



the PULSE

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**small business
development**

Department:
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CONTENTS

1.	Minister Ndabeni empowers entrepreneurs with assets	7 – 9
2.	Presidential MSME and Cooperatives Awards 2026 Advert	10
3.	Minister Ndabeni Takes the Small Business Development agenda.....	11 – 14
4.	AB4IR: Empowering Entrepreneurs	15 – 16
5.	Minister Ndabeni calls for stronger support for entrepreneurs	17
6.	Minister Ndabeni highlights the importance of Legal Support.....	18
7.	Economic freedom must follow political freedom	19 – 20
8.	Women in Minerals Leadership Engagement.....	21 – 22
9.	Presidential MSME and Cooperatives Awards 2026 Advert	23
10.	Umvelisi group Business Profile	24
11.	Zondliwe Agricultural Cooperative Business Profile	25
12.	Polaz Design Business Profile.....	26 – 27
13.	Aptitude in AfricaBusiness Profile	28 – 29
14.	Birthdays	30

07



11



26



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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The month of September: A Month for Growth, Innovation and Opportunity

September encourages entrepreneurs to reflect, innovate, build partnerships and strengthen their businesses providing an opportunity to place greater attention on enterprise development, entrepreneurial skills, innovation and the contribution of small businesses to economic growth. It also serves as a period to assess the progress made during the year and identify areas that require improvement.

Business owners can review their financial performance, customer base, products and services, marketing strategies and operational processes. This reflection enables entrepreneurs to identify challenges while developing practical strategies to improve business sustainability.



Sustainability must remain at the centre of all government interventions aimed at supporting small businesses. Beneficiaries, please maintain well the productive equipment, comply with relevant requirements and plan beyond the immediate benefits of the asset handover.

BY: LUBABALO SIGONYELA



Minister Ndabeni empowers entrepreneurs with productive assets to grow and expand their businesses in Great Kei, Eastern Cape

On 4 August 2026, the Department of Small Business Development (DSBD) hosted a Ministerial Engagement and Official Handover of Productive Assets to small businesses in Qumrha, Great Kei Local Municipality in the Eastern Cape. The initiative forms part of government's continued commitment to supporting the growth, sustainability and competitiveness of Micro, Small and Medium Enterprises (MSMEs), informal businesses and cooperatives. The event was led by the Minister for Small Business Development, Stella Tembisa Ndabeni, who engaged directly with small business owners, entrepreneurs, beneficiaries, local stakeholders and community members.

The ministerial visit sought to strengthen collaboration between government and the small business sector while demonstrating practical support for entrepreneurs in local communities. During the official handover, qualifying beneficiaries received productive machinery, equipment and other business-support assets aimed at improving operations, increasing productivity, strengthening competitiveness, sustaining enterprises and promoting job creation and local economic development.

The programme combined policy engagement with practical support, starting with a strategic briefing and site visits to beneficiaries of the Asset Assist Programme (AAP) and Business Infrastructure Support Programme (BISP). These visits offered the Minister first-hand insight into the challenges and opportunities facing small enterprises. The main session gathered Micro, Small and Medium Enterprises (MSMEs), informal traders, cooperatives, traditional leaders, and business support organizations for stakeholder engagement, policy discussions, and the formal handover of equipment and assets under the Informal and Micro Enterprise Development Programme (IMEDP), AAP, and BISP.

MMC for Local Economic Development in Great Kei Local Municipality, Cllr Patuluko, welcomed Minister Stella Tembisa Ndabeni, government representatives, entrepreneurs, and stakeholders to the Ministerial Engagement and Official Handover of Productive Assets in Qumrha. He emphasized the importance of this initiative in supporting small businesses, especially those struggling to acquire essential machinery and equipment due to financial constraints.



Cllr Patuluko highlighted how access to productive equipment can boost small businesses' capacity to increase production, improve efficiency, enhance product quality, and expand into new markets. He stressed that such assets are vital for overcoming operational challenges, strengthening competitiveness, and fostering sustainable business growth within rural communities. Furthermore, Cllr Patuluko underscored the role of small businesses in rural economic development by creating jobs, increasing household incomes, and supporting local supply chains.

Mayor Cllr NW Tekile expressed his gratitude to Minister Stella Tembisa Ndabeni for the Ministerial Engagement and Official Handover of Productive Assets in Qumrha, describing it as a vital intervention that clearly demonstrated the government's practical commitment to supporting MSMEs, informal enterprises, and cooperatives in rural areas. He acknowledged the Minister's leadership and active involvement as reinforcing the Department's dedication to ensuring government programs meet the real needs of entrepreneurs.

The Mayor highlighted his expectation that the intervention would lead to stronger enterprises, enhanced productive capacity, job creation, and greater participation of small businesses in the local economy. However, he emphasized the importance of ongoing monitoring, business development support, and efforts to improve market access to ensure the productive assets provided result in sustainable and measurable economic benefits. Cllr Tekile concluded by noting that the Qumrha Ministerial Engagement and asset handover marked a significant milestone in promoting inclusive entrepreneurship and supporting the growth and sustainability of small businesses across the Amathole District and the Eastern Cape.

The LED Portfolio Head of Ngqushwa Local Municipality, Cllr Nodikida, reaffirmed the municipality's commitment to supporting small businesses by facilitating meaningful market access opportunities for supported enterprises. Cllr Nodikida emphasised that providing productive assets and business support must be complemented by opportunities for entrepreneurs to access sustainable markets. The Portfolio Head encouraged the creation of stronger linkages between small businesses and government procurement opportunities, private-sector partners, exhibitions, trade platforms and other market-access initiatives. Such opportunities, Cllr Nodikida noted, would enable enterprises to expand their customer base, increase sales, strengthen their competitiveness and ultimately create sustainable employment.

Cllr Nodikida further stressed the importance of strengthening coordination between municipalities and national government to ensure that local economic development initiatives complement and reinforce national small business development programmes. The Portfolio Head highlighted that effective collaboration among different spheres of government was essential to avoid duplication, maximise available resources and ensure that support reached entrepreneurs where it was most needed. Cllr Nodikida reaffirmed the municipality's willingness to work with the Department of Small Business Development and other stakeholders to create an enabling environment in which MSMEs can grow, access opportunities and make a meaningful contribution to inclusive local economic development.

Continuing...

Minister Stella Tembisa Ndabeni reaffirmed the Government's commitment to supporting small businesses as a critical component of inclusive economic growth, employment creation and local economic development. Addressing more than 140 entrepreneurs and beneficiaries during the Ministerial Engagement and Official Handover of Productive Assets in Qumrha, Great Kei Local Municipality, the Minister emphasised that Micro, Small and Medium Enterprises (MSMEs), informal businesses and cooperatives remain important contributors to economic participation, particularly within rural communities.

The Minister explained that the productive assets being handed over were intended to provide entrepreneurs with practical tools to strengthen their businesses, improve productivity and increase their capacity to generate income and create employment. She urged beneficiaries to use the equipment responsibly, maintain it properly and ensure that it contributes directly to the growth and sustainability of their enterprises. She stressed that the support provided by government should be viewed as an opportunity and a foundation upon which entrepreneurs could build viable and sustainable businesses.

The Minister highlighted the importance of partnerships in overcoming the challenges faced by MSMEs, particularly businesses operating in rural and

underserved communities. She called for stronger collaboration between national and local government, municipalities, development agencies, the private sector and business organisations to create an enabling environment in which small businesses could thrive. She noted that local economic development initiatives must deliberately include small enterprises and ensure that entrepreneurs have opportunities to participate meaningfully in local economies.

"Sustainability must remain at the centre of all government interventions aimed at supporting small businesses. Beneficiaries, please maintain well the productive equipment, comply with relevant requirements and plan beyond the immediate benefits of the asset handover. The ultimate objective of government support is to build resilient enterprises capable of generating sustainable livelihoods, creating employment and contributing positively to the economic development," the Minister said.

The Minister called on the beneficiaries to make effective use of the support provided to them and to demonstrate that investment in small businesses can translate into tangible economic opportunities for individuals, families and communities across the Eastern Cape.





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The Ministerial Outreach Programme aims to bring government closer to communities, listen to entrepreneurs and leaders directly, and find practical solutions to the challenges small businesses face.

The Minister explained.

Minister Ndabeni Takes the Small Business Development agenda across KwaZulu Natal

BY: LUBABALO SIGONYELA

The Minister for Small Business Development, Stella Tembisa Ndabeni led the Ministerial Outreach Programme at Eshowe, uMlalazi Local Municipality, in KwaZulu Natal province where she engaged with traditional leadership, including Inkosi Siyaya Ntuli. The discussions focused on local economic development, entrepreneurship, and small-business challenges within traditional communities, especially regarding the operation and legal compliance of spaza shops.

The Minister highlighted the importance of cooperation between traditional councils, municipalities, and the Department to support entrepreneurs in navigating municipal requirements without hindering their business growth. Following this engagement, the Minister met with local micro and small business owners, including spaza shop entrepreneurs, to inform them about government support programmes such as the Spaza Shop Funding Programme and the Informal and Micro Enterprise Development Programme (IMEDP).

Entrepreneurs were encouraged to use these resources responsibly to improve business

management, seize market opportunities, and contribute to sustainable growth and job creation. The second day featured a visit to Island Hotel in Isipingo Beach, a 100% women-owned business led by Mrs. Niranjini Pather. The hotel had suffered major flood damage in April 2022 but was able to refurbish and upgrade its facilities with R33.9 million from the Tourism Equity Fund. Improvements included hotel room restoration, solar power installation, IT upgrades, and infrastructure enhancements, showcasing successful government-supported business recovery.

The programme continued in Durban with an engagement at the Olive Convention Centre, focusing on reducing regulatory red tape to improve the ease of doing business in KwaZulu-Natal. Minister Ndabeni and industry leaders discussed practical ways to address regulatory barriers while ensuring compliance with labour and business laws. Additionally, the DSBD Asset Activation Outreach Programme was launched to provide productive assets to Micro, Small, and Medium Enterprises, reinforcing the commitment to practical, hands-on support for business growth and sustainability.

Continuing...

The Programme Director, Deputy Director-General for Sector Policy and Research in the DSBD Mr. Vuyisa Dayile, welcomed Minister Stella Tembisa Ndabeni, traditional leaders, municipal representatives, entrepreneurs, government officials, and stakeholders to the Ministerial Outreach Programme held at Oyaya, Eshowe, within uMlalazi Local Municipality on 13 August 2026. He explained that the programme aimed to strengthen engagement between government and traditional leadership while providing a direct platform to address challenges faced by rural Micro, Small, and Medium Enterprises (MSMEs). Mr. Dayile emphasized the importance of bringing government closer to rural entrepreneurs and communities, and fostering cooperation among traditional councils, municipalities, and government institutions to advance local economic development.

The engagement included practical discussions on spaza shop ownership, municipal compliance, and access to support programmes like the Spaza Shop Funding Programme and the Informal and Micro Enterprise Development Programme (IMEDP). Entrepreneurs had the opportunity to raise business concerns directly with the Minister and receive guidance on available support. Mr. Dayile reaffirmed the government's commitment to rural entrepreneurship, sustainable MSME growth, and inclusive local economic development, highlighting

that the programme's outcomes should lead to practical solutions enabling local businesses to thrive, expand, and create employment.

Induna Ntuli called for practical solutions that allow local entrepreneurs to legally own and operate spaza shops while meeting municipal requirements. He urged stronger collaboration between traditional councils, municipalities, and the Department of Small Business Development to provide entrepreneurs with accurate information, clear guidance, and appropriate support. He noted that a coordinated approach would help overcome challenges faced by spaza shop owners and foster a supportive environment for sustainable businesses.

Inkosi Ntuli highlighted that such direct engagement allows the government to better understand the obstacles faced by small businesses in rural areas. Furthermore, he affirmed that the programme reinforced the government's strong commitment to fostering rural entrepreneurship and promoting sustainable local economic development. He stressed that this support is vital for empowering entrepreneurs, improving livelihoods, and ensuring inclusive growth within the community.



Continuing...

Minister Stella Tembisa Ndabeni, speaking to traditional leaders, entrepreneurs, municipal representatives, and community stakeholders in Eshowe, uMlalazi Local Municipality, highlighted the vital role traditional leaders play in supporting local economic development. She stressed that traditional leaders are key partners in ensuring government programmes effectively reach rural communities, where entrepreneurs often face challenges accessing information, markets, finance, and business support.

The Minister explained that the Ministerial Outreach Programme aims to bring government closer to communities, listen to entrepreneurs and leaders directly, and find practical solutions to the challenges small businesses face. She emphasized that engaging meaningfully with communities is essential for government programmes to address real entrepreneur needs.

The Minister encouraged spaza shop owners to make use of government support programmes such as the Spaza Shop Funding Programme and the Informal and Micro Enterprise Development Programme (IMEDP), facilitating easier business operations for MSMEs. She also drew attention to complementary government programs, such as the Small Enterprise Manufacturing Support Programme (SEMSP) and the Township and Rural Entrepreneurship Programme (TREP), which aim to empower historically disadvantaged entrepreneurs and foster inclusive growth while taking responsibility for managing and growing their businesses.

Councillor Thembo Ntuli reported that the second day of the Ministerial Outreach Programme began with Minister Ndabeni's visit to Crimson Clover Trading 17 (Pty) Ltd, known as Island Hotel in Isipingo Beach. He noted that the hotel is a fully women-owned business led by Mrs. Niranjini Pather, providing accommodation for tourists, business travellers, and contractors.

He highlighted that the hotel suffered significant damage during the KwaZulu-Natal floods in April 2022 but was able to carry out essential refurbishments and upgrades thanks to R33.9 million in funding from the Tourism Equity Fund, facilitated by SEDFA. These improvements included restoration of rooms, installation of a solar power system, IT upgrades, and enhancements to the kitchen and infrastructure.

He outlined key discussion points that included reducing unnecessary regulatory burdens, improving ease of doing business, promoting compliance and fair business practices, protecting workers' rights,

strengthening government-business cooperation, and creating conditions favourable to MSME growth. Councillor Ntuli emphasized that Minister Ndabeni stressed the need for regulatory reforms to support a more enabling business environment without compromising compliance standards and protection.

Minister Stella Tembisa Ndabeni officially opened the Red Tape Reduction and Ease of Doing Business Campaign and Engagement, emphasising that reducing unnecessary regulatory barriers was central to creating an enabling environment for Micro, Small and Medium Enterprises (MSMEs) to start, operate and grow their businesses. In her keynote address, the Minister highlighted that while regulations were necessary to protect the public, workers and consumers, excessive administrative requirements, lengthy processes and duplication could place an unnecessary burden on small businesses, particularly enterprises with limited financial and administrative capacity. She explained that the campaign was intended to strengthen cooperation between government, municipalities, business organisations and other stakeholders in identifying and addressing regulatory obstacles that hinder entrepreneurship, investment, business expansion and job creation.

The Minister further emphasised that ease of doing business must translate into practical improvements for entrepreneurs, particularly at local government level where many businesses interact directly with government through licensing, permits, registration, inspections, zoning and other municipal processes. She called for greater coordination among government institutions to simplify procedures, improve communication and ensure that entrepreneurs receive clear and consistent information.

Deputy Minister Mr Zuko Godlimpi shared his perspective on advancing the Ease of Doing Business, emphasising the need for government to create a business environment that enables enterprises, particularly Micro, Small and Medium Enterprises (MSMEs), to start, operate and expand with fewer unnecessary administrative obstacles. He highlighted that a conducive regulatory environment was essential to promoting investment, entrepreneurship, competitiveness and job creation. The Deputy Minister noted that businesses should be able to interact with government through processes that are clear, predictable, accessible and efficient, while still ensuring compliance with legislation and the protection of workers, consumers and the public interest.

Continuing...

In his address, Mr Godlimpi also highlighted the importance of ensuring that small businesses, particularly those operating in townships and rural communities, are not excluded from economic opportunities because of complicated procedures or limited access to information. He called for greater support to entrepreneurs to understand regulatory requirements, access government programmes and participate in markets and value chains. He emphasised that a more efficient regulatory environment could strengthen the competitiveness of MSMEs and contribute to sustainable enterprise development.

The Deputy Minister concluded by reaffirming the commitment of the Department of Trade, Industry and Competition to working with the Department of Small Business Development, municipalities, business organisations and other stakeholders to advance the Ease of Doing Business agenda. He stressed that reducing unnecessary regulatory barriers should ultimately result in a more responsive state, stronger enterprises, increased investment and greater employment opportunities, contributing to inclusive and sustainable economic growth.

The DSBD Asset Activation Outreach Programme formed an important part of the Ministerial Outreach Programme in KwaZulu-Natal, led by the Minister for Small Business Development, Hon. Stella Tembisa Ndabeni. The programme focused on providing productive assets and machinery to qualifying Micro, Small and Medium Enterprises (MSMEs) and cooperatives to strengthen their business operations and productive capacity.

During the handover, the Minister emphasised that the assets were intended to provide practical support to entrepreneurs, enabling them to improve

productivity, expand their businesses, access new markets and create sustainable employment opportunities. She encouraged beneficiaries to take ownership of the assets, use them responsibly and ensure that they contribute directly to the growth and sustainability of their enterprises.

The handover demonstrated the Department's commitment to moving beyond policy interventions by providing tangible support that responds to the operational needs of small businesses. Beneficiaries were encouraged to maintain the equipment, comply with relevant business requirements, strengthen their business management practices and use the assets as a foundation for long-term growth. The programme also highlighted the importance of partnerships between government, municipalities, business stakeholders and entrepreneurs in creating an enabling environment for MSMEs and cooperatives. The Minister reaffirmed that such interventions are aimed at strengthening local economies, protecting and creating jobs, supporting livelihoods and advancing inclusive economic growth in communities across KwaZulu-Natal.





AB4IR: Empowering Entrepreneurs with Digital and Fourth Industrial Revolution Skills

BY: LUBABALO SIGONYELA

On 27 August 2026, the Minister for Small Business Development, Stella Tembisa Ndabeni launched the Mabopane Digital Hub, marking an important investment in digital innovation, entrepreneurship and 4IR-driven MSME development.

Through the Small Enterprise Development and Finance Agency (SEDFA), an investment of R27.6 million has been made to strengthen AB4IR's facilities, enhance its programmes, and support the growth and development of its incubated enterprises. This investment is aimed at creating a stronger ecosystem for entrepreneurs and start-ups by expanding access to digital skills, Fourth Industrial Revolution (4IR) technologies, business development support and opportunities for sustainable enterprise growth.

At the heart of AB4IR's work is the belief that access to technology, relevant skills and entrepreneurial support can unlock new opportunities for individuals and businesses, particularly within communities that have historically experienced limited access to the digital economy. The organisation was established to help bridge the digital divide while creating pathways for emerging entrepreneurs to develop innovative

ideas, build sustainable businesses and access new markets.

AB4IR provides a platform where aspiring entrepreneurs and start-ups can acquire practical digital and 4IR skills that are increasingly important in today's economy. Its programmes expose participants to emerging technologies and digital creative industries, including coding and programming, gaming, animation, virtual and augmented reality, and drone technology.

AB4IR's business incubation programme is designed to support entrepreneurs from the early stages of developing an idea through to establishing and growing a business. The programme helps in areas such as business planning, financial planning, marketing, sales and business development.

The Minister of Small Business Development, Stella Tembisa Ndabeni, delivered the keynote address at the launch, highlighting the importance of strengthening digital entrepreneurship, innovation and 4IR skills among start-ups and emerging entrepreneurs.

Continuing...

The Minister emphasised the need to create an enabling environment that equips entrepreneurs with the skills, resources and opportunities required to build sustainable businesses, create employment and contribute meaningfully to economic development.

"The AB4IR Digital Innovation, Technology and Incubation Hub represent more than a physical space. It represents a pathway to opportunity. It should be a place where ideas are validated, skills are sharpened, niche and opportunity-driven enterprises are incubated, networks are formed, and market-ready innovative solutions are taken to market. Most importantly, it should help us build a new generation of women innovators and entrepreneurs who are confident enough to enter technology-intensive industries and compete with their global peers," the Minister said.

The incubation journey supports entrepreneurs through different stages of development, beginning with ideation and pre-incubation, progressing into business development and commercialisation, and ultimately preparing enterprises for growth and sustainability. This model allows entrepreneurs to refine their ideas, develop prototypes or minimum viable products, test their concepts and work towards taking their products and services to market.

The Fourth Industrial Revolution is transforming the way people work, businesses operate and economies grow. Technologies such as artificial intelligence, automation, cloud computing, robotics, immersive technologies and advanced digital platforms are creating new industries while changing existing ones.

AB4IR represents an important ecosystem for developing the capabilities required for Africa's digital future. By combining digital skills development, 4IR exposure, entrepreneurship, incubation, mentorship and access to innovation infrastructure, the organisation creates an environment in which entrepreneurs can develop the skills and confidence required to participate in a rapidly changing economy.

"We need stronger and more deliberate partnerships between government, financial institutions, industry, academia, technology companies, incubators, accelerators and the broader private sector. Through the Department of Small Business Development, we are working on policy adjustments, including through the MSME and Cooperatives Funding Policy, to create an environment that can better respond to the financing needs of small businesses. SEDFA, in turn, has set a target of raising approximately R11 billion through ecosystem partnerships and supporting 1 million small enterprises financially and non-financially by 2030," the Minister said.



Minister Ndabeni calls for stronger support for entrepreneurs at Catalyst Now South Africa symposium

BY: LUBABALO SIGONYELA



VIRTUAL ADDRESS

On 27 August 2026, the Minister for Small Business Development, Stella Tembisa Ndabeni, delivered a keynote address at Catalyst Now South Africa, highlighting the importance of entrepreneurship, innovation and inclusive economic development.

In her address, Minister Ndabeni emphasised the need to strengthen support for entrepreneurs and small businesses by creating an enabling environment where innovative ideas can be transformed into sustainable enterprises. She highlighted the role of collaboration, skills development and access to

opportunities in helping entrepreneurs overcome barriers and contribute to job creation and economic growth.

“Our task is to connect those interventions. The Department is advancing the National MSME One-Plan to strengthen coordination across government, development institutions, corporates, universities, SETAs, financial institutions and other ecosystem partners. The objective is to create an environment where an entrepreneur can move seamlessly from ideation to commercialization to growth to scaling. Where the entrepreneur receives comprehensive access across the eco-system, be it incubation and training, access to finance, access to productive assets, and support to enter markets,” the Minister said.

Market access remains one of the most important pillars. Government procurement, corporate supply chains, access to retail shelves, digital platforms and export markets open opportunities for small businesses. This is not easy work. South Africa has a highly concentrated economy, where the large players have vertically integrated supply chains both to optimize revenue and control the quality and price of upstream goods and services. Large corporates are now also moving into townships and rural areas, with technology and new delivery platforms that threaten to cannibalize markets that have been the preserve of informal and micro businesses.

Minister added that

“We are equally focused on expanding access to finance. Through SEDFA and other interventions, we are strengthening the range of financial instruments available to small enterprises, including targeted support for women, youth, township and rural businesses.”

The engagement provided an important platform for dialogue on building a more inclusive entrepreneurial ecosystem and advancing initiatives that enable small businesses to become meaningful contributors to South Africa's economy.

Minister Ndabeni highlights the importance of Legal Support for small businesses at Legal Indaba

BY: LUBABALO SIGONYELA



VIRTUAL ADDRESS

On 28 August 2026, the Minister of Small Business Development, Stella Tembisa Ndabeni, delivered a keynote address at the Legal Indaba in Gauteng, highlighting the importance of a strong and accessible legal environment in supporting small businesses and entrepreneurs.

The Minister emphasised the need to strengthen awareness of legal and regulatory requirements among Micro, Small and Medium Enterprises (MSMEs), enabling entrepreneurs to operate with greater confidence, compliance and sustainability. She also underscored the importance of collaboration between government, the legal sector

and the business community in addressing barriers that affect the growth and development of small enterprises.

"As the Department of Small Business Development, we have placed red-tape reduction and ease of doing business at the centre of our reform agenda. We are busy rolling out the Red Tape Reduction Framework, supporting municipalities to improve business registration systems and targeting legislation and regulations that impose unnecessary administrative burdens on MSMEs. The Department has identified 25 pieces of legislation with potential administrative burdens and is prioritising reforms to five of these during this financial year,"
the Minister said.

The department is also working towards a one-stop digital platform for business licensing. An entrepreneur should not have to move from office to office, municipality to municipality and department to department simply to determine what licences or permissions are required. Technology must allow government to become easier to navigate, more transparent and more responsive.

"Through SEDFA, government is strengthening the financial and non-financial support ecosystem available to MSMEs. Over the Medium-Term Development Plan period, our ambition is to reach more than a million MSMEs and co-operatives through various forms of support, including development finance, commercial finance, credit guarantees, entrepreneurship support, incubation and pre-investment assistance,"
the Minister added.

The Legal Indaba provided an important platform for dialogue, knowledge-sharing and engagement on legal matters affecting entrepreneurs, while reinforcing government's commitment to creating an enabling environment for small businesses to thrive and contribute to economic growth, job creation and inclusive development.



Economic freedom must follow political freedom - 70 years after women's march

BY CLEMENT MOAGA

Minister for Small Business Development, Stella Tembisa Ndabeni, says Women's Month must be more than a celebration, it must confront the economic inequalities women still face.

Speaking at the Black Business Council (BBC) Annual Summit on 12 August 2026 which was attended by former President Kgalema Motlanthe and BBC President Elias Monage, Ndabeni linked the Summit to the 70th anniversary of the 1956 Women's March, when more than 20,000 women marched to the Union Buildings.

"Their struggle represented a demand for dignity, equality and freedom, and seventy years later, our

responsibility is to ensure that the political freedoms they fought for are translated into meaningful economic freedom," she said.

Minister Ndabeni said during the previous financial year, the Small Enterprise Development and Finance Agency (SEDFA) directed R1.2 billion towards women-led enterprises through blended finance and credit guarantee products.

Government is expanding this with the R300 million Imbali for Her programme to provide affordable finance and business development support to women-owned enterprises.

Other new funds she announced include:

- **R150 million Creative Sector Fund** - for music, film, fashion, design, animation, gaming and digital content
- **R300 million Youth Entrepreneurship Fund**
- **R710 million Township and Rural Entrepreneurship Programme** - with max funding increased from R1m to R3m
- **R215 million Asset Assist Programme*** for equipment
- **R53.5 million for Informal and Micro Enterprise Development Programme** to support 3,000 micro enterprises

The department's total budget for 2026/27 is R3.036 billion, with R1.899 billion allocated to SEDFA.

Minister Ndabeni said government has supported one million MSMEs target and is on track. Last year alone, 288,123 MSMEs were supported - 117,134 with financial support and 170,989 with non-financial support.

Since 2014, the Small Business Development Portfolio has disbursed R17.9 billion to 924,566 black-owned MSMEs, including R7.9 billion to 653,481 rural-based businesses and R3.1 billion to 41,118 township enterprises.

Minister said government must move from counting interventions to measuring real impact.

"Did the business survive? Did it grow? Did it enter a market? Was it able to sustain this market share? Did it create jobs?" she asked. She revealed she met with Deans of Commerce from 20 of 26 universities to help measure impact.

Minister Ndabeni mentioned that transformation cannot mean only changing the racial composition of employment or boards. "Transformation is about changing patterns of ownership, production, investment and control of the economy," she said.

She said the main challenge is not lack of entrepreneurial ambition - South Africans have higher entrepreneurial confidence than the global average - but concentrated markets and a financial system that locks out black businesses.

"Commercial lenders frequently regard black-owned micro enterprises as higher-risk borrowers because they are often unable to provide immovable property as security," she said.

Government is pushing for collateral-light lending through its MSMEs and Co-operatives Funding Policy, including a movable assets collateral registry where equipment, machinery and inventory can be used as security, and a Fund of Funds linked to the Transformation Fund.

Minister appealed to established black businesses to open supply chains, provide supplier development, transfer skills and technology, and pay small suppliers on time.

"Enterprise development must not end with seminars, training sessions and certificates. It must translate into contracts, investment, production, employment and sustainable businesses," she said.

She also announced upcoming reforms including a one-stop digital platform for business licensing, the Business Licensing Bill, and a new Small Business Ombud to tackle late payments, especially by government departments.

"Our goal should be to create an economy in which an informal entrepreneur can become a registered micro enterprise, a micro enterprise can become a successful small business... and that medium-sized enterprise can ultimately become a major Black-owned industrial company," Minister concluded.





Women in Minerals Leadership Engagement

BY TANZA CHABALALA

The Department of Small Business Development, in partnership with the Department of Mineral and Petroleum Resources, participated in the Women in Minerals Leadership Engagement, hosted by Mintek at The Venue in Melrose Arch, Johannesburg, Gauteng province.

The engagement took place as part of the Women's Month celebrations and provided an opportunity to recognise and celebrate women who contribute across all areas of the organisation, including those working in research and in Science, Engineering and Technology professions.

This year's engagement brought together women who are breaking down barriers and creating environments where women's voices influence decision-making, their expertise drives innovation, and their contributions help shape sustainable economic growth.

Among the distinguished guest speakers were the Director-General of the Department of Small Business Development, Ms. Thulisile Manzini, and Deputy Minister of the Department of Mineral and Petroleum Resources, Ms Phumzile Mgcina. Both speakers shared messages of support and highlighted the role of government in creating an enabling environment for women to succeed in a historically male-dominated sector.

The Deputy Minister of Mineral and Petroleum Resources, Ms Phumzile Mgcina, reflected on the historical barriers that prevented women from

participating fully in the mining sector. She highlighted the significant progress made over the years, noting that women were once prohibited from working underground, whereas today more than 78,000 women are actively participating in core mining activities, including exploration, mining and mineral processing. She encouraged women to recognise their achievements and not view their presence in the sector as a favour or concession. Instead, she emphasised that women have earned their place through their capabilities, leadership, professionalism and contributions to the economy and the country.

"The fact remains that, although South Africa has been a mining nation for more than a century, women were prohibited by law from working in the mining industry and we must be clear that women are not being done a favour. You are here because you are capable leaders, professionals, entrepreneurs and decision-makers who have earned your place and are making a meaningful contribution to our economy and our country,"

said - Deputy Minister Ms Phumzile Mgcina.

The Director-General of the Department of Small Business Development, Ms. Thulisile Manzini, shared a message of support for women-owned micro, small and medium enterprises (MSMEs) operating in the minerals sector, as well as women entrepreneurs across other sectors of the economy.

Continuing...

She highlighted the Department's programmes aimed at equipping and empowering women entrepreneurs with the skills, resources and opportunities needed to establish, grow and sustain their businesses.

Manzini also acknowledged the diverse roles women play in society as mothers, leaders, professionals, entrepreneurs and contributors to the broader economic ecosystem and emphasised their important role in shaping the future of South Africa's mining industry and economy.

"The Department of Small Business Development remains committed to ensuring that women entrepreneurs are able to access practical support that enables growth and sustainability.

Through our agency, the Small Enterprise Development and Finance Agency (SEDFA), we provide a range of financial and non-financial support interventions designed to meet businesses at different stages of development,"

- Director-General Manzini said.

The engagement concluded with a discussion between Rebecca Sebelebele, Chief Mine Planner at Gold Fields, and the Programme Director. The session provided an opportunity for participants to engage directly with the speakers, ask questions and seek clarification on issues affecting women in the mining and minerals sector.

The Women in Minerals Leadership Engagement served as an important platform to celebrate the achievements of women, acknowledge the progress made in creating opportunities for their participation in the minerals sector, and reaffirm the commitment of government and industry to advancing women's leadership, entrepreneurship and economic participation.





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Umvelisi group pioneering sustainable farming and inclusive growth

BY: LUBABALO SIGONYELA

Umvelisi Group is an agribusiness focused on advancing regenerative agriculture, mechanisation services, training, and capacity-building initiatives. The organisation contributes to strengthening rural livelihoods by expanding access to modern and sustainable farming practices, enhancing agricultural productivity, and equipping smallholder farmers and young people with the skills and resources needed to participate meaningfully in the agricultural economy.

Cingiwe Kumkani founded the company in 2012 to create sustainable economic opportunities in rural communities. The business focuses on agriculture, enterprise development and improving livelihoods by supporting smallholder farmers, promoting practical skills development, creating local jobs and contributing to inclusive rural economic growth.

Through its integrated approach, the organisation supports the development of more resilient and inclusive rural economies while promoting sustainable agricultural production, entrepreneurship, and economic opportunities across the agricultural value chain.

The business received mechanisation and transport support, including tractors, a truck, four agricultural implements and a bakkie, to improve production capacity, logistics and service delivery to smallholder farmers.

Since receiving the support, Umvelisi Group has grown from 3 to 12 jobs and is now better placed to expand its agricultural services, training and mechanisation support to nearby rural communities. The equipment has improved production efficiency and logistics, enabling the business to contribute more effectively to inclusive rural economic development.

The company shows how targeted infrastructure and asset support can boost agricultural productivity, strengthen rural enterprises and create jobs. Woman-owned and operating since 2012, the business has grown from 3 to 12 jobs since receiving programme support.

Government support is helping rural enterprises improve productivity, create jobs and strengthen local agricultural value chains.



Zondliwe Agricultural Cooperative Advancing Rural Economic Development

BY: LUBABALO SIGONYELA

Zondliwe Primary Cooperative plays a vital role in strengthening the agricultural sector by bringing farmers and agricultural producers together to collectively address challenges, access opportunities, improve productivity and participate more effectively in the agricultural value chain.

Mvusi Mgudlwa founded the business with a clear vision of empowering farmers through collective action. The organisation was established to create opportunities for farmers to share knowledge, access broader and more competitive markets, and strengthen their bargaining power when purchasing agricultural inputs and selling their produce.

The business seeks to improve productivity, enhance the profitability of farming enterprises, and contribute to sustainable economic development in rural communities.

The business has received a financial support from Cooperative Development Support Programme up to the value of R 1 500 000.00 to purchase bakkie, Day old Chicks, Feeds and building material.

One of the key functions of the cooperative is to improve access to agricultural inputs and services.

Individual smallholder farmers may struggle to afford machinery, seeds, fertiliser, irrigation equipment, technology and other essential resources. Through collective purchasing and shared services, cooperatives can reduce costs and make these resources more accessible to their members.

The business has potential to grow, they have secured markets in the Butterworth area, their growth is going to lead to economic activity, employment opportunities. The delivery expenses have been very high. The business will improve and expand its operations and be able to compete with other well-established businesses.

Agricultural cooperatives can also play an important role in mechanisation and modernising farming practices. Access to tractors, planting equipment, harvesting machinery, irrigation systems and other agricultural technologies can significantly improve productivity and reduce the physical and financial burden associated with farming. By making machinery and technical services available collectively, cooperatives can enable smaller producers to benefit from technologies that may otherwise be beyond their individual reach.

BUSINESS PROFILE



Polaz Design turning ideas into powerful visual communication

BY: LUBABALO SIGONYELA

Polaz Design, Signage and Printing Company is a creative and production-driven business that provides professional visual communication, branding and printing solutions to businesses, organisations, government institutions, entrepreneurs, events and individuals. The company was founded by Sikhumbuzo Mbi with the objective of providing professional design, signage, and printing solutions.

The business operates at the intersection of graphic design, branding, signage and printing, providing clients with an integrated service from the initial concept and design stage through to production and, where required, installation. In today's competitive business environment, a professional visual identity is essential for attracting customers, communicating credibility and building brand recognition.

The company seeks to provide creative, affordable and high-quality solutions that enable businesses

to present themselves professionally and compete effectively in their respective markets. It provides services ranging from logo and graphic design, business cards, flyers, brochures, posters and banners to indoor and outdoor signage, vehicle branding, stickers, labels, promotional materials and large-format printing. These services are commonly used to strengthen brand visibility and maintain consistency across different communication platforms.

Design is at the heart of the company's operations. The design division develops creative concepts that help clients communicate their identity, products, services and messages effectively. The company assist clients with the development of logos, corporate identities, marketing materials, social media artwork, posters, brochures, flyers, business profiles, presentations, banners and promotional graphics.



Their objective is not simply to make materials attractive, but to ensure that every design communicates a clear message and reflects the client's brand. For new businesses, the company assist with establishing a professional identity from the beginning. This may include logo development, colour selection, typography, business stationery and other visual elements. For existing businesses, the company can assist with refreshing or improving their existing brand identity.

Their signage services include shopfront signs, office signs, reception signs, directional signage, safety signs, promotional boards, banners, pull-up banners, vehicle branding, wall graphics, window branding and outdoor advertising displays.

The company focuses on producing signage that is not only visually appealing but also appropriate for its intended environment. Indoor and outdoor

signage may require different materials, finishes and production methods depending on factors such as durability, exposure to weather, location and expected lifespan.

The key objective of Polaz Design is to help businesses establish and maintain a strong and recognisable brand identity. Branding goes beyond creating a logo. It involves ensuring that a business presents itself consistently across its signage, printed materials, promotional products, vehicles, offices, digital platforms and other customer-facing communication. The company works with clients to create visual solutions that are consistent with their business objectives and target markets.

The company is committed to maintaining high standards throughout the design, printing, production and installation process.



BUSINESS PROFILE



Aptitude in Africa: Strengthening Institutions, Empowering People and Building a Capable Africa

BY: LUBABALO SIGONYELA

Africa's future depends on capable institutions, resilient enterprises and empowered people. Aptitude in Africa was established with a clear purpose: to help organisations strengthen governance, build institutional and workforce capability, improve performance and create sustainable economic and social impact.

Aptitude in Africa is an integrated enterprise performance platform that provides practical, implementation-focused solutions to a diverse range of clients, including government institutions, municipalities, state-owned entities, development agencies, corporates, Micro, Small and Medium Enterprises (MSMEs) and communities.

The organisation recognises that sustainable development requires more than isolated interventions. Organisations need the right leadership, capable people, effective systems, sound governance and appropriate infrastructure to perform effectively and respond to changing economic and social conditions. Aptitude in Africa works closely with its clients to develop and implement

integrated solutions that address these needs in a coordinated and sustainable manner.

Aptitude in Africa's multidisciplinary approach brings together a range of complementary services designed to strengthen organisational capability and enable measurable performance improvements. These include strategic interventions, workforce solutions, accredited skills development, enterprise and supplier development, as well as workspace infrastructure.

Its workforce solutions focus on ensuring that organisations have access to the people, skills and capabilities required to deliver on their mandates. The organisation also places significant emphasis on skills development and capacity building, recognising that empowered and capable people are central to sustainable organisational performance.

Through accredited skills development initiatives, Aptitude in Africa supports individuals and organisations in developing the knowledge, competencies and practical capabilities required to participate effectively in the economy.



Aptitude in Africa also contributes to enterprise development by supporting SMMEs and other enterprises to strengthen their operational capabilities, improve performance and access sustainable economic opportunities.

The organisation's workspace infrastructure solutions complement its capability-building interventions by helping create environments that support productivity, collaboration, innovation and effective service delivery. This integrated model enables Aptitude in Africa to work across different sectors while responding to the specific needs and circumstances of its clients.

Aptitude in Africa's work is grounded in the belief that Africa's development depends on the strength of its institutions, the capability of its people and the resilience of its enterprises. By bringing together

governance, strategy, skills development, workforce solutions, enterprise development and infrastructure, Aptitude in Africa aims to provide organisations with the tools and capabilities required to perform effectively and create lasting value.

The organisation's commitment is not simply to provide services, but to build capability, enable implementation and create sustainable impact. Through collaborative partnerships and practical solutions, Aptitude in Africa seeks to contribute to a future where institutions are stronger, enterprises are more resilient, people are empowered and communities are better positioned to participate in sustainable economic and social development.

Aptitude in Africa empowering people, strengthening organisations and building a capable Africa.

HAPPY Birthday to you

01

- Mufamadi Lutendo

03

- Cronje Marinda

05

- Mapudi Lebogang

06

- Seema Zanele

09

- Maphela Andiswa
- Mzizana Lungisa

12

- Chabalala Ian

14

- Manganye Duniso
- Mazilazila Nyameka

15

- Sithole Mandlokwazi

17

- Dabula Siyasanga

18

- Makgotlho Nomvula
- Mkaza Nomantombi
- Moloto Koketso
- Tshidzumba Mashudu

19

- Chopo Thuto
- Mathithibane Sendra
- Podile Phetheho
- Van Ster Pearl

21

- Matodzi Rudzani
- Mohoto Mojalefa

22

- Phaahla Phillip

23

- Molepo Innocentia

25

- Mabena Roselina
- Tshikovhi Fhatuwani

27

- Mophuting Ziphora
- Ntika Nomfezeko

28

- Nkadimeng Masechai

30

- Appel Craig



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