

betterlife BY RUWAYDAH LILAH

CUT OUT
AND KEEP!

A pattern FOR SUCCESS



DRUM READER Zandile Ndunge (34) of Ntuzuma in KwaZulu-Natal

AS A TEEN she made her own clothes and often dreamt of becoming a hot-shot fashion designer. But poverty put those plans on hold, forcing Zandile Ndunge of Ntuzuma in KwaZulu-Natal to leave school and become a domestic worker.

After many years of dusting and cleaning for a living, the 34-year-old single mother of two decided it was time to follow her dream. "I eventually saved enough money to buy a sewing machine but I didn't even know how to operate the thing!"

Today she's a pro on the machine and can whip up her designs in no time, thanks to a one-year course in fashion design which she completed last year.

Zandile makes ends meet by helping out at a cousin's tuck shop and at night she goes to school. "I'm doing matric this year," she says proudly. "It's tough to study this late in life when you have kids to raise but it's worth it. I want a better future for them."

She wants to start her own clothing business but doesn't have the money to finance it. And without a well-paid job, no bank will give Zandile a loan.

But this doesn't mean she should give up on her dream. There are structures in place to assist small enterprises with funding, training and development. We asked experts at the department of trade and industry (DTI) to answer Zandile's questions.



Q I DON'T QUALIFY FOR A BANK LOAN AND I DON'T HAVE MONEY OF MY OWN. HOW ELSE CAN I FINANCE MY BUSINESS?

The DTI works with a number of organisations, such as the South African Micro-Finance Apex Fund (Samaf), to help small businesses get access to micro-loans and incentive grants. Contact their head office in Pretoria on 012-394-1796 or their financial intermediary office in KZN on 039-433-0377 or visit www.samaf.org.za

Khula Enterprise Finance Limited facilitates access to finance and offers a wide range of financial options and products, including credit guarantees which help per-

suade major commercial banks to lend money to small businesses. Call them on 0860-054-852, e-mail helpline@khula.org.za or visit www.khula.org.za

The National Empowerment Fund (NEF) has a variety of start-up, business growth and rural and community development financial options, which are made available specifically for Black Economic Empowerment (BEE) transactions. Call 011-305-8000 for more information or simply complete an application form for funding online at www.nef.org.za

The Industrial Development Corporation (IDC) has a number of business units that provide finance from R1 million upwards

AN ENTREPRENEUR IS SOMEONE WITH NO SAFETY NET UNDER THEM
HENRY KRAVIS

for small businesses and BEE opportunities. Call them on 011-269-3000 or apply online at www.idc.co.za

Q I DON'T KNOW MUCH ABOUT RUNNING A BUSINESS, BUT I CAN'T AFFORD TO GO TO A BUSINESS SCHOOL. WHO CAN I TURN TO FOR HELP?

The Khula Mentorship Programme can help you to write a business plan and offers other business advice too. Call them on 011-838-7638 in Joburg, 087-809-0858 in Pretoria, 021-671-9056 in Cape Town, 031-301-1916 in Durban or visit www.khula.org.za for more details.

The Small Enterprise Development Agency (Seda) also provides advice on training, mentoring, business planning, sector-specific training and development programmes for small businesses. Call Seda on 0860-103-703 or 012-441-1000 or visit www.seda.org.za

The NPI (National Productivity Institute), in partnership with Seda, provides training for small enterprises and service providers in entrepreneurship, life skills, economics and productivity improvement. They work in partnership with GEP in Gauteng and Red Door in the Western Cape. Call them on 021-595-2490 or visit www.npi.co.za

Q THE BUSINESS WORLD STILL FEELS LIKE A MAN'S DOMAIN. DO I HAVE REASON TO FEEL THREATENED AS A WOMAN AND SINGLE MOTHER WITHOUT A BUSINESS DEGREE?

Definitely not. In fact, there is a lot of support for women-owned enterprises these days. Government has put in place measures to increase the number of businesses owned by women and to support women in business.

One such organisation is Sawen (South African Women Entrepreneurs Network), which was initiated by the DTI for the promotion and advancement of women in business. Sawen is an advocacy network that works to ensure business policies and strategies are gender-sensitive.

There are other forums too, including TWIB (Technology for Women in Business) for the advancement of women in science and technology, Sawic (in the construction sector), Woesa (in the oil and energy sector) and Sawima (in the mining sector).

HOW DOES ZANDILE MEASURE UP AGAINST DRUM'S FIVE KEYS TO SUCCESS?

1 Know yourself
Zandile has a talent for designing and making clothes and would like to turn it into a lucrative business. But she's aware that she needs other skills in order to make a success of a business.

2 Know your market
Zandile knows what she's good at, but she still needs to get to grips with her market. In order to start a business she will need to figure out who her potential customers are as well as how to get her product to them. She needs to think about how she'll let them know what she has to offer.

3 Know how to manage money
She should look at doing a financial management course. The Small Enterprise Development Agency (Seda) could help.

4 Know the rules
She has plenty to learn about the industry and about business in general. And before any of that, Zandile needs funds. The DTI can help her with funding and take her through the process of starting a business.

5 Be creative
Zandile will need more than her talent for making clothes to make a success of her business. She'll have to think creatively in order to set up her business and put it on the map.

* If you've missed parts of our entrepreneur series call 021-446-1057 or e-mail archive@drum.co.za

YOU ASKED ...

OUR ENTREPRENEURSHIP EXPERTS ANSWER SOME OF OUR READERS' QUESTIONS

Q I'm a foreigner and would like to do business in South Africa. How do I go about it?

SNAR NDWANDE, ZIMBABWE
The DTI's Trade and Investment South Africa (TISA) department liaise with the necessary government departments to help foreign investors and businesses with residency permits, zoning of land and other regulatory matters. We suggest you contact the DTI customer care centre in SA on 0861-843-384 or +27-12-394 9500 (international line) and ask for Investment Promotion and Facilitation.

Q I want to open a liquor store. I've applied for a liquor licence but I haven't had any feedback. Who do I contact to check the status of my application?

NONTHANDO DLAMINI, LIMPOPO
The Licensing Unit is responsible for processing liquor licence applications. E-mail them at nationalliquorauthority@thedti.gov.za

Q I make wooden crafts and would like to export overseas. How do I conduct a legitimate exporting business?

LUCAS MAJODINA, EASTERN CAPE
Whether you want to import or export, the law requires that you register with the South African Revenue Services (SARS). You could download Import and Export forms at www.sars.gov.za//ce/registration/Registration%20main.htm or call the SARS call centre on 0860-121-218. You can also go to your nearest SARS Customs and Excise branch.



DO YOU HAVE A QUESTION ABOUT STARTING YOUR OWN BUSINESS?

MS with the word "BUSINESS" followed by your question and your name to 32113. Each SMS costs R1. You can also write to us at DRUM Entrepreneurs, PO Box 7167, Roggebaai 8012 or send a fax to 021-406-2937 marked for the attention of DRUM Entrepreneurs. If you have access to the internet, e-mail us at business@drum.co.za