

# Who you gonna call?

There are many valuable sources of information available on how to start or run your own business effectively, writes **Jane Steinacker**

**A**NY information you might need to start or run your business effectively is out there — and for the most part it is free. Here are a few ideas.

For a basic guide and great extras, most banks have taken the time to provide lots of information for small-business owners. A visit to [www.absa.co.za](http://www.absa.co.za) is a must. The website has an entire section dedicated to providing information on starting a business.

You can find guides, including the non-financial risks of being a business owner and a check list for buying a business. There is also an interesting section on business ideas and a cash-flow programme you can download.

Standard Bank's website — [www.standardbank.co.za](http://www.standardbank.co.za) — has a handy **Business Basics Guide** that can be downloaded free, and information on legal matters you might find useful.

Nedbank also offers interesting information, and it has what it calls small-business services. For R360, existing clients can visit the small-business services at any Nedbank branch to help them register their business. For more information, visit [www.nedbank.co.za](http://www.nedbank.co.za).

### ● Can government help me?

The government has set up the Small Enterprise Development Agency (Seda) to help small businesses get off the ground. The agency's website has all the usual information on how to register your business and other basics.

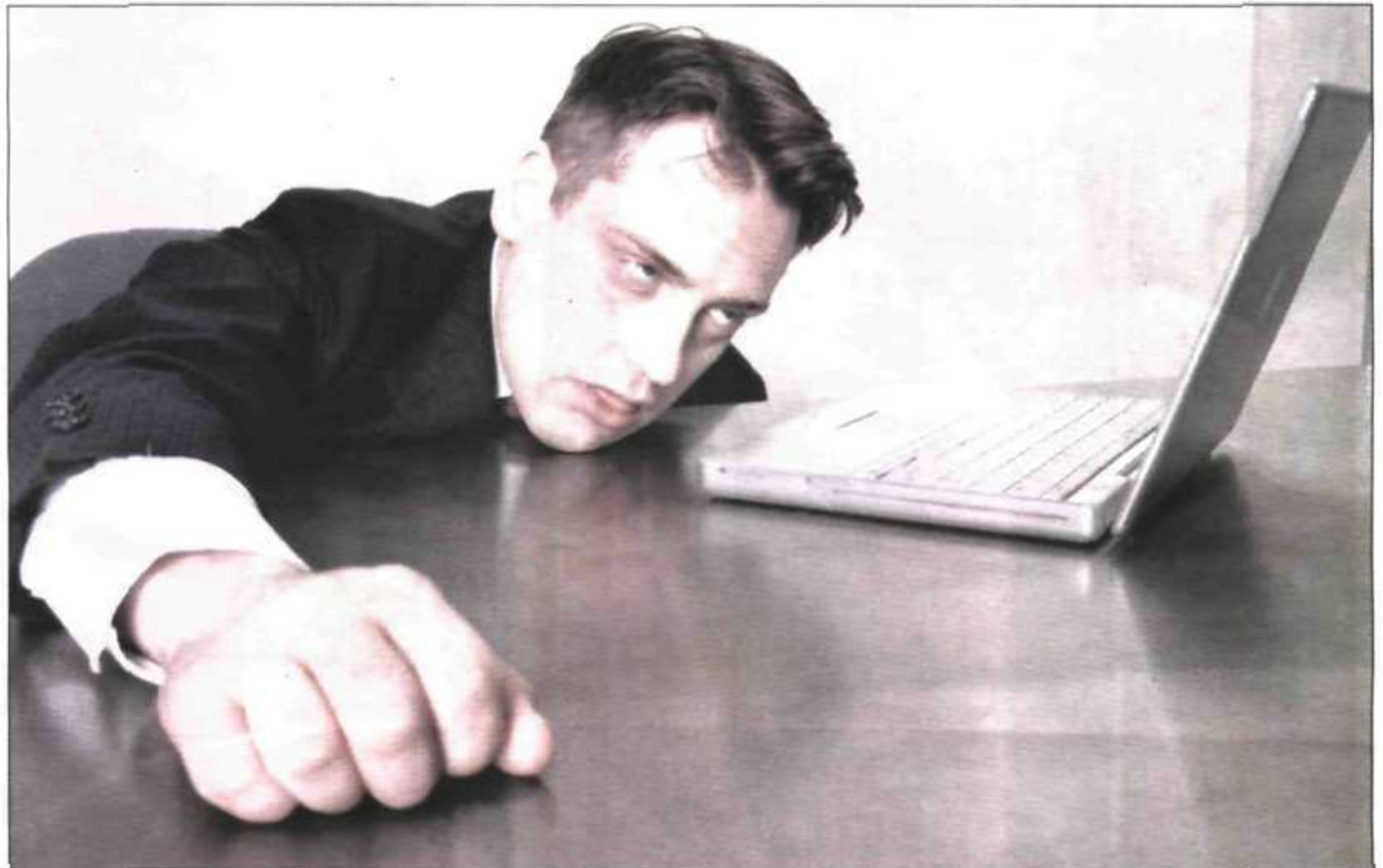
A useful section to look at is the business ideas, where you can click on links that will give you more information on ventures, such as marula processing, retail and security.

The agency has offices in all nine provinces, where you can walk in and get advice. To contact the agency visit [www.seda.org.za](http://www.seda.org.za) or call 012 441 1000.

### ● Networking opportunities

For female entrepreneurs, the South African Women's Entrepreneur Network (Sawen) is a great option. The network is an initiative by the Department of Trade and Industry.

Joining is easy. Fill in its membership form and pay the



SIXES AND SEVENS: The best way to find trustworthy accountants and attorneys is to speak to other small-business owners Picture: GALLO/GETTY IMAGES

annual membership fee of R300. For this you get to join in on networking forums, and access to information and key decision makers in business. For more info visit [www.sawen.co.za](http://www.sawen.co.za).

Another network to consider joining is Enablis. The Canadian-based organisation has what it calls a member-driven network. In essence, joining up with Enablis gives you access to like-minded entrepreneurs and to mentoring and coaching programmes.

Visit its website, [www.enablis.org](http://www.enablis.org).

Biznetwork is another networking opportunity. Its aim is to get small businesses talking by hosting discussion forums and providing access to mentors. Visit its website [www.biznetwork.co.za](http://www.biznetwork.co.za).

### ● Money, money, money

Access to funding is one of the largest hurdles faced by any small business. There are, however, many organisations that try to help with funding.

Here are a few. The National Empowerment Fund (NEF) has been set up to help with broad-based black economic empower-

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ment. Its four funds include entrepreneurship finance, procurement finance, franchise finance, and rural community development projects. For more information visit their website — [www.nefcorp.co.za](http://www.nefcorp.co.za) — or call 011 305 8000.

Khula Enterprise Finance is a government entity that provides finance. It has been around for almost 13 years. For more information visit [www.khula.org.za](http://www.khula.org.za) or call 086 005 4852.

Business Partners helps small and medium businesses with equity finance, which means it becomes a partner in your business until you have repaid the loan.

It has branches nationwide. To find out more visit [www.businesspartners.co.za](http://www.businesspartners.co.za).

The Industrial Development

Corporation (IDC) is a good place to ask. It has an Africa fund. Visit its website [www.idc.co.za](http://www.idc.co.za) or call 011 269 3000.

### ● Your two essential contacts

Get a good accountant or attorney. While many of the above-mentioned organisations might be of assistance, nothing can help as much as someone who can advise you daily on good financial management.

A good way to verify whether your accountant is a member is to go to the South African Institute of Chartered Accountants website, [www.saica.co.za](http://www.saica.co.za). Speak to other small-business owners about accountants and attorneys. They will let you know if their service provider is any good.