

Micro Enterprise Course and Self-Help Groups in Kayamandi, Stellenbosch.

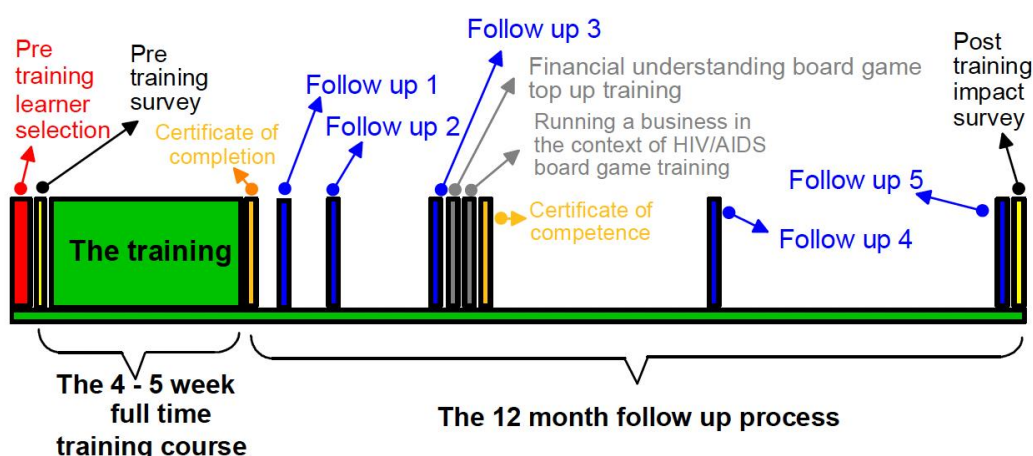
Forposal

Love to Give has a relationship and history with Project Education regarding the development of many small businesses. We propose that we re-instate the Business for Life course together with the Self-help Groups.

Self-help groups are formed by the women that complete the course. We would like to offer a financial grant to support their businesses provided that they form a Self-help group of five businesses together with a joint bank account. A qualified facilitator and mentor would be assigned to this project to do the training and the mentorship, and we would send you quarterly reports. No individual grants would be offered

The Business for Life course is a structured course which includes a year-long mentoring process and has a proven track record in disadvantaged communities across Africa, the Middle East and the Americas. We have the course manual and the training material, and can provide you with any further information on the course should you like to see it.

A graphic representation of how the training works



There are ten women currently on our Food parcel and Sustainable Livelihoods Programme who have expressed an interest in starting their own small business. We have case histories, and have done in-depth questionnaires with each woman.

Beneficiaries wanting to start small businesses:

NAME AND SURNAME	TYPE OF BUSINESS
Zoleka Nombewu	Daycare for small children
Zandile Ntoyanto	Selling secondhand clothing
Xola Mnothoza	Retailer-buy dairy products and sell in the community
Mandisa Kula	Sell braai meat
Nondumiso Mkosana	Sell snacks for children from home
Nolito Bobi	Sell cosmetics and accessories
Noxolo Mehlwana	Sell clothes and perfume
Nosiseko Nduneni	Vendor selling snacks at school and in community
Siphokazi Boo Madolo	Sell meat from home
Yalezwa Tshongweni	Make traditional dresses and do beading – no machine at the moment.

As we did in previous years, we will explain to each woman that if they provide a viable business plan, we will offer a group of five businesses a grant to start their businesses.

We will stress the importance of attending the course, and of accurate bookkeeping. We will supply all of the businesses with a file and enough templates of the cash book and monthly profit/loss statement to see them through a year. We will need them to commit to keeping their financial records up to date and let them know that they will be getting help from us if they get stuck. Our mentor will monitor this closely.

Once the course starts, they will need to divide into two groups, and both groups of five will need to meet and decide on the rules of engagement for their self-help group.

The decisions that they make will pertain to what constitutes a quorum for decision making, how to deal with conflict in the group, what interest would be charged to members on loans, the maximum period allowed to pay back a loan, and finally how much each business would be adding to the initial capital on a monthly basis. Initially interest and monthly contributions will be kept low and will be increased later as the businesses grow.

How the groups will operate

Each of the groups will meet at least once monthly and can meet more often if necessary. One member of the group will be nominated to record all decisions that the group makes as well as to record all loan amounts, terms of the loan, repayments and monthly contributions. Whatsapp groups will be set up for each of the groups in order to facilitate communication.

For the remainder of the year, Love to Give will have a quarterly business get together of the groups in order to network and for the groups to learn from each other. We will be budgeting a small amount for refreshments for the first quarterly meeting.

Proposed Budget

Project Education		
Seed Capital for self-help groups	2 groups x R7500	R15,000.00
Facilitator and Mentor monthly fee	Jan – Dec @ R4000 per month	R48,000.00
First Quarterly Networking Meeting	Restrictions	R500.00
Business for Life course - 10 pax	Facilitation & refreshments	R28,000.00
		R91,500.00

Conclusion

We are excited to start the Business for Life course again. We have identified a person for the training and mentoring position and believe that this will contribute to the programme's success.

We would ideally like to start the Business for Life course in the last week of January 2023 and will hopefully be able to run another course later in the year.

We are extremely grateful to everyone at Project Education in Sweden for your valuable and important support of Love to Give.