in the Black community, particularly for small-and-micro enterprises. Standard Bank of South Africa, for example, has initiated a Community Banking Unit which is pilot testing unsecured individual loans beginning at R 100 and graduating to R 500. A second loan tier of R 5000 and up is also being tested. A USAID loan guarantee of \$1.0 mil is being utilized to cover the initial loans. If the scheme tests well in terms of recovery and lending costs, Standard will extend it to its 550 branches.

The Bank has established linkages to an NGO - IBTT - to provide initial training to entry clients but is also testing direct loans to clients without initial training. Similarly, the First National Bank has recently launched a pilot scheme with the National Association of Stokvels of South Africa (NASASA). Stokvel groups (which are informal rotating and savings organizations, or ROSCAs) will deposit group loans in the Bank to act as collateral. On that basis, the FNB will issue loans, with NASASA realizing a 1% administrative fee for channelling loans. The Development Bank of Southern Africa (DBSA) is buying in with an additional cash guarantee to lower the FNB's exposure to 25% of the loan volume issued. The FNB and NASASA will extend the scheme nationally to NASASA's over 500,000 members if it proves to be viable.

Also, the Community Banking Project, headed by the former Director of the Perm, is designing a community banking system capitalized through the participation of SA's leading banks. Clearly, the commercial banks carry enormous potential for delivering credit to the informal sector on a national basis, but they remain in the pilot stage and have expressed a number of support needs. These include the following:

a Access to expanded loan guarantee mechanisms, and/or assistance in designing self-financing loan-loss reserve systems.

b International exposure to successful commercial finance institutions that have adopted appropriate methods, management systems and "corporate cultures" that are geared toward informal/semi-formal lending, i.e., (a) informal credit delivery and recovery methods, (b) decentralized communication and management systems related to community banking, and (c) techniques for recruiting, selecting, retaining and rewarding appropriate staff.

c Better communication and networking among banks to promote reduced competition in regard to the informal sector and an increased collaboration to achieve (i) broader, coordinated coverage in credit, (ii) the sharing of information on methodology and evaluations of current pilot schemes.

2 **NGO Lending Organizations** have grown in both number and size in the past two years. Get Ahead Foundation, for example, has over 10,000 loanees and is planning to evolve into a development bank. The Small Enterprise Foundation (SEF) has issued over 1300 loans in just over one year, with no defaults, and IBEC has grown rapidly, opening branch offices in the PWV and Natal regions. NGO credit providers have high performance expectations in terms of

reaching scale and financial viability Their needs revolve largely around these expectations, and include

a Secure access to sources of finance, both grants and loans

b International exposure to successful methodologies and institutional models for informal sector lending, particularly institutions which have made the transition to financial viability

c Access to information on best practices and workable methodologies, i e , methods of outreach, selection, credit disbursement, and collection In particular there is a need for efficient and accurate Management Information Systems to provide immediate data on arrearages and recovery rates

d As with the banks, exposure to, and assistance in development of successful management and personnel systems-- i e , the recruitment, selection, and rewarding of appropriate field staff, together with the adoption of better systems for communication between management and field staff, and training of field staff in client selection, loan and reporting procedures, and client counselling A particular need is the development and promotion of Black professionals in management ranks

e Enhanced networking with

(i) **other credit-oriented NGOs** to share information on improved methods of practice, facilitate staff interchanges, set performance standards, and identify bad borrowers who incur bad debts in one program after another,

(ii) **commercial banks** to share information on best practice and explore linkages such as borrowing and on-lending arrangements with commercial bank capital, and co-ventures in certain areas, including possible franchising arrangements,

(iii) **training-and-business development NGOs** need to gain knowledge on client counseling techniques and how to promote business-development services in local lending sites that can in turn promote enterprise growth and larger loans

3 NGO Training Organizations have made significant progress in tailoring services and forming linkages to credit-based organizations IBTT's link with Standard Bank is a case in point Also, increasing numbers of credit-based organizations, such as IBEC and Women's Development Banking, continue to integrate training and business counseling with credit As in the rest in the world, however, South African organizations remain engaged in the search for efficient and effective training techniques for semi-literate informal entrepreneurs that can achieve significant scale and cost recovery Those needs include

a International Exposure to innovative training methods including, distance education models (radio and television) and demand-led group training methods This includes fee-based training services

b Better central access to existing training materials and modules

c As with banks and NGOs, exposure to better systems of personnel development, communications and management suited to informal sector development

d Networking with

(i) **other training-focused NGOs** to share methods, facilitate staff interchange and, most importantly, engage in joint curriculum development and service planning to deepen and expand training services nationally,

(ii) **credit-based NGOs and Banks** to develop better synergy in business development through linking training and credit in targeted areas,

(iii) **Community-based organizations** to efficiently extend outreach to greater numbers without additional staffing (especially in rural areas) and to upgrade CBO counseling and business-development skills

4 **Community-Based Organizations** are the fastest growing group of development organizations in RSA and provide increasing coverage both in terms of regions, geographic, and service areas -- i e , from health and education to economic development A growing number of CBOs are moving toward employment and income generation in response to client and community needs A growing number of networks have developed While CBOs and their growing networks provide critical outreach and mobilizing structures, they have significant capacity-building needs, i e ,

a Gain a business-development orientation in addition to their community-development focus This will require staff interchange with existing South African credit-and-business development organizations, international exposure to community-development organizations that have successfully incorporated business-development and credit delivery within participatory community development movements

b Access secure sources of finance while adopting methods of institutional self-finance and cost-recovery for services -- again through domestic interchange and international exposure

c Expand and strengthen networks with

(i) **other CBOs** to enhance collaborative programming and increase efficiency, and,

(ii) **more specialized credit and training organizations** (including NGOs and banks) to develop synergy in programming through drawing these entities in to existing networks while upgrading staff skills

5 **Business and Trade Associations** have played a critical representative role in ending discrimination against Black entrepreneurs, as well as a brokering role in providing members access to sources for training, credit, insurance, licensing and other critical factors in business development. Currently, lead organizations in this group, such as FABCOS and NAFCOC are redefining their roles in light of the ongoing transition and some decrease in membership due to Black businesses having made significant gains in terms of the policy and regulatory regimes. Their current needs include the following:

a Assistance in strategic planning for the future, including exposure to successful brokering and training services provided by representative organizations in the international arena (such as chambers of commerce)

b Access to secure funding sources together with assistance in developing self-financing techniques through membership and service fees

B Existing Second-level Support Systems: Role of the MDSF

First-level South African credit and service providers clearly recognize the informational and upgrading cited above and are taking steps to meet their needs. This is manifested mainly through the formation of networks. Recently, for example, microenterprise credit providers have formed the **Microenterprise Alliance**, with 20 members representing most of the active ME support players in the PWV area, including commercial banks and NGOs. Monthly meetings are held and a range of problems and opportunities discussed. Upcoming are field-staff training-and-interchange sessions to upgrade field-worker skills as well as a session on clarifying the operational definitions of loan default and arrearages.

A smaller network, the South African Credit Association, comprises NGO lenders, as opposed to banks, and is working both on policy and program support. Linked to the emerging Africa-wide network of microenterprise lenders, this network will soon be establishing computer-based MIS systems for loan recovery and reporting through external assistance.

There are also regional networks forming, such as in Cape Province where the local branch of the National Economic Forum is evolving into an ongoing network for Black enterprise development. It is expected that similar networks will be developing in other regions, as they have in the case of CBOs.

1 The Intermediary Role

The key problem at present is the lack of adequate second-level resource organizations to respond to the diverse array of informational, technical and training concerns of both

individual service and credit organizations and the networks. While the Development Bank of Southern Africa, the Independent Development Trust and the Small Business Development Corporation have evolved into financing entities, they do not have the capacity to technically service first level entities, and have expressed the need for assistance to enhance performance. The continued high pace of growth and experimentation is increasing performance pressure without adequate access to technical resource organizations. Most existing resource organizations, such as accounting and management firms, are commercially rather than developmentally oriented and lack the fundamental capacities called for by virtually all current organizations: specific expertise in microenterprise development together with access to successful international development models operating in this sector.

It is in filling this need that the concept of a intermediary support entity has arisen. Specifically, in meeting these needs the MDSF will be expected to directly deliver and/or facilitate the delivery of the services detailed below (Figure I presents the Assistance Framework envisioned for the program).

It is very clear that the MDSF program needs to be a separate, distinct, stand-alone entity, functioning apart from the Small Business Development Support Program (SBDSP).

The support services organizations served by MDSF address a level of microenterprises which operate without financial books, are not legally registered, do not operate from secure premises, tend to be illiterate and have only very rudimentary basic numeracy skills. These lower level entrepreneurs cannot afford to purchase commercial services (accounting firms, etc.) which service the more educated and larger clients of SBDSP. The MDSF-level clients receive their support services from non-profit organizations and/or banks, rather than the private sector commercial service providers which assist SBDSP's clients. The organizations providing support services to MDSF level clients also have a different value structure or culture than those serving the more up-market SBDSP clients.

The MDSF support services organizations identify very closely with the low-income communities where their clients live and work and place a high value on being accepted and trusted by them. This value orientation is not shared by SBDSP's commercial service companies who view their clients solely as customers paying for services received and do not demonstrate a community-based approach to services.

a Directly Assisting RSA organizations in needs assessment, planning and the promotion of networks and other self-directed upgrading processes. In this role the MDSF will directly consult with local organizations and networks, assisting in the identification of new development opportunities -- including the promotion of networks and other means of facilitating interchange-- and problems and constraints that need to be addressed (as outlined above). It will then identify and make available informational, human and institutional resources to meet these needs (as detailed below).

b Developing an Information Resource Center To meet the growing demand for technical and organizational information, the MDSF will develop and maintain (a) an information center/library on SME development including technical materials, case materials, evaluation reports, training manuals, journals, newsletters and other materials, and (b) an electronic communication system for South African organizations that will contain directory formatted library catalogues and provide a communication network for RSA organizations and networks, together with international access to other channels for technical information and interchange

One option in establishing a network is for the MDSF to buy into the newly developed SANGONET system of the Developing Resources Center which is based on the U S HANDSET system and shares an open linkage line with that system. The MDSF could become the "Microenterprise Forum" of SANGONET through which it could provide ongoing information and communications facilities to organizations -- including, for example, a Job and Resume Bank through which Black professional concerns on upward mobility could be partially addressed. There are also competing network systems being developed in South Africa which could be examined as well.

c Facilitating International Travel and the Establishment of External Linkages by South African Organizations The MDSF will match South African organizations with successful international programs and institutions and arrange for overseas travel by South Africans. Two types of international travel processes are envisioned:

(i) visits to a number of organizations in different countries by management and planning staff of RSA organizations to gain broader exposure to relevant methodologies and institutions in their parts of the world, and,

(ii) more specialized and in-depth international training and/or work experiences by RSA personnel to gain direct experience and develop particular skills -- i e , either participation in shorter-term training or, for example, working directly with a specified organization for a set period of time.

d Facilitating staff interchanges and forums as well as locally-based and international consultancies for training and technical assistance In meeting the diverse needs of organizations, the MDSF will respond through a number of mechanisms including the arrangement and financing of staff interchanges for skills upgrading, the organizing of training program (short and medium term), and the arrangement of consultancies for specific planning, training, and/or technical assistance needs as they arise. Where locally based consultants cannot be found to meet particular needs, international organizations and professionals will be engaged.

2 Assistance Posture and Expected Characteristics of the MDSF

The current South African environment dictates a number of characteristics which must govern the structure and operations of the facility. With the nation in transition, it is difficult

to predict exactly what the policy and institutional environment will evolve into in the next few years. At the same time, there is enormous pressure to deliver credit and other services to the Black community at this critical juncture in the nation's history. The self-imposed expectations of these organizations are high, as are frustrations. At the same time, there is an increasing sensitivity to external organizations and interventions given a sometimes spotty performance record of some programs and a growing realization that South Africans must take development into their own hands. This is manifested in the growing number of networks aimed at setting standards and solving problems in this still fledgling industry.

The character and operations of the MDSF must in turn reflect these realities. First, its operations must constitute a responsive and interactive "process" of assistance that can adapt itself both to a changing environment and the changing needs of organizations and networks. Both in structure and staffing, the entity must to the extent possible **evolve into a supportive partner within the South African institutional context**. It must also **maintain total transparency** in its operations and its evolution.

In meeting these needs, the program will start small, with only two full-time senior staff and attempt to grow organically overtime in response to demand. Plans and achievements will be reviewed yearly with additional staffing and resources to be made available by USAID and/or other donors as the demand dictates. The option will be left open after Year Two for the MDSF to either (i) phase out (having succeeded in linking South African Organizations to resources for the longer term with little need to continue as an intermediary), (ii) expand through the letting of an additional grant or contract to a U S entity, or (iii) to evolve into a South African organization.

Second, the MDSF must maximize impact and establish its credibility by focusing on areas where coherent and meaningful assistance can be rendered in the short term. For these reasons it will (i) seek to **promote and deliver assistance to the maximum extent possible through organizational networks**, and (ii) **focus assistance in the areas of credit provision and training only**. At the same time, in selecting institutions and networks to assist, the MDSF will seek to strengthen and expand entities which demonstrate, through methodology, institutional size and past performance, the greatest potential to achieve **scale** (numbers of clients reached), **impact** (growth in beneficiary employment, incomes and enterprises), and **sustainability** (ability to cover costs through interest and/or fee income). By adopting this focus, the entity can streamline assistance while allowing for inclusion in organizations being assisted to the extent that they fit within the technical parameters and performance potential outlined above.

In addition, however, the MDSF will make every effort to assist Black-led organizations which meet these basic criteria and to promote Black South African mobility in achieving management status in existing programs. Undoubtedly, this responsibility to assist Black institutional development and Black advancement can pose trade-off's in selecting institutions to assist as most of the larger and more sophisticated SME-development organizations are White-led. There is no simple solution to these somewhat competing objectives given the necessity of

starting small and deliver in terms of impact at the ground level. Judgements will have to be made on a case-by-case basis.

A similar trade-off is presented by the necessity of attempting to assist networks and institutions outside of the PWV region. One key strategy will be to be highly inclusive in offering access to library resources and training opportunities to lesser developed and regionally oriented organizations at first, seeking to concentrate more individual assistance overtime as the MDSF develops and expands.

Third, to simplify its administrative role and secure its identity as a partner, not a donor, the MDSF **will only assist in an in-kind manner**. Travel, consultants, training sessions, access to electronic networking, etc., will be organized and paid for by the organization, but no direct external grants will be made to institutions.

Lastly, in carrying out its mandate the MDSF is expected to be bold and innovative in its support role -- thus evolving as a center of excellence on thought, design and implementation in South Africa. Given the enormity of the nation's problems, programs and professionals are open to sound innovative ideas, and performance in this area could greatly establish the entity's credibility.

For example, the MDSF may be well positioned to facilitate joint programming such as the franchising of programs (e.g., between banks and local NGOs). Such packaging of programs to achieve synergy can bring lesser developed and regional organizations into the picture while facilitating fundraising from donors for local efforts. Similarly, in the finance arena, it would appear that a re-discounting facility or other type of financing structure may be needed to provide lenders with access to sources of liquidity and guarantees. In training, distance education models using the media could well be promoted to provide introductory business-development skills in the informal sector, perhaps being promoted jointly through a training network.

3 Assistance Delivery

The process of delivering assistance to organizations providing services to the microenterprise sector begins once a potential client has been identified (See Figure 11). As mentioned, to the extent possible the MDSF will perform outreach and service delivery through networks, to avoid competition and to strengthen self-directed upgrading efforts. Work with networks will be especially relevant for training, staff interchanges and other broad-based services. At the same time, more intensive assistance must be delivered directly to institutions, and thus the following assistance process will hold for work with both networks and distinct organizations.

Step 1. Analysis of Problem/Opportunity

Clients will be assisted in making a systematic analysis of their activities and how the services of this program could have the greatest impact on the scale, quality, relevance and cost-effectiveness of their organization. This would result in a written plan that would include a needs analysis, identification of the

assistance required, how this would be acquired and implemented, and the anticipated outcomes

Step 2 Provision of Technical Assistance

Sources of local and international assistance will be identified and evaluated in terms of their value and relevance to the needs of the client or group of clients. A suitable supplier will then be engaged and given a clear description of the need, what is required, and how this should be provided. This assistance could take the form of a consultancy, provision of information or systems, or short term supervised work assignments by management or staff of the client organization(s). It is also expected that some needs will be met by linking a client to a local organization with the capacity and willingness to provide support.

Step 3 Support in implementation

Some clients may require assistance in implementing new methods and systems. This is likely where a major change in the organization or its activities is planned, or where the assistance provided requires modification to meet the nature and needs of the organization.

Step 4 Evaluation of assistance provided

Clients would be assisted to evaluate the value of the support provided and the impact of this on the scale and cost/effectiveness of its services. This is likely to lead to a plan for the provision of further assistance as described in part 1 above.

Part 5 Dissemination of lessons learned

Useful information or methods derived from the evaluation would be disseminated to a wider audience. This would be subject to the approval of the client.

It is anticipated that this assistance will be provided at three levels of depth or intensity, with more intensive work on communications, management and other facets of organizational development occurring overtime as a greater degree of trust is established.

Level 1. Specific techniques and methods

In most organizations there is believed to be scope for improving operational efficiency through the introduction of better methods and systems. Offering access to these would establish the credibility and value of the program and develop the relationship and trust required for level 2 and 3. Many of these methods and systems are likely to be of value to a range of organizations facilitating broad and rapid assistance delivery.

Level 2: Strategic Planning/Critical Reflection

Rapid change in South Africa requires that microenterprise support organizations regularly review their objectives and how they can most effectively be achieved. This program can support the strategic planning and critical reflection process by providing planning methods, information on opportunities and risks and an overview of problem-solving options, trade-offs and the likely implications of the chosen solution. This could include an analysis of resource requirements and the development of donor/investor funding proposals.

Level 3. Organizational Development

Client organizations are unlikely to achieve their potential without competent motivated staff and management - and appropriate financial and personnel management systems to facilitate the dynamic process of organizational development. Training and/or consulting can address both of these needs.

To support these programs, it is essential that an easily accessible data base be established and maintained. This will include information on local and international resources, local and international microenterprise organizations and their programs as well as available evaluations, program participant profiles and information on potential donors/investors and their funding criteria/preferences.

IV Organizational Structure, Staffing and Implementation

A Key Functional Needs

1 Interim Steering Committee

The MDSF must be able to analyze, interpret and respond to the needs and issues facing South African organizations providing both financial and non-financial assistance to the sector. It must be structured to facilitate transparency as well the maintenance of close contacts with South African and international individuals and organizations with proven expertise in microenterprise financial and business development training and technical assistance.

For this reason, an interim Advisory Committee will be established whose responsibilities will be to

- a) Review and provide guidance on MDSF's policies, program content and overall performance, and to provide continuity and guidance during the interim period while the program is being put in place. This will include advising on the selection of key staff,
- b) Make recommendations on how perceived problems could be solved as they arise during implementation,

c) When requested, assist the senior staff in accessing key people and organizations useful in assisting MDSF's effectiveness,

d) When requested, assist the senior staff in clarifying any political issues and coping with any related problem areas which may arise,

The Interim Advisory Committee will be composed of the following

- a) A USAID/SA representative
- b) A representative the contracting organization,
- c) Present members of the design team
- d) Two additional South African members with acknowledged expertise and experience in microenterprise finance and development

It is anticipated that the Steering Committee will be kept in place for no longer than one year, during which a Policy Board will be established to carry on these functions

2 Contractor/Grantee

The MDSF presents an enormous opportunity to achieve impact but also a serious challenge, both technically and in terms of establishing trusting relations. These qualities must be reflected in the selection of an implementing organizations, and, more importantly, the senior staff selected to implement the assistance process. These needs are detailed below

Contractor/Grantee Responsibilities

The contractor/grantee selected to implement MDSF will assume the following responsibilities

- a) Oversight to ensure successful implementation of MDSF's program objectives,
- b) Provide administrative controls and financial management of all MDSF implementation funds,
- c) Ensure that all USAID record keeping and report writing requirements fully complied with in an accurate and timely manner,
- d) Recruit and hire all professional and support staff and assume full responsibility for their supervision and performance
- e) Ensure that MDSF's professional staff provides critical reflection input and advice on post trip application and dissemination of lessons learned for all visits to international visits to microenterprise organizations,
- f) Ensure that MDSF maintains an accurate and complete data base on local, Africa-wide and international microenterprise service providing organizations and

individuals with recognized expertise with whom local organizations can establish and maintain contact, and,

g) Ensure that MDSF maintains and up-to-date and complete reference library on all research and case studies relevant to the financial and business development programs of local organizations in a manner which provides rapid access

Contractor Qualifications

a) Extensive experience in microenterprise design, program development, and provision of business development support services

b) Previous experience working in Southern Africa and a basic understanding of South Africa during this transitional stage,

c) Knowledge and understanding of microenterprise support institutions in Africa and worldwide and established personal contacts within those organizations,

d) Experience in implementing microenterprise projects funded by A I D ,

It is the Mission's intention to form a grant agreement with a U S non-profit institution to implement this program. The reasons for this are twofold. First, most of the recipients of the assistance will be non-profit institutions and it is expected that communication will be enhanced because of shared non-profit status. Secondly, it is the Mission's intent that this intermediary raise funds overtime from other donors, including foundations, and non-profit status will greatly improve this possibility.

The **MDSF Staffing** requirements will include a Chief of Party, Deputy Chief of Party, Administrative/Financial Manager, Documentalist and Secretary. This team will be complemented by home office support as necessary in areas outlined below.

1) An expatriate **Chief of Party** will be given an initial two-year appointment. He/she will work closely with a South African counterpart. The Chief of Party will have the following responsibilities:

a) Manage the MDSF and represent the entity to client organizations and networks, USAID, the Steering Committee/Policy Board,

b) Set plans and policies for the organization,

c) Supervise staff and assistance processes,

d) Play lead role in needs assessment and contracting for assistance provision,

- e) Establish and maintain a network of international contacts for international travel as well as international consultants

The Chief Of Party should have the following qualifications

- a) A post graduate degree in an international development related field applicable to the microenterprise sector,
- b) At least ten years experience in microenterprise and /or a related field of development,
- c) Previous experience as chief of party on a microenterprise project activity,
- d) Understanding of USAID policies and procedures,
- e) Demonstrated ability to transfer knowledge and skills to his/her staff,
- f) Proven organizational development skills,
- g) Excellent analytical skills and the ability to think on his/her feet,
- h) Proven ability to communicate with a diverse of institutions and to facilitate and manage networks,
- i) Demonstrated credibility, transparency, sensitivity, commitment and honesty,
- k) Proven contracting skills, and,
- l) Excellent international microenterprise connections

2) The **Deputy Chief of Party** will have the following responsibilities

- a) Work closely with the Chief of Party, including the preparation, review and reporting on detailed work plans and budgets,
- b) Facilitate the interface with the local organizations engaged in promoting and supporting the development of the microenterprise sector
- c) Promote and facilitate the effective functioning of microenterprise alliances, and assist in establishing new alliances in areas where they have not as yet been created,
- e) Develop the scopes of work for all US and South African consultancies and training implementation plans to ensure that the work done is not only relevant but effective, and,

- f) Coordinate the work of foreign consultants to ensure that lessons learned are disseminated as widely as possible in the industry in South Africa

The Deputy Chief should have the following qualifications

- a) A South African with proven expertise and experience in microenterprise development and finance,
- b) An advanced degree in a relevant field, such as economics, planning or finance, and at least five years' experience in economic development,
- c) Previous experience in organizational development, management and networking,
- d) Demonstrated communication skills,
- e) He/she would be expected to be fully prepared to take over the Chief of Party position at a time to be agreed,
- f) He/she would share the same qualifications as the Chief of Party, plus a thorough knowledge of microenterprise development within the South African context

3) The **Administrative/Financial Manager** will have the following responsibilities

- a) The incumbent will be responsible for the efficient running of the office as well as ensuring that all monies are received, used for the purpose they were given, and accounted for in accordance with established procedures
- b) He/she will have management information systems expertise and provide technical assistance in this area on request,

The **Administrative/Financial Manager** will have the following qualifications

- a) Sound financial management training and experience,
- b) Strong administrative background,
- c) Exposure to USAID funding processes and reporting requirements,
- d) Hard working, honest, able to work without supervision, and,
- e) A personal commitment to working in development

4) A **Documentation Specialist** will be employed with the following responsibilities

- a) Set up the technical library with assistance from the contractor's/grantee home office
- b) Organize and catalogue materials including case studies, reference books, technical materials, training materials, journals and news letters,
- c) He/she will liaise with the US office with the view to continually updating the cataloguing of materials,
- d) He/She will be responsible for maintaining electronic networking systems for the MDSF including the ongoing entry of the library catalogues into the electronic network This will include the entering of reports and technical materials into the system

The Document Specialist's qualifications

- a) A South African with at least Matric and three to five years experience in the development and maintenance of technical libraries
- b) He/she must also have excellent computer skills

5) A Secretary/Administrative Assistant will have the following responsibilities

- a) Assisting the administrative/financial manager in the smooth running of the office,
- b) Act as secretary to both the Chief of Party and his/her Deputy,
- c) Assist in arranging accommodation and appointments as well as attending to business needs of all visiting missions

The Secretary/Administrative Assistant's qualifications will be

- a) A degree or good matric pass and secretarial training at a recognized school,
- b) Extensive experience as a secretary/administrative assistant in major business organization, and,
- c) Good interpersonal relations

Home Office Support functions shall include Linkage function, networking in the USA and internationally, logistics and coordinating trips, and providing support to the setting up and equipping of the library in South Africa, administrative and financial backstopping of the field team, liaison functions with USAID Washington as necessary

3 Contract/Grant Implementation

To establish credibility in the current environment it is absolutely critical to maintain the continuity provided through the design process and begin meeting the assistance of key organizations and networks. It is also crucial to establish an open-ended flexible process, based on the skills and experience of the key staff.

Given these considerations, the most efficient and effective strategy is for the Mission to utilize an existing non-profit grant mechanism to set up the MDSF as an independently identified sub unit. Working with the Steering Committee, key staff would be selected and hired in the short term, the library begun, and assistance provided.

USAID would give a two-year grant, as cited in Section III, with options being open at the end of that period. This route would allow for timely implementation without a long-term commitment to the entity in question. It would also be the key ingredient for success. The personnel will be selected in an open cooperative manner involving the grantee, USAID, and the Steering Committee. This timeliness of implementation and local participation in selection would demonstrate the Mission's commitment to a sound, locally established process of development in this critical sector.

THE EVALUATION TEAM

The project will be monitored continually by the Steering Committee/Board and evaluated after 18 months by a team of experts drawn from the following groups:

USAID/South Africa would be represented on the evaluation team by the staff person assigned to perform the oversight function for MDSF program initiative.

South African consultants with a background in microenterprise activity and experience evaluating programs funded by international donor organizations will be appointed by MDSF Advisory Committee.

The A I D/Washington Africa Region will select a consultant with demonstrated expertise evaluating African microenterprise programs involving NGO organizations providing support services to informal sector entrepreneurs. The consultant should also have experience in South Africa and be familiar with the current transition process.

The U S consultant will be briefed by both A I D /Washington and the U S firm providing international contacts and information on innovative financial and business development programs with demonstrated success.

A key objective of the evaluation will be to recommend future directions for the program, including the option of whether to transform the program itself into a non-profit South African institution.

The evaluation report to USAID will be shared by the team with members of MDSF's Advisory Committee, members of the Alliance and those contacted during field interviews

OUTPUTS TO BE EVALUATED

MDSF will collect data on the size and composition of existing resource networks as well as the services and types of expertise available to local microenterprise support service organizations when the initiative was begun

The evaluation will document changes in the scope and scale of these networks, procedural changes which can be attributed to innovations they provided and the general level of satisfaction reported by end-users

MDSF will also provide their informed assessment of the institutional capabilities of all organizations receiving services from that entity since the program was funded

The evaluation team will pay special attention to the amount and number of loans made and recovered on schedule and to impact on the level of income generated and employment created in growth oriented enterprises. Care must be taken to weight these outcomes differently in the case of survival entrepreneurs

The evaluation will gather information on women's access to loan funds and quality of life impacts affecting the health and welfare of the family unit which can be attributed at least in part to having received loan funds

The evaluation will gather information on the cost of making loan funds available

The evaluation will also focus on the performance of solidarity groups using peer pressure rather than collateral to guarantee loans

Attention should also be paid to cost recovery and cost reduction policies and procedures and their contribution to sustainability

The speed and accuracy of portfolio information available from management information systems should be compared to loan performance prior to MDSF's interventions

The evaluation team should also assess the quality of communication between management and field Business Development Officers which has reportedly been strained

The evaluators should also identify gaps in BDO performance. Also the availability of responsive training and its effectiveness in terms of expanded client service ratios and loan performance

The evaluation team should also cover the critical reflection preceding international trips, criteria for selecting who should go, post-trip learning dissemination and attributable changes in performance

ESTIMATED MDSF BUDGET

This is a two year estimated budget, containing the following annual expenditure items expressed in U S dollars

	<u>Year One</u>	<u>Year Two</u>	<u>Total</u>
<u>I PERSONNEL</u>			
A FIELD STAFF			
1 Chief of Party	200,000*	220,000	420,000
2 Associate Director	100,000	110,000	210,000
3 Librarian	50,000	55,000	105,000
4 Accountant (50% time)	35,000	38,500	73,500
5 Secretary	25,000	27,500	52,500
B HOME OFFICE			
1 Manager (25% time)	25,000	27,500	52,500
2 Coordinator (100% time)	<u>75,000</u>	<u>82,500</u>	<u>157,500</u>
TOTAL PERSONNEL COSTS	510,000	561,000	1,071,000
OVERHEAD (50%)	<u>255,000</u>	<u>285,000</u>	<u>535,500</u>
TOTAL INSTITUTIONAL COSTS	765,000	841,000	1,606,000
<u>II OTHER DIRECT COSTS</u>			
A Domestic Consultancies (Travel, Training, etc)	200,000	220,000	420,000
B International Travel (Training, Consultancies, etc)	<u>1,000,000</u>	<u>1,100,000</u>	<u>2,100,000</u>
TOTAL DIRECT COSTS	<u>1,200,000</u>	<u>1,320,000</u>	<u>2,100,000</u>
GRAND TOTAL	1,965,000	2,161,500	4,126,500

* Includes fringe benefits and allowances

APPENDICES

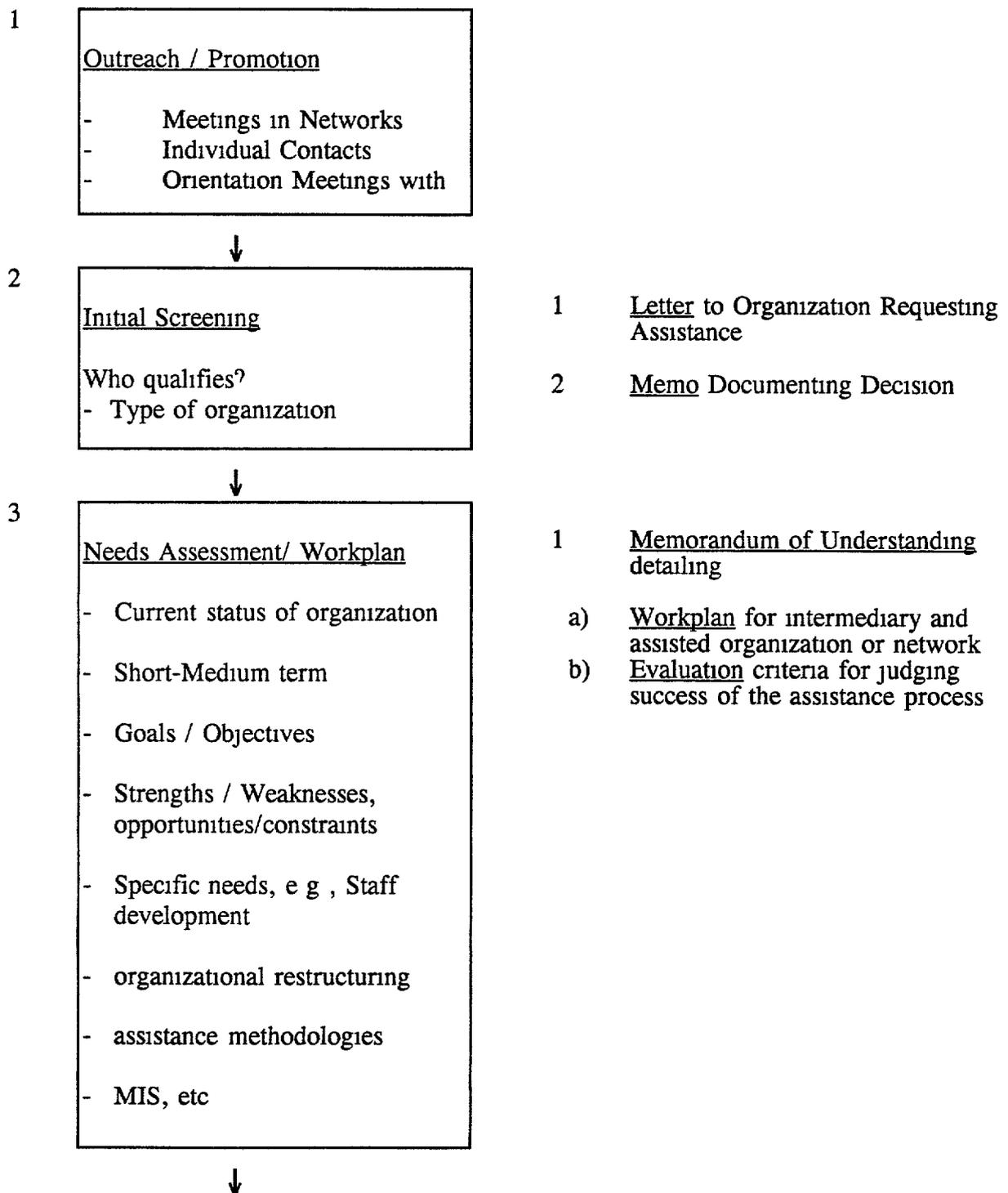
Figure I

ASSISTANCE FRAMEWORK			
INPUTS	PROCESSING	OUTPUTS	INDICATORS
U S \$	INTERNATIONAL TRAVEL	LARGER, STRONGER NETWORKS	GREATER SCALE & SUSTAINABILITY OF PROGRAMS
ACCESS TO DOMESTIC INFORMATION, EXPERTISE AND INFORMATION	COLLECTION, CATALOGUING DISSEMINATIONS OF INFORMATION (LIBRARY, ELECTRONIC NETWORK)	STRONGER INSTITUTIONS - MANAGEMENT - STAFF - METHODOLOGY MIS	- NUMBER OF CLIENTS
	LOCAL TRAINING & CONSULTANCY	GREATER INFORMATION AMONG ENTITIES & NETWORKS	- GROWTH AT ENTERPRISES
	LOCAL PROGRAM INTERCHANGE	ADOPTION OF INNOVATIONS IN FINANCE & BUS DEV	- NEW JOINT PROGRAMS
	FACILITATE ACCESS TO DONOR & LOCAL CAPITAL & LOAN GUARANTEES		
	INTERNATIONAL CONSULTANCIES & TRAINING		
	FACILITATE NETWORKING & COOPERATION		

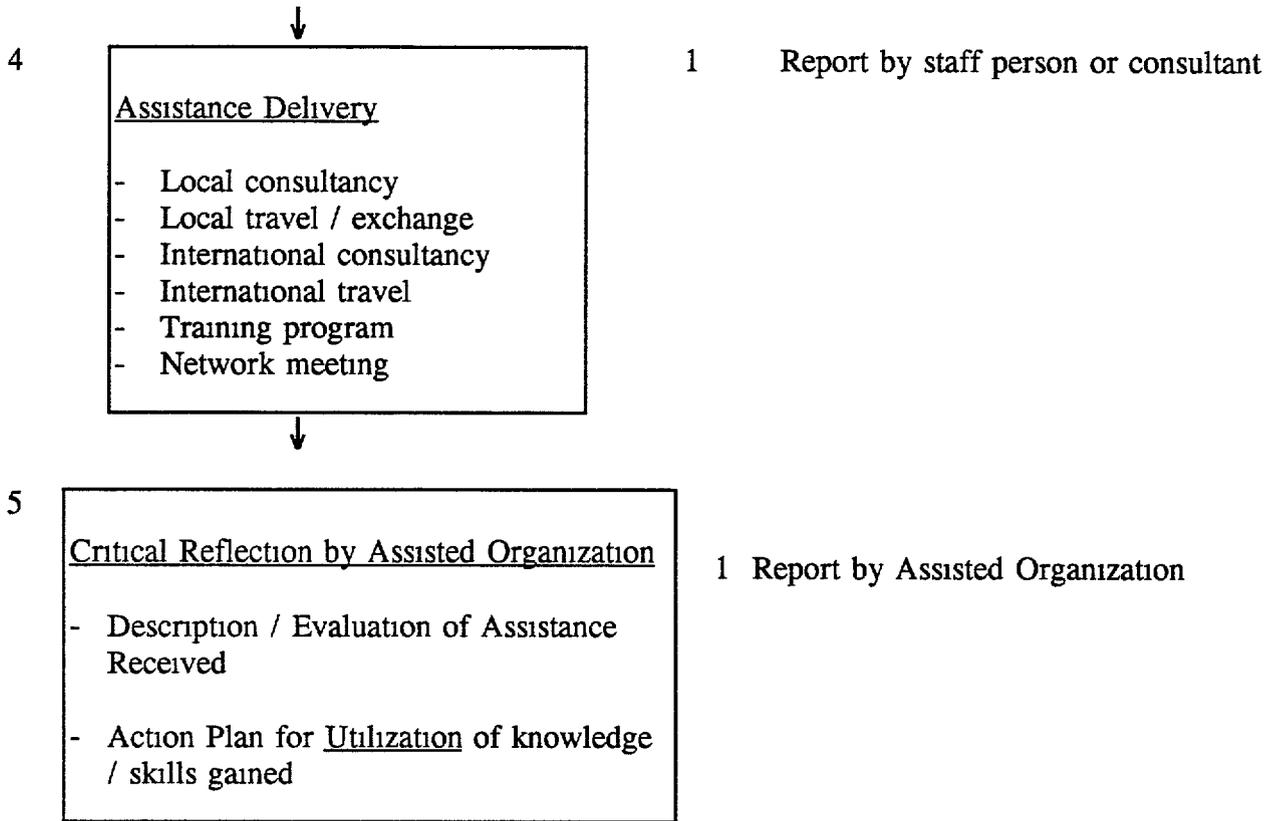
Figure II.

ASSISTANCE PROCESS

OUTPUTS



[Figure II , cont'd]



MDSF CONTACT LIST

NAME	ORGANISATION	TITLE	[Page 1 of 7]
MARY COBBETT	COMMUNITY BANKING PROJECT		
BARRY COETZEE	STANDARD BANK OF SOUTH AFRICA	MANAGER	
LARRY R REED	OPPORTUNITY INTERNATIONAL	AFRICA REGIONAL DIRECTOR	
SAM MONTSI	SAM MONTSI & ASSOCIATES	DIRECTOR	
PIERRE SMIT	ENTREPRENEURIAL DEVELOPMENT	PROJECT LEADER	
GP (SONNY) TARR	BICSN	INDUSTRIAL DEVELOPMENT SPECIALIST	
M JEAN THOMAS	NCNW	DEPUTY DIRECTOR	
JUNEAS LEKGETHA	EBONY FINANCIAL SERVICES		
JOHANN MILLS	BUSINESS & ENTREPRENEURIAL DEVELOPMENT	SENIOR PROJECT LEADER	
JACQUES BASSON	BUSINESS & ENTREPRENEURIAL DEVELOPMENT POLICY UNIT	UNIT MANAGER	
DENNIS MATHELE	CENTRE FOR ENTREPRENEURIAL DEVELOPMENT AND TRAINING	EXECUTIVE DIRECTOR	
HARRY R JOHNSON	UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT	CHIEF	
ROY POLKINGHORNE	STANDARD BANK VAN SUID-AFRIKA	SENIOR BESTUURDER	

NAME	ORGANISATION	TITLE
ANITA STADLER	COOPERS THERON DU TOIT	CONSULTANT
DOUG HAMILTON	RURAL FINANCE FACILITY	MANAGER
PROSPER M NYIRUMURINGA	RURAL FINANCE FACILITY	AGRIBUSINESS MANAGER
VIJAY VALLA	CENTRE FOR OPPORTUNITY DEVELOPMENT	CO-ORDINATOR
SIMON APHANE	CENTRE FOR DEVELOPING BUSINESS	
M BREY	M BREY & ASSOCIATES	CHARTERED ACCOUNTANT
IAN CLARK	CENTRE FOR DEVELOPING BUSINESS	DIRECTOR
JAMES COTTER	COMMUNITY ECONOMICS CORPORATION	PROGRAM DIRECTOR
AB DAVENPORT	INFORMAL BUSINESS TRAINING TRUST	EXECUTIVE TRUSTEE
C (KEES) DE HAAN	SMALL BUSINESS DEVELOPMENT CORPORATION LIMITED	HEAD BUSINESS FINANCING
CHRIS HOCK	RURAL FINANCE FACILITY	MANAGING DIRECTOR
CHRISTINE A GLOVER	THE GROUP CREDIT COMPANY	MANAGER
ALSON KHUZWAYO	INDEPENDENT BUSINESS ENRICHMENT CENTRE	
STEVE KRIGER	SCOFISH	

NAME	ORGANISATION	TITLE
BURT NEETHLING	CENTRE FOR OPPORTUNITY DEVELOPMENT	MANAGER
SS NTSALUBA	EBONY FINANCIAL SERVICES	DIRECTOR
PROSPER M NYIRUMURINGA	RURAL FINANCE FACILITY	AGRIBUSINESS MANAGER
MURRAY GARDENER	CANADIAN CO-OPERATIVE ASSOCIATION	TECHNICAL ADVISOR
JEFFREY M KLEINSMITH		
KWEDIE MKALIPI	SAVINGS AND CREDIT CO-OPERATIVE LEAGUE OF S A	GENERAL SECRETARY
MICHEAL KUPISO	KHABA	PUBLIC RELATION OFFICER
YUSUF PAHAD	WESTERN CAPE TRADERS ASSOCIATION	GENERAL SECRETARY
RUSSELL PENNY	SCOFISH	
WOLFGANG H THOMAS	SMALL BUSINESS DEVELOPMENT CORPORATION	GENERAL MANAGER
MARK J PETERS	CENTRE FOR DEVELOPING BUSINESS	
THEO RUDMAN	SELF EMPLOYMENT INSTITUTE	EXECUTIVE DIRECTOR
GARY VALLAT	MANGAUNG EDUCATION AND DEVELOPMENT TRUST	NCBA TECHNICAL ADVISOR
MARGARET WORTHINGTON-SMIT	TRIPLE TRUST ORGANISATION	EXECUTIVE DIRECTOR

NAME	ORGANISATION	TITLE
JUNEAS LEKGETHA	EBONY FINANCIAL SERVICES	CHIEF
BRIAN KEARNEY-GRIEVE	INDEPENDENT BUSINESS ENRICH- MENT CENTRE	REGIONAL MANAGER
HARRY R JOHNSON	USAID/SOUTH AFRICA PRIVATE SECTOR DIVISION	CHIEF
MMS MOTSHUMI	MANGAUNG EDUCATION AND DEVELOPMENT TRUST	GENERAL MANAGER
SESHUPO G EISTER	MANGAUNG EDUCATION AND DEVELOPMENT TRUST	MANAGER
VIJAY VALLA	CENTRE FOR OPPORTUNITY DEVELOPMENT	CO-ORDINATOR
PROF RONEL ERWEE	TAKS	MA
GRIFFITHS ZABALA	FINANCE CORPORATION LIMITED	GENERAL MANAGER
DAVID BONBRIGHT	THE DEVELOPMENT RESOURCES CENTRE	EXECUTIVE DIRECTOR
SIPHO MASHININI	FINANCE CORPORATION LIMITED	REGIONAL MANAGER
BARNEY TSITA	CENTRE FOR DEVELOPING BUSINESS	
JO 'SCHWENKE	SMALL BUSINESS DEVELOPMENT CORPORATION LIMITED	SENIOR GENERAL MANAGER
HENRI STRAUSS	RURAL CRAFT	NATIONAL PRODUCT DEVELOPER
SAMPIE "ZAKHE" NGQOBE	CRAFTS ASSOCIATION	EXECUTIVE DIRECTOR
DOUG HAMILTON	RURAL FINANCE FACILITY	MANAGER

NAME	ORGANISATION	TITLE
BOB TUCKER	COMMUNITY BANKING PROJECT	
VUSI SHABANGU COLENZO MANI	FEDERATED INFORMAL BUSINESS ASSOCIATION	
DENNIS MATHELE	EKHAYA'S CENTRE FOR ENTREPRENEURIAL DEVELOPMENT AND TRAINING	
REV DALE WHITE	WILGESPRUIT FELLOWSHIP CENTRE	
HENRI STRASS	CRAFTS ASSOCIATION (RURAL CRAFT OUTLET)	
ZANELE MBEHI	WOMEN'S DEVELOPMENT BANK	
PHILIP MACHABA	NATIONAL INDUSTRIAL CHAMBER	
PHILIP CWAZIBI	KWA-ZULU TRAINING TRUST	
BASIL MYEZA	INDEPENDENT BUSINESS ENRICHMENT CENTRE (DURBAN)	
PIET HUMAN	KWA-ZULU FINANCE & INVESTMENT CORPORATION	
GRIFFITHS ZABALA SIPHO MASHININI	IDT FINANCE CORPORATION	
CHRISTINA PSOULIS SHELLY NUNES	DEPARTMENT OF SOCIAL SCIENCE	(BOTH HONS STUDENTS)
TERRY MCCLAUGLIN	SMALL BUSINESS DEVELOPMENT CORPORATION	SENIOR MANAGER
KEITH FOSTER	URBAN FOUNDATION	PRIVATE SECTOR MANAGER

NAME	ORGANISATION	TITLE	[Page 6 of 7]
GILLIAN GODSEL	CENTRE FOR DEVELOPING BUSINESS	SENIOR LECTURER	
GAY MOEKENA	KANGWANE ECONOMIC DEVELOPMENT CORPORATION	GENERAL MANAGER	
BARNEY TSITA	NORTHERN VENTURE CAPITAL TRUST	TRUSTEE	
ROGER ROMAN	FACILITATION INSTITUTE OF SOUTH AFRICA (FISA)	PROPRIETOR	
ASHLEY MABOGWANE	FOUNDATION FOR AFRICAN BUSINESS AND CONSUMER SERVICES (FABCOS)	CHIEF EXECUTIVE	
JOAS MOGALE	FABCOS AFRICAN BUILDERS ASSOCIATION	SECRETARY DIRECTOR	
CYPRIAN LEBESE	FABCOS	DIRECTOR	
KHUBI MABUSELA	NATIONAL AFRICAN FEDERATED CHAMBER OF COMMERCE AND INDUSTRY (NAFCOC)	NATIONAL TREASURER	
GERALD KEMP	BLACK INTEGRATED COMMERCIAL SUPPORT NETWORK (BICSN)	TECHNICAL ASSISTANCE SPECIALIST	
TONY DAVENPORT	INFORMAL BUSINESS TRAINING TRUST (TOWNSHIP MBA)	EXECUTIVE DIRECTOR	
THEO RUDMAN	SELF EMPLOYMENT INSTITUTE	CHIEF EXECUTIVE	
JEOPFREY KLEINSMITH	PEOPLE'S EXPRESS	EXECUTIVE DIRECTOR	

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NAME	ORGANISATION	TITLE	[Page 7 of 7]
KWEDI MKALIPE MURREY GARDINER CLIVE STUURMAN JUDY DUDDLEY	CREDIT UNION LEAGUE	GENERAL SECRETARY TECHNICAL ASSISTANCE EXPERT DEVELOPMENT MANAGER EXECUTIVE ASSISTANT	
MICHAEL KUPISO	KHAYELITSHA BUSINESS ASSOCIATION (KHABA)	PUBLIC RELATIONS OFFICER	
EDWARD GOBODO	WESTERN PROVINCE CHAMBER OF COMMERCE (WEPCOC)	GENERAL SECRETARY WEPCOC	
GM GOGELA WEPCOC		MEMBER OF EXECUTIVE COMMITTEE	
J MAQULA WEPCOC		MEMBER OF EXECUTIVE COMMITTEE	
MN MAPUTUMA WEPCOC		MEMBER OF EXECUTIVE COMMITTEE	
YUSUF PAHAD S HASSAN		GENERAL SECRETARY WCTA MEMBER OF EXECUTIVE COMMITTEE	
WCTA LA PARKER		MEMBER OF EXECUTIVE COMMITTEE	
WCTA			
MUSTAQ BREY	BREY AND ASSOCIATES	SENIOR PARTNER	
MMS MOTSHUMI	MANGAUNG EDUCATION AND DEVELOPMENT TRUST (MEDET)	GENERAL MANAGER	
SESHUPO G EISTER		BUSINESS EXTENSION SERVICES MANAGER	