

GUIDE

ACCESS TO BUSINESS FOR THE ENTREPRENEUR

LEARN LIKE AN APPRENTICE FROM THE OLD DAYS

Many opportunities exist for an own business in South Africa

This guide is aimed at creating awareness
and the development of competencies that are required
to utilise the many opportunities and access the resources
to start an own business



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THE WORD APPRENTICE:

Definition of apprentice: According to www.dictionary.com apprentice means:

- “One bound by legal agreement to work for another for a specific amount of time in return for instruction in a trade, art, or business.” (The collective outcomes are what are important. It is what ties the parties together or not.)
- “Works with a working person to learn competencies.”
- “A beginner; a learner.” (Every person is in one or other place a lifelong beginner or learner. Become excellent in that!)

Apprentice is used because the person is learning from a competent person in a practical work environment where he commits himself by means of following a plan that is aimed at the development of his competencies.

The individual now has to take responsibility for his own access to business and competencies for the world of work.

Many institutions and businesses are just waiting for someone who is willing and motivated.

NOTE: The processes that can give access to the business world are available on www.ahi.co.za and www.ebio.co.za

1. INTRODUCTION

The government, business world, education and the civil society provide an excellent infrastructure and contribution to the economic development of South Africa. It is now up to the individual, with support from the family and community, to utilise the opportunities that exist in South Africa by using the available resources.

For the individual it is necessary to become aware of the gaps in his abilities and then develop his abilities to gain access to the many opportunities and resources. Opportunities and resources exist for those who know the processes and are able to organise and mobilise. What is required is that the individual get exposure, utilise his passion, acquire skills, build relationships and gain access to opportunities with resources.

How is this possible? By learning while you work. By repeating known processes, competencies are developed as in family businesses, successful careers and other businesses. By participating, learning and discovering you learn more. You use your knowledge to contribute more to others and through your contribution you earn more. This way work access and access to an own business come within reach of more people.

The road towards success can be seen as a few flights of stairs. Look at www.alephsynergy.com/Enterprise-living/staircase.htm or www.alephsynergy.com/Enterprise-living/index.htm. All that is required is to know **that** you **can** climb the steps to success, know **where** the steps are and **why** you want to climb it. Every new growth cycle in your life is a new set of steps and every time requires a repetition of the process on a higher level. This way you contribute more to others. You get recognition and earn money from what your chosen production is worth to others. Ask working people and listen while you push against the boundaries of knowledge. Grow your business and work areas. A good example to grow communication and relationships can be found at <http://en.wikipedia.org/wiki/Johari> and www.tastudent.org.uk/html/tadiagrams.htm. Do and discuss these exercises in your group. These exercises are the core underlying principles for good communication competencies and enhanced relationships to support your business.

The learning process is simple. Form a group and discuss the information and steps and approach an already successful person in the industry of your choice with your plan (as described at the end of this section). Start developing yourself by learning from the successful person's actions and from others. Success in business is determined by

knowledge, experience, attitude and action. Practise your skills while you use the opportunity to gain knowledge with experience.

- The Johari window assists you to ask and to listen while you also share what you think without irritating others if they do not agree with you. You grow the window for production. Type in “Johari” on www.google.com and search pages and get exercises and assistance that you can practise at home and in your group.
- You always move from the unconscious unknown to the conscious known. Access the steps with investment cycles on <http://www.alephsynergy.com/Enterprise-living/process-transformation/process-transformation-1.htm> and look at thrive on change.

The question is: How do you go about utilising opportunities or develop your competencies and earn more?

The answer is: By learning from existing successful people by spending time with them, getting workplace experience and direct exposure to opportunities of your choice. It is a value exchange – the person gets work done and you gain valuable experience that provides you with access to the world of work (first steps on the flight of stairs). You can also learn with two or three other people by using the huge amount of information on the Internet and people in your community.

How did you learn to use a cellular phone? From a person or a few persons that can already use a cellular phone. A new cellular phone you can learn to use yourself very quickly. The same way you can also learn from the world of work and business. Apprentices from the old days have built relationships with and learnt from a master or mentor. There are many persons that would like to assist young people; you just have to know the processes and ask the people that already do what you want to do.

Exposure and awareness will assist you to believe in yourself and ignite your intrinsic motivation. What is preventing you from gaining access to the workplace of your choice and develop your competencies? People mostly do not know **what exists**; they do not know that they have **many choices**, because they grew up in a culture where they were not involved and develop specific work competencies. Furthermore, they are also too afraid to ask.

The **aim of the guide** is to assist you in gaining access to business and the world of work by developing your competencies. You need a variety of work competencies to be successful in business. You especially have to know to learn from those who have done it and then also

involve people who have already done it. Intrinsically motivated people have the commitment and determination (and cannot be stopped). For that you need a plan.

The **PLAN** can be compiled from the following sections by:

- Discovering an opportunity for business or work;
- getting involved with people who have done it before you;
- developing your competencies through practical exposure;
- working with a work group and working person; and
- using the resources that already exist.

The following sections give an indication of where to get access to a market opportunity, a working person as mentor and work group, finance and development of skills.

Successful people always have time for someone with a PLAN!

2. GROWTH INDUSTRIES AND MARKET OPPORTUNITIES

Many opportunities exist in growth industries. The estimated potential businesses based on the processes, resources and information available in South Africa can be seen at <http://africa.smetoolkit.org/index.jsp?locale=1> and www.southafricaglobal.net. Click on business opportunities. The focus is on private sector supported businesses. As an individual, use the government and business programmes in synergy with the business opportunities. Choose your area of business and what you want to do in that area. Gain support from discussions with friends and family, and approach people already in the business. Find other people who want to be in business and support each other. Approach local resources for relationships, planning, experiences, funding, support and opportunity. You cannot fail if you take action and persist. Go to your nearest chamber of commerce and ask the business people to assist you. Make contact with successful people every week.

The guide suggests access to the web and a lot of research and reading. Use www.dictionary.com and www.wikipedia.org and other industry specialist websites to learn the English words and industry concepts. A lack of language and communication will keep you out of business, since you cannot grasp the concepts that people share freely! Use learning groups with access to working people and work friends to learn from. Ask local English-speaking people to join your group and learn with them. They will typically also have

relationships with more resources and can introduce the resources. Although many will invest time free of charge, you can obtain money from the savings or other resources (see section 4, sources of finance) to pay them for the valuable knowledge passed on to you. Such people often can become mentors or recommend mentors.

Choose your industry and get going. Start with what excites you right now and change as you get more information. The key is to get started. Look at the following industries:

- Construction SMMEs should thrive on the combination of local procurement encouragement (BEE scorecard points) and a high volume of business. Many new construction businesses are registered and more are registering. Find a registered business that you are not in competition with and let them advise you. Enter the industry by working with people in the industry. Simply type the words “construction SMME opportunities” into a search engine and start working through the options suitable to you. You will find many initiatives that look like <http://www.cidb.org.za/> in general and <http://sawic.co.za/> for woman. Use the groups and learn the language of the industry. Learn from people with the expertise required and gain access to the industry. Look at the typical business plan on www.southafricaglobal.net.
- Local or preferential procurement supports entry for new business in most established industries. Medical procurement is an example. Business and local governments support local procurement in many ways, including the BEE scorecard code 500 (See www.dti.gov.za). Look up the many websites where Nedlac, SACOB and the government support local procurement. The only missing ingredient is a competent person or group! You require business experience and competencies as explained below. Contact your local resources and chamber of commerce to get help. Type in “preferential procurement opportunities smme” in a search engine and find the opportunity and resources to use what suits you. Assistance is also available for supplier registration. It was turned into a business by people like www.emex.co.za.
- Mobilised local distribution can grow rapidly. The stationary business plan is an example and can be seen at www.southafricaglobal.net. Distribution where current businesses and their clients both save money in the supply channel. Once more, all that is missing is a responsible, competent person or group. Specialist merchandising or local distribution opportunities will grow with the population and the purchasing power of the community. Search the Web for SMME consumer goods.
- Hospitality industry for local people and for tourism. See also www.southafricaglobal.net.
- Guesthouses for South Africans travelling as well as tourists. Acquire competencies by being involved. See www.southafricaglobal.net.

- Local scorecard assessors and verifiers. Training is free for the right people. You could also consult and implement the business programmes as outlined here. See www.emex.co.za.
- Local skills assessors and verifiers. See www.skillsportal.co.za that made it a local business.
- Local service providers can be home based to drive the web-based processes for SETAs and UYF. See www.skillsportal.co.za and www.uyf.org.za.
- Information and Communication Technology (ICT) businesses as the people in households and communities gains access to the Web and computers. Currently approximately 2% of South Africans are connected to the Web. With growing numbers more jobs will be created that require competent people. Opportunities available are:
 - Business, career and print centres
 - Classical IT sales and support
 - Internet bandwidth distribution, sales and support
 - See www.southafricaglobal.net/bcvs/sample-business-plans.htm.
- Increase tourism buying of local family experiences in style of living, culture and music (http://en.wikipedia.org/wiki/Cultural_tourism). The growing trend in experimental tourism includes family experiences. There are many names in tourism such as experimental tourism, ecotourism, family to family tourism and many more. Use www.google.com to find tourism-related White Papers and look for one suitable to you and your family. Also search for “smme tourism” and see how much is available. Gain access to the Web and start marketing and growing the competencies to serve them.
- Call centres supporting the increased need for information with online convenience. It is a real growth industry. Access the industry by getting a job in this industry (more than 20 000 new jobs a year and replacement of current jobs at more than 50 000 a year). What is often ignored is the SMME potential for specialist call centres and small companies as part of business services outsourcing. Start with http://en.wikipedia.org/wiki/Call_centre to obtain the latest trends and information. The next website www.callcentres.co.za/ gives the start to local information and trends. The growth of call centres is confirmed by www.joburg.org.za/2004/sep/sep16_eall.sem, which gives the 2004 plans for growth. “Call centres are expected to become an R8,6 billion industry employing some 100 000 people by 2008, with the majority based in Gauteng, and the city of Johannesburg has been stated a sector support programme to boost the BPO within its borders”. You will find it possible to access existing call centres and learn from them to launch your own business.
- Businesses from projects to gain access to the workplace and earn money.

- Communication including language learning support
- Communication including knowledge of numbers as learning support
- New and improved communication assistants. Competencies required for success with career access internationally
- Web business to support the above communication
- See www.tefl.com and www.ets.org.
- Industries with potentially accelerated growth from the above-mentioned growth.
 - Basic manufacturing and consumer industries
 - Construction industry
 - Banking industry
 - Insurance industry
 - Consumer growth
 - Agricultural growth from growth in general competency levels
 - Also use www.google.com and type in the above words for a search.
- Government programmes to support people and industry. The following are some of the existing support programmes. Their service providers grow all the time and are listed on their websites.
 - National Empowerment Fund (NEF) www.nefcorp.co.za. They were recently in the press saying that quality and well researched business plans keep them from investing.
 - Umsobomvu Youth Fund (UYF) www.uyf.co.za has the same problem investing their funds – insufficient business plans and / or applicants with insufficient skills. Approach your local Umsobomvu office or Umsobomvu service provider. There are detailed instructions on the web and a call centre to assist you.
 - Small Enterprise Development Agency (SEDA) www.seda.org.za. They also assist in choosing an industry. Approach them in small groups so you can go home and discuss what you have learned.
 - Accelerated and Shared Growth Initiative of South Africa (ASGISA) www.info.gov.za/asgisa/. Become part of the initiative in any business to develop skills and business.
 - Joint Initiative Priority Skills Acquisition (JIPSA) www.info.gov.za/asgisa/. Join the initiative in any business to develop skills and business.
 - Business opportunities from the BEE scorecard as listed on www.dti.gov.za and implemented by www.emex.co.za. Come and make it your business and assist the businesses, empower them and become part of growth.

- Sectoral Education and Training Authority (SETAs). See www.labour.org.za, www.skillsportal.co.za and your relevant SETA. The information is continuously updated. It may be your business to assist with local assessment or training.
- National Youth Service Programs (NYSP) www.nysu.org.za. It creates a work and service awareness. Support the programme locally and get involved while you meet leaders in municipal, civil and business life.

The gaps in market access. Due to a lack of exposure to the knowledge, applied creativity, knowledge and experience of the environment and industry and identification of opportunities, experience is restraining people in the family. Furthermore, people do not have, according to their belief system, the relationships, competencies and organising skills to see and utilise opportunities.

3. BUILDING RELATIONSHIPS

One of the best ways to learn is to learn from working, competent people in existing businesses. Enhance the learning with projects in small groups. In groups you can access more working people utilising group learning. Relationships are built with working people in businesses. The processes grow to where the learner makes mentoring a natural part of the process. The learner obtains the resources from various programmes to engage working people, or anyone with experience, as mentor. Many families, people and societies have been doing it for ages. Those who ask, listen and use the information wisely, thrive with less effort. Most of those who did not ask and listen tend to work much harder for success as they learn from their own mistakes.

You can identify other people that you can empower with your BEE scorecard points with more business and access to business for them through black economic empowerment and access to business for you. Empowerment grows businesses for the future. Good business value is exchanged as all grows the economy together.

Another way is to start by working to gain knowledge and experience to get you climbing the first steps of one of your flights of stairs. Often you are paid in experience only until you acquire valuable competencies. Work with local organised groups in municipal organisations and civil structures. Identify key people and work with them. Observe and do as they do. Contribute a lot to them. Read about people who are doing it. Talk to them and exchange values with them. Apply your initiative and learning spirit by not being afraid to ask, and use the feedback that you can get to improve your performance and develop your competencies.

The knowledge can be transferred using a common language and shared concepts. Developing respect and a common language is a big challenge and requires persistence. Persistence only comes from clear value that is exchanged.

Use the power of discussion and peer groups and local and Web-based mentors to develop competencies, relationships and access to business. Include the selected people in your local municipal, civil and business structures. Use the following websites to get you started www.managementhelp.org/guiding/mentrng/mentrng.htm and www.ebio.co.za/peergroup-projects. There are many resources once you get started and have access to the web **and** people in local businesses **near you**. Identify and engage local expertise to make the knowledge come alive with experienced people in business, civil and municipal activities. The expertise is best accessed in groups at a lower cost per person and a higher learning experience by taking the processes home with you. The typical rates for experts can range from R2 000 to R8 000 per day. If there are 40 people in a group, the cost could be as low as R60 per person per day. You also get access to the person in the community and support from the chamber of commerce. Cross outcomes include life skills, communication, initiative, action and business competencies.

Ownership is with the individuals who can pay for mentoring. There is also learnership money from service providers that can pay for more access and mentoring. Pay attention to access to expertise, research and services with experts. This process forms the basis of entrepreneurship and access to career competencies.

Entrepreneurs always approach existing sources and learn with them for mutual benefit.

The wise learn from others. The clever learn from own actions. Fools never learn!
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4. SOURCES OF FINANCE

Initial finance for startup projects nearly always come from own and family sources – money used wisely and / or money saved. Everyone in South Africa can use their assets one way or another. Know and use your existing assets well.

You can start by spending your money differently. Read the financial diaries (www.financialdiaries.com) or get banking and insurance professionals to work with and show you the financial diaries. They can explain and teach. Organise in groups to make it worth while for the professionals.

Use your buying power or potential buying power in groups to access working friends and learn from them. You can get going without additional cost to you or your family. Become useful by offering to organise and mobilise for working sales people in banking, insurance, cellular phones, fashion and home appliances and gain from them knowledge and experience. You save the people in the business a lot of effort and money. Now they could even pay you commission for your effort to reach clients easier.

The saving in money spent (see www.financialdiaries.com) and purchases mobilised are a serious source of obtaining money. Sowetans spend more than R60 million per day outside SOWETO. They travel to do so. It is typical of many communities. For South Africa, look at the following:

- A saving of R300 per household can be achieved with access to the Internet. Assume 10% of the 12 000 000 South African households participate, then the potential saving becomes (1 200 000 X R300) R 360 000 000 a month (every month!). The banks and shops will earn more money, since the cost of doing business will decrease and the number of clients will increase.
- Everyone wants a part of this business. Spending the existing money differently can solve many problems. Enough money for access to resources and growth of competencies exists. All that is required is a catalytic programme with initial funds to get it going.

Formal finance: Many new businesses should and can be started and nurtured through access to finance in groups consisting of experts as mentioned above. The sources of finance clearly indicate that billions of rand are available. These institutions are just waiting for competent people to take action and present potentially profitable and workable projects. Mobilise and access the opportunities. All the programmes help only those who help themselves. You select yourself by taking action and by persevering. You can reach success, success cannot reach you. Billions of rand of finance are available. See www.southafricaglobal.net.

Gain access to work, projects and business with existing businesses and then go on your own. Here are some sources of finance to assist you in the process.

- Gain access to local SMME support and let it work for you. See www.seda.org.za. Access the web, search and find local businesses and programmes.
- Make contact with the local Community Development Worker (CDW) in your ward or town. This person reports to the MEC for local government, although multiple

departments are involved. Your local CDW will assist you in using the government and business programmes. Simply type CDW into www.google.com (South African search) and learn to work with CDWs. The aim is to have a CDW in all 3600 wards in South Africa by 2007. See www.idasa.org.za and click on publications then newsletter no 9 (www.idasa.org.za/index.asp?page=output_details.asp%3FRID%3D980%26oplang%3Den%26Pub%3DY%26OTID%3D5).

- Get to know all about the BEE Scorecard by reading and using the IDC (www.dti.gov.za) and other websites or local information points. Read on www.emex.co.za, www.beematrix.co.za and www.empowerdex.co.za for more explanations regarding BEE Scorecard points. You can empower existing businesses for the future with your points.
 - BEE scorecard code 700: Corporate Social Investment (CSI) offers 10 BEE scorecard points.
 - BEE scorecard code 600: Enterprise development offers 10 BEE scorecard points.
 - BEE scorecard code 500: Preferential procurement offers 20 BEE scorecard points.
 - Enterprise (code 600) and CSI (code 700) projects can attract investment from existing businesses of more than R6 billion (2% of R300 000 000 000 company profits in SA).
- Apply for bursaries and learnerships once your competencies are on par with the requirements of the bursaries and learnerships. See www.labour.org.za, www.skillsportal.co.za and your relevant SETA. Use www.google.com for much more information.

Business finance: Finance and support (mentoring) have always been available to prepared people with projects to grow and unlock people's potential, just as venture capital is available for projects and companies to grow and unlock wealth.

Gain access to work by going to work with the people that you empower. You have sufficient examples of websites and support organisations to get you started. Choose one, mobilise and bridge the gap to access them. People at these institutions are available and want to help. They can only be successful when they help you. Help them to help you! Use the example sites to get going and then search for businesses close to you. Some prominent websites include:

- Department of Trade and Industry (DTI) programmes in many areas. See www.dti.gov.za. The programmes are described on the Web and people in your community are being paid to help you.

- UYF (www.uyf.org.za) and NEF (www.nefcorp.co.za) have good processes with lots of money and are building an infrastructure and great expectations and awareness.
- Local programmes were created to fund businesses. Start with www.geda.co.za, www.capegateway.gov.za and <http://www.gpg.gov.za/>. Follow the links and support on the websites.
- Look at SEDA for SMME support and access to money from DTI and others. www.seda.org.za and www.dti.gov.za
- Projects that access www.treasury.gov.za and www.dcis.gov.za. The donors behind DCIS offer more than R5 billion annually in grants for viable projects with organised, competent people.
- Department of Labour www.labour.gov.za with support in new venture creation and various learnerships.
- Local Integrated Development Plans (IDPs) give easier access to local people for sustainable businesses. Use www.google.com and type your municipality name and integrated development plan or contact your local municipality.
- Banks and private investors for projects. Applications and the financial controls can be accessed locally and on the Internet. Learn the gaps and get their guidance to bridge the gaps. They know what works and what not.
- The tourism funding handbook can be found in large cities and provinces. Use www.google.com and type in “tourism funding handbook” (South African search) and get access to the information.
- The South African Micro Finance Apex Fund (samaf) supply wholesale funds to selected expert partners in local communities (www.thedti.gov.za/samaf/samaf.htm). People can make contact in communities and get access to existing providers of micro finance and support.
 - It can be like grameen (bank of the villages in Bangladesh) www.grameen-info.org en <http://en.wikipedia.org/wiki/Grameen>.
 - Easy references to help you gain insight into micro finance and lessons of past successes. See www.finmark.org.za, www.sef.co.za, and www.mfrc.co.za.
 - Observe the business opportunity to bring these successful programmes to your own community.

5. SOURCES TO ACQUIRE SKILLS

The people in your local community have all the resources you require to learn competencies and to gain access to resources and opportunities. Organise in small groups and get access to people with the experience, resources and opportunities. The Internet is a great resource that can be used to develop universal competencies. Access a search engine (www.google.com) and use words such as competencies, skills, training, entrepreneurship and business. You will be amazed at all the free resources available on the Web.

The following five skills are regarded as the universal skills required in businesses and the workplace. See www.ebio.co.za/site-map.htm and click on competencies.

Use www.dictionary.com and www.wikipedia.org and other sites to learn the English words and concepts in your learning groups. Ask local English-speaking people to join your groups and learn with them. They will typically also have relationships with more resources and can introduce even more resources. Although many people will make free time available, you can get money from savings or other resources to pay them for the valuable knowledge passed on to you. Such resources can become mentors.

- Communication in business requires **reading, listening, typing and speaking with comprehension skills**. Make sure your reading speed is over 200 to 300 words per minute with 85% understanding. If your reading speed is over 300 words per minute, use the skill to help others and earn money by helping them improve their reading speed. Practise with www.readingsoft.com and www.fonetiks.org. People who would like to attain a higher level of English can go ahead with Test English Foreign Language www.ets.org from local institutions like Unisa, Wits and the NWU Potchefstroom Campus. Organise a group, use the savings above, and get your current ability and functionality tested in one of the major cities in South Africa for less than R150 per person (www.tjhorne.co.za). To know is power and it enables you to plan your progress. Get local people to support your programme.
- Communication includes the use and understanding of **numbers** in everyday life. International people are helping people across the world to become more literate. Such programmes include understanding the numbers in the news (www.notrain-nogain.org), learning everyday numbers and spreadsheets (www.jegsworks.org) and having fun with numbers (www.kidsites.com/sites-edu/math.htm). Most of us can benefit from these websites. Once you have learned you can turn the processes into a business by assisting others. You can take it home and teach your family free of charge.

- Develop your **life skills** by using the processes. You develop through experiences from other people and by gaining access to resources and opportunities, form groups, communicate, participate, know about programmes, places and names. Access www.ebio.co.za/site-map.htm.
- Become aware of **business and career competencies**. Plan, keep records, engage and talk to people from banks, insurance and Chambers of Commerce. See www.ebio.co.za/site-map.htm.
- Utilise and develop **Information and Communication Technology (ICT)** skills. Use the Internet, computers and the free knowledge and support. Websites that can promote the learning processes are www.gcflearnfree.org and www.jegsworks.com. The outcomes could lead to an International Computer Driving License (ICDL) certificate. See www.icdl.co.za for the complete story.
- Gain access to under-utilised expert people in your community by **taking ownership** and first building relationships with them. Join your local Chamber of Commerce and use their services. Members of the Afrikaanse Handelsinstituut www.ahi.co.za and National African Federated Chamber of Commerce and Industry www.nafcoc.org.za can assist you in this regard. Take personal responsibility to regularly gain access to the knowledge and skills of available people. These people can now also get paid for their services by the above programmes.
- **Home support** for the learning process is essential. Inform your household and family to gain support during the tough times while building your business. Successful people thrive better over the long-term when their families are supporting them.
- You experience move from desire to action while you implement your thinking and planning. Keep it going and ensure sustainability of your **lifelong development plan**.

With the above experiences you can now accelerate (next flight of stairs) with ongoing support and advanced resources in the same way that you gained access to the skills above. Use the skills portal (www.skillsportal.co.za) as a summary of many training resources. Search the web for much more.

Many businesses support services exist for people with skills who know how to access them. Most local areas have programmes like Red Door on http://www.capegateway.gov.za/eng/your_gov/13464 in the Western Cape, supporting small business. Resources and successes are in newspapers like <http://www.businessowner.co.za/>, www.news24.com/Rapport/Sake-Rapport/Home/ and www.btimes.co.za. Get the papers and read them. Attend the workshops and become part of the business fraternity.

Local resources for the youth (up to 35 years of age) that would like to start a business are on www.uyf.org and www.seda.org.za. Many international business growth opportunities are supported by resources of which www.sba.gov and www.smetoolkit.org are examples. Search for one that is suitable for your business and use it. Support processes in careers and business are abundant. Use local and international resources to have the best chance for success. You could even earn money by assisting others through the same processes that you have learned.

Use the government programmes and support from the local Community Development Worker (CDW). Find the CDW in your election ward. Eighteen hundred have already been trained. The local MEC for local government is in charge of the CDW. Find and ask the person! Finding and talking to the person is good exercise for your business skills.

Many web-based free resources are available once you know about them, have access to them and have projects to utilise them. Use www.dictionary.com and www.wikipedia.org and other sites to learn the English words and concepts in your learning groups. Websites such as www.entrepreneur.com provide valuable information and even offer free assistance and mentoring. Gain access to business resources in prepared groups with local expertise. See <http://africa.smetoolkit.org/index.jsp?locale=1>.

Formal education is a natural next step with the new competencies and sources of income to pay for tuition. Look at the outcomes in the National Qualification Framework (NQF) on www.saqa.org.za. There is also a lot of information available on Universities, Colleges and other institutions.

Lessons from successful people:

- Successful people ask why and then **take action** as opposed to the unsuccessful people who ask who and why and argue.
- Successful people move on when they are not sure how to do something, learn from it and then do it again. They realise they can and will **keep on learning this way for life**. The rest waits for someone to do something for them and then they blame others or the system, and just waste time and resources.

Challenge yourself to leave a legacy. Your own, unique legacy!

Follow the processes and choose the type of work that you enjoy and the industry where you can best practice it right now. During your work life you will probably change careers and industries a few times as you grow and your interests change. You implement work competency acquisition and get working, growing businesses and having fun. There is no reason why everybody could not become productively involve and earn a living. Decide to use your time differently and make money the legal way.

A process with detailed steps that can be repeated by everyone in the access to work and business growth projects is available on www.ahi.co.za and www.ebio.co.za

**Your aim is to build relationships with working people,
access resources and know about opportunities.**

**Successful people will always have time for someone with a plan!
Follow the work access plan to get to careers and an own business.**

**The outcome is ownership of your future and awareness of opportunities,
resources and the required competencies to be part of work
and business in a growth industry of your choice
doing more of what you enjoy doing.**

GOOD LUCK, THERE ARE NO SHORTCUTS!