

the PULSE

THE DSBD NEWSLETTER
JULY 2025



small business
development

Department:
Small Business Development
REPUBLIC OF SOUTH AFRICA



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Abbreviations and Acronyms

4IR	Fourth Industrial Revolution
ADR	Alternative Dispute Resolution
AFS	Annual Financial Survey
APP	Annual Performance Plan
ASGISA	Accelerated and Shared Growth Initiative for South Africa
B-BBEE	Broad-based Black Economic Empowerment
BRICS	Brazil, Russia, India, China, and South Africa
CIPC	Companies and Intellectual Property Commission
CDS	Co-operatives Development Strategy
CSIR	Council for Scientific and Industrial Research
CDSP	Co-operatives Development Support Programme
CBDA	Co-operatives Bank Development Agency
DFIs	Development Funding Institutions
DDM	District Development Model
DPME	Department of Planning, Monitoring and Evaluation
DSBD	Department of Small Business Development
DPSA	Department of Public Service and Administration
DIRCO	Department of International Relations and Cooperation
dtic	The Department of Trade, Industry and Competition
DBE	Department of Basic Education
EDD	Economic Development Department
ESIEID	Economic Sectors, Investment, Employment, and Infrastructure Development
E-governance	Electronic Governance
ERRP	Economic Reconstruction and Recovery Plan
ESG	Environmental, Social and Governance
GDP	Gross Domestic Product
GEAR	Growth, Employment and Redistribution
HSSP	Hospitality Sector Support Plan
IBDS	Incubation and Business Development Services
ICT	Information and Communications Technology
IFC	International Finance Corporation

Abbreviations and Acronyms

ISPESE	Integrated Strategy for the Promotion of Entrepreneurship and Small Enterprises
MSE	Micro and Small Enterprises
MSME	Micro, Small and Medium Enterprises
MTSF	Medium Term Strategic Framework
NIBUS	National Informal Business Upliftment Strategy
NEDLAC	National Economic Development and Labour Council
NDP	National Development Plan
NISED	National Integrated Small Enterprise Development
NSEA	National Small Enterprise Act
NT	National Treasury
OCSLA	Office of the Chief State Law Adviser
PSC	Public Service Commission
PAYE	Pay As You Earn
PoA	Programme of Action
PFMA	Public Finance Management Act
RDP	Reconstruction and Development Programme
RIA	Regulatory Impact Assessment
SAMAF	South African Micro Finance Apex Fund
SARS	South African Revenue Service
SBC	Small Business Corporation
SBD	Small Business Development
SEDA	Small Enterprise Development Agency
SEFA	Small Enterprise Finance Agency
SEIF	Shared Economic Infrastructure Facility
SEIAS	Socio-Economic Impact Assessment System
SMME	Small, Medium and Micro Enterprises
SOE	State Owned Enterprises
Stats SA	Statistics South Africa
TVET	Technical Vocational Education and Training
TREP	Township and Rural Enterprise Programme
VAT	Value Added Tax
WOE	Women-Owned Enterprises.
WECONA	Women Economic National Assembly



The Department of Small Business Development and its agency, Small Enterprise Development and Finance Agency (SEDFA) exists to champion the growth of small-scale businesses in South Africa.

To access DSBD economic success initiatives, stories and voila welcome to the world of successful entrepreneurship.



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Editor-in-Chief: Siphe Macanda

Editors: Noko Manyelo, Silondiwe Mavundla and Luba Sigonyela

Contributors: Mvelo Mathe, Clement Moaga, Jane Moshala Kolanyane and Tamry Esiri

Layout and design: Goitseone Wesi

Contributions may be sent to: LSigonyela@dsbd.gov.za

Education in South Africa:

The Challenges and Opportunities

BY: MOSHALA JANE KOLANYANE

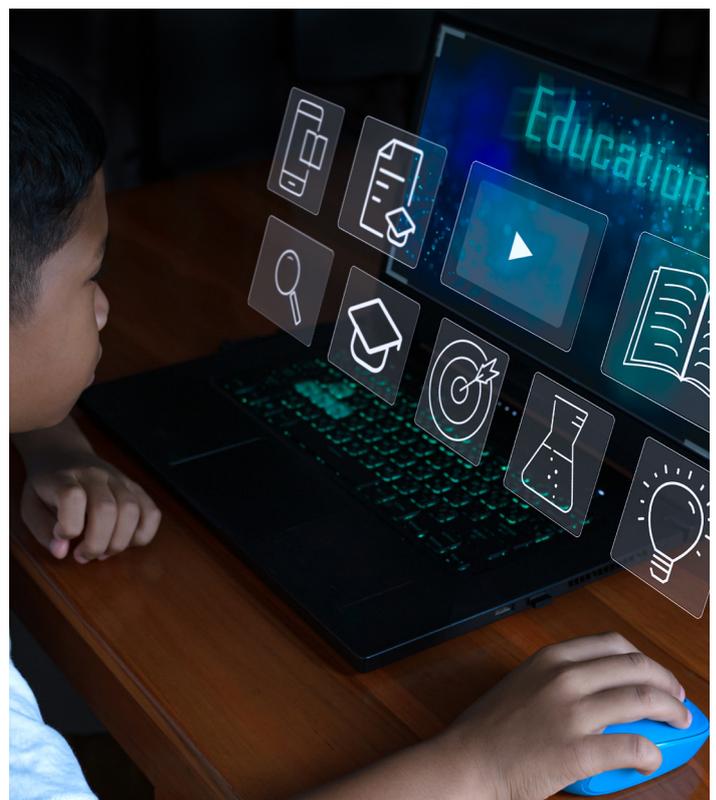
Education is a vital component of South Africa's development, playing a crucial role in shaping the country's future. Despite progress made since 1994, the education system still faces numerous challenges that hinder its ability to provide quality education for all.

Some of the significant challenges facing the South African education system include:

- **Inequality and Poverty:** Children born into poverty face numerous obstacles, including limited access to quality education and resources. This perpetuates the cycle of poverty and limits opportunities for social mobility.
- **Poor Quality of Early Childhood Development:** The quality of early learning and development programs remains a challenge, particularly in poor communities, due to an underqualified workforce and poor implementation of play-based learning approaches.
- **High Dropout Rates:** Many students drop out of school before completing their Matric, with the majority coming from poor areas and vulnerable to various barriers to education. This can lead to a lack of skilled workers in the economy.
- **Teacher Quality and Capacity:** Improving teachers' content knowledge and pedagogical skills is essential to enhancing the quality of education and educational outcomes. Teachers play a critical role in shaping the minds of future generations.
- **School Leadership and Management:** Effective school leadership and management are critical to improving educational outcomes, and building district capacity is vital to achieving this goal.

Despite these challenges, there are also opportunities in the education system for improvement which are:

- **Expanding Access to Quality Early Childhood Development:** Increasing investment in and access to quality ECD programs can help lay a strong foundation for future learning and development.
- **Improving Teacher Capacity:** Providing teachers with training and support can enhance their ability to deliver high-quality education and improve learners outcomes.
- **Promoting STEM Education:** Encouraging students, particularly girls, to pursue STEM-related careers can help address the widening gender gap in these fields and promote economic growth.
- **Addressing School-Related Gender-Based Violence:** Implementing policies and programs to prevent and address SRGBV can help create a safe and supportive learning environment.



Several initiatives are underway to address the challenges facing the South African education system including:

- UNICEF, which is working with the Department of Basic Education to expand access to quality ECD, improve teacher capacity, and promote adolescent development and learning.
- Initiatives aimed at improving early grade numeracy and literacy skills can help confront South Africa's reading and numeracy challenges.
- The TechnoGirl program that provides job-shadowing opportunities for adolescent girls pursuing STEM-related careers, promoting gender equality and empowerment.

By addressing the challenges and seizing the opportunities, South Africa can work towards

creating a more equitable and effective education system that benefits all learners and promoting the country's overall development. This requires a collaborative effort from government, educators, and the private sector to ensure that every child has access to quality education and the opportunity to reach their full potential.

Investing in education is crucial for South Africa's economic growth and development. By prioritizing education, the country can develop a skilled workforce, reduce poverty and inequality, and promote social mobility. The future of South Africa's education system depends on the collective efforts of all stakeholders to address the challenges and capitalize on the opportunities.





Minister Ndabeni is progressively addressing policy gaps

to eliminate constraints and foster a conducive environment for enterprises

BY: LUBABALO SIGONYELA

“We proceed from the premise that the small enterprise support ecosystem is characterized by legislative and policy gaps. To this end, we are steadily closing those gaps to ensure that constraints are removed, and a more enabling environment is created for MSMEs and cooperatives to thrive,”

Ndabeni said.

Delivering the budget vote in the National Assembly, she noted that the amendment of the National Small Enterprise Act has led to the establishment of the Small Enterprise Development and Finance Agency (SEDFA) and the Office of the Small Enterprise Ombud.

Ndabeni stated that the MSME and Cooperatives Funding Policy was approved by the Cabinet last year.

“We are now working on partnerships to establish an alternative MSME credit rating system as well as a movable asset registry to address the lack of collateral among MSME borrowers. The current risk assessment models used by financiers (audited financial statements, credit history, collaterals) are not suitable for MSMEs, as they are mainly designed for big businesses. With an alternative credit data model, we can ensure that financiers are able to use alternative data like bill payments, e-commerce activity, mobile money transactions, and others to foster financial inclusion for the majority of MSMEs.”

Ndabeni further alluded that they were working with the Department of Trade, Industry and the Transformation Fund.

“This will be a game-changer for MSME funding. We must enhance MSMEs’ readiness to secure funding, particularly in poorer provinces, townships, and rural areas.”

Ndabeni perfected that the legislative and policy interventions would make the ecosystem more coherent and ensure that more MSMEs were better served, especially those owned by women, youth, people with disabilities, as well as enterprises from townships and rural areas.

“We are developing a robust monitoring and reporting framework for all ecosystem players, which we will present to the Cabinet this year. We are also establishing internal research capacity and undertaking sector-specific value chain studies to inform targeted interventions in productive sectors of the economy.”

Another policy initiative was the Township and Rural Economic Development and Revitalization Policy, which will go to Cabinet this year.

“This policy will enable a more consolidated approach by the government when it comes to supporting township and rural MSMEs and co-operatives. The policy calls for the creation of vibrant township and rural small business hubs, which will require a more coordinated approach by the three spheres of government around zoning, business licensing, infrastructure provisioning, and investments.”





VHEMBE DISTRICT SPAZA SHOP FUND AWARENESS DRIVE – A TURN OUT

BY: CLEMENT MOAGA

Limpopo spaza shop owners came in their numbers to learn more about how they can access financial and non-financial support from the Spaza Shop Support Fund at an interactive session at the George Phadagi Town Hall, in Thohoyandou, on 06 June 2025.

The Department of Small Business Development (DSBD) in partnership with the Department of Trade, Industry and Competition (**dtic**) are currently running a country-wide campaign aimed at raising awareness about the substantial R500-million Spaza Shop Support Fund. The initiative is designed to empower and bolster compliant township businesses across the country.

The Small Enterprise Development and Finance Agency (SEDFSA) and the National Empowerment Fund (NEF), the agencies of the DSBD and the dtic, respectively, are responsible for administering the fund.

The Deputy Director of Funding Support and Coordination at the Department of Small Business Development, Mr Matthews Radebe said he was

encouraged by the turnout of the spaza shop owners. He expressed confidence that most of them would definitely take the opportunity.

“The support we are offering through the Spaza Shop Support Fund aims to improve their businesses through the provision of infrastructure, equipment and stock,” said Radebe.

The aim of the fund is to support South African-owned township community convenience shops, including spaza shops, in order to increase their participation in the townships and rural areas’ retail trade sector, and to provide critical financial and non-financial support to township businesses, including community convenience stores and spaza shops.

The Manager of Local Economic Development at Thulamela Local Municipality, Mr Mulalo NemaKonde said the municipality welcomed the fund. He pledged the municipality’s support to the spaza shop owners in their journey of accessing the fund in order for them to grow and become competitive and sustainable.

"Generally, small businesses do not have funds to upgrade their infrastructure and bulk buy. We are therefore excited about the fund which we believe will supplement other local initiatives that support small businesses. The municipal purse is small, and we cannot fully support these businesses on our own. We urge the two departments to simplify the application process and reduce the red tape, so that spaza shop owners can access the fund in large numbers and receive the financial support, upgrade their infrastructure, and receive essential business training," added NemaKonde.

Ms Siziwe Zulu, the Project Manager of the Spaza Shop Support Fund indicated that Department of Trade, Industry, and Competition (the dtic) and the Department of Small Business Development have committed to engaging with municipalities to unlock

bottlenecks hindering spaza shop owners to assist them obtain their business permits. The business license/trading permit is a requirement for spaza shop owners to apply for the Spaza Shop Support Fund.

Ms Zulu explained the application process and urging spaza shop owners to take full advantage of the opportunity to formalise and grow their businesses, Zulu discouraged fronting. She said fronting was fraud and undermine government efforts to support businesses and grow local economies.

"The fund is a critical intervention that aims to reposition township spaza shops as competitive and sustainable enterprises that can create jobs, support local suppliers, and contribute to the broader economy," stated Zulu.





Mandela Day:

Turning 67 Minutes Into a Lifetime of Impact

BY: TAMRY ESIRI

On July 18th, we honour more than a birthday; we honour the legacy of a man whose life showed resilience, forgiveness, and service. Nelson Mandela gave 67 years of his life to the fight for justice and now, every year, we're asked to give just 67 minutes of ours.

But what can really change in 67 minutes?

The truth is, more than we think. Because Mandela Day is not about how much time you have, it's about how you use it. It's about small actions, done with great love. It's about creating ripples that can turn into waves and it's about reminding ourselves that each of us carries the power to build the South Africa Madiba dreamed of.

67 Minutes, A Million Possibilities

Mandela Day invites you to pause and pour into your community in a way that counts. You don't need a big budget, you just need a willing heart. Here are some ways to make your 67 minutes matter:

- Cook a hot meal for someone who often goes without.
- Visit a nearby children's home, hospital, or elderly care centre.
- Donate clothes, books, or toys to a local shelter or community centre and give your unused items a new purpose.
- Start a neighbourhood clean-up by gathering a few friends and bringing new life to a neglected space.
- Mentor someone by sharing your story, your skills, and your time, especially with young

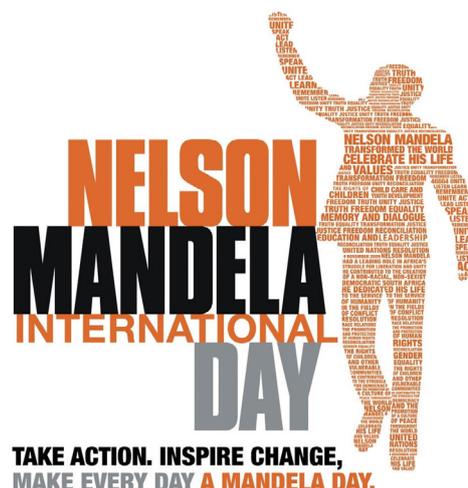
people looking for guidance.

- Support a local business or spaza shop.
- Write letters or cards to thank frontline workers, teachers, or anyone who serves quietly every day.

A Life of Service, Not Just a Day

Mandela Day is a global call to action that celebrates the idea that each individual has the power to transform the world and the ability to make an impact. Those 67 minutes can become a seed that turns into a mindset. Because service shouldn't live in a calendar, it should live in us.

In a time when many feel overwhelmed or powerless, this day reminds us that action brings hope. When we step outside of ourselves, we help stitch together the fabric of a stronger, kinder nation. So, this year, give your 67 minutes freely, but don't stop there. Let it mark the beginning of a life that puts humanity first.





CONGRATULATIONS

2025 COMRADES MARATHON

“I want to challenge DSBD to be in the starting lineup of the 2026 Comrades Marathon” — Ian Chabalala after running his first Comrades Marathon.

BY: TAMRY ESIRI

On Sunday, 8 June 2025, Mr. Ian Chabalala, Director: Supply Chain Management, joined thousands of athletes in what is known as “The Ultimate Human Race”, the Comrades Marathon. This year’s down-run from Pietermaritzburg to Durban wasn’t just a race for Ian; it was months of dedication, discipline, and a decision to chase a lifelong goal.

Ian proudly earned his first Comrades medal and sat down to reflect on his journey, his lessons, and why he believes more colleagues should consider taking up the challenge.



Q: What inspired you to take on the Comrades Marathon?

Ian: I have been attending the Comrades Marathon as a supporter for family and friends, and I got to see them conquer what seemed to be a difficult challenge. Sometime last year, in 2024, I decided I wanted to attempt to run the race.



Q: How did you prepare for this year's race, both physically and mentally?

Ian: As soon as I decided to run Comrades, I needed to come up with a training plan. I was training every Tuesday and Thursday morning, running between 10 and 15km respectively. Saturday and Sunday, I was doing long-distance runs, which were 25km and above. I did that consistently from January 2025 until the actual race. Mentally, I had to make sure I was ready to be out of my comfort zone, waking up at 5h30 on the weekends when one is supposed to rest was not easy, but I got used to the system. I needed to be very engaged in running, my mind only thinking of running and nothing else. After running two oceans (56km) and finishing on time in April, I knew I was ready to run the Comrades Marathon (89,98km) down-run.

Q: What was your most memorable moment during this year's marathon?

Ian: Being at the start of the race, as soon as they played the national anthem, I realised that this is not a small thing. I was standing with no one that I knew, and at that point, I knew that this would require me and no one else to finish. From the start to the finish line, my mind never thought of anything else, except where the next water station was. I realised that being tired doesn't mean that one should stop, because stopping was not an option. I had two plans; option A was to finish the race, and option B was to finish the race in Durban at People's Park before the 12-hour cutoff time. When I got to the 70km mark, I needed faith because I was physically tired. I decided to take a short video at 69km and updated my WhatsApp status. The reason I did that I wanted to recommit myself to finish the race. In my video, I said I am still ok, I should be able to finish, but at some point,

I asked myself if I spoke too early. Well, the rest is history and knowing that people were behind me, tracking the distance I had covered, provided motivation, because I knew they were wishing I'd finish on time.

Q: What lessons has running the Comrades taught you that you carry into your personal or professional life?

Ian: I have learnt that in life, we often think something is impossible when there are other simple options or alternatives. Planning, time management and setting targets are key. It is also important not to deviate from such plans. If one lives by those two variables, one is often going to succeed, and that applies to both aspects, personal and professional life. I am proud to say I finished on time and came back with that medal as a novice, which will carry me for the longest time.

Q: What advice would you give to someone who's thinking about running their first Comrades?

Ian: If one is thinking of running comrades next year, there are only 51 weeks left; therefore, training begins now. There is no time; those legs need to get used to running long distances, and it will require one to drop some of the things they like. Anything that currently takes up most of your casual time may need to be dropped because it requires commitment and dedication. I want to challenge DSBD to be in the starting lineup of the 2026 Comrades Marathon and fly the flag of the department high; it will be an Up-run, from Durban to Maritzburg. Running is part of promoting a healthy lifestyle, so why not do it?

“Respect the distance – It’s not just a race, it’s a journey” — Tshepo Mathibela on Running His 7th Comrades Marathon.

While most people dream of completing one Comrades Marathon, Mr. Tshepo Mathibela, Assistant Director: Regional and Local Economic Development Coordination, has now crossed the finish line seven times.

On Sunday, 8 June 2025, Tshepo added another down-run medal to his collection. A milestone he reached that was built not only on fitness, but years of grit, discipline, and an enduring love for South Africa’s most iconic race. In this Q&A, Tshepo reflects on the deeper meaning behind the Comrades, the mental edge it demands, and why he keeps coming back.

Q: What inspired you to take on the Comrades Marathon in the first place, and what keeps you coming back year after year?

Tshepo: I’ve been watching the Comrades Marathon with my mom on TV since I was young, and when I thought about the fact that a human can run 90km in a day, it inspired me to participate in the race. That is why it is called the Ultimate Human Race. I keep coming back year after year because I want to achieve 10 Comrades Marathon Finishers Medals, and I believe that health is wealth.

Q: How did you prepare for this year’s race, both physically and mentally?

Tshepo: This year’s preparations for the race were not easy due to work commitments, but physically, I made time on weekends to participate in races, individual training runs and club runs. Mentally, you must be strong and positive all the time.

Q: What was your most memorable moment during this year’s marathon?

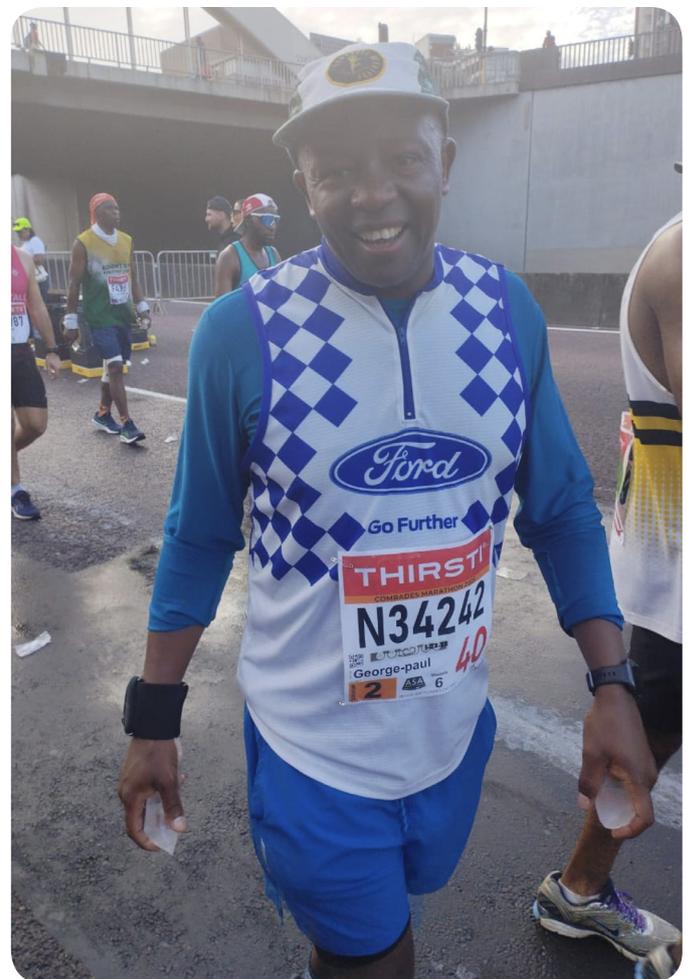
Tshepo: Reaching the halfway mark at 45km, because that is when I knew that I was going to cross the finish line.

Q: What lessons has running the Comrades taught you that you carry into your personal or professional life?

Tshepo: Running the Comrades Marathon has taught me invaluable lessons in discipline, resilience, and goal setting. It showed me that success doesn’t come overnight – it’s the result of consistent effort, preparation, and mental strength. These lessons have shaped how I approach challenges in both my personal and professional life. I’ve learned to stay focused under pressure, to keep pushing even when things get tough, and to value the power of teamwork and support from others along the journey.

Q: What advice would you give to someone who’s thinking about running their first Comrades?

Tshepo: My advice to anyone thinking about running their first Comrades Marathon is to start with a clear purpose. Know your “Why”. Train consistently and give yourself enough time to build both physical and mental endurance (it can take 2 to 4 years). Respect the distance, it’s not just a race, it’s a journey. Listen to your body, fuel it well, and rest when needed. Most importantly, believe in yourself and that nothing is impossible. The race is as much about mental strength as it is about physical fitness, and do not give up easily.





Minister Ndabeni empowering small businesses and uplifting youth through skills development initiatives

BY: LUBABALO SIGONYELA

The Department of Small Business Development (DSBD) together with its agency Small Enterprise Development and Finance Agency (SEDFA) hosted Youth Month Celebrations that took place on the 13 June 2025 in Mthatha, Eastern Cape province. The event led by the department and National House of Traditional and Khoisan leaders and was aimed to address the issue of youth unemployment in the district by providing a platform for skills development, knowledge enhancement, and opportunities for the unemployed youth.

The event was expected to attract youth leaders from across the province to meet and discuss issues affecting the younger generation in the country, ranging from lack of economic opportunities to addressing the current imbalances in the allocation of resources. The youth month celebrations were further aimed at achieving an integrated approach to addressing service delivery challenges, job opportunities and supporting Micro, Small and Medium Enterprises. The SBD portfolio officials were joined by officials from the Eastern Cape provincial government, Small Enterprise Development Agency, Small Enterprise Agency, the National Department of Forestry, Fisheries and the Environment, Department of Agriculture and Rural Development, Non-governmental organisations and local entrepreneurs. The SBD portfolio made significant progress in advancing its work, promoting its programmes at the event, and creating stakeholder relations.

The Department of Small Business Development is driven by the mandate to lead and coordinate an integrated approach to the promotion and development of Small, Micro and Medium Enterprises (SMMEs) and Co-operatives, and to ensure an enabling legislative and policy environment to support their growth and sustainability. The execution of this mandate will lead to a transformed economy, increased employment, and the reduction of poverty and inequality.

The Chairperson of National House of Traditional Leaders and Khoisan, Mr Kgosi Thabo Milton Seatlholo opened the proceedings by welcoming all invited dignitaries as well exhibitors, the public and the hordes of small business entrepreneurs who had responded to the clarion call by DSBD and its entities.

“We are dedicating this event to the youth and specifically young businesswomen of this country, who have taken it upon themselves to take the baton from the past heroines of 1956 who fought gallantly to dismantle the apartheid state. Today we are seeing young women take up spaces in the business world, a trait that is usually reserved for men”.

"We are witnessing lots of women venturing into the entrepreneurship world, manufacturing devices, clothes, shoes, medicine. Some are now owning big construction companies and not waiting for government grants to survive," said Kgosi Seatlholo.

DSBD and SEDFA took it upon themselves to empower Micro, Small and Medium Enterprises by launching the Youth month Celebrations. Their representatives gave a brief out look of their programmes that they offer to SMMESs, Co-operatives and sole trader businesses as well as partnerships. Some of these relate to business planning, funding, and business management.

The Minister for Small Business Development, Stella Tembisa Ndabeni graced the occasion by her presence and praised local businesses for building a conducive environment that allows small businesses to partner with large entities and strive.

"DSBD has launched a number of initiatives to empower aspiring entrepreneurs, Small, Micro

and Medium Enterprises (SMMES) and Co-operatives(co-ops). We will leave no one behind as we seek to revolutionalise the local industrial bases by supporting entrepreneurs".

"We have created and successfully launched new entrepreneurship benefits programmes targeting young South African businesses persons. These include the Youth Challenge Fund (YCF), the Township Rural Entrepreneurship Programme (TREP)," Minister Ndabeni said.

"I will explain them in detail, one by one. YCF caters mostly for the young and aspiring businesspeople in all sectors of the population, they must submit their business proposals to the department for evaluation and finally funding if everything is in place. TREP caters specifically for the marginalised township and rural based entrepreneurs these are always in the periphery of the business funding ecosystem because they have no collateral to learn on hence funding institutes tend to shy away from providing them with financial assistance." Minister Ndabeni perfected.

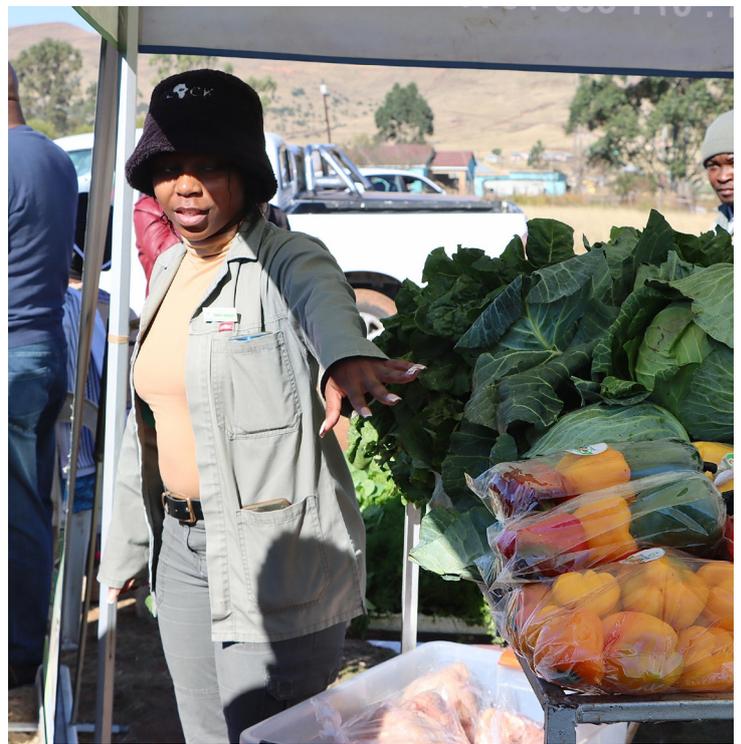


High ranking officials from the Department of Forestry, Fisheries and Environment (DFFE) graced the event in partnership with DSBD and other various departments.

Department of Forestry, Fisheries and the Environment Representative, Ms Moeng Bophirima thanked the district municipality for bringing people such informative gatherings, that benefit and empower citizens closer to people instead of always bringing in music bashes as is the norm with other public officials.

Ms Bophirima called on SMMEs to come up with businesses that promote environmental health as it is imperative to build industries that serve to curtail harmful material deposited onto the environment.

“Let’s build more environmentally friendly industries, that will reduce the deadly carbon footprint, stop the disposition of harmful chemicals to our water ways and ensure we serve this earth for the next generation’ added Ms Bophirima.





Art That Moves With You: Discovering udweba and the Innovative dwebaG

BY: TAMRY ESIRI

In a world where art is often found on the walls of galleries, udweba breaks boundaries by bringing art into the streets and the hands of people from all walks of life.

At the heart of the brand is Ntokozo Phillips, a visionary artist whose passion for storytelling gave rise to udweba, a creative house rooted in authenticity and purpose. "To me, art has always been in my DNA, but expressing relatable stories through my art is something I believe I'm destined for," says Phillips.

More than a brand, udweba is a movement. Its slogan, "It starts at home, it doesn't end at home", reflects Phillips' mission to amplify overlooked voices through visual storytelling.

From this vision, the dwebaG was born. The dwebaG is a wearable gallery featuring a detachable pocket that doubles as a frameable artwork. It's a versatile bag that switches between tote and backpack, made from durable materials like denim, canvas, and polyester. Available in black and grey, each bag is both functional and expressive.

While current designs feature original udweba art, customers can also request custom commissions. Plans are underway to introduce blank canvas

pockets for personalisation to further merge art and individuality.

"The idea came from my love for tote bags and art. I've always been fascinated by the idea of carrying art that isn't confined to walls," explains Phillips.

His work celebrates joy, identity, and authenticity. "The best way to be the best you is to be you. I've had old people, young people, even kids, intrigued by the product. This is something the whole family can enjoy."

Looking ahead, udweba aims to collaborate with other artists and brands, and Phillips is developing a self-styled street exhibition that reimagines how art is experienced in public spaces.

"To me, udweba means to dream big in the most grounded way," Phillips says. And with every bag worn, that dream walks boldly into the world, turning everyday life into a living gallery.

Though still in its early stages, the brand is growing. An e-commerce site is on the way, but for now, the dwebaG can be purchased via Instagram (@udweba) or email (udweba.art@gmail.com).

HAPPY Birthday TO YOU



JULY 2025

01

Nong Jacob
Ziqubu Luyanda

20

Kekana Jane

02

Cloete Anand

22

Temeki Clement

07

Qhum Mondli

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Ngubeni Prudence

10

Mathibela George-Paul
Msiya Fortunate

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Phaswana Boitumelo
Ntsoane Gift

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Sithole Nomagugu

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Baloyi Tinyiko
Motsoeneng July

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Strauss Chantelle

"HERE'S TO ANOTHER YEAR OF HARD WORK, DEDICATION AND SUCCESS".



small business
development

Department:
Small Business Development
REPUBLIC OF SOUTH AFRICA

DEPARTMENT OF SMALL BUSINESS DEVELOPMENT

Address: 77 Meintjies Street, Sunnyside, Pretoria, 0001

Tel: +27 861 843 384 **Email:** info@dsbd.gov.za **Website:** www.dsbd.gov.za

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