

Rural SMME Development Toolkit

For Members of Business Linkages Centres

"In my experience, in Africa there is space for innovation. And you don't have to look far, especially when you are at a disadvantage. Look around you. You might be experiencing a problem that is a need in the community."

– Sizwe Nzima, founder of Iyeza Express in Khayelitsha, South Africa.



Background to the toolkit

The toolkit is based on experience gained and lessons learned during the Pfunanani Enterprise Development Project (PEDP) that was implemented from 2014 to 2016 in 11 villages bordering the Sabi Sand Game Reserve, Mpumalanga. It also draws on the experience of setting up the Skeppies Programme in the Northern Cape and other similar enterprise development projects in rural and peri-urban areas in South Africa.

Feedback from project participants has shown that investment in individual training and development, together with guidance by skilled mentors have ripple effects: improved self-awareness, pride, respect and increased social cohesion. These in turn contribute to the creation of a strong local economy.

"I have been able to share my skills with other members of my community. My business has created around four permanent jobs. Although the workers do not have a fixed salary, they get paid on a commission basis. I was able to buy my first car for the business with money I loaned and was able to pay off the loan in a short period of time with the money I made from the business."

- PEDP participant

"The elderly people in our community are very proud of us because they say that we are preserving our culture through our dances and the cultural activities that we take part in. They were also happy to see the lives of the youth being transformed and to see their involvement with what we are doing exposing our culture and showcasing it to the entire world. I also managed to pay school fees for not just primary school kids but also high school and university."

- PEDP participant



Who is the toolkit for?

The toolkit is for small, medium and micro enterprises (SMMEs) registered with or intending to register with Business Linkages Centres that are located and operating within the K2C biosphere region. This includes businesses that have successfully completed the SMME capacity building and development programme implemented by the Pfunanani Enterprise Development Project (PEDP) between September 2014 and August 2016.

Purpose of the Toolkit

The toolkit offers business advice, resources and management information to SMME's

What are Business Linkages Centres?

Business Linkages Centres are facilities established to promote and support the contribution of local business to the local green economy by:

- Raising awareness of products and services offered by village based SMME's
- Improving the administrative and compliance competencies of local SMME's
- Providing feedback to SMME's on how to improve the quality of products and services offered
- Linking SMME's to further coaching, mentorship and training opportunities in the area
- Supporting SMME's to move towards a green economy.

What services are offered at the Centres?

SMME owners connected to the Business Linkages Centres are offered:

- Business information
- Advisory services
- Networking opportunities
- Business linkages support
- Coaching and mentorship

The centres offer a multilingual, confidential, professional service in compliance with the **Protection of Public Information (POPI) Act** and other relevant legislation.

Currently there are two Business Linkages Centres:

- Thulamahashe: Rolle Road, next to Motlumobi River, Thulamahashe 1365.
- K2C Biosphere Region offices: K2C Biosphere & Tourism Nodal Centre, Zandspruit Bush & Aero Estate, R527, HOEDSPRUIT, Limpopo, South Africa.

The centres are open from 8am – 4pm from Monday to Friday.

Staff at the Business Linkages Centres

The Business Linkages Centre Manager is the contact point for customers and ensures that transactions run smoothly. The Business Linkages Manager will interact with customers (and lodges), follow up with customers where necessary, and manage network linkages to secure SMME development opportunities.

The Enterprise Development Manager is responsible for all SMME development and monitoring. This includes business readiness assessments, problem solving of challenges in relation to business owners, and monitoring compliance with legal and regulatory requirements.

The Enterprise Development Manager monitors and coaches business owners on record-keeping; maintenance of financial management systems; drawing up quotes; invoicing, and applications for major tenders and capital funding.

Questions of quality, complaints and the coordination and management of training events are part of the Enterprise Development Manager's function.

The Programme Administrator is responsible for office administration, logistics and operations. This includes maintaining the SMME database and tracking quotes and invoices.



What can an SMME needing assistance expect?

Business Linkages Centre follow a four-step process when approached for assistance:

Step 1: Query received

1. Query received

2. Evaluation and referral

3. Determine time and resources

4. Respond to query

Business Linkages Staff may receive a query via email, telephone or a customer may walk into the centre.

Step 2: Evaluation and referral

The query will be evaluated and assigned to the person who can handle the query in the most efficient way.

Step 3: Determine time and resources

The staff member will determine the amount of time and resources required to resolve the query.

Step 4: Respond to query

Once determined, the staff member will respond to the query.

How does an SMME register with a Business Linkages Centre?

Business owners in the K2C region wishing to register must submit the following documents:

- A completed registration form
- A clear copy of a valid ID document
- A signed affidavit confirming unemployment status (where applicable)
- Company registration documents (in the case of an SMME)
- A signed affidavit that the company is 100% black owned
- A BBBEE certificate (in the case of an SMME or cooperative)
- A tax clearance certificate

Note: Registration forms can be downloaded from the Pfunanani Enterprise Development Project website at www.pedproject.co.za or obtained from the centre. A copy of the registration form is included in the Resources in Section 8.



Contents

How is the toolkit organised?

The toolkit offers business management information in the form of best practice examples, tools, templates and resource materials organised into eight sections, including additional reference resources:

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Section 1: What kind of business am I?

Purpose of Section 1

- To provide information on different categories of SMMEs
- To clarify terms often associated with SMMEs

“Small businesses are such efficient creators of wealth and economic opportunities.”

– Ben Bierman, CFO and MD of Business Partners Limited.

Introduction

South Africa, like many other countries, has both a formal and an informal economy. Due to lack of opportunities to join the formal job market, many people are forced to work in low paid or unregistered jobs to survive. As a result, more and more individuals start their own informal businesses. Setting up a business in the informal economy can be a stepping stone towards more formal employment.

Categories of SMMEs in the National Small Business Act

The National Small Business Amendment Act, No 29 of 2004 gives these definitions of SMMEs:

Category of SMME	Description
Survivalist Enterprise	This entity operates in the informal sector of society and is mainly undertaken by unemployed people. Income generated is below the poverty line, providing a means to keep the unemployed and their families alive. Very little capital is invested. There are few assets and not much training occurs. Opportunities for growing the business are very small.
Micro Enterprises	Comprise between 1-5 employees. Micro-enterprises are often run by a business owner and his/her family. These businesses operate in the informal sector, often with no licence, formal business premises or labour legislation. When income in your business exceeds R1million you have to register for VAT. Business skills and training are very basic but there is potential to make the transition to a viable formal small business.
Very small Enterprise	This business entity is part of the formal sector and makes use of technology. There are usually less than 10 paid employees. This sector includes self-employed professionals and artisans such as electricians or plumbers.
Small enterprise	A small enterprise has less than 100 employees. These organisations are registered and are more established. They operate formally from fixed business premises. They are often owner managed but have a more complex management structure.
Medium Enterprise	This entity usually employees up to 200 people. The organisation is often still owner managed but there will likely be a decentralised management structure along divisions of labour. It operates from formal business premises with all formal requirements.





Some common terms associated with SMMEs

Entrepreneur

What is an entrepreneur? An entrepreneur is a person who identifies an opportunity, makes available resources to exploit that opportunity and grows the business over time.

Business manager

What does a business manager do? A business manager oversees a company's activities and supervises employees. A small businesses manager tracks progress towards achieving business goals. In a small company, the manager might either own the company or report directly to the owner. Sometimes, in a one-person business, the entrepreneur and the business manager are the same person when the business starts out.

Start-up

What is a start-up company? A "start-up" company or business is a new business that tries to fill a gap in the market by offering a product, process or service that is not offered currently.

Questions for reflection

Are you clear about what kind of business owner you are?

How would you describe your business to a customer?

Section 2: Why do I need a mentor?

Purpose of Section 2

- To explain what mentoring is and why it is important
- To describe what you can expect from a mentoring relationship

"Many successful people will tell you they owe a lot of their success to good mentors in their lives. Look around you for people who can mentor you in the learning phase of your life and help you progress."

– Jules Newton, CEO Avocado Vision.



Introduction

A mentor is somebody with experience in the business world who is willing to share their experience and knowledge with somebody with less experience, to assist them in taking their business career forward.

Today, business leaders at all levels make use of mentors or coaches to talk about day-to-day business challenges and to support them to make good business decisions. For a small business owner or an entrepreneur trying to get a business idea off the ground, having a mentor is especially helpful.

You may have one mentor to start out and then other mentors as your business grows. You might find you need different skills at different stages of your development as a business owner. Many small business owners also have one or more unofficial mentors. This may be a trusted friend, a member of the family, or a wise leader in your community who knows you well and understands what you want to achieve.

Business mentoring is a trusted, professional relationship between the business owner, known as the mentee, and their mentor or business coach. A business mentor can:

- Help you to see the big picture
- Point out opportunities and threats
- Listen to you confidentially
- Stimulate you and where necessary, challenge your ways of thinking
- Help you to identify your strengths and weaknesses
- Give you thinking room to work out how to resolve a problem
- Guide and support you to make difficult business decisions
- Share ideas
- Offer insights and advice that may improve your situation and/or challenge you to look at your situation from a different perspective
- Help you to set goals and keep working towards them
- Assist you to develop business networks
- Encourage you to keep going or to do better
- Support your development as an individual and a business owner

Qualities of a business mentor

A business mentor should never run your business for you but they should bring a different perspective, fresh ideas, problem solving skills and objective advice. A mentor will have some or all of these qualities or skills:

- Be wise and knowledgeable about the formal and informal business world
- Be interested in helping you succeed
- Affirm your strengths and point out your weaknesses
- Be supportive
- Advise you about best business practice
- Help you to make good decisions
- Focus on what is most important
- Be a good listener
- Hold you accountable to agreements and commitments
- Recognise business possibilities
- Be flexible and adapt to your changing needs as a small business owner/operator
- Be reliable and punctual

This is what one business mentor said:

"Lodges need to gain an understanding that they cannot contribute to socio-economic growth of the communities that their staff come from without understanding and using the products offered in the communities. For example, lodges use their own trackers to conduct cultural tours when they could use someone from the community; they could get ladies in the community to make their fly nets or work with beaders to make items for their curio shops, etc."

Qualities of a business mentee

As a business owner receiving mentoring you should:

- Be willing to learn new ways of doing things
- Be prepared to take advice
- Agree to the rules of the mentor / mentee relationship
- Arrive on time for appointments
- Follow up with tasks agreed to at meetings with your mentor
- Take the relationship with your mentor seriously
- Be clear about your needs

Step-by-step

First meeting

At your first face-to-face meeting with your mentor you should be able to:

- Describe your business
- Identify where you most need assistance or advice
- Make sure that you and your mentor are well matched. There is nothing wrong with admitting that you need another kind of mentor or your mentor referring you to somebody else with different skills
- Agree to terms of engagement. A business mentoring agreement or contract is appropriate (An example is included in Section 8: Resources)

Continuing the relationship

- As you continue to manage your business, your needs may change. In the beginning you may want to meet your mentor every week or even more often.
- You may also contact your mentor by telephone or email or your mentor will contact you to find out how things are going.
- After a while you may find that telephone or email contact with your mentor is all you need.

Questions for reflection

What business advice do I need most from a mentor?

What qualities should my mentor have to give me confidence in his/her advice?

Resources

An example of a business mentorship agreement is included in Section 8 of the toolkit.

Section 3: Understanding common business processes & using business language with confidence

Purpose of Section 3

- To provide information on day-to-day business activities
- To offer examples of documents you will use frequently

Every business is a service business. Does your service put a smile on the customer's face?

– Philip Kotler, S.C. Johnson Distinguished Professor of International Marketing at the Kellogg School of Management at Northwestern University.

Introduction

As a small business owner there are activities that you will carry out daily to keep your business flowing smoothly. In this section, flow diagrams are used to outline the sequence of events in most business transactions and illustrates where an item fits into the process. This should give you an understanding of business practices as well as practical steps and templates that you can use for your own business.

Common Processes

To carry out the processes outlined below, work with the templates included in **Section 8** together with the product and pricing list to calculate how much to charge the customer for the service or product they require.

Preparing a quote

What is a quote?

A quote is a sales document created when you receive a request from a customer. It includes the following information:

- The product or service you will supply
- The quantity of the product or service you will supply
- The date/s and time/s at which you will supply the product or service
- The cost of the product or service

Step-by-step Quote

This is what the process looks like:

1. Receive query from customer

2. Evaluate, clarify & determine time & resources

3. Consult pricing list & determine price

4. Complete Quote Template & submit

5. Follow up & deliver

6. Document lessons learnt





Step 1:

Receive a query from a customer

Step 2:

Evaluate the query, clarify any uncertainties, and proceed to determine how long and what resources are needed to meet the customer's requirements.

Step 3:

Use your business product and pricing list to estimate how much to charge for the service/product.

Step 4:

Use the quote template in the **Resources Section** and complete the information required, then submit the quote to the customer for their consideration.

Step 5:

Follow up within a reasonable amount of time to find out if your quote was accepted by the customer or not. If it was accepted, then continue to deliver the product or service

Step 6:

If your quote is not accepted, note down the reasons why it was not accepted and re-evaluate. For example, if your price is much higher than your competition, you might need to reconsider the cost of the product/service you supply.

Preparing an invoice

What is an invoice?

An invoice is issued before a sale or business transaction. It is the document you hand or send to a customer that gives details of:

- The product or services they are paying for
- The cost of the product or services they are paying for
- Who the money must be paid too (your company name and contact information).
- The terms of payment: the **how**, **where**, and **when** to pay for the services. For example you may expect your customer to pay cash for certain products, or you may request payment into a bank account. **Your invoice should include bank account details. If you decide to charge interest for late payments, this information must be clearly stated on the customer's invoice.**

Always be polite!

It is quite acceptable to add a simple polite note or to stamp an invoice with the words:

- "Please pay on time", or
- "Thank you for your business. Please note that interest of 1.5% will be charged on payments not received within 21 days."

Step-by-step Invoice

*An invoice template is provided in the **Resource Section** for your use.

This is what the process looks like:

1. Complete Invoice Template & submit

2. Follow up payment

3. Document lessons learnt

Step 1:

As the business owner (or seller), you complete the invoice template. Make sure to include the following information:

- The word 'Invoice' at the top of the page makes it immediately clear to the customer what he/she is looking at
- A unique reference number (every invoice must have a new reference number)- the invoice number
- The date the product was sent or delivered (or the date the service was rendered)
- The date the invoice was sent
- The name of the business/seller and contact information
- The name and contact details of the buyer
- The terms of payment: For example payment may be in cash or into a bank account. The invoice may indicate that payment must be made upon delivery or within 30 days, or by some other arrangement. The seller may charge interest for overdue payments. All these details must be clearly stated on the invoice
- Details of the product/service supplied
- The cost per unit of the product (if this applies)
- The total amount that is owed

Step 2:

After a reasonable period and within the payment timeframes specified on the invoice, your business should follow up with the customer to ensure that payment is received.

Step 3:

As the business owner you should note any lessons learnt from each completed transaction. You can learn from these experiences and be sure not to repeat mistakes.

Issuing a receipt

What is a receipt?

A receipt is a written acknowledgment that money or goods has been received. A receipt is issued when there is a sale or transfer of goods or provision of a service. **A receipt is not the same as an invoice.** An invoice is issued **before** a sale or business transaction; a receipt is issued **after payment has been received or a transaction completed.**

It is good business practice to have a receipt book. Upon receiving payment for goods or services rendered, a business owner should issue a receipt indicating that payment has been received. Business owners who purchase goods or services generally keep receipts for bookkeeping or accounting purposes and to meet tax requirements.





Step-by-step Receipt

This is what the process looks like:

1. You have provided a service to a customer
2. You issue an invoice to the customer
3. The customer pays you for the services received
4. You issue the customer with a receipt that includes a record of the transaction

A receipt will have a receipt number (shown in red, below) and will show the amount paid, what goods or services are being paid for, how the payment was made, and the date of the payment.

RECEIPT

date ____ / ____ / ____ No. 123456

received from: _____ R _____ Rands

for payment of: _____

☐ cash ☐ electronic transfer ☐ credit card ☐ cheque # _____

amount due	
amount paid	
balance	

from _____ to _____

signature: _____

DC2501WS

Using business language with confidence

Although we have 11 official languages in South Africa, a successful business owner requires good written and spoken English. It is important that you as a business owner are comfortable with the language used in day-to-day business transactions. For some business activities, any of South Africa's 11 official languages may be appropriate but in general, lodges or established retailers in the vicinity of the Business Linkages Centres will speak English or Afrikaans.

Some points to consider:

- Take the time needed to ensure that you understand business concepts. This will prevent misunderstandings and potential loss of business.
- Do not rush or allow yourself to be rushed by your customer, especially if you are not confident with speaking English.
- It is important that you communicate with your customer clearly and professionally.

Here is a list of business phrases that are commonly used, and their meanings.

Word	Meaning
Awareness	Knowledge or understanding
Business Model	A method for operating a successful business
Business Plan (BP)	A business plan is a written document that describes in detail how a business is going to achieve its goals. A business plan includes marketing, financial and operational plans.
Business Process Improvement (BPI)	Business Process Improvement (BPI) is a strategic planning method that identifies business activities or skills that need to be improved to make a business more efficient.
Capital	Money or other assets that can be used for starting a company or investing in a company.
Capex	Capital expenditure. Capital Expenditure is used to acquire business assets.
Conservation	Preservation, protection or safeguarding of an identified area
Contribute	To give towards, donate or assist
Company	A legal entity or organisation that is formed by a group of people or an individual.
Demand	A demand may be a claim or a request or it may describe the need for a product or service. The words 'supply and demand' are commonly used in the business world.
Economy	The state of a country or region in terms of the production and consumption of goods and services and the supply of money.

Word	Meaning
Elements	Different aspects or factors
Expenses	Costs incurred. A list of your expenses will include all the money you have paid.
Factors	Factors or influences. For example, a business owner may say: “These are the factors that influenced my decision” when referring to circumstances or conditions having an impact on his/her business.
Focus	Giving attention or looking particularly at one thing
Fragile	Easily broken or damaged
Future Generations	Your children and their children, etc.
Income	Money received
Invoice	A list of goods sent or services provided, with a statement of the sum due for these
Innovation	The process of translating an idea or invention into a good or service that creates value or for which customers will pay.
Implication	Something that is suggested/implied, or happens, indirectly
International	Countries outside of Africa. People coming from overseas, like people from the United States or Great Britain, may be referred to as ‘internationals’.
Occupancies	This term can be used in many contexts. One way of using it is to refer to the number of people occupying rooms at a lodge
Overheads	The costs or expenses required to run a business or organisation
Partnership	This is the relationship that exists between two or more people who join to conduct a trade or business. Each one contributes assets or resources and is expected to share in the losses and profits of the business.
Perspective	A point of view or way of thinking. For example, you may say: “From my perspective...” meaning from my point of view.
Profit	This is the difference between the cost you pay for goods or services and the price you sell them for. For example, you may buy beaded sandals for R100 and sell them for R150. Your profit will be R50.
Proprietor	The legal owner of a business or property
Pty Limited	A Private Company (Pty limited) is treated by South African law as a separate legal entity and has to register as a tax payer in its own right. A Private Company (Pty limited) has a separate life from its owners and is required by the The Companies Act, No 71 of 2008 to perform rights and duties of its own.
Quote / quotation	A formal statement laying out the cost of products or services that a buyer will have to pay according to agreed terms. A quotation may also contain terms of sale and payment and warranties. Acceptance of quotation by the buyer constitutes an agreement binding on both parties.
Receipt	The action of receiving something or the fact of its being received. For example, a customer might say: “I am in receipt of the goods.” A receipt is also a document issued to acknowledge payment for goods or services.
Responsible	Accountable for one’s behaviour. In a business partnership, for example, all directors of the company are responsible for what happens to the business.
Risks	Dangers or threats. For example, a business owner may take the risk of investing in a new product that has not been tried on the market.
SMME	Small, Medium and Micro Enterprise

Word	Meaning
Sole Trader (or Sole Proprietor)	This is a business that is owned and operated by an individual. It is the simplest form of business ownership.
Supply	Something supplied or available for use. For example, vendors supply goods to customers (they are suppliers of goods). In another sense, a business owner might recognise that there is an adequate supply of vegetables at the local market for re-selling.
Supply chain	The network created amongst different companies producing, handling and/or distributing a specific product.
Sustainable	Able to be maintained over a period of time. A sustainable business can keep going in the ups and downs of the economy, for example.
To scale up	Is to make something larger than it used to be. “Scaling up” is the process of reaching larger numbers of people in a larger geographical area by changing operational systems or business strategy.
Venture Capital	This is a type of financing that is provided by firms to new or growing businesses with high potential.

Add any other business terms you come across to your list here:

Questions for reflection

Am I clear about the difference between a quote, an invoice and a receipt?

How would I describe each of these and the details they need to include?

Resources:

These resources can be found in Section 8 of the toolkit.

- Invoice template
- Receipt Template
- Quote template
- Product & Price list

Section 4: Checklist for SMMEs



Purpose of Section 4

- To provide a checklist of legal requirements for being a business owner
- To provide information on how to go about obtaining the relevant documents

“It is easy to dodge our responsibilities, but we cannot dodge the consequences of dodging our responsibilities”

– Josiah Charles Stamp, English Economist

Introduction

Any business that operates legally in South Africa must comply with the rules and regulations of the country. These laws cover:

- The way in which you conduct and account for financial transactions
- The way that you treat your employees
- Meeting the required health and safety standards

Get copies of the legislation if you can (they can be downloaded from the Internet). Keep them in a file. Understand what they are demanding of you. They have implications for your business. If necessary ask a professional or your mentor to go through the legislation with you and help you understand your obligations as a business owner. Understanding what the laws of the land require of you will not only help you to run your business ethically and successfully, it will also be necessary when applying for funding or other financial assistance.

Every SMME should have the following documents:

Documents	Where to obtain
Regulatory Compliance	
Company Registration with CIPRO number	DTI or through SMME support services from SEDA
Founding Documents (in the case of a Cooperative)	DTI
Proof of Residence (not longer than 3 months)	Traditional Authority or Local Municipality
Tax Clearance Certificate (of Exemption)	SARS or through support services from SEDA
BBBEE Certificate	DTI or through SEDA office
Labour Compliance	
Valid, clear ID documents of all staff members including the business owner	From your employees
Payslips of each staff member	Own internal business system
Occupational Health and Safety Certificate	Department of Labour
Technical certificates required by your business.	Relevant authority
Finance Compliance	
Bank Account	You will need to open a company bank account.

Note: Some of these documents must be updated every year. If you are not clear about this or need support to fulfill the requirements, speak to your mentor or the staff at the Business Linkages Centre, who may assist you to complete the forms. **As a business owner you are responsible for ensuring that your business is compliant.**

Questions for reflection

Am I clear about what is legally expected of me as a small business owner?

What steps do I need to take to ensure that my business is legally compliant?

Section 5: Creating a culture of excellent business etiquette through personal awareness & development

Purpose of Section 5

- To provide information on personal growth and development and to explain why this is important in making your business successful
- To give details about the 'soft skills' required to provide a professional service.
- To provide information on what lodges expect from SMMEs and explain what gets in the way
- To give advice on how to market yourself as a small business owner

"Focus on making [your product or service] awesome. I see a lot of guys go into business with a 'how can I make money' approach. But if you go in there saying 'how can I make something awesome', the money will follow."

– Alex Fourie, founder of iFix in South Africa

"Business etiquette has been identified as a serious barrier to conducting business with the lodge market in particular".

– Mentor feedback

Introduction

Self-awareness and good business manners are part of creating a successful business. Personal growth and development are part of every human being's journey. The more we learn about ourselves and why and how we react in different situations, the more we can manage our behaviour in ways that assist us to achieve the results we want.

This growth and development includes a level of self-awareness that is vital when interacting with others and learning how to make the most of opportunities that are presented. When operating a business, it is not simply about producing a product in isolation. It is important to also focus on the customer's whole experience of you and your business, from the first contact to the conclusion of the business transaction..

Would you prefer to buy food from a spotlessly clean shop with polite and helpful staff or from a shop where the counter and plates are dirty and flies and cockroaches are all over the place? Think about that for a moment. The choices and decisions we make about the shops we buy goods from are the same choices and decisions that your customers will make about you and your business.

How do you see yourself? Are you polite and helpful, doing your best to meet your customer's needs? Or are you rude and disinterested? Selling a good product or providing a good service does not go far enough. To be successful in business, you will need to take care of your attitude, your behaviour to your customers, your competition and your staff. These are skills that business owners need to learn. They are known as 'soft skills'.

Step-by-step

First Impressions

First impressions are very often lasting impressions. Think about the following points as honestly as possible – your business success depends on these small but essential details:

What people will see?

Your personal presentation makes a difference to how customers will see you. Your clothing, grooming and personal hygiene are all important. What you wear obviously depends on the nature of your business too. If you are a farmer, you won't be expected to wear a suit, but when meeting customers for the first time; clean, smart, casual clothes would be appropriate.

The fashion designer, Malcolm Klök said: "Always remember that people judge what you look like when you first meet. That first impression lasts, despite your ability."

For women who are serious about business, skirts or dresses should not be too short, see-through, or revealing. If you are a business woman, dress for business, not for a party!





How neat and tidy is your office or your shop?

The cleanliness of your business space and the impression people get when they arrive for the first time are important. This includes the appearance of your business. Are files and documents tidied away or lying all over the place? Is your office clean or dirty? How quickly can you help a customer to find what they are looking for?

If you deliver goods in your car or bakkie, or make sales from your vehicle, is it clean and tidy or are there food wrappings or bottles or piles of papers or clothes on the seats or in the back of the bakkie?

What will your customers or clients hear?

Are customers greeted with a friendly, helpful voice on the phone? Is your ring-tone suitable for a business? Is your voicemail message businesslike enough? If you meet your customers face-to-face, is there a peaceful atmosphere for them to explain what they are looking for? Or is loud music playing so they have to shout to be heard?

What will your customers smell?

The smell of left-over food or food wrappings will give the impression that you don't take pride in your office space. Customers or clients are likely to think you don't take pride in the service you offer.

Being a Professional

Step-by-step

Professionalism means "the competence or skills expected of a professional". Being professional includes many factors:

1. Are you on time?

Make sure that you are 10 - 15 minutes early for meetings and never keep a customer waiting. If you are going to be late, call your customer and explain why you are going to be late and what time they can expect you. If it is too late (or not convenient for them to meet later) then an alternate date and time can be negotiated.

"Time management is a factor, when you miss five minutes it is gone, you lost everything for the day and you would not catch it anymore" PEDP participant

2. When do you contact your customer?

Office hours are from 8am-5pm. DO NOT call your customer late at night or on weekends unless it is an emergency or a prior arrangement has been made between both parties.

3. What happens when your customer contacts you?

- Current contact details: Use the same cell phone number all the time. If your number changes inform your customers before the change happens so they are kept up to date.
- Proper use of communication: Do not use WHATSAPP, abbreviations and slang words in business communication.
- Email address: Make sure your email address is simple. Check your emails regularly and respond as soon as possible. You should not respond to a business email more than 24 hours after receiving it.
- Ringtone and voice messages: Make sure that your ringtone is professional and that the message that people hear if you can't take a call is professional and suited to business rather than personal taste.

Tips for doing business with lodges

What do customers expect?

- A business that arrives on time
- A business that is innovative and can overcome obstacles
- A business that is positive and has a flexible attitude. It's not what you say but what you do that counts
- A business that is enthusiastic, honest and has integrity
- A business that is willing to go the extra mile to learn and help others
- A business that offers a friendly and professional customer service. Good service is good business!!!
- A business that is quick, reliable, and keeps promises
- A business that offers a unique product specific to the area
- A business that is environmentally friendly
- A business that communicates professionally by email or phone during office hours
- A business that can be flexible (within reason)
- A business that respects their business and their employees

How to tackle the challenges of working with lodges?

Think creatively about how to save money for gate fees in the K2C region

- When going to a lodge to prepare a quote, take only the essential people with you as it reduces costs.
- If you have several quotes to deliver, make the appointments on the same day.
- Before your appointment enquire at the lodge to see if you can get a lift with their staff transport. This MUST be arranged before the day and confirmed.

Tips on how to market yourself

"Every truly successful business leader has a receptive and enquiring mind. Never stop learning. It's not just about books and theories – it's what you can learn from every single person you interact with every day." Karin Petersen, MD Communication Cog Strategic Marketing.

Step-by-step

Prepare your CV: A CV may be requested when you are applying for capital funding or other financial assistance.



How can you increase your chance of success?

- Attach a short letter that briefly explains your best qualities and strengths and how your skills and knowledge are appropriate for your business. This should be no more than two thirds of a page long.
- Check and recheck your spelling, grammar and language use. There should be no mistakes.
- Include only relevant information to the application.
- Don't use photos.
- Describe your skills and experience. Exclude unnecessary personal information.
- Be cautious of describing your sexual orientation, religious beliefs or political convictions. Keep what is personal to yourself.
- Be honest about your qualifications and experience. Funders will check the information they are given.
- Give your employment history with the most recent experience first. This gives opportunity for you to highlight the skills and experience you have that is relevant for your business.
- Be upfront and explain gaps in your business carrier. They may be due to an illness or looking after children or to being in prison. Answer directly and as honestly as you can.
- Be aware that some funders may look at your social media profiles. Check that the impression you want to project is compatible with any images that are posted there.
- Limit your CV to no more than five pages. Do not include reference letters or copies of diplomas unless they are specifically requested. Take copies to the interview with you if requested.

Points to remember if you are making a business presentation

- Be yourself. Don't pretend to be somebody you are not.
- Be respectful. This includes being respectful of yourself, the business and person you are presenting. Being respectful means dressing smartly – in line with what the business would expect. It also means arriving on time and greeting people politely.
- Be informed and interested.
- Listen carefully so you can answer appropriately.
- Be prepared mentally. It is important that you have done some research around the organisation you are presenting to. The more you know about the organisation the easier it will be to ask questions and be interested in the organisation.
- Turn your phone off.
- Don't chew gum or have a cigarette just before the interview. The smell may be off-putting to a non-smoking audience.
- Be organised. Bring an additional copy of your CV, a note book and pen to take notes.

- Don't offer too much personal information. Stick to business related experiences unless personal experiences are relevant to the position you are applying for.
- Speak clearly and confidently and try not to answer with Yes or No.
- It may be useful to prepare answers or think of examples that illustrate your skills (problem solving etc.)
- Ask questions. It is important to have questions to ask about the company and what it does.
- Consider what value you could add to the organisation and describe this clearly.

Questions for reflection

What do I understand about personal development? What can I do to develop personally and professionally?

What have I learned that is new to me from this section? How can I apply it?



Section 6: Understanding funding options & finding the best fit for my business



Purpose of Section 6
To describe the kinds of financial support that you small business owners could apply for.

“Don’t scratch your head saying there is no financing. With what you have, what can you do to achieve your goal? Investors like people who have taken that initiative.”

- Heshan de Silva, founder and CEO of the De Silva Group in Kenya

Introduction

The staff at the Business Linkages Centre will be able to point you in the direction of possible sources of funding.

Care must be taken when reading the criteria and requirements for applications. Please remember that applying is not a guarantee

that your business will be approved to receive the money. Staff at the centre will assist you to check that you have the correct documents needed for the application. However, it is your responsibility as the business owner to apply for and follow up on the outstanding documents related to your business.

Here are the definitions of different types of funding that can be applied for:

Grants	Grants are non-repayable funds or products disbursed by one party (grant makers), often a government department, corporation, foundation or trust, to a recipient , often (but not always) a non-profit entity, educational institution, business or an individual. To receive a grant, some form of "grant writing" often referred to as either a proposal or an application is required.
Loans	A loan is an arrangement in which a lender gives money to a borrower, and the borrower agrees to repay the money, usually along with interest, at some future point(s) in time. Usually, there is a predetermined time for repaying a loan, and generally the lender must bear the risk that the borrower may not repay a loan (though modern capital markets have developed many ways of managing this risk). Most financial institutions and development finance institutions will have units dealing with providing loans to small businesses.
Angel Investor	Angel investors invest in small start-ups or entrepreneurs . Often, angel investors are among an entrepreneur's family and friends. The capital angel investors provide may be a one-time investment to help the business propel or an ongoing injection of money to support and carry the company through its difficult early stages. Angel investors provide more favourable terms compared to other lenders , since they usually invest in the entrepreneur starting the business rather than the viability of the business. Angel investors are focused on helping start-ups take their first steps, rather than the possible profit they may get from the business.





How much money can I ask for?

This is an important question to think about before you approach a potential funder. The simple answer is *the absolute minimum amount you need to make your plan work*. Asking for too much or too little money – can damage your reputation as a potential investment.

As a business owner, you need to be realistic about the stage of development your company is at and the value of your business.

- If the business is in the 'idea' phase – it has no real value as it has not proved its potential and has no product, customers or revenue.
- If your company is in the early stage and has a turnover of R100 000, you can't ask for R500 000. The investor would be buying your business 5 times over, and this is not ideal.
- It is also important to do your research properly and only approach suitable investors. If you are in catering, it is not appropriate to approach an investor who is supporting agricultural enterprises. There are sector specific investors and business incubators that are tailored to the specific needs of these industries.
- Calculate what you need and add a buffer in case of 25%. This covers inflation or possible unanticipated costs, (uncertainties in the market etc.). You must be realistic in the amount you request and it must be credible in your budgets.
- How you intend to use the money is important and is expected by most funders. Items listed should be central to your business and not perceived to be extravagant or unnecessary. Salaries in the start-up stage should not be excessive and should rather be minimal.
- All funders will include terms and conditions as part of their agreement for their investment. This may be a staged payment of the amount based on your feedback and meeting of specific agreed objectives. This reduces their risk (and possible loss) as their investment is linked to you meeting these targets. These staged payments are called tranches.

It is important to do your homework and understand your business' needs fully before approaching investors for support. You will need to be able to explain your request to them in a credible way.

Common documents required by potential investors include:

- Company Registration with CIPRO number
- Founding Documents (in the case of Cooperative)
- Tax Clearance Certificate (of Exemption)
- BBBEE Certificate
- Occupational Health and Safety Certificate
- Annual Financial Statements
- Technical Certificates (relevant to your business)

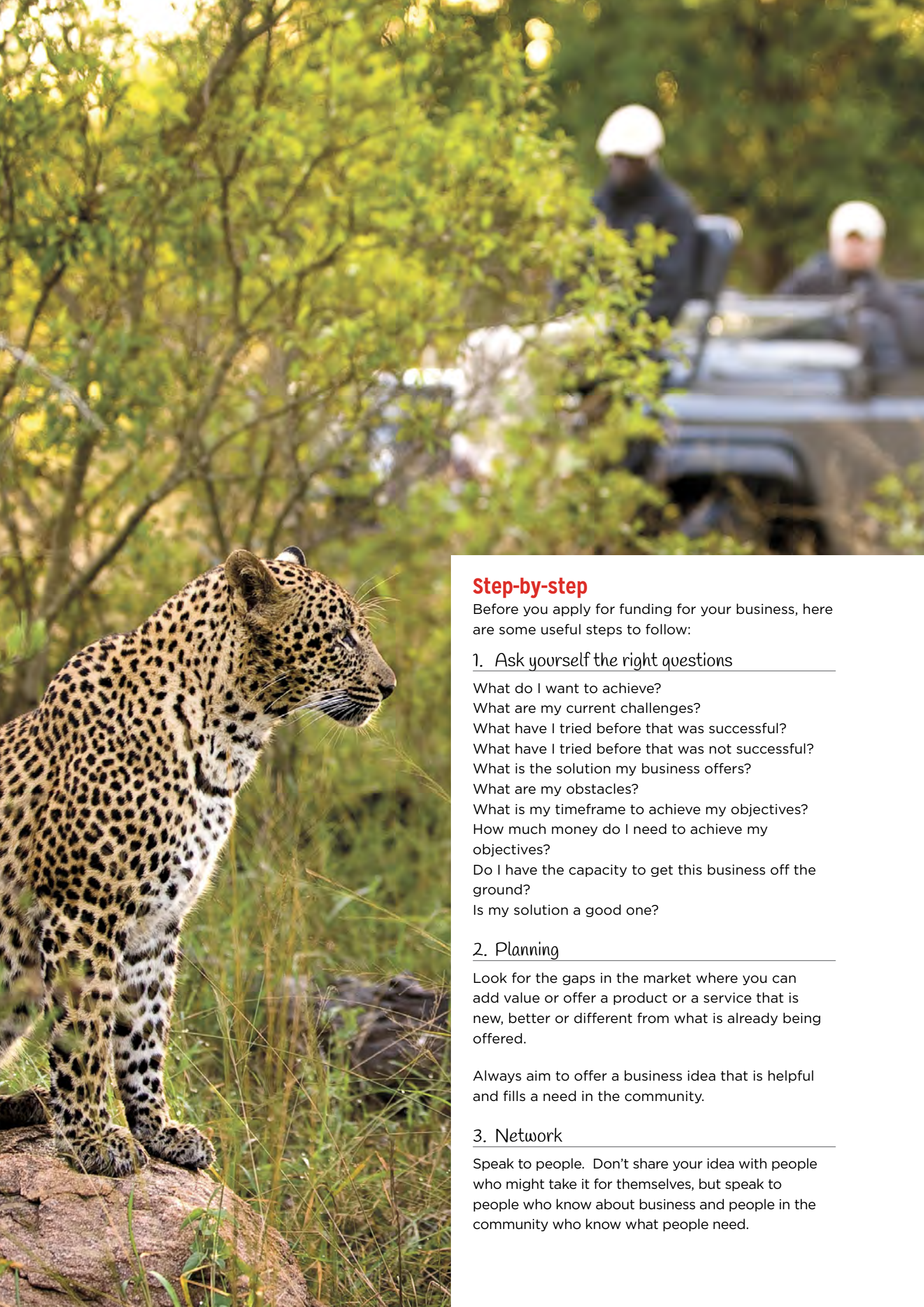
- CV of business owner
- Proof of business and/or residential address for FICA purposes (e.g. Rental agreement, electricity etc. – not older than 3 months)
- Proof of business banking details – letter signed and stamped by bank or a bank statement (not older than 3 months)
- Business Plan

Putting together a good fundraising proposal

Key points to remember

- Keep your proposal short and simple
- Be sure to include all the required documents
- Make your proposal look professional and attractive
- Include testimonials and stories
- Use a format that is easy to read





Step-by-step

Before you apply for funding for your business, here are some useful steps to follow:

1. Ask yourself the right questions

What do I want to achieve?
What are my current challenges?
What have I tried before that was successful?
What have I tried before that was not successful?
What is the solution my business offers?
What are my obstacles?
What is my timeframe to achieve my objectives?
How much money do I need to achieve my objectives?
Do I have the capacity to get this business off the ground?
Is my solution a good one?

2. Planning

Look for the gaps in the market where you can add value or offer a product or a service that is new, better or different from what is already being offered.

Always aim to offer a business idea that is helpful and fills a need in the community.

3. Network

Speak to people. Don't share your idea with people who might take it for themselves, but speak to people who know about business and people in the community who know what people need.

4. Write your proposal

Before you begin take note of all the information you have gathered from Steps 1-3.

Sponsors or funders will have their own requirements and you will need to comply with these. Here are some ideas of what to include in your proposal:

- **Show that you understand what is going on in your environment**
Explain what is happening in the environment and why your business is needed.
- **Show that you understand the solution**
Explain what your business will offer and why this will meet a need in the community.
- **Explain how you will conduct your business**
You need to show that you have the capacity and vision and ideas to achieve your objectives.
- **Who is involved in your business**
Describe the people in your business. Maybe your business will start out with just you or with you and your brother. Explain carefully who is involved and the skills and experience of the people involved in the business.
- **Describe the risk**
Make it clear that you are aware of the risks and have a plan for dealing with the things that might go wrong.

- **Budget**
Make sure to include all the costs. This is essential to ensure that you meet your objectives and deliver good quality service.
- **Details about yourself**
Provide some case studies or client stories that will indicate that you have a good grasp of your business and the experience and resilience to develop a sustainable business.

You may need some help from a mentor or somebody who has better writing skills than you for a written proposal. Be realistic and get the help you need.

Questions for reflection

How much funding do I need to get my business off the ground?

If I am successful in raising funds for my business, do I have a plan for using the funds?

What steps will I take to identify appropriate funders?

What will my application/proposal look like?



Section 7: Greening my business



Purpose of Section 7

- To explain what it means to adopt a “green” approach to business
- To offer some points for consideration by SMMEs

“One of the imperatives of the transition to a green economy is to expand the current narrow definitions of development to include well-being of people and the environment.”

– African Centre for a Green Economy

Introduction

A “Green Economy” is an economy that:

- Reduces the number of resources used and the amount of waste produced
- Reuses resources instead of throwing them away
- Recycles waste

According to the United Nations Environmental Programme (UNEP), A Green Economy leads to an improvement in the quality of life for human beings, a more inclusive society, and less damage to the environment.

By adopting Sustainable Consumption Production (SCP) practices, SMMEs can help develop a greener economy.

Important SCP concepts are:

- **Resource Efficiency:** Resource efficiency refers to the concept of creating more goods and services, while using fewer resources and creating less waste and pollution.
- **Low-Carbon Development:** This is linked to the need to mitigate climate change with the necessity to fundamentally change production and consumption patterns.

- **The 3-R approach (Reduce, Reuse, Recycle)** is the way to make your business sustainable and responsible. The 3R approach results in a “circular economy” in which the consumption of resources and the generation of wastes is reduced; waste generated is reused and recycled, throughout the production, distribution and consumption processes.

Greening your business involves changing your thinking about how you operate as a business and making a better job of conserving energy, conserving water resources, and recycling waste.

Why is it important to green your business?

- To conserve natural resources
- To protect human health
- To protect the environment
- To prevent pollution
- To save energy
- To reduce the need for landfills
- To creates jobs





How do you go about it?

10 Steps to greening your business

1. Make sure your business complies with local and international legislation for protecting the environment
2. Develop a plan for greening and sustaining your business
3. Reduce your carbon footprint (Your carbon footprint is the amount of CO₂ emissions you create by driving a vehicle, cooking, heating, etc.). If you reduce your carbon footprint you will reduce pollution.
4. Reduce electricity consumption
5. Save water
6. Manage Waste and recycle
7. Reassess procurement
8. Motivate your suppliers
9. Share your progress
10. Access green opportunities¹

There are funding opportunities for SMMEs that take a 'green' approach to their business. It makes good business sense and it is also a good thing to do to adopt business practices that take care of the environment and of human health.

Examples of green businesses

Case Study 1

Namaqua Pride is a micro business in the Namaqua region that uses indigenous plant extracts in the production of glycerine based soap, ointment and shampoo. The extract is from the Galencia Africana plant, known as Kraalbos which grows in this region. It is a key ingredient in the products and local communities believe that it contains medicinal properties that benefit skin rashes and eczema. Despite many positive developments for this micro business, challenges remain in establishing a secure market for these products.

Image above: Galencia Africana (Kraalbos)

Image left: Logo designed by Ogilvi



BEFORE



AFTER



BEFORE



AFTER

Case study 2

Another example of a green business in the Namaqua region is that of NAM Petroleum CC in Concordia. NAM Petroleum is the only biodiesel producer in the Namaqua Region and produces renewable and environmentally-friendly biodiesel derived from recycled used cooking oil.

In 2014, NAM petroleum was selected as one of the SAB Kickstart Top 17 National Finalists and the mentorship program provided valuable strategic guidance in the business development process.

This is the premises he purchased with pictures of before and after renovations.

Questions for reflection:

- How much water does my business need to function?
- Can I use it more effectively?
- Can I reuse water in my business process?
- Am I able to store rain water that I can use later? What do I need to be able to do this? For example, JoJo tanks? Drain pipes, gutters and buckets?
- What raw materials does my business produce?
- Do I use all of it?
- How do I dispose of the material I don't use? Do I throw it in the bin or is there something else that I could do with it? Could someone else use it in their business?
- Is some of the waste biodegradable? – For example food waste which can be used to make compost or surplus food that can be passed on to people who are hungry?
- How far do my suppliers travel to get to me? Can I think of a way to reduce the travel?
- How far do I have to travel to deliver my produce? Can I find a way to reduce this, perhaps by sharing transport with another small business owner?

<https://www.nedbank.co.za/content/dam/nedbank/.../green%20your%20business.pdf>



Section 8: Resources

Sample Invoice

INVOICE FROM:
Company Name:
Company Address:

Contact Person:
Cell :
Email:

INVOICE

Company reg no:
Date:
invoice no:

Invoice directed to (CONTACT PERSON):
Company name:
Address:

Item	Description	Quantity	Selling price	Total	Discount
		Total			

Note
Money to be paid in advance when ordering small items
All items to be checked before acceptance
All items to be paid in full before collection

Received by:
Delivered By:
Witnessed by:
Date:

Sample Quotation

QUOTATION

QUOTE FROM
Company Name:
Company Address:

Company reg no:
Contact Person:
Contact Number :
Email:
Account Details:

Date:

QUOTE TO
Company name:
Quote no/Ref no:
Date:
Contact Person:
Contact Number:
Email:

Item	Description	Quantity	Selling price	Total	Discount
		Total			

Received By:
Date:

Note
No Discount for items less than 100
No delivery for items less than 100 and more than 100KM
All items to be verified before 3 days and no returns after 3 days
50% deposit is payable before we deliver and the balance to be paid during collection

K2C Business Linkages Centre

Registration form

Registered Business Name	
Trading As	
Company registration number	
SARS number	
Operating since	
Nature of Business	
Business Address	
Business Telephone Number	
Business Website Address	
Business Email address	
Other licenses	

Business Owner Name	
Qualifications	
Attended PEDP	Yes / No
Physical address	
Postal Address	
Email Address	
Telephone Number	
No. of Employees	

Date of Registration:
Signature of Person Registering:

Document Checklist	
Clear copy of valid ID copy	
A signed Affidavit confirming unemployment status (where applicable)	
Company registration documents (in the case of an SMME)	
A signed Affidavit that the company is 100% Black Owned	
BBBEE certificate (in the case of a SMME or Cooperative)	
Tax Clearance Certificate	
Signature of staff processing registration:	
Date:	

Mentoring agreement

Mentors Name:	
Mentees Name:	
Our goals for this mentoring relationship are:	
Our expectations of how we will achieve these goals are:	
Meeting times (frequency and duration) and other methods of communication;	
How we will record and monitor our progress.	

Confidentiality

We agree to keep everything that is said within the mentoring relationship confidential.

Mentors signature	Date: _____
Mentees signature	Date: _____

Mentee to keep the original, copy to mentor.

Basic Financial Management or Record Keeping

Provided by Autumn Ridge

Total Daily Sales – SHEET 1

TOTAL SALES		
MONTH:		
DATE	CASH SALES	CREDIT SALES
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		
TOTALS		
TOTALS: CASH + CREDIT=		
TRANSFER THE TOTAL TO SHEET 5		
INCOME		

Cost of Sales – SHEET 2

COST OF SALES/ COST OF PRODUCE/ RAW MATERIAL/SPARES		
MONTH:		
DATE	PAID IN CASH	PAYABLE
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		
TOTALS		
TOTALS: CASH + CREDIT=		
TRANSFER THE TOTAL TO SHEET 5		
COST OF SALES/ COST TO PRODUCE/RAW MATERIAL/ SPARES		

Month and Year – SHEET 3

[illegible][illegible][illegible][illegible]

Month and Year – SHEET 4

[illegible][illegible]

Monthly Statement – SHEET 5

Company Name:			
TOTAL INCOME: Cash Sales + Credit Sales			A
COST OF SALES/COST TO PRODUCE/ COST OF RAW MATERIAL/COST OF SPARES			
COST OF SALES/COST TO PRODUCE/ COST OF RAW MATERIAL/COST OF SPARES			B

Cost of Sales %	$B \times 100 / A$	%
-----------------	--------------------	---

CROSS PROFIT	C=A-B	
CROSS PROFIT %	(C X100)/A	%

EXPENSES OR OPERATING COSTS			
advertising and promotions			
Auditor/ Bookkeeping fees			
Bank charges			
Cell Phone charges			
Cleaning Materials			
Computer expenses			
Donations			
Drawings/Salary			
Electricity			
Entertainment/staff meals			
Fines and Penalties			
Fuel-Gas/ Parrafin			
Insurances			
Interest			
Levies			
Licences			
Lubrication.Oil/ Consumables			
Maintenance and Repairs			
Municipal Charges			
Plant and Equip Rental/ other			
Petrol/ Diesel			
Permits			
Rent-Premises			
Salary and Wages			
Security			
Staff Welfare			
Stationery and Printing			
Subscriptions			
Telephone and Fax			
Transport Costs			
Travelling and Accomodation			
UIF/ Paye			
Vehicle Expenses			
Totals	D		

PROFIT (Before Interest, Tax and Depreciation) E	E=C-D
--	-------

MONEY RECEIVABLE(CUSTOMERS THAT OWE YOU MONEY)	DEBTORS	TOTAL OF X	=
---	---------	------------	---

MONEY PAYABLE(MONEY THAT YOU OWE TO SUPPLIERS)	CREDITORS	TOTAL OF Y+Z	=
---	-----------	--------------	---

Transfer all the above for the corresponding month to sheet 6

FROM SHEET 1	
Received in Cash	Receivable from Customer
	X=

Paid in Cash	Payable to supplier
	Y=

FROM SHEET 2

[illegible]

--	--

--	--

Sample Receipt

RECEIPT FROM:

Company Name:

Company Address:

Contact Person:

Cell :

Email:

RECEIPT

Company reg no:

Date:

Receipt no:

Payment received from (CONTACT PERSON):

Company name:

Address:

Amount Received

For Payment of :

R

Item	Description	Quantity	Selling price	Total
		Total		

Amount due

Amount Paid

Balance

From_____to _____

Signature:

Sample Pricelist

Company Name: Company Address: Contact Person: Cell: Email:	<h2 style="margin: 0;">PRICE LIST</h2> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Company reg no:</div> <div style="border: 1px solid black; padding: 2px; margin-bottom: 5px;">Date:</div> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> Payment received from (CONTACT PERSON): Company name: Address: </div>
---	---

	Product	Selling Price
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		

	Services	Estimated Time	Rate per hour
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			

Prices given are valid for 30 days from issue

Customers That Owe You Money-Receivables/Debtors - SHEET 5B-1

Opening Balance (This is the closing Balance from the previous Month)

SHEET 6:	F
-----------------	----------

Total of X from sheet 5

SHEET 6:	G
-----------------	----------

Cash Payments received from Customers that owe you Money: (DEBTOR)

Date Received	From	Amount Paid
Total Received	SHEET 6: H	

H

**CLOSING BALANCE AT THE END OF THIS MONTH
(OPENING BALANCE FOR NEXT MONTH) F+G-H**

--	--

Money Payable To Your Suppliers/ Sp-Payables/Creditors – SHEET 5B-2

Opening Balance (This is the closing Balance from the previous Month)

SHEET 6: I

Total of X from sheet 5

SHEET 6:	J
-----------------	----------

de to Customers to whom you owe Money: (creditors)

Date Paid	To whom	Amount Paid
Total Received	SHEET 6: H	

K

**CLOSING BALANCE AT THE END OF THIS MONTH
(OPENING BALANCE FOR NEXT MONTH) I+J-K**

TRANSFER THE TOTALS TO THE SHEET 6

Yearly Statement – SHEET 6

Company Name:	Month:	March	April	May	June
	Year:				

Total Income: Cash Sales + Credit Sales	A				
---	---	--	--	--	--

Cost of Sales/ Cost to Produce/Cost of Raw Material/Cost Of Spares

Cost of sales/cost to produce/cost of Raw Material/ cost of Spares	B				
--	---	--	--	--	--

COST OF SALES %	$(B \times 100) / A$				
-----------------	----------------------	--	--	--	--

GROSS PROFIT %	C=A-B				
----------------	-------	--	--	--	--

Gross Profit %	(CX100)/A				
----------------	-----------	--	--	--	--

EXPENSES/OPERATING COSTS					
advertising and promotions					
Auditor/ Bookkeeping fees					
Bank charges					
Cell Phone charges					
Cleaning Materials					
Computer expenses					
Donations					
Drawings/Salary					
Electricity					
Entertainment/staff meals					
Fines and Penalties					
Fuel-Gas/ Parrafin					
Insurances					
Interest					
Levies					
Licences					
Lubrication.Oil/ Consumables					
Maintenance and Repairs					
Municipal Charges					
Plant and Equip Rental/ other					
Petrol/ Diesel					
Permits					
Rent-Premises					
Salary and Wages					
Security					
Staff Welfare					
Stationery and Printing					
Subscriptions					
Telephone and Fax					
Transport Costs					
Travelling and Accomodation					
UIF/ Paye					
Vehicle Expenses					
TOTALS	D				

PROFIT(Before interest, Tax and Depreciation) E	E=C-D				
--	-------	--	--	--	--

MONEY RECEIVABLE (CUSTOMERS THAT OWE YOU MONEY)					
Opening Balance(Closing Balance From Previous Month)	F				
Total of X for the Month	G				
Total cash Payments Received from Customers in the Month	H				
Closing Balance	F+G-H				

MONEY PAYABLE (MONEY THAT YOU OWE TO SUPPLIERS)					
Opening Balance(Closing BalanceFfrom the Previous Month)	I				
Total Of Y+Z for the Month	J				
Total Cash Payments Made to Your Suppliers in the Month	K				
Closing Balance	I+J-K				

[illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible]

Cash flow projection

	Pre-Start	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Totals
Receipts/ Money in the business														
Cash sales														0
Sales on credit														0
Interest received														0
Other income														0
Loans received														0
SARS refund														0
Total receipts	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Payments or Expenses														
advertising and promotions														0
Auditor/ Bookkeeping fees														0
Bank charges														0
Cell Phone charges														0
Cleaning Materials														0
Computer expenses														0
Donations														0
Drawings/Salary														0
Electricity														0
Entertainment/staff meals														0
Fines and Penalties														0
Fuel-Gas/ Parrafin														0
Insurances														0
Interest														0
Levies														0
Licences														0
Lubrication.Oil/ Consumables														0
Maintenance and Repairs														0
Municipal Charges														0
Plant and Equip Rental/ other														0
Petrol/ Diesel														0
Permits														0
Rent-Premises														0
Salary and Wages														0
Security														0
Staff Welfare														0
Stationery and Printing														0
Subscriptions														0
Telephone and Fax														0
Transport Costs														0
Travelling and Accomodation														0
UIF/ Paye														0
Vehicle Expenses														0
Total payments	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Cash flow surplus/deficit (-)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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Opening cash balance (From Previous Month)	0	0	0	0	0	0	0	0	0	0	0	0	0	
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Closing cash balance	0	0	0	0	0	0	0	0	0	0	0	0	0	
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