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Entrepreneur Profiles



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| Entrepreneur: | Samuel Nekota |
| Business Name: | Sammy's Telecommunications |
| Location: | Roodepoort |



Samuel was a student at Technikon SA, studying towards a National Higher Diploma in Public Relations Management. He had to quit schooling as he was struggling with finance for his tuition. There was no one to assist him from home and from his family. He then started visiting exhibitions with hope of finding a cheap or affordable franchise. He thought he could then get financial assistance from the bank to assist him to purchase the franchise. He knew it was going to be difficult for him to get a job, as he did not have any experience, so he never even tried looking for one.

He met with The Nations Trust staff at Nasrec, at a small business exhibition, which was organised by Eskom. Then he wanted to start a hair salon, which he realized he could not afford because it needed more capital. After discussing his idea with The Nations Trust, he changed his mind and he started planning for a telephone service business.

TNT at that time could only offer a maximum loan of R5000 for individual applicants. Fortunately his loan application was approved in 1997, and he started operating a telephone service business in Roodepoort. This business is profitable and he employs one person.

He is finished paying his loan for R5000. He applied for a second loan to start another business (a spaza shop) in Pietersburg. He is also doing well in the telephone service business.



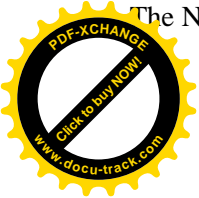
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| Entrepreneur: | Zuki Vena |
| Business Name: | General Store |
| Location: | Cape Town |



Zuki Vena says "I started my business with my husband in Harare back in 1991, but since the break up of my marriage I have gone it alone in Eduphumleni, Cape Town. As sole proprietor of this busy general store, I have had to be strong. Business is on and off, and there are hard times, but that is business."

"I know that if you want to provide a service to your customers you have to be available when they want you. The busiest time is between 6-10pm on weekdays and all day at the weekend. I work 103 hours a week and it is tough. I employ a friend to help me, and we do one week on and one week off."

"My monthly turnover has reached around R10,000 and the big selling products are meat, bread and dairy products but without cigarettes, drinks and sweets, I would not



survive. I hope to finish paying off the loan from The Nations Trust this year and I have put my name on the list to have a business in a new shopping complex that is planned. My dream is to run a takeaway business there and keep this store running."



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| Entrepreneur: | Zweli Mthwisha |
| Business Name: | Audio and Cell Accessories |
| Location: | Yeoville |



A bustling market in Yeoville is the site of Zweli Mthwisha's cell phone and car audio accessories business. Customers don't miss the stall, they hear it before they see it, as twenty alarm clocks resonate under the tin roof. Zweli sells luxury goods, which means business is good the second week of the month, when people have been paid and have settled their debts.

On a good day, Zweli takes home around R500, and even more in the summer when people spend longer browsing in the shade of the market.

Zweli began as a street hawker, before renting space at a local garage where he suffered continued theft of stock. In September 1999, The Nations Trust issued a R5000 loan, enabling him to rent space in Yeoville market, purchase new stock and employ his brother. Expansion plans are in the pipeline, as Zweli waits for Telkom to install 5 telephone lines into a second rented space to run a call shop.



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| Entrepreneur: | Phindi Sixolo |
| Business Name: | Imiyalezo |
| Location: | Soweto |



Phindi Sixolo received a loan of R13,000 in November 1999 to establish her company "Imiyalezo". Sharing office space with her sister in the family home, Phindi makes hemp paper products such as greeting cards and notebooks and trains arts and craft entrepreneurs to design and make products, developing skills and employment opportunities. Imiyalezo is an ancient message of hope and peace, a message driving her and her family in business.

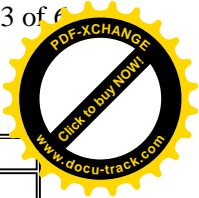
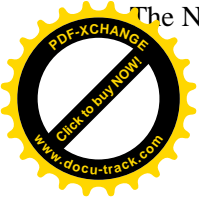
Phindi's sister, Thandeka, also received a loan from The Nations Trust in September 1999. The loan of R7,000 helped them get Hooked on Hemp off the ground. Specialising in clothing, soft furnishings, bags, paper products and hats all made from hemp, Hooked on Hemp buys products made within Imiyalezo and assists emerging farmers and entrepreneurs in the hemp industry.

It really has become a family enterprise, with brother Dalu, a marketing whiz, sharing the passion for the company and committed to becoming Marketing Director when he graduates.

A typical day for Phindi, who holds the dual function of production director for Hooked on Hemp and director of Imiyalezo, is a busy one. Most of her time is spent raising the profile of the products and yet she still finds time to make greeting cards in the evenings. Recently featured in Fairlady Magazine, a hemp bag helped to boost orders and Phindi's vision.

The Nations Trust has helped both these companies, in more ways than just providing a loan. So valuable was the mentoring Phindi received, she has asked for it to continue after the loan has been repaid. "We want to be ace performers; we have worked hard and we see the vision."





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| Entrepreneur: | Juliet Ngxiki and Vivienne Mtshawa |
| Business Name: | Girlz Hair Salon |
| Location: | Gugulethu |



After working together at a busy local salon, Juliet Ngxiki and Vivienne Mtshawa decided to set up a hairdressing business of their own with a loan of R12,000 from The Nations Trust in October 1999.

On a quiet street in Gugulethu, set back behind the houses, Girlz Hair Salon is hive of activity. Vivienne and Juliet see around 60 customers a week, more around the holidays. At Christmas time their cunning discount offers attracted most of their current clients and word of mouth ensures there is always a queue.

When asked about the competition, Juliet laughs and tells me "as long as you believe in yourself the competition doesn't count." Their current premises are rented and when something goes wrong with the water supply, they have to wait for the owner to sort it out. The plan is to move the salon and Vivienne and Juliet are confident that their customers will move with them.



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| Entrepreneur: | Fowzia Whittle |
| Business Name: | Dressmaker |
| Location: | Cape Town |



"I began making school sports kits in December 1998 and soon realized the potential market was larger than I had anticipated. After receiving a loan of R5,000 from The Nations Trust in June of 1999, I stretched the money to purchase industrial equipment and fabric. I bargain for the fabric and I buy in bulk. I don't accept the first price."

Before long, I knew I had to take more people on. I now have two ladies sewing, two selling at market stalls and the support of my daughter and my husband. I am always busy and never sit still. When I watch football on the television, I don't watch the game, I am looking at the kit and planning the next design.

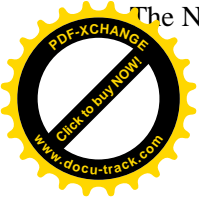
I am training to do my own mechanical work. If something goes wrong with the machines, I wo't have to wait for a mechanic and lose time, I can fix it myself. I just never let any problems get me down."



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| Entrepreneur: | Ndumi Mayile |
| Business Name: | Dress Maker |
| Location: | Khayelitsha |



Ndumi Mayile received a loan of R6,000 from The Nations Trust in September 1999. She used the money to build a temporary structure to house her business, using wood and corrugated iron on the side of her sister's home in Khayelitsha, Cape Town. She also used some of the money to buy her cutter and her industrial twin needle machine with which she makes tracksuits and jackets to



When she makes tracksuits and jackets in order.

Self-taught, Ndumi says, "Nobody showed me how to use the machines. I was never taught how to make these tracksuits, all I need is a manual and I will try anything, just using my hands and my mind."

"People love my work and would come to me and not the big stores, but they would want to pay me next month and then defer the payment another month. I couldn't work like that." She has learned the hard way, and now asks for a deposit for a garment before she makes it.

Things have not been easy for the business and Ndumi is now faced with a further problem. Besides the fact that the sand blows in through the gaps in the roof and damages the fabric, her new premises are due to be demolished to make way for new housing. Ndumi must rent alternative space for her business for approximately six months until she can return. With her entrepreneurial spirit to drive her, Ndumi is hoping to win a contract from the matric class at the local school to make 60 tracksuits. "It will be hard work, but it will be worth it", she says.



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| Entrepreneur: | Leon Jantjes and Michael Carstens |
| Business Name: | YOURTRADE |
| Location: | Cape Town |



Leon and his partner Michael have been trading for 18 months, made possible by The Nations Trust. YOURTRADE found a niche in the market and has grown to employ six fulltime staff and two part-time staff.

YOURTRADE was born out of a vision. Leon and Michael had both been retrenched and they could see massive potential all around them. After researching the market within the townships, YOURTRADE identified that 'spazas' within the informal sectors were running inefficiently and that they had no relationship with their suppliers. Each spaza travelled to their supplier and bought in small quantities and when the owner was out buying stock, the store would be closed. YOURTRADE wanted to bridge the gap and regulate these informal businesses.

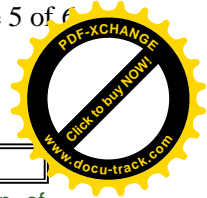
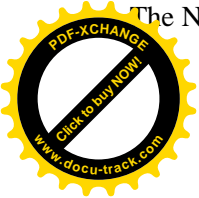
With no credit history and no collateral, the banks were not interested. The Nations Trust approved their business plan and granted YOURTRADE their first loan. YOURTRADE began by taking a sample line of products to the spazas and offered them at a low price. YOURTRADE built up trust with the spazas and were gradually able to introduce further products. As business increased, they were able to buy from their own suppliers in larger quantities to make good profits. Suppliers began to see YOURTRADE as creditworthy and it wasn't long before manufacturers keen to reach the informal sector approached YOURTRADE. As the company grew, they employed youth from within the townships as reps to overcome the language barriers, providing jobs and building trust in the communities they supply.

"We can't go back," said Leon, "our mind set has changed. The Nations Trust is like a partner in our business, without their help it would not have been possible. It wasn't just the loans. The Nations Trust provided information, advice and support and have always shown a keen interest in the success of the business."

Today business is booming. YOURTRADE can now approach a bank and apply for a loan to buy a vehicle and they are empowering more youth by referring their customers to The Nations Trust. Leon and Michael mentor other small businesses, providing first hand knowledge drawn to their own experiences.



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| Entrepreneur: | Christopher Davids |
| Business Name: | David Bros Tool Hire |



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| Business Name: | DAVID BROS TOOL HIRE |
| Location: | Cape Town |



Christopher Davids received a loan of R30,000 from The Nations Trust to expand his tool hire business in 1999. Davids Brothers Tool Hire now employs 7 staff and has a turnover of between R28,000 and R35,000 a month. From a young age, Christopher had dreams of working for himself. "I had approached the banks but they needed collateral and I didn't have any. The Nations Trust gave me my loan within two weeks.

I believe in honesty, good service and promotion to make a business work, but you need enough capital too. Sometimes it is difficult to keep your head above water, and at the end of the month, I still have to pay the bills."

"Equipment is expensive and I had problems with theft in the beginning. Of seven compressors, I have had four stolen. I have learnt to assess people by asking about the job they want the equipment for. If I feel the person doesn't know what they are doing I would rather not hire out the equipment. Damaged equipment doesn't make me any money and this is my bread and butter."

"The competition is tough too. There is another company close by that can afford 10 floor sanders while I can't raise the capital for one". Christopher has diversified his business and won council contracts to cut the school fields, maximizing his equipment. Business is looking good for Christopher and he is now preparing to become a mentor for other youth businesses.



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| Entrepreneur: | Jerry Hlongweni |
| Business Name: | Inkululeko Soft Drinks Distribution |
| Location: | Soweto |



In a residential side street in Meadowlands Soweto, a bright red Coca Cola lorry is abuzz with activity. Delivery men unload a weekly order of 600 cases into rented garage space in Jerry Hlongweni's family home.

Jerry, 25, received his second loan of R30,000 from The Nations Trust in June 1999 and now has a monthly net profit of between R3,000 and R3,500. Inkululeko Soft Drinks Distribution has grown to employ three people including Jerry, and Coca Cola have asked Jerry to start supplying their smaller clients.

Jerry used the loan to buy stock. He remembers the frustration of turning customers away mid way through the week because his stock had run out. "Back then I used to buy around 50-60 crates a week and demand would exceed supply".

"The Nations Trust has really been there for me. Lucas, my mentor, comes twice a month and it helps so much." The Nations Trust gave Jerry a second loan after he paid off the first in 15 months. "I went to the bank when I first started out and they just sent me from pillar to post", commented Jerry.

The highlight was buying his own bakkie, and his plans for growth are clear: to move to a bigger site, in the same area, but to eventually be able to purchase land to run his business from.

"I am soon to become a father and then a man has to work harder", laughs Jerry, who currently works almost 100 hours a week. In order to drum up more business, Jerry personally delivers flyers once a month to spazas, filling stations and restaurants. "If you have a dream and you really believe in it, don't let anyone stand in your way and interact with people as much as you can, because you can learn so much."

