

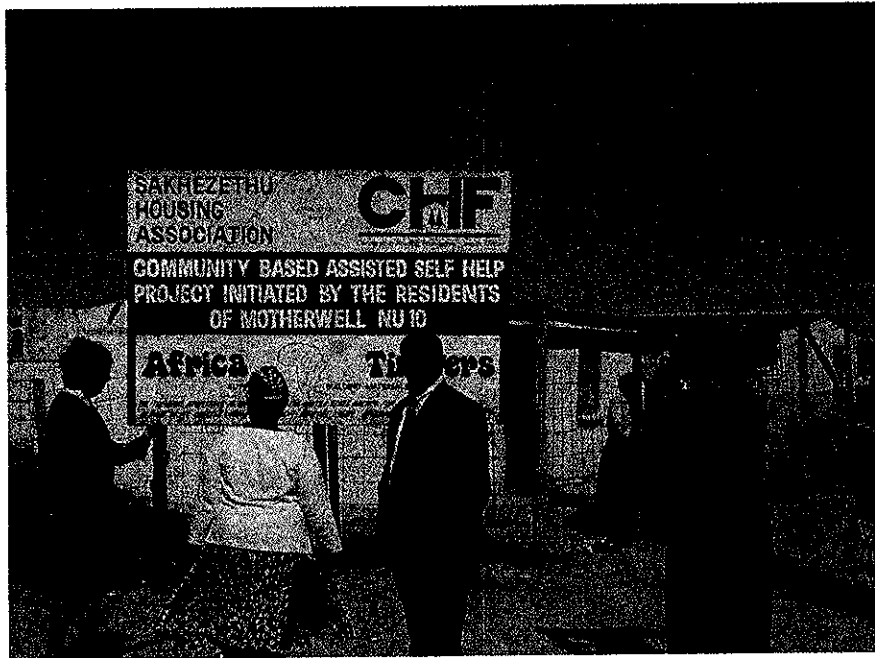
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Community Entrepreneurship and Business Initiative (CEBI)



Semi-Annual Report

Submitted to:
USAID, ACIDI / VOCA, NCBA

By:
CHF
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1. CEBI Project Description

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

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

The main goal of the Program is to develop the business and financial capacity of entrepreneurs and small business owners in the peri-urban black townships in Nelson Mandela Metropole (Port Elizabeth/Uitenhage/Despatch), and promote links between these historically disadvantaged businesses and mainstream businesses in the Eastern Cape region. This three-year program became operational in South Africa in September 2000 and, in its first year, is centered in Motherwell Township in Nelson Mandela Metropole. Program objectives include the following:

- Enhance local economic development and create employment in the disadvantaged communities;
- Establish local business support centers in the disadvantaged communities;
- Provide essential business training and financial services and develop strong community business leadership.

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

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

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

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

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

Administration and Planning Unit

The role of the Administration and Planning Unit includes:

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

Business Creation and Training Unit

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

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

Financial Services Unit

The role of the FSU includes:

- Developing and promoting financial services for businesses and entrepreneurs;
- Increasing access to financial markets for peri-urban entrepreneurs;
- Creating an economic development fund;
- Establishing a Financial Services Cooperative linked to the Finasol Network; and
- Integrating ancillary financial services such as filing systems and funds transfer.

Planned Outputs

The planned outputs of the CEBI Program for the first year are as follows:

- Assist 300 township residents to open new bank accounts with formal financial institutions;
- Arrange skills training for at least 400 community members;
- Assist in the expansion of 50 existing micro and small businesses;

- Create 50 new individually owned businesses;
- Facilitate access for community-based businesses to at least 2 public sector contracts and subcontracts;
- Arrange at least 10 marketing and service contracts from the larger economic private sector community to be fulfilled by community businesses;
- Operate a job referral center that places 50 township residents in temporal or permanent employment; and
- Create at least 2 business trade linkages connecting community and non-community business partners.

CEBI Activities – proposed changes and revised targets

CEBI partners met in November to evaluate the progress made by the program in the last year. The first year of implementing the CEBI program has proved to be a testing period for the application of the one-stop service provision model for a typical entrepreneur in South African townships. There have been many lessons learned. Some of the assumptions made during the conception of the program have proven to be inaccurate, although majority were correct.

The major implication of this exercise was to co-relate all ongoing activities in line with the originally developed program objectives and outputs. The first year experience has been invaluable in informing the CEBI management team of the context in which this program is to be implemented, the critical stakeholders to bring along in the process, new opportunities, type of information/intelligence required in order to manage the program better, the profile of the entrepreneur being targeted, and, most interesting, the politics of development in the Eastern Cape.

1. To create and tap market opportunities within commercial/retail, manufacturing and service sectors:
 - Link 14 emerging contractors to government contracts;
 - Link 200 businesses to private sector contracts;
 - Link 3 community based businesses to social welfare and health government contracts.
2. To provide general and specific business skills training to start –up and existing businesses:
 - Train 1500 start-up and existing business owners in general and specific business skills.
3. To create and expand businesses within the communities served:
 - Create 100 start up businesses;
 - Expand 200 businesses.
4. To build a strong CEBI team:
 - Ensure that all staff participates in the team building exercise;
 - Ensure that all staff undergo job-specific training, mentoring and coaching;
 - Introduce a performance management system.

5. To improve the marketing of CEBI products and services:
 - Develop a marketing strategy that would ensure recognition of the CEBI program by government, corporate sector, funders, SMMEs and other NGO partners.
6. To develop a strong Community Enterprise and Leadership Forum (CELF):
 - Develop a marketing strategy that would ensure recognition of the CEBI;
 - Increase CELF membership to 80.
7. To set up a full business advisory service:
Set up the following advisory services:
 - Tax
 - Business registration
 - Business UIF
 - Tender advice
 - Bookkeeping
 - Information services (BRAIN).
8. To develop and sustain functional strategic alliances:
 - Target the following corporates to form partnerships with: Engen, Caltex, BP Safmarine, Pharmacare, PPC, Servcon, Metlife, Nedbank, Anderson International, Eskom, Continental Tyre, Cell C, MTN, Vodacom, Delta, Volkswagen, Portnet, Coega and Iscor.
 - Target the following national and provincial government departments to form partnerships with: Department of Public Works, Western District Council, Department of Labor, Department of Trade and Industry, Department of social Development and Department of Sport.
 - Target the following SMME financiers to form partnerships with: ECDC, Khula Finance Corporation, Industrial Development Corporation, Ntsika Enterprise Promotion Agency, Land Bank, Uvimba, Umsobomvu Fund, NURCHA, Business Partners and South African Credit Cooperative League.
 - Form partnerships with local authorities in the Eastern Cape Province.
 - Form partnerships with other NGOs.
9. To achieve 70% self sufficiency:
 - Register CEBI as a section 21 company
 - Raise R10m from IDC
 - Raise R2m from ECDC
 - Raise R5m from international financiers
 - Raise R6m from international donors
 - Raise R200k from Ntsika
 - Raise R5m from Khula
 - Raise R200k from Nelson Mandela Metro
 - Establish a CEBI financial management system
 - Cover the whole Nelson Mandela Metropole

10. To provide and facilitate access to finance by potential and current CEBI clients.
 - Provide loans to 1800 entrepreneurs

2. CEBI Activities by Unit

2.1. Business Creation and Training Unit (BCTU)

Activities to date can be illustrated through objectives and action plans developed from research and a highly participatory strategic planning session held in October 2000 with Motherwell participating. Refer to statistics in Addendum A for ascertaining quantity of progress.

2.1.1 Identification of Entrepreneurial Businesses in the Nelson Mandela Metropole

While CEBI was still establishing itself as an organization, the BCTU went out to research and visit various businesses available in Motherwell, which in turn assisted in marketing the services available to business owners. This process has continued through the year, and, in addition to introducing CEBI to business owners, the BCTU now looks for viable markets for the business owners in Motherwell.

Through the working relationship with the Motherwell community it has become evident that the people struggle to think beyond Motherwell, thus limiting their ideas to Motherwell only. In terms of new business ideas, many people still want to open businesses in markets that are saturated, such as spaza shops, hair salons, buying and selling clothes and sewing. Living in a limited business environment does not encourage creative and innovative thinking, for most people think that if one person is surviving in a particular type of business, they will be able to do the same. This challenge is being addressed in the Start-Up training program.

The following businesses are proving to be viable, and CEBI is assisting them in terms of training programs, business and financial advice and marketing and linkages:

- Motherwell Buy-Back Centre – recycling center
- Siyakhulisa Women's Group – catering, farming and flower arranging
- Ama-wele: making window and door frames out of used wood
- Women in Construction- assisting women involved in construction to gain access to skills in the male dominated sector
- Phuting Waste and Scrap Removal
- Vodacom Phones- this young man is expanding to creating a second cell phone center (the customers come to his center and plug into his cards with their phones as his prices are cheaper)
- Fabric painting: manufacturing, retail and training community members on how to paint fabric
- Computer center- a person who has two centers used for primary and secondary high schools- educational subjects are taught at his centers

New business ideas that have caught our attention and are receiving assistance:

- Driving school: There is no driving school in Motherwell and the competition in town is expensive.
- Music school: A University graduate who wants to take kids off the street and introduce them to music.
- Netball training: A lady who is training youngsters without a fee- assisting in formalizing her business.
- Video Café: Two youngsters who are in the process of opening a video shop; they will be the only video shop in Motherwell. (This business idea won first place at the CEBI Youth in Business Competition).
- Ceramic studio: A young technikon graduate wants to manufacture her own ceramic products and sell them.
- Bed and Breakfast: A group of three ladies are working on a plan to open a Guesthouse just outside Motherwell- enroute to Addo Elephant Park (The Manager took them to two luxury guesthouses to show the ladies how guesthouses are run)
- Home Care: Four women are in the process of being trained to start home care businesses.

Successes:

- Four of the six viable business ideas came from young people who have the drive and energy to make the business work.
- The guesthouse group was overwhelmed from the visits to the existing successful businesses in town, and they learned a lot from the visits.
- The potential guesthouse has support from the local tourism board.
- The Department of Social Development is interested in addressing issues such as Age Management and AIDS through the home care businesses.
- Women in construction were put them through a training program that includes skills upgrade, tender advice, and working with the local Department of Public Works in gaining access to contracts.

Challenges:

- One of the main challenges facing CEBI is the commitment on the part of the business owners or the potential business owners. They often do not respect appointments.
- Many of the business and potential business owners are involved in too many things, thus leading to a serious lack of focus. Many of them want to be involved in all sorts of businesses.
- Some of the business owners expect CEBI to do everything for them- such as looking for contracts, bookkeeping, etc.

2.1.2 Identification of Business Linkage Opportunities

The BCTU continues to approach corporate and other small businesses to introduce the services that CEBI provides and in turn describe the value it can add to their businesses.

The following companies have shown interest in working with CEBI:

- Pretoria Portland Cement (PPC): BCTU has given them a list of nine businesses in the area to which they can outsource business (a supermarket).
- Caltex: Referred an individual to CEBI to be trained in order to distribute paraffin for Caltex.
- Waste Trade: Are using Phuting Waste and Scrap Removal to remove scrap wood from various companies.
- South African National Defense Force (SANDF): Are going to use a flower arranger and photographer for their launch in July.
- Department of public works: Working in partnership with the construction industry by assisting contractors and sub-contractors to improve their skills and gain access to tenders and capital.
- Dept of Social Development: Working in partnership with the Home Care businesses and in addressing other issues such as aged, youth and aids.
- Dept. of Economic Affairs, Environment and Tourism: Working on the Xhosa Village proposal and also in creating markets for SMME's in the tourism sector.

The following companies also pledged support to CEBI:

- Coega Development Corporation
- East Cape Masters Building Association (ECMBA)
- SAPPI Waste Paper
- Pick 'n Pay
- Mining Development Agency (MDA)
- South African Women in Construction (SAWiC)
- Federation Plastics
- ENROUTE Foundation (National networking organization)
- South African Council of the Aged
- Telkom
- PE and Uitenhage Tourism

The Traditional Craft Center has taken six sample crafts from Motherwell crafters to Britain to determine what the market is for Eastern Cape/Xhosa Crafts. The idea is relatively unique in the sense that traditional ideas are combined with western ideas and the crafts are moving from curio status to crafts that can be used.

Successes:

- The successes are evident from the number of working partners CEBI has established with the government and the corporations in the short period of existence.
- CEBI has developed a good reputation quickly and other organizations, companies and government departments are looking to work with CEBI.

Challenges:

- Corporations are still hesitant to outsource business to the Motherwell businesses. Many have stated that it has been tried before and that it did not work out due to unreliability, poor quality and so forth.

2.1.3 Provision of Specialized Training For Existing Businesses

The program for existing business owners include increasing sales, and decreasing costs, which includes pricing, marketing and business planning. It has become evident that majority of the business owners have poor planning skills. After training, the Business Support Officer works on a short-to-long term plan with those owners who were not able to grasp the concept of planning.

Successes:

- Evidence of implementation of knowledge gained into the running of the businesses- implementation of marketing ideas, increase in sales etc.
- Praise from the business owners themselves on the practicality of the businesses.
- Commitment and enthusiasm from majority of the owners in attending sessions.

2.1.4 Creation of New Individually owned Businesses

In the previous report it was mentioned that COMSEC and ABS were to provide training to CEBI clients who had viable business ideas and wanted to start businesses. The two organizations did provide the training, but it was found that the level of the training did not match the needs of the clients, even though this was clearly explained to the two organizations.

The Training Officer now presents the Start-Up Training program. The training program is also very popular due to it being very practical. Organizations like CHF International and the SANDF are sending people to be trained by CEBI.

Four groups have been trained so far and this includes people who own businesses but have a low level of education and do not know the important aspects of running a successful business.

Successes:

- Companies and organizations sending people to be trained in business.
- Large number of people attending the training programs.
- Gratitude from many of the people for the direction CEBI gives them.

Challenges:

- People who attend the training often do not start due to lack of money or enthusiasm.
- Lack of commitment as the Training Officer finds herself running after some of the people to complete their Business Plans and to act on their plans.
- People not paying for the course.
- Many people expect overnight success in terms of financial gain.

2.1.5 Provision of General and Technical Skills to the Motherwell Community

Various topics were identified when doing research last year, and the following topics have been presented by CEBI and other specialized organizations:

- Business Plans: CEBI
- Taxation: South African Receiver of Revenue (SARS). All aspects of taxation important to small businesses were presented.
- Labor Law: Department of Labor. All aspects of the employer-employee legislation was presented.

The SARS and the Department of Labor delivered their presentations at no cost as many governmental departments; organizations and companies want to support the growth of small businesses.

CEBI has developed good relationships with various credible organizations that provide technical skills. These organizations include:

- Industrial Electrical Training Institute (IETI): Twelve electricians need to upgrade their electrical skill levels. CEBI is awaiting approval for the project from the Department of Labor as they subsidize training programs that create employment.
- Robins Trust: Four women are attending a four-month training program where they are taught the relevant skills for Home Care. The women will start their own Home Care business with the support of CEBI.
- Bergzicht Training Center: This organization will train a group of ladies on all issues related to the running of a guesthouse in August.
- Bethelsdorp Technical College: The college has trained nine women on educare who will be used for the Job Referral System for babysitting. Additionally, businesses will be created in this line.
- East Cape Training Center: This center is willing to go into a joint program with CEBI in terms of any technical training needed as they supply a variety of courses.
- Department of Labor: The Department has funds specifically for the training of people in technical skills. If an institution can provide proof of employment creation, then the Department will subsidize the training by paying the training institution.

Successes:

- Being able to offer information that the businesses request.
- Good attendance to all the presentations offered.
- Good relationships that have developed with the various organizations.

Challenges:

- The Department of Labor taking a long time to review proposals to subsidize training.
- People believing that CEBI can pay for all types of training and at no cost to them.
- Lack of commitment from a few clients attending the technical training sessions by not paying a small amount to cover transport costs or not attending at all.

2.2. Financial Services Unit (FSU)

During the reporting period, the FSU loan fund became operational, and the first loans were issued. The first Loan Committee meeting was convened on 27 March, with the CEBI Executive Director, FSU Manager, BCTU Manager and CHF Country Director present.

The FSU is now marketing the loans products in order to generate the required level of business activity. There have been management problems to deal with and a solution is being worked on.

2.2.1 Access to Finance

As the FSU has to generate enough revenue to be financially sustainable, a portfolio of sufficient size must exist to generate enough revenue to cover all operational costs at the FSU level initially and CEBI in general. To be able to do that, there needs to be a constant flow of business into the system. Because of the slow start, this so far has not been happening at the required level. With the recent aggressive marketing drive it now appears that momentum is picking up, as there are an increasing number of clients coming in.

The other constraints identified appear to be the clients' inability or reluctance to draw up business plans, a prerequisite for loan applications. Although most of them will have gone through training on business plans, it still appears an area of dislike or an insurmountable task for the majority. Discussions are being held with the BTCU to see how we may have an in house facility to develop or help clients develop business plans.

2.2.2 Facilitation of Linkages With Other Financial Institutions

In an effort to attract quality clients, discussions have been held with the FNB and Standard Bank SME Sections and the Business Finance and Promotion Agency for linkages and referring of clients. A number of clients have been referred and two of the applicants assessed; Monde Mabala and Ashley Cock have been referred to CEBI by FNB and the Business Finance and Promotion Agency respectively.

A meeting was held between Nelson Mandela Metropole Council, CEBI and National Urban Reconstruction and Housing Agency (NURCHA) on ways of partnering in assisting small and emerging contractors. Nurcha is an organization that is involved in evaluating, monitoring and guaranteeing small and emerging contractors up to 70% of the value of the loan. The tripartite arrangement, which is still in the process of being worked out, would involve the Nelson Mandela Metropole in facilitating access to materials and CEBI providing working capital for labor and other running costs. Nurcha would then guarantee 70% of the working capital provided, with the Nelson Mandela Metropole agreeing to a session of client's rights to payment to the level of CEBI's financing.

CEBI is pursuing the savings and credit cooperative (SACCO) route through the South African Savings and Credit Cooperative League (SACCOL) to provide Motherwell with community banking services. A working committee has been formed to set up the facility. The Executive Director and FSU Manager represent CEBI. A workshop to finalize the operational plan is to be held in July.

2.2.3 Establishment and Implementation of a Loan Fund

With the loan tracking system that we have installed we have joined the Loan Performer users group to exchange information and hints. The Loan Performer Tracking System was approved by the Director of Compliance, ACDI/VOCA Headquarters (Bob Fries). This package was developed by Crystal Clear of Uganda with a support office in Johannesburg. The system has now been installed. FSU staff underwent training on this software.

2.2.4 Establishment of CEBI Membership Savings Club

This has not taken off yet due to the need to link it up with the community banking facility, the latter process of which has been delayed as mentioned above.

2.3. Administration and Planning Unit (APU)

The following professionals are contracted by the CEBI Program:

- Pumlani Tyali (CHF) – Executive Director (mid September 2000)
- Chantel Cooper (NCBA/CLUSA) – BCTU Manager (mid October 2000)
- John Alufayi (ACDI/VOCA) – FSU Manager (mid October 2000)
- Jasper Skosana (CHF) – CBEC Manager (January 2001)
- Michelle Binns (CHF) – Project Assistant (Port Elizabeth office) (November 2000)
- Lungiwe Dingela (NCBA/CLUSA) – Administrative Assistant (BCTU) (January 2001)
- Wendy Thandani (ACDI/VOCA) – Administrative Assistant (FSU) (December 2001)
- Zanele Xiphula (CHF) – Secretary (January 2001)
- Pamela Mahuwa (ACDI/VOCA) (February 2001)

An aggressive marketing strategy has been pursued through the development and distribution of information brochures, flyers and posters to market CEBI services to the Motherwell community, industry, government and targeted households. In addition there were advertisements put on local main and community newspapers. Except for the job referral system, the response has been tremendous.

3. Program highlights

- The CEBI program conducted its partners strategic planning meeting in November to evaluate the program progress and to establish the new work plans for the remainder of the program.
- Judith Hermanson, Alain Noudehou and Mathew Chandy visited CEBI from the CHF International headquarters in Washington. The CEBI staff presented the program accomplishments.
- CEBI has been appointed to drive the SMME development component of the Motherwell Urban Renewal Program launched by President Thabo Mbeki.
- CEBI has been asked by SERVCON to assist with the development of employment creation projects for their unemployed current and former housing bondholders.

- On June 23rd, CEBI sponsored a Youth in Business competition, with the purpose of promoting entrepreneurship amongst the youth of Motherwell and promoting CEBI services. Twenty-two groups submitted business plans to the competition, and the top ten presented their plans to a panel of judges. The top three plans were awarded pledges of business plan development and implementation support from CEBI.
- Khula has offered CEBI up to 80% guarantee on loan funds for the clients who have gone through their screening process.

In conclusion, there has been vast activity in the last six months of project implementation. The extension of the CEBI program to cover the entire Nelson Mandela Metropole will help improve the clientele of both the FSU and BCTU. The opening of the second CEBI office in New Brighton will also help with the program outreach. The new staff composition is working better and the whole unit is functioning well.

Redefining B2B

In South Africa, CHF Creates Business-to-Business Links to Improve Lives

By Chantal Cooper

One of the fundamental programs within the Community Entrepreneurship and Business Initiatives (CEBI) program is the business linkage program, where CEBI assists local businesses in finding markets for their products and services.

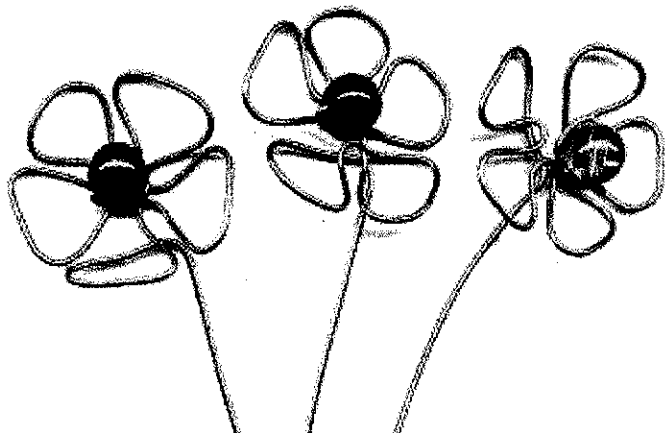
Key to this program is establishing business relationships with the corporate and public sectors. This facilitates the introduction of working relationships between the local township businesses and the corporate and public entities.

Direct and indirect services are introduced. Direct services, for example, include the linking of electricians to electrical companies, construction-to-construction companies, or distributors of company products.

Indirect services range from cleaning to catering to decorating to making crafts. The linking of indirect services improves an entrepreneur's chances of success, as CEBI business clients tend to lack many of the skills expected from the corporate sector when they begin.

The largest linkage contracts during 2001 included orders from Pretoria Portland Cement Company (PPC) and crafts and candles orders from SPAR Grocers. (See examples to the right.)

All these contracts have benefited the crafters financially as it increased their income. But even more importantly, these contracts have opened a market for them and members of the corporate sector are now aware of the entrepreneurs' products and services. Queries on what entrepreneurs are able to do have increased. Xolile and Benjamin Witbooi, for example, have become very popular—many companies have stated that they would like to purchase products from them for their special customers and suppliers. Joyce is also in the process of opening her own flower arranging school.



The community entrepreneurship and business initiatives program is linking hundreds of entrepreneurs in South African townships with larger businesses that could use their services.

Entrepreneurs designing wire crafts (like these flowers) and members of the formal corporate sector have both profited from such "business-to-business" relationships.



Penway Oliver of SPAR, wire artists Xolile Witbooi and Benjamin Witbooi, and the author, Chantal Cooper.

Linking Entrepreneur Services with needs of Big Businesses

PPC Awards Function

PPC, the largest cement company in South Africa, needed decorations with an ethnic touch for an awards function.

CHF program staff recruited a flower arranger, Joyce Maduba, who did flower arrangements for the tables; two crafters, Benjamin Witbooi and Xolile Witbooi, who built the foundation for miniature huts; an artist, Shepherd Xhego, who decorated the walls; and a decorator, Zuki Hobo, who coordinated the whole process.

SPAR Pen Crafts Order

SPAR, one of South Africa's largest retailers and owner of 700 grocery stores, requested a bulk order of pens made from wire for the SPAR Tradeshow. Benjamin and Xolile Witbooi toiled to make 130 pens in time for the event.

SPAR Beaded Candles Order

The SPAR grocery chain also requested beaded candles to give to ladies attending the SPAR Christmas function. Constance Mazonda worked rapidly to wind beads around 140 candles within a limited timeframe.

SUCCESS STORY