



# DSBD NEWS



small business  
development

Department:  
Small Business Development  
REPUBLIC OF SOUTH AFRICA

seda   
SMALL ENTERPRISE DEVELOPMENT AGENCY  
an agency of the dsbd

**sefa**  
Small Enterprise Finance Agency

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# FROM THE EDITOR'S INK



*Sendra Mashego*

**Director: Communication and Marketing**

I am delighted to welcome you to the publication of the inaugural issue of DSBD news. I hope that you will enjoy reading it as much as I have enjoyed knitting it together.

I would like to take time with the very first editorial to write about what to expect in the coming months and where I see this newsletter going.

This newsletter will be a resource to keep you abreast with the rapidly evolving matters of the Department of Small Business Development. DSBD News will bring you a steady supply of high quality news that are relevant and engaging. You will receive a copy of this publication at the end of each quarter.

In this issue we detail some of the department's efforts in ensuring that SMMEs continue their work during and post the Covid-19 pandemic. The Department recently hosted a Presidential engagement with funded SMMEs from Covid-19 relief funds under the theme "Open engagement with a view to rebuild an even stronger economy".

The National Youth Development Agency (NYDA) partnership has been vital in illustrating our support for youth owned enterprises as witnessed during the Presidential engagement where President Cyril Ramaphosa noted with appreciation the inclusion of young people in the economy and the support provided to tilt the economy scale.

The issue also shares success stories of SMMEs and co-operatives which serve as a reminder of why we are all proud to be part of the eco-system that transforms these businesses.

I cannot thank everyone enough for their contributions towards this publication, especially the Communication and Marketing Unit within the department. If you have any suggestions please send your thoughts to me on [smashego@dsbd.gov.za](mailto:smashego@dsbd.gov.za). It is my desire to make this communication tool as informative as possible catering for all those with common interest within the SMME space.



# FROM THE DIRECTOR- GENERAL'S DESK



There are many stories to tell about small business development in this country. The launch of our newly revamped newsletter is testimony to the commitment we have toward the small business development landscape in South Africa. The SMME ecosystem is vital for the empowerment of township and rural enterprises. SMMEs that have participated in our programmes have a good story to tell about the department and its agencies. The sharing of these stories is at the heart of this newsletter.

In the past financial year, the department channelled its efforts to lessening the burden of the COVID-19 ripple effect on small businesses across the country. The Small Enterprise Finance Agency (**sefa**) restructured the loans that had been advanced to SMMEs, because most of those businesses were no longer profitable. These entrepreneurs were assisted to restructure their debt and to some degree many were able to remain sustainable. The department also assisted those that were unable to pay salaries to their employees and worked together with the Compensation Fund to redirect some of the applicants for relief. Business owners that were unable to pay their municipal bills or meet their annual lease agreements were considered for the relief fund. It remains our belief that if it were not for limited resources, we would have been able to change the lives of over 35 000 applicants for the Relief Fund.

Through the implementation of the Localisation Policy Framework, locally produced products were placed in major retail stores and wholesalers to strengthen the small business value chains. These big players have since increased their investments in our local economy.

The collaborative efforts with the NYDA, ensured that the rate of unemployment is reduced by allowing young entrepreneurs to transform our economy, boosting growth and fostering creativity and innovation. Although we have promising results, we need to go further and achieve more.

The She-TradesZA platform is a programme that equips women at the forefront of the reconstruction and recovery of our economy with much needed skill. It is also worth mentioning that we have prioritised women, youth, and people with disabilities in our approach to serve SMMEs and co-operatives in this country.

Indeed, there are many stories to tell. I take this opportunity to implore you to read the newsletter because it is an informative platform and place for knowledge sharing.

*Lindokuhle Mkhumane*

**Director-General**

# OPEN ENGAGEMENT WITH A VIEW TO REBUILD AN EVEN STRONGER ECONOMY

The Department of Small Business Development (DSBD) and its agencies, the Small Enterprise Finance Agency (**sefa**) and The Small Enterprise Development Agency (Seda) held a virtual Presidential Engagement with President Cyril Ramaphosa and its SMMEs and co-operatives under the theme “Open Engagement with a View to Rebuild an Even Stronger Economy”.

During the hard lockdown, DSBD set aside funds to assist SMMEs and Co-operatives affected by COVID-19 restrictions resulting in disruption to normal business. The assistance was categorized into two funding models; the SMME Debt Relief Scheme and the **sefa** Payment Holiday. Through the Debt Relief Scheme, DSBD reprioritized an amount of R513 million, this scheme was administered by **sefa** with the assistance of Seda on behalf of the department. An amount of R316 million of the R513 million or 62% of the funds was disbursed. The disbursements occurred in monthly tranches to ensure that the funds were used for their intended purpose. The total number of SMMEs and co-operatives that were approved included; 66.9% black owned businesses, 32.8% female owned, 20.8% youth owned and 0.3% were owned by persons with disabilities. The disbursements supported the maintenance of 16 544 jobs in the economy.

The **sefa** Payment Holiday entailed the rescheduling of both capital and interest repayments for up to six months for 220 direct lending clients with a book value of R334 million and 6 wholesale lending clients with a total outstanding loan balance of R146 million. The total value of interest and capital repayments foregone by **sefa** was R105.7 million resulting in 37 411 jobs being saved.

The Presidential Engagement was a follow up on the status of the recovery, as well as a reflection of challenges and opportunities that SMMEs and co-operatives face in this economic reconstruction drive. Through this engagement, SMMEs and co-operatives were provided with insight on proposed activities by the government to stimulate economic growth and how these businesses can continue being part of that growth. The engagement served as an open and transparent forum to get feedback from beneficiaries on the effectiveness of programmes and areas of improvement to tailor future support initiatives.

The event occurred on a virtual platform, with SMMEs and co-operatives gathered in various venues in their respective districts via a live. In his address, President Cyril Ramaphosa said, “through your feedback, we can only improve our efforts and ensure that we do what needs to be done to build this vital part of our economy. I see entrepreneurs in the SMME sector as the real heroes of our economy. This is a sector that has shown you can be innovative and adaptable and shift quickly as you face opportunities and challenges”.

The department plans to have more engagements like this in the future using similar platforms to connect with stakeholders through knowledge sharing and programme offerings aimed at enabling SMMEs and co-operatives.

# COVID-19 RELIEF FUNDS

**R316M**

DISBURSED

**16 544**

JOBS MAINTAINED

**R108.9M**

COMMUNITY, SOCIAL AND PERSONAL SERVICES

**R66.9M**

REPAIR OF MOTOR VEHICLES

**R40.9M**

CONSTRUCTION

**R43.6M**

MANUFACTURING

**R22.5M**

FINANCIAL INTERMEDIATION, INSURANCE, REAL ESTATE,  
AND BUSINESS SERVICES

**R15.5M**

TRANSPORT, STORAGE, AND COMMUNICATION

**R8.1M**

MINING

**R6.7M**

AGRICULTURE, HUNTING, FORESTRY AND FISHING

**R2.6M**

ELECTRICITY, GAS, AND WATER SUPPLY

CYRIL RAMAPHOSA

**“THROUGH YOUR FEEDBACK,  
WE CAN ONLY IMPROVE OUR  
EFFORTS AND ENSURE THAT  
WE DO WHAT NEEDS TO BE  
DONE TO BUILD THIS VITAL  
PART OF OUR ECONOMY. I SEE  
ENTREPRENEURS IN THE SMME  
SECTOR AS THE REAL HEROES  
OF OUR ECONOMY. THIS IS A  
SECTOR THAT HAS SHOWN  
THAT THEY CAN BE  
INNOVATIVE AND ADAPTABLE  
AND SHIFT QUICKLY AS YOU  
FACE OPPORTUNITIES AND  
CHALLENGES”.**





# SheTradesZA

REGISTER TODAY

<http://SheTrades.com>

Selected women-owned businesses and corporations will benefit from a wide range of opportunities to expand their businesses and broadly advance women economic empowerment.

# 2020 SONA COMMITMENTS

President Cyril Ramaphosa announced a strategic partnership and collaboration between the National Youth Development Agency (NYDA) and the Department of Small Business Development. The initiative was launched on the 13 February last year with the aim of providing grant funding and business support to 1 000 young entrepreneurs in 100 days.

The country is confronted by a crisis of youth unemployment especially now amid the COVID-19 pandemic. In 2020, the estimated youth unemployment rate in South Africa was at 55.75 percent. This indicates that more than half of all young people remain unemployed. This is a national crisis that demands urgent, innovative, and coordinated solutions. It is against this backdrop that this partnership between NYDA and the department was formed, to create a pathway of opportunities for young people in the country.

This initiative directly responds to the Presidential Youth Employment Intervention to reduce youth unemployment. President Ramaphosa made addressing this crisis one of his foremost priorities. This intervention is designed to effectively transition young people into the labour market, aiming to significantly reduce the high rate of youth unemployment. It is intended to coordinate, enhance, and scale up existing programmes across government and through close partnerships with the private sector.

The department and NYDA's responses of the President's call to embark on a journey to provide grant funding and business support to 1 000 young entrepreneurs entailed the following:

- Affording young people with business funding opportunities to improve livelihoods;
- Increasing the participation of young people in the economy of our country;
- Unlocking earning potential of young people, while creating employment opportunities which will sustain nation building;
- Igniting, contributing and implementing youth owned businesses that are geared towards the growth of South Africa;
- Showcasing the Presidential Youth Employment Intervention; and
- Promoting social cohesion, patriotism and nation building.

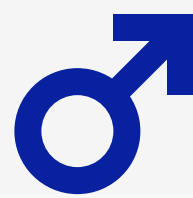
Due to COVID-19 the project was delayed and completed in 130 days. To date the programme valuing an amount of R 46.9 million has disbursed funds to 578 (or 58%) male owned businesses and the balance of 422 (or 42%) was disseminated to female owned businesses. These results are a testament that, given the necessary support, young people can create their own opportunities. The department commits to finding more collaborative opportunities to assist more young people to access business skills training, funding, and market facilitation.





# 1 000 YOUTH ENTREPRENEURS

IN 100 DAYS

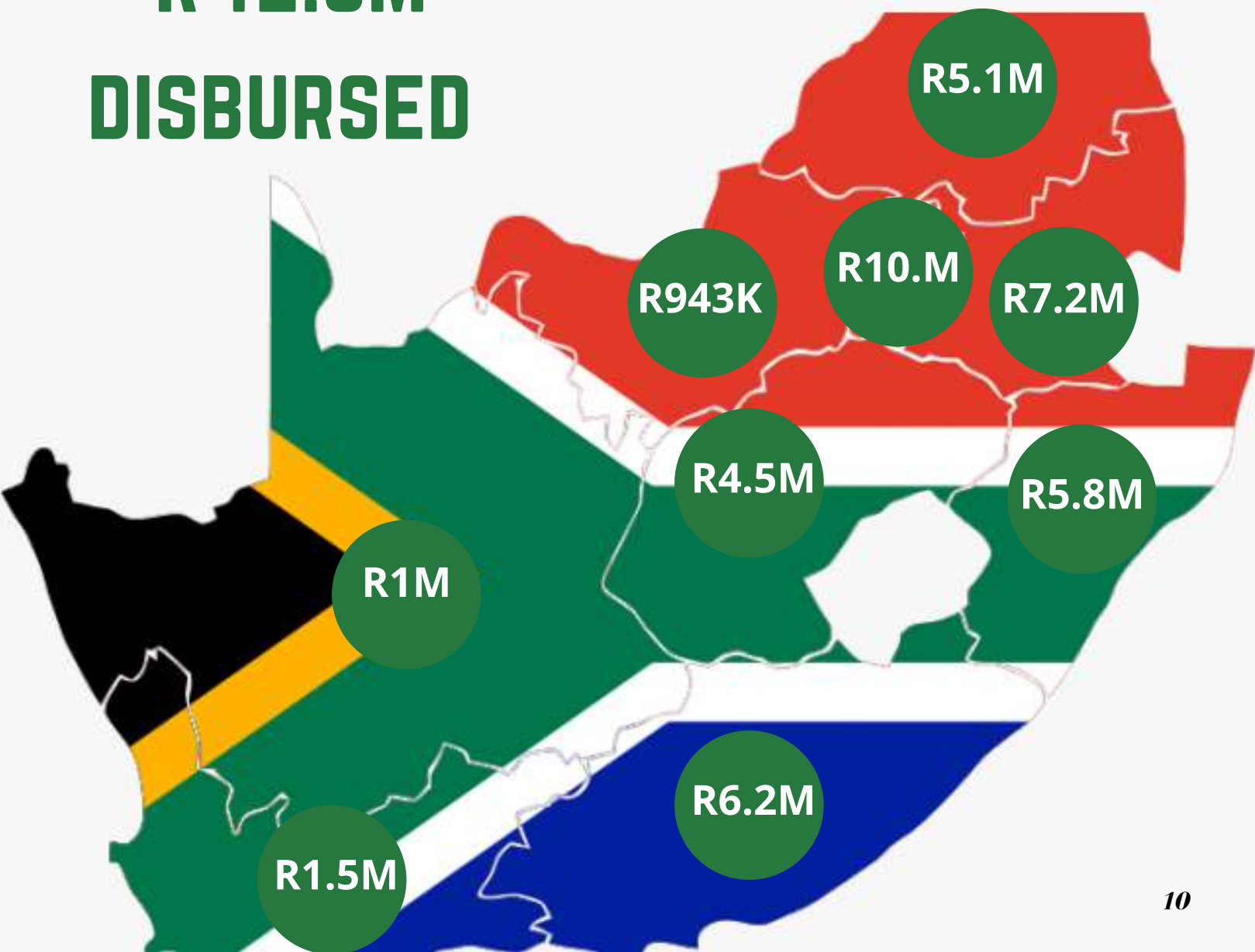


578



422

**R42.8M**  
**DISBURSED**





# SECTORS SUPPORTED

430

SERVICES

142

AUTOMOTIVE AND MANUFACTURING

138

AGRICULTURE AND AGRO PROCESSING

105

WHOLESALE AND RETAIL

44

HOSPITALITY

37

ICT

34

CONSTRUCTION AND PROPERTY

20

MAINTENANCE AND REPAIR

18

ARTS, EDUCATION AND HEALTH

12

LOGISTICS, TOURISM AND RECYCLING  
AND WASTE

10

TEXTILE

10

CONSULTING AND LEGAL

# BENEFICIARIES

## 1 000 YOUTH ENTREPRENEURS IN 100 DAYS



360 Degrés Projects (Pty) Ltd is a multifaceted company that offers graphic design, photography, videography, digital marketing, visual art and fashion design services. The organisation has been able to create employment opportunities for two people through the support received from the 1 000 youth entrepreneurs in 100 days initiative. The enterprise was established by 27-year-old Mbali Charmaine Mgiba from eMalahleni in Mpumalanga.

Mgiba did not only access financial support services from the programme, but further enrolled on a Mentorship Programme which seeks to transfer business skills and knowledge among South African young entrepreneurs to increase sustainability and growth possibilities for youth-owned businesses. Mgiba has indicated that the company's successes have been meteoric, far outweighing the business challenges because of the support of the programme. In addition, Mgiba finds fulfilment overseeing her own creation while empowering other young people.



TShazzy Venturing (Pty) Ltd was one of the 1 000 beneficiaries which received financial aid for the purchase of cleaning equipment and chemicals. The business operates in and around Tzaneen with a vision of becoming the leading window cleaning company across all major towns in the Limpopo province. Kedibone Machete is from Florah Park in Tzaneen, she started her cleaning company, 'Shazzy Venturing (Pty) Ltd' with the support from the programme.

Machete discovered a business opportunity after realising the demand for cleaning services from consumers who either did not have the time or equipment to thoroughly clean their windows, carpets, couches, and mattresses for their homes and commercial properties. Another reason for establishing the business was for the purpose of creating employment opportunities to empower the youth as well as women in her community.

Kedibone can be reached via Facebook on @shazzywindowcleaning and on Instagram @shazzyventuring. Alternatively, you can call 082 065 3048/ 071 825 3632 for more info.

**"The youth is our priority, the youth is indeed our future, if we want to rebuild our economy post the pandemic, we need to invest in our young people"**

Deputy Minister  
Rosemary Nokuzola Capa





# CREATING ACCESS TO MARKETS

## MPUMALANGA MALL ACTIVATION



DSBD and its agency, Small Enterprise Development Agency (Seda) held an SMME Mall Activation at the Highveld Mall in eMalahleni, Mpumalanga. The event took place on the 26 - 28 March 2021 under the theme "Show Your Love for Local Brands". Inspired by the clarion call by President Cyril Ramaphosa; "buying local is about investing in quality, sustaining local businesses, and keeping jobs at home".

The department and Seda, together with other strategic partners, collaborated on the mall activation concept in the province to create access to markets and improve SMMEs growth through the development of competitive local products.

The mall activation saw a total of 29 SMMEs from different sectors ranging from manufacturing, beauty, food, construction, and service within the Nkangala District Municipality. The exhibition of products and services was aimed at raising brand awareness for small business owners and generating new leads. SMMEs were provided with exhibition stalls which comprised of marketing collateral such as personalised branded wall-banners, business cards, and flyers which can be used post the launch to further market their business. Plans to replicate this initiative across the district and in other provinces particularly in the township and rural areas' shopping complexes and mall are already in the works.



In his State of the Nation Address 2021 the President reported that rural and township SMMEs required access to economic infrastructure, information, and markets to sell goods and services and receive financial support. DSBD offers SMMEs infrastructure support through ensuring that beneficiaries have a platform to market their projects and generate sales. The department also assists SMMEs with infrastructure such as shared facilities, stand-alone structures, product markets or renovated facilities. Currently, the department together with various municipalities, is developing product markets throughout the country to be piloted in Limpopo, Eastern Cape, North West, and Mpumalanga. These markets will absorb SMMEs from various sectors and provide admission to previously inaccessible market platforms.





“  
Our view is that no matter how  
much money we pump in  
supporting small businesses, if it  
is not matched in creating a  
market where those products are  
sold, we would not have done  
anything  
”

MINISTER KHUMBUDZO NTSHAVHENI





# INCUBATION AND DIGITAL HUBS

The National Development Plan communicates the government's vision of creating 11 million jobs by 2030. To achieve this objective, the plan mentions a need to offer coordinated support to small businesses. To action the proposed interventions, the department has a set vision to implement 270 incubation centres across the country by 2024. These incubation centres are viewed as a vehicle for promoting, economic development, innovativeness, and the emergence of technology-based start-up companies. The centres will serve as a tool for revitalising regions with weakening economic activities and provide a conducive environment for the start-ups, SMME and co-operative enterprises to solve community challenges. The Seda technology programme has mapped out a strategy that seeks to contribute to the country's target of 250 incubation centres with priority given to township and rural areas with underutilised government infrastructure, including TVET colleges and universities with township or community-based campuses.

The new hubs will support start-ups, micro, small and medium businesses, and co-operative enterprises that can compete in a local, regional, and international markets. The hubs will render support to young start-ups and innovators providing much needed infrastructure, industry collaboration, enterprise supplier development linkages, access to funding and investor linkages. In addition the hubs will build strong firm level teams revenue with mentoring and coaching aimed at building strong leadership, disruptive business models and scalable businesses poised for rapid growth. The hubs will invest in businesses that have a minimum viable business and model plan. The hubs must offer a full-service continuum and follow structures incubation and acceleration model.



# IMPACT

A total of 13 tech base incubators and accelerators have been supported to drive transformation and support to tech start-ups to build local technology solutions to solve both social and industry challenges.

The 13 tech incubators have recorded the following performance results :

- 303 tech start-ups and SME were supported
- R 49.3 million in revenue was generated by the start-ups and SME
- 441 of the total ICT related jobs created in the 2019/20 financial year were sustained and 676 new jobs were created

As part of our vision for township and rural economies in the digital sector, DSBD through Seda has established 4 township based hubs in Mabopane in Tshwane, Kraaifontein in the Western Cape, Mogwase in the North West and Thembaletu in the George.

The new hubs will be focusing on building start-ups in the gaming, animation, e-sports, coding and data science, 3-D printing, hard and software development, robotics and Electronics. The hubs have taken in their first startup cohorts in the 4th quarter of the 2020/21 financial year.

These hubs will be supported by the six new digital hubs that are positioned to lead SA charge in the 4IR space. The new digital hubs will endeavor to create startup and digital business that can compete in local, regional and international markets while remaining locally relevant. The hubs will render support to young grassroots innovators and startups providing much needed shared infrastructure, industry collaborations, Enterprise supplier linkage, access to funding at pre-seed, seed and series A and B, private sector investor linkage. The hubs will build firm level teams, revenue or paths to revenue, high touch mentoring and coaching aimed at building strong leadership, disruptive business models and scalable and smart business models poised for rapid growth in sectors like Edtech, Fintech, E-commerce, Healthtech.



The Department through Seda has also approved 4 new University based Centre For Entrepreneurship and Rapid Incubator (CFERI)

- University of Johannesburg, Soweto campus that will focus on AI
- Nelson Mandela Bay University that will focus on new technology in water, oceans economy and electronic vehicles (EVs) and Battery technology
- University of Venda focusing on new hardware, software, IOT and Agritech
- Rhodes University - Creative Industry
- The new CFERI will be fully established in the third Quarter of the 2021/22 financial year.



# CLAROCRYSTAL HAIR

## The Daily Grind Hub



Clarodine Van Wyk

From psychology graduate to a business owner, I decided to take a leap of faith which is now finally paying off. Not knowing anything about hair at the time I bought my first weave bundle in 2011 at an estimated cost of R3 000, which back then was very pricey considering the profit margins. After sampling the unit for shorter than a month it started tangling and shedding. Because of this bad experience I decided to venture into my own business. My own personal dissatisfaction with poor quality hair products was exacerbated by the considerably high price point of the merchandise. I knew that better quality hair existed. It is for this reason that I insist on sampling all my hair products before putting them in the market. I chose to name the business after me because I take great pride in the offering, it is my way of giving the products my seal of approval.

I did not intend on starting a business, I was really following a hobby, which developed into a passion. Not going to business school or having any formal knowledge of how to run a business meant that I had to learn a lot on my own. I made a lot of expensive mistakes. I also struggled with cash flow, because retail businesses require capital to make a profit, we needed to sell hair, but to trade, we were required to purchase stock and without the money to buy stock, people were not interested in waiting for an untested product because the market was already saturated.

I would like to extend a big thank you to The Daily Grind Hub and Seda for the Incubation programme, for helping small business owners grow and expanding our business knowledge. The programme requires a lot, but it is extremely rewarding. Although I may be in the beauty business, the journey to success is paved with anything but glamour. Entrepreneurship is a very lonely journey. I have always worked with teams, so I struggled working alone, and still do sometimes. The emotional and mental toll of running my own business has been immense. The financial burden of starting the business was also daunting, but I made the necessary sacrifices to succeed. I have amazing clients, some who have been with me since I started my business and new loyal returning customers.

The God I serve always has always had a plan for me. I will forever stay faithful. He is the King of Kings. The Lord of Lords. My Alpha and Omega. My parents are my rocks. They have supported this journey since the beginning. My mom never understood why she had to pay over R4 000 just for hair, but I guess she saw the vision before I did. My aunts, uncles and cousins all played a huge role, they believed in me. My friends and my boyfriend, who also invested so much in supporting my dream. I love and appreciate you all. To my late Father, George Farewell van Wyk. I guess we are the same after all, while studying and graduating as a teacher, he had a passion for Business and had multiple businesses. He would have been so proud of me.



3 Pioneer Rd, Kraaifontein, Cape Town, 7570  
073 400 9971

<https://clarocrystal-hair-beauty-salon.business.site/>









# 1 000 PRODUCTS TO BE PROCURED FROM SMMES

The Department of Small Business Development was tasked with the development of an SMME-focused Localisation Policy Framework which was delivered and approved by Cabinet in October 2020.


## **The main objectives of the Localisation Policy Framework are:**

- To provide a framework for increasing and accelerating participation of SMMES in the localisation programme, for the rural and township-based manufacturing enterprises.
- To target specific products or services and support production or manufacturing by SMMES, and advocate for the high tariff protection and public sector set asides or reservations for such products.

- To use the localisation programme to prepare SMME-manufactured products for the export market and improve the balance of trade of South Africa.
- To stimulate domestic demand for South African manufactured goods (SMME-produced), through public sector procurement.
- To foster changes in the structure of the manufacturing sector towards more high-tech manufacturing.
- To provide a framework for coordinating public and private sector support for SMME participation in the localisation programme.

Aligned to the Localisation Policy Framework is a list of 1 000 products and services that the department compiled to promote the production of these products and the rendering of services by local SMMES. The list of 1 000 products and services aims to co-ordinate and direct the buy local campaign by targeting market-ready small enterprises that should benefit from the initiative.





The Localisation Policy Framework and the list of 1 000 products and services was presented at the joint MINMEC to all the MECs responsible for Economic Development, Tourism and Small Business Development. The emphasis of this presentation was intended to target Provincial Departments of Economic Development products where SMMEs have competitive and comparative advantages enabling the respective provinces to grow these enterprises through a route-to-market pillar which is part of the localisation framework. Furthermore, through the District Development Model, the department will take this initiative to local municipalities where all relevant stakeholders will be engaged to deepen this framework of creating an industrialised economy through localisation. The overall agenda for government is that all these 1 000 products and services should be procured from SMMEs and co-operatives by both the private and public sectors.

In its original approach, DSBD commenced the implementation of this framework by building and strengthening partnerships with all the major retailers and wholesalers in the country, given that approximately 70% of the GDP is a private sector contribution. In the last financial year of 2020/21, the department had a target of listing 200 products with the private sector market. By end of the financial year, 238 products manufactured by local SMMEs and co-operatives were listed with both wholesalers and retailers across 5 product categories, namely:

- Food and beverages;
- Beauty, skin care and cosmetics;
- Cleaning and hygiene;
- Hair care products; and
- Pharmaceuticals.

The list of 1 000 products and services was not only an act of research and analysis but a collaborative effort between retailers and wholesalers sharing a list of products with DSBD ready for international export. Some of the products that are in high demand from the private sector markets include:

- Turmeric and Ginger;
- Dehydrated Vegetables (onion powder and flakes, ground rosemary, mushroom flakes);
- Toothpaste;
- Secret socks;
- Towels & facecloths;
- Black tools and steel;
- Small electrical appliances (personal grooming & small household appliances);
- Gym Equipment (gloves, belts, rubber band etc.).

Promoting emerging brands and offering SMMEs a chance to compete internationally is an important part of government's campaign in profiling locally produced products with a strong Gender Equality Social Inclusion focus. This is part of government's agenda to promote women owned enterprises and encourage our strategic partners in the private sector to consider listing products manufactured by women enterprises. The department is actively strengthening partnership with youth bodies such as the NYDA and those representing people with disability so that they are equally represented in the retail and wholesalers sector.

Access list of 1 000 products and services to be procured from SMMEs on:  
<http://www.dsbd.gov.za/?wpdmpo=1000-smme-product-and-services>

# SIHLE'S BREW #BuyLocalBuyMadeInSA

Sihle's Brew coffee products hit the Pick n Pay shelves on 01 March 2021. This enterprise is owned by Mr Sihle Magubane, a 38 year old from Kwa-Zulu Natal who began his journey 10 years ago. After a decade of experience in the field he started his own coffee brand which is now Sihle's Brew, South Africa's first black-owned coffee brand.

This brand offers five signature blends namely, Decaf, Espresso, Signature and Original and Java Press. His passion and love for coffee has seen him open his coffee shop in Randburg. He is also supplying other retailers such as Spar and Foodlovers Market.

Sihle's Brew provides staff training to other coffee shops which has led to a noticeable change in quality of coffee made in these shops. This enterprise also offers roasting services for individuals and other coffee businesses. DSD intends to take this brand to the next level so that this enterprise can receive the support of all South Africans. This will also inspire other young entrepreneurs to chase their dreams.

**“If any human being is given a chance to obtain training or skills, the same human being will excel on his or her job”**  
- Sihle Magubane



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# FROM GARAGE TO RETAIL

It is in growing her own natural hair for the past 15 years that Thokozile Mangwiro found her inspiration to create a natural hair care product line. After going to several salons and an endless search of locally produced products that truly work for afro natural hair, it was clear that there was a gap in the market for professionally formulated products for natural hair. Thokozile, like many other women, struggled with extremely dry hair. This and the lack of knowledge led to intense research and experimentation of natural ingredients such as shea butter and avocado oil for skin and hair.

After several years of research, formulations and product testing, Thokozile launched Nilotiqa, a line of products that are proudly made from organic and naturally formed ingredients to deeply moisturise and nourish natural hair.

Thokozile Mangwiro is an Information Technology Masters graduate from the University of South Africa, with over 8 years' experience in the database administration, analysis and intelligence industry.

She is born and bred in Kagiso, Krugersdorp in Johannesburg, South Africa. A budding entrepreneur, she is driven by empowering and inspiring other women to feel naturally beautiful through products that are made in South Africa, are of the highest quality, are beautiful and luxurious, to showcase to the world.

## What makes Nilotiqa different?

Studies have shown that 70% of African women struggle when it comes to finding hair products geared towards retaining moisture in their curly hair. When African hair is not adequately retaining moisture, it can lead to several conditions, such as dandruff, thinning of the hair, receding hairline and hair falling out. These conditions can then have a significant impact on the health and aesthetic of the African coil.

With a one size fits all approach prevalent in the beauty industry, these issues were set to persist for African hair, with no clear solution in sight. The lack of research and funding allocated to the African hair market resulted in African women turning into chemists, by mixing different chemicals to try and find the one mixture that would be suitable for their hair.

In a response to these challenges and having personally gone through the daunting task of finding a solution, the Chief Executive Officer of game changing African hair care product Nilotiqa, Thokozile Mangwiro, invested in ground-breaking research, which unveiled ingredients that are specifically suited for curly, African hair.

Nilotiqa found solutions not only for retaining moisture in African hair. Nilotiqa haircare products are free from harmful chemicals, with all ingredients being sourced locally; except for the Coconut oil and the Shea Butter. Nilotiqa has seen wonderful growth over the years with their products now widely available in retail stores across Southern African.

For queries about product orders and deliveries: [admin@nilotiqa.com](mailto:admin@nilotiqa.com) 072 049 7416



# TOWNSHIP AND RURAL ENTREPRENEURSHIP PROGRAMME (TREP)



Township and Rural Entrepreneurship Programme (TREP) is part of the commitments we made in the 2019/20 financial year, and it was part of delivering on the undertakings of the State President to resuscitate the township economies. In 2019 DSBD committed to the conceptualisation of a dedicated programme to transform and integrate opportunities in townships and rural areas into productive business ventures. Cabinet approved a 5-year programme under this initiative, which aims to create a conducive environment for township and rural enterprises to thrive.

The Department of Small Business Development (DSBD) together with its Agencies, Small Enterprise Development Agency (Seda) and Small Enterprise Finance Agency (**sefa**) are providing financial and non-financial support to qualifying small enterprises in the economy to help them to acquire business equipment, tools, and machinery as well as business development support.

TREP is the vehicle through which DSBD has embarked on this undertaking. The objective of the programme is to provide financial and non-financial support to enterprises (including start-Ups) with emphasis on enterprises owned and managed by the designated group; (women, youth and/or people with disabilities) to increase their capacity to access economic opportunities and enhance their competitiveness.

**Target Beneficiaries:** Township and rural-based owned enterprises

**Initiative Goal:** To overcome the legacy of economic exclusion by creating conducive environment for entrepreneurial activity and provide dedicated business development support to enterprises in rural and township areas including access to funding.

**Channels:** One-stop-shop business support service; business incubation (remote); business skills training; product development support; credit guarantee; blended finance, pitch-for funding; and access to funding including working capital.

**Medium Term Strategic Framework Intervention:** Facilitates the increase in the number of competitive small businesses with a focus on township economies and rural development.

**The following Schemes are available for qualifying entrepreneurs:**

- Small-scale bakeries and confectionaries support programme
- Autobody repairers and mechanics support programme
- Butcheries support programme
- Clothing, leather and textiles support programme
- Fruits and vegetables support Programme
- Personal care support programme
- Spaza-shop support programme
- Tshisanyama and cooked food support programme





# TREP IMPACT

## Non-Financial Support

- Clothing, leather and textile support programme - 1 355 entities
- Personal care support programme – 434 entities
- Tshisanyama and cooked food support programme – 965 entities
- Fruit and vegetable vendors support programme - 1 731 entities
- Bakeries and confectioneries support programme- 608 entities
- Butcheries support programme - 69 entities
- Autobody repairers and mechanics support programme- 950 entities
- Spaza shops support programme - 5 092 entities

## Financial support

- Small-scale bakeries and confectionaries Support programme – 173 SMMes to the value of R21.2 million and 778 jobs facilitated.
- Small-scale clothing and textile support programme – 231 SMMes to the value of R29.8 million and 827 jobs facilitated.
- Spaza-Shop support programme– 5 213 SMMes to the value of R18 million with 6 190 jobs facilitated.
- Open air food outlets support programme – 45 SMMes to the value of R2.2 million and 142 jobs facilitated.

Through the District Development Model process the department and its agencies has reached approximately 11 500 entrepreneurs. The support provided to enterprises through the TREP programme was spread throughout the country. There are provinces that may not have had high uptake, such as the Northern Cape, North West, and Free State. However, the department through the Provincial Champions and District Champions initiative is in the right direction towards addressing these shortcomings.

## HOW TO APPLY?

- Application form is available on <https://smmesa.gov.za/>
- On the option <<apply for finance>>, choose common application template.
- Upload the required statutory documents: CIPC documentation, and proof of address as applicable.
- All statutory documents must be submitted before an application is considered.
- In case of application to purchase equipment/s and/or CAPEX, the applicants must submit quotations/pro-forma invoices for the equipment/CAPEX required.
- Applications must be submitted to [trep@sefa.org.za](mailto:trep@sefa.org.za)

**Priority will be given to businesses owned by women, youth and people with disabilities.**

# DEPUTY MINISTER TALKS TO WOMEN, YOUTH AND PEOPLE WITH DISABILITIES OWNED BUSINESSES IN MITCHELLS PLAIN



The Deputy Minister for Small Business Development, Rosemary Nokuzola Capa visited Al Jama-Ah parliamentary office in Mitchells plain, Cape Town on 26 April 2021 to talk to women, youth and people with disabilities owned businesses on how to access funding opportunities. The visit brought the small business community of Mitchells plain and the Deputy Minister in the same room, where they were given an opportunity to share some of the challenges they face in growing their businesses. Hon Deputy Minister Capa was joined by Hon MP G Hendriks.

Following the Q&A session the delegation moved to Kraaifontein to visit The Daily Grind. An incubator set up for small business training of the youth of Kraaifontein and surrounding areas.

The delegation also made a stop at a home baking business in Belgravia called Sweet Miracles. A 100% female owned business. A unique set up where women train women, empowering them with self-sustainable skills.

The day ended with brunch at the I Deserve IT, an Non Profit Organisation for skills development and training located at Rosmead Avenue. This was a first for the delegation of an all women led Al Jama-Ah NEC.







# SMME DATABASE



The department and its agencies implemented the [smmesa.gov.za](https://smmesa.gov.za) platform in March of 2020 as a measure for SMMEs in distress to register and apply for benefits during the pandemic. The system currently permits SMMEs to register and apply for initiatives provided by the portfolio with integrated feedback mechanisms and dashboards for applicants to monitor the progress of their applications.

**[smmesa.gov.za](https://smmesa.gov.za)**





# TRIBUTE TO FORMER DEPUTY MINISTER

Elizabeth Thabethe

Ms Elizabeth Thabethe served as Deputy Minister of Small Business Development from 26 May 2014 to 30 March 2017. Ms “DM Thabethe” as she was affectionately known, was born on 26 September 1959 and had been a Member of Parliament since 1994. She completed a Certificate in Economics with the University of South Africa (UNISA) and completed her advanced Diploma in Economics with the University of the Western Cape (UWC).

The former Deputy Minister was passionate about SMME, Co-operatives development and women empowerment. During her tenure as Deputy Minister of Trade and Industry (DTI), Thabethe spearheaded outreach programs aimed at accelerating service delivery. She championed South African Women Entrepreneur Network (SAWEN), Technology for Women in Business (TWIB) and the much successful Techno Girl, a program used to propel young girls into entrepreneurship.

In May 2014, Ms Thabethe was pronounced as the Deputy Minister of Small Business Development, a portfolio she cherished and led with distinction. On Friday, 26 March 2021, Ms Thabethe at the age of 62, succumbed to injuries she sustained in a horrific accident almost a year ago. She is survived by her one and only daughter.

May her soul rest in peace.





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