

**COMPLIANCE PROMOTES SUSTAINABLE BUSINESSES
SMME WORKSHOP**

**“CORPORATE GOVERNANCE: A PATH TO SUSTAINABLE
BUSINESS”**

**The value of IP
and
unlocking the collective benefits of compliance**

Presented as part of the WORLD IP DAY 2016

At: Sci-Bono in Newtown, Johannesburg

Date: 25th April 2016

Presented by: Graeme Gilfillan

Nisa Global Entertainment (PTY) Ltd

Greetings

Thank you for CIPC and the DTI for making today possible.

If you are here today, likely you are an SMME in South Africa, and if so, it is likely you employ or are in a company that employs 200 people or less – Greetings to you all

You are the majority of corporate South Africa

Likely there are people here today from Government, law, academia and others that may not qualify as SMME's – greetings to you all – you will please excuse me if I cover ground you may be well familiar with as I try and unpack the topic to the SMME's here in Gauteng.

Before heading far into the topic

It is important to address the meaning and context of the following:

- SMME
- Corporate Governance
- A Path To Sustainable Business
- IP
- Value

So you are an SMME meaning you are a small, medium and micro enterprise

This has changed



Source
Gauteng SMME Policy Framework (2009-2014)

Table 1: National Small Business Act Definitions

Category of SMME	Description
Micro enterprises	Between one to five employees, usually the owner and family. Informal - no license, formal business premises, labour legislation Turnover below the VAT registration level of R300 000 per year. Basic business skills and training Potential to make the transition to a viable formal small business.
Very small enterprise	Part of the formal economy, use technology Less than 10 paid employees Include self-employed artisans (electricians, plumbers) and professionals.
Small enterprise	Less than 100 employees More established than very small enterprises, formal and registered, fixed business premises. Owner managed, but more complex management structure
Medium enterprise	Up to 200 employees Still mainly owner managed, but decentralised management structure with division of labour Operates from fixed premises with all formal requirements.

Thank you
Economic Development Dept – Gauteng Govt

Source: National Small Business Act (1996)

A deeper look into what constitutes an SMME in South Africa generally and in Gauteng specifically

Table 2 Further breakdown of SMME characteristics

Informal street vendors, hawkers etc. (64%)	Unregistered individuals (18%)	Registered Business (17%)
673 576	195 250	184 992
<ul style="list-style-type: none"> • Survivalist – street market, stall market • Predominantly involved in the sale of goods • Operate in the informal sector of the economy • Won't employ others in the running of their business • Income generation below the poverty line – average of R1 500 per month • No training, high school education • Approximately half have access to a bank account 	<ul style="list-style-type: none"> • Many involved in sale of goods however activity seen in other sectors such as services or landlords • Not inclined to employ others • More inclined to run business from home • Never registered the business • For 30% income derived from business is not sole sources of income • Average monthly turnover R2 600 • 55% banked 	<ul style="list-style-type: none"> • Part of the formal economy • Registration of business a sole proprietor or a close corporation • 90% banked • Higher predominance of White and Indian business owners • More likely to be professionals • Skills learnt from post matric education or training programmes • Employ approximately 5 other people in the business • R21 500 average turnover of business

Source
Gauteng SMME Policy Framework (2009-2014)

Thank you
Economic Development Dept – Gauteng Govt

So you are an SMME

Candidly put:

You are a company, a corporation and you by becoming one you entered into contract with the State with a host of rules to comply with.....or else!.....there is little sympathy for failure

You are also brave, courageous and smart...some might call you crazy....whether you are the entrepreneur(s) who started the business....or even those employed....Joh!! – better believe it

Why?

The talk is easy....as words often are, however putting your idea into practice, maintaining and sustaining it.....making it so to speak so that employees, suppliers and taxes can be paid, and the children of all those employed can go to school....is a daunting task full of risk where reward is fleeting.

You also might be one who has woken to one reality in a digital and internet world of 2016, that being that if you don't create your own job, its likely you may never have one! This is certainly something that South African's, of all ages who are employed should keep uppermost in mind.

This is what most of Africa understands, which South Africa was forced to understand once and which is now resurging thanks to the interest the rest of Africa has taken in South Africa.

Hence the option is always open to any person to corporatize, to transfer the income arising from their skill to equity owned by their skill.

So you are an SMME – it is so difficult and challenging

For those who make the decisions for any SMME, the following can make life challenging beyond:

- Managing people.....the biggest of them all
- Managing cashflow
- What to do when you are not there
- Playing by the rules - The regulatory and governance environment.....
- Staying in business
- Competition



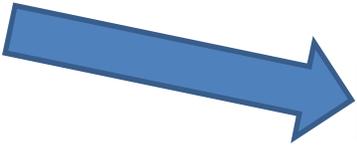
**This is the main issue
that will be addressed
here today**

The Challenges - More formally as per the Gauteng SMME Policy Framework (2009-2014)

The SMME Policy Framework is proposing a six pillar framework in order to address challenges faced by SMMEs, these are:

- Non-financial entrepreneurial support initiatives with a particular focus on entrepreneurial training;
- Financial entrepreneurial support initiatives;
- Capacity building initiatives;
- **Regulatory reform and supporting the informal economy SMME sub-sector;**
- Research on specific sectors and the role of SMMEs in building partnerships;
- Employment retention and linking with the National Training Layoff Scheme.

**It is the
Regulatory
environment
that is key
today**



CORPORATE GOVERNANCE

It is important to visit the over arching title under which this presentation today is made.

What does “CORPORATE GOVERNANCE” mean?

“Corporate governance refers to the structures and processes for the direction and control of companies. Corporate governance concerns the relationships among the management, board of directors, controlling shareholders, minority shareholders and other stakeholders. Good corporate governance contributes to sustainable economic development by enhancing the performance of companies and increasing their access to outside capital”.^[1]

This definition focuses on three key elements:

- **Direction refers to all the decisions** that relate to setting the overall strategic direction of the company such as: (i) long-term strategic decisions; (ii) large-scale investment decisions; (iii) mergers and acquisitions; and (iv) succession planning and appointment of key senior managers, such as the CEO of the company.
- **Control refers to all the actions necessary** to oversee the management’s performance and follow up on the implementation of the strategic decisions set above.
- **Relationship among the main governing bodies of the firm** refers to the interactions among the shareholders, the directors of the board, and the managers. An important element of any good corporate governance structure is the clear definition of the role, duties, rights, and expectations of each of these governing bodies.

<http://ifcln1.ifc.org/ifcext/corporategovernance.nsf/Content/WhyCG>

A PATH TO SUSTAINABLE BUSINESS

Business sustainability is often defined as managing the triple bottom line - a process by which companies manage their financial, social and environmental risks, obligations and opportunities. **These three impacts are sometimes referred to as profits, people and planet.** However, this approach relies on an accounting based perspective and does not fully capture the time element that is inherent within business sustainability. A more robust definition is that business sustainability represents resiliency over time – **businesses that can survive shocks because they are intimately connected to healthy economic, social and environmental systems.** These businesses create economic value and contribute to healthy ecosystems and strong communities. **Business sustainability requires firms to adhere to the principles of sustainable development.** According to the World Council for Economic Development (WCED), sustainable development is development that “meets the needs of the present without compromising the ability of future generations to meet their own needs.” So, for industrial development to be sustainable, it must address important issues at the macro level, such as: economic efficiency (innovation, prosperity, productivity), social equity (poverty, community, health and wellness, human rights) and environmental accountability (climate change, land use, biodiversity).

There are a number of **best practices that foster business sustainability**, and help organisations move along the path from laggards to leaders. These practices include:

- Stakeholder engagement:
- Environmental management systems;
- **Reporting and disclosure: Measurement and control are at the heart of instituting sustainable practices. Not only can organisations collect and collate the information, they can also be entirely transparent with outsiders. The Global Reporting Initiative is one of many examples of well-recognised reporting standards;**
- Life cycle analysis:.*

* <http://lexicon.ft.com/Term?term=business-sustainability>

In lay terms.....its a way...a culture

- Of being honest and truthful
- Of being disciplined and fair

.....to/with yourself, your partners, your staff, your customers, your suppliers and most important of all to the Government

In a nutshell compliance means

“know the rules.....play by the rules”

....and

“treat as you wish to be treated”

Why?

- Your business will have a much better chance to maintain and sustain.....to survive and thrive
- Your kids will go to school and you will have something left over (after paying the bills)..... A better life

What happens if you ignore a path of corporate governance?

- Problems, problems.....and more problems
- Losing money.....problems cost money...don't make money
- Lose the business and lose your job
- Owe lots of people lots of money
- Go to jail
- Street justice.....

So now finally we can address “IP”

What is “IP”? Two sides of a coin one might say

The Intellectual.....the creation...the mind

And

The Property.....the economics...the money

Informally...IP is defined as:

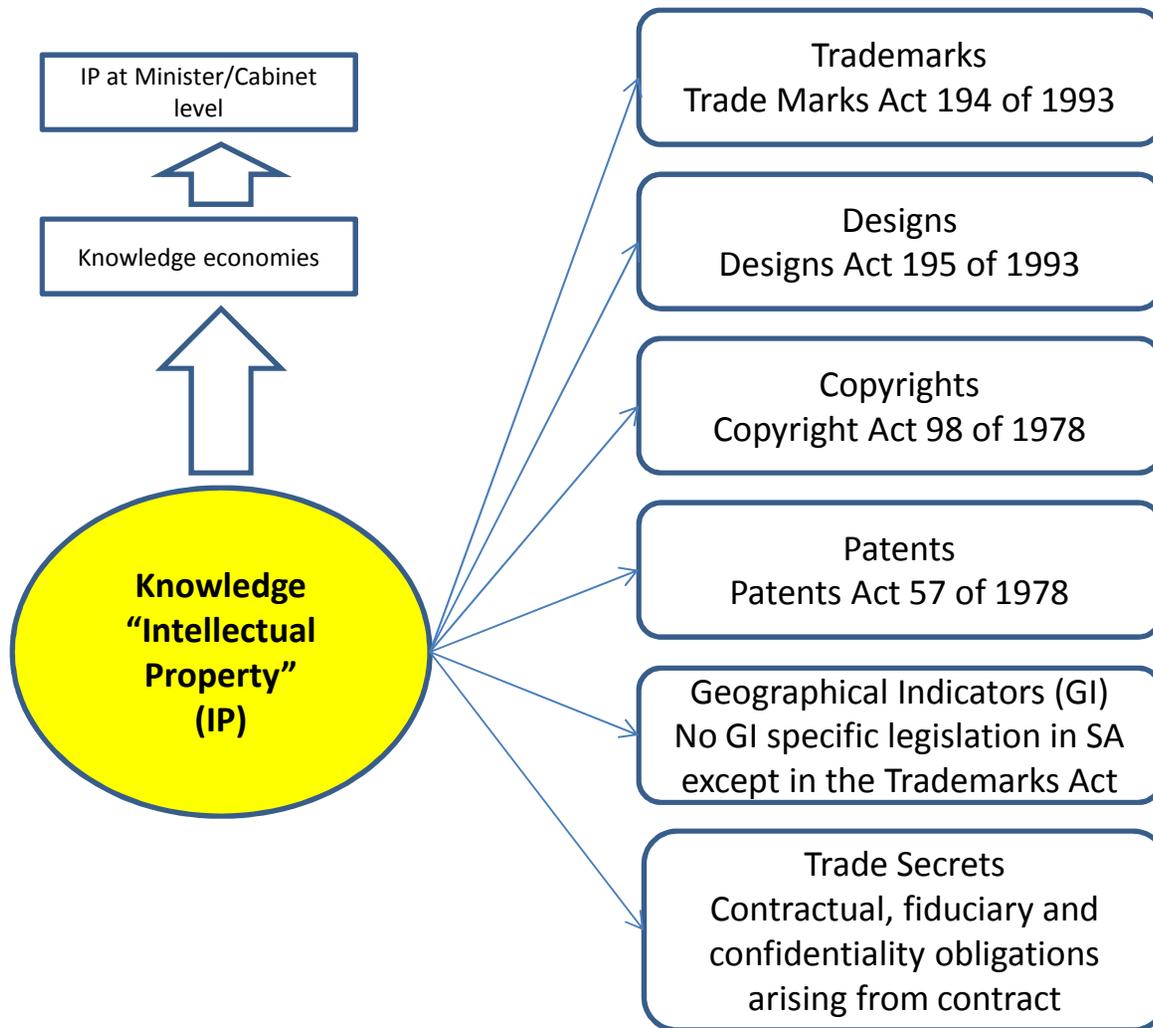
The vehicle of ownership, exploitation and safeguarding of knowledge

Intellectual Property (IP) is a term that describes the application of the mind to develop something new or original. IP can exist in various forms; a new invention, brand, design or artistic creation. There are various types of IP available. IP is an important asset in today's knowledge economy and should be strategically managed. Some IP rights require a formal process of application, examination and registration.*

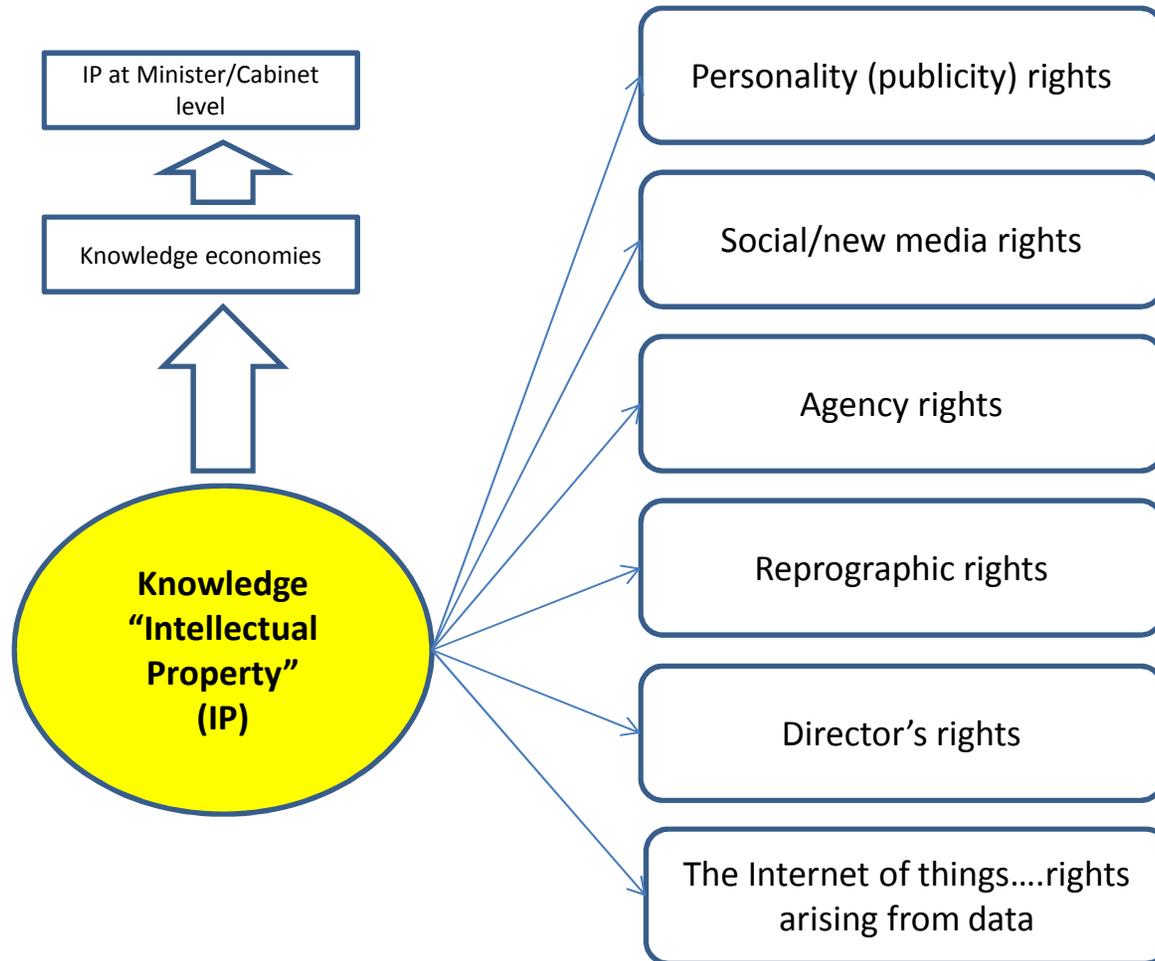
Registered intellectual property (IP) rights serve as an incentive to reward innovation by providing IP creators and owners with the time and opportunity to exploit their creation. However, IP rights exist in many forms and in some cases they don't need to be registered in order to be of value (literary works, music, etc.). Each type of IP provides different competitive advantages for its owners and new commercialisation opportunities for organisations. IP has many of the same ownership rights as physical property*

* - <http://www.cipc.co.za/index.php/trade-marks-patents-designs-copyright/what-ip/>

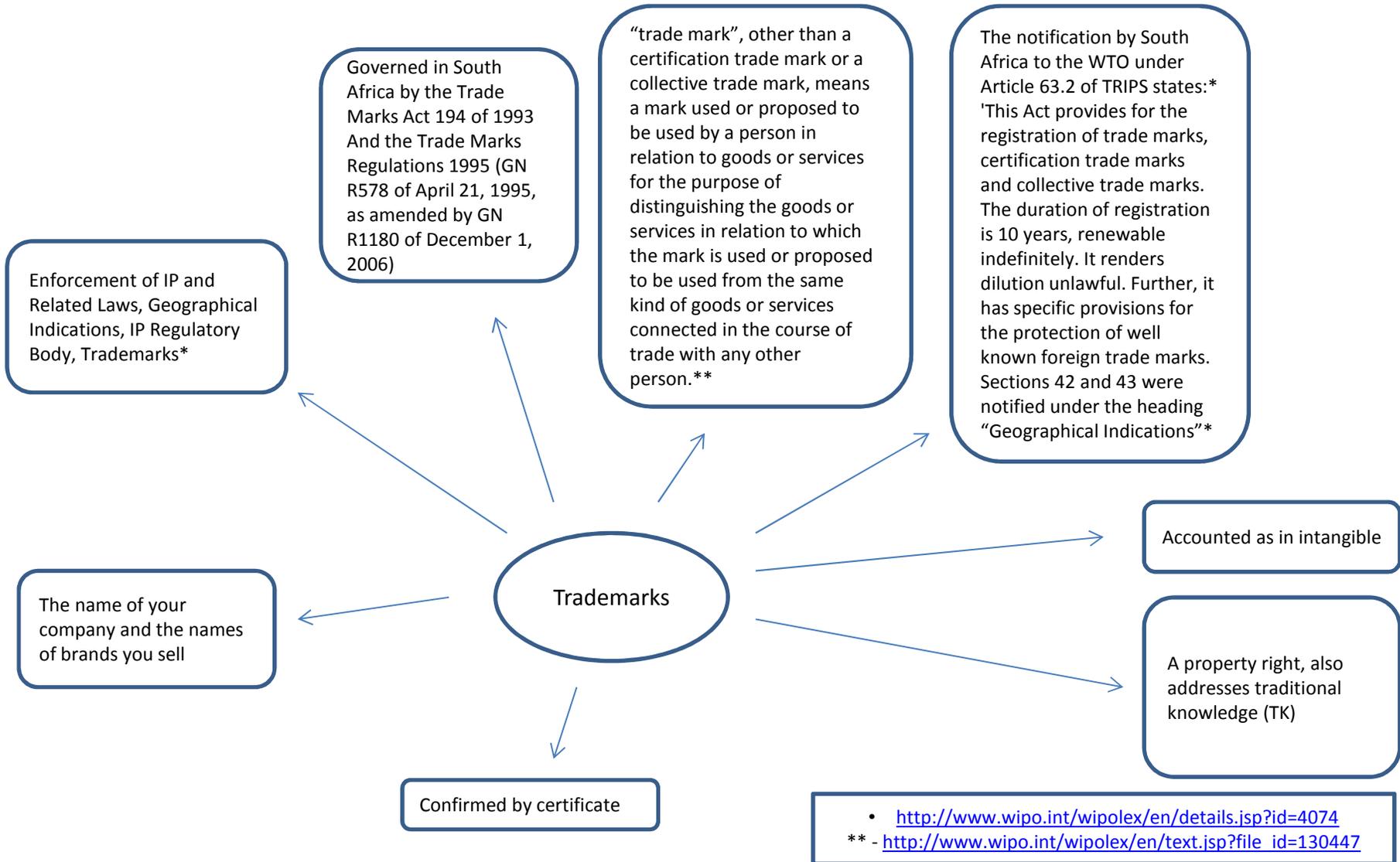
Formally....IP is a compilation of:



Which also includes :



Trademarks



Trademarks - examples

- (Brand) Name
- Logo
- Slogan
- Shape

<https://www.google.co.za/search?q=pictures+of+CDs&espv=2&biw=1600&bih=795&tbn=isch&tbo=u&source=univ&sa=X&ved=0ahUKEwiq-s-cqqfMAhWlJsAKHQIbCZYQ7AkLg#tbn=isch&q=images+of+a+South+African+trademark>



CIPC BSA
Intellectual Property
Compliance Campaign

Trademarks courtesy of the sponsors of this workshop.
Image courtesy of free image on the internet

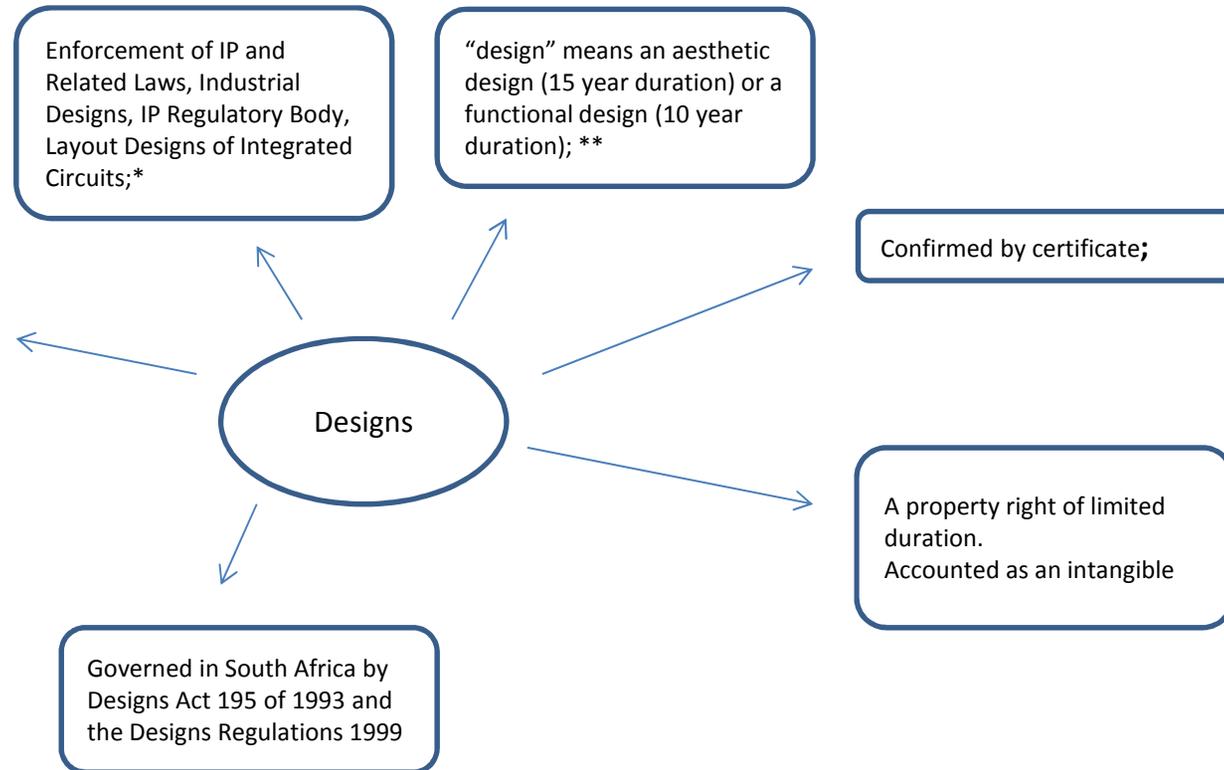
A design will not be registered in respect of:

Any article not intended to be multiplied by an industrial process.

Design features of articles which are in the nature of spare parts for machinery, vehicles or equipment. There is unfortunately no definition in the Designs Act of what constitutes a "spare part", nor have our Courts had an opportunity to rule on the matter. One possible interpretation is that a spare part is a wear part, i.e. one that would be expected to require regular replacement during the lifetime of a machine or piece of equipment, such as a spark plug in the case of an engine. A stricter interpretation is that any replaceable part of a machine or piece of equipment would constitute a spare part, for example, the cylinder head of an engine. (It must be noted that this exclusion does not in any way alter the availability of valid aesthetic design protection for appropriate features of component parts so long as the aesthetic features are sufficiently present and claimed).

Features necessitated solely by function (aesthetic designs only)
Method or principle of construction (aesthetic designs only) ***

Designs

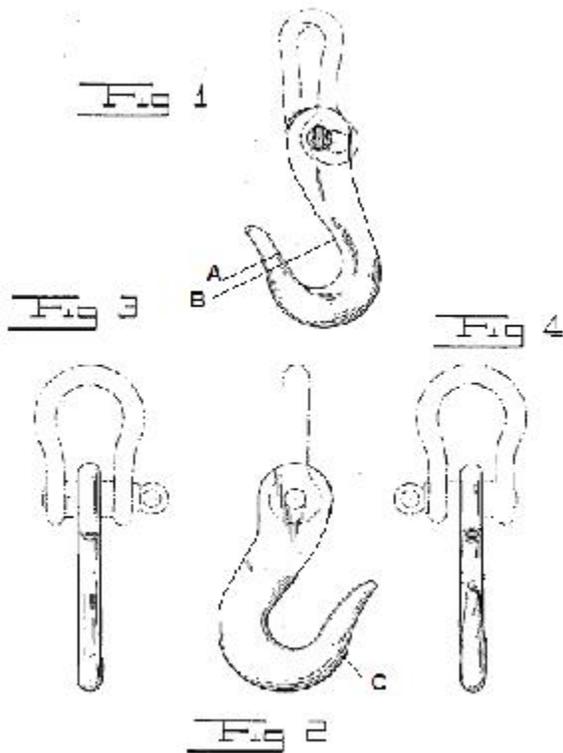


* - <http://www.wipo.int/wipolex/en/details.jsp?id=13086>
** - http://www.wipo.int/wipolex/en/text.jsp?file_id=293352
*** - <http://www.spoor.com/en/africa-ip-expertise/south-africa/registered-designs/>

Designs - more

- A good guide as to more on designs can be found at <http://www.design.sabs.co.za/design-education/design-registration>
- To register a design it must have features which are either
- **Aesthetic**
 - means any design applied to any article, whether for the pattern or the shape or the configuration or the ornamentation thereof, or for any two or more of those purposes, and by whatever means it is applied, having features which appeal to and are judged solely by the eye, irrespective of the aesthetic quality thereof; or
- **Functional**
 - means any design applied to any article, whether for the pattern or the shape or the configuration thereof, or for any two or more of those purposes, and by whatever means it is applied, having features which are necessitated by the function which the article to which the design is applied, is to perform, and includes an integrated circuit topography, a mask work and a series of mask works;

Designs - example



<http://www.ideanav.co.za/designs/>



Images

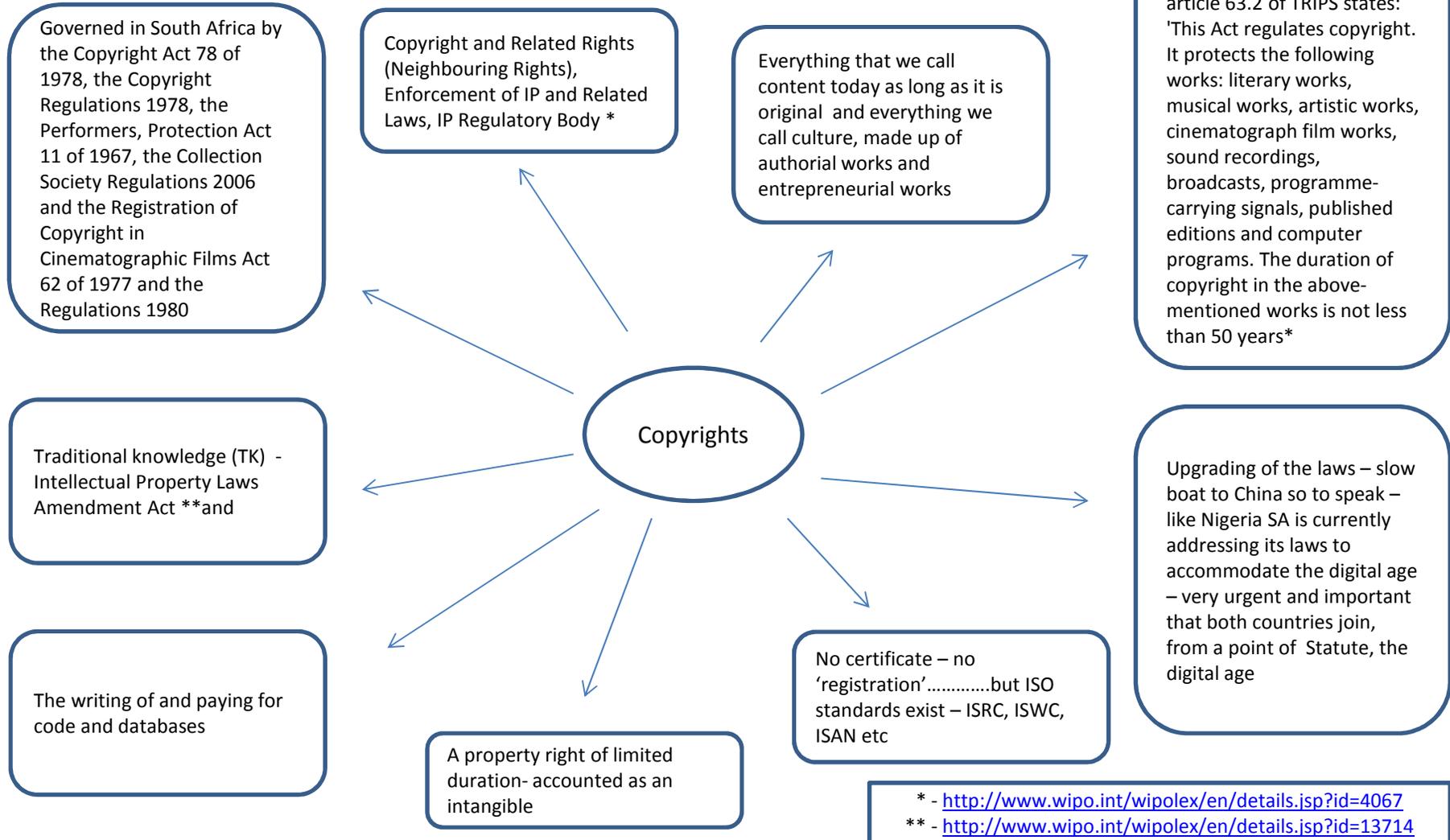
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Images

<https://www.google.co.za/search?q=pictures+of+CDs&espv=2&biw=1600&bih=795&tbm=isch&tbo=u&source=univ&sa=X&ved=0ahUKEw-cqqfMAhWLJsAKHQIbCZYQ7AkILg#tbm=isch&q=images+of+a+registered+South+African+design+certificate>

Copyrights



Copyrights - examples



Literary works - words



Sound recordings -CDs



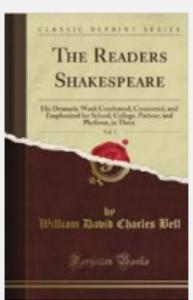
Musical works - music

Cinematographic films – DVDs, TV



Artistic works – photos, art, sculpture etc

Broadcasts – the news



Dramatic works – musicals, plays, opera

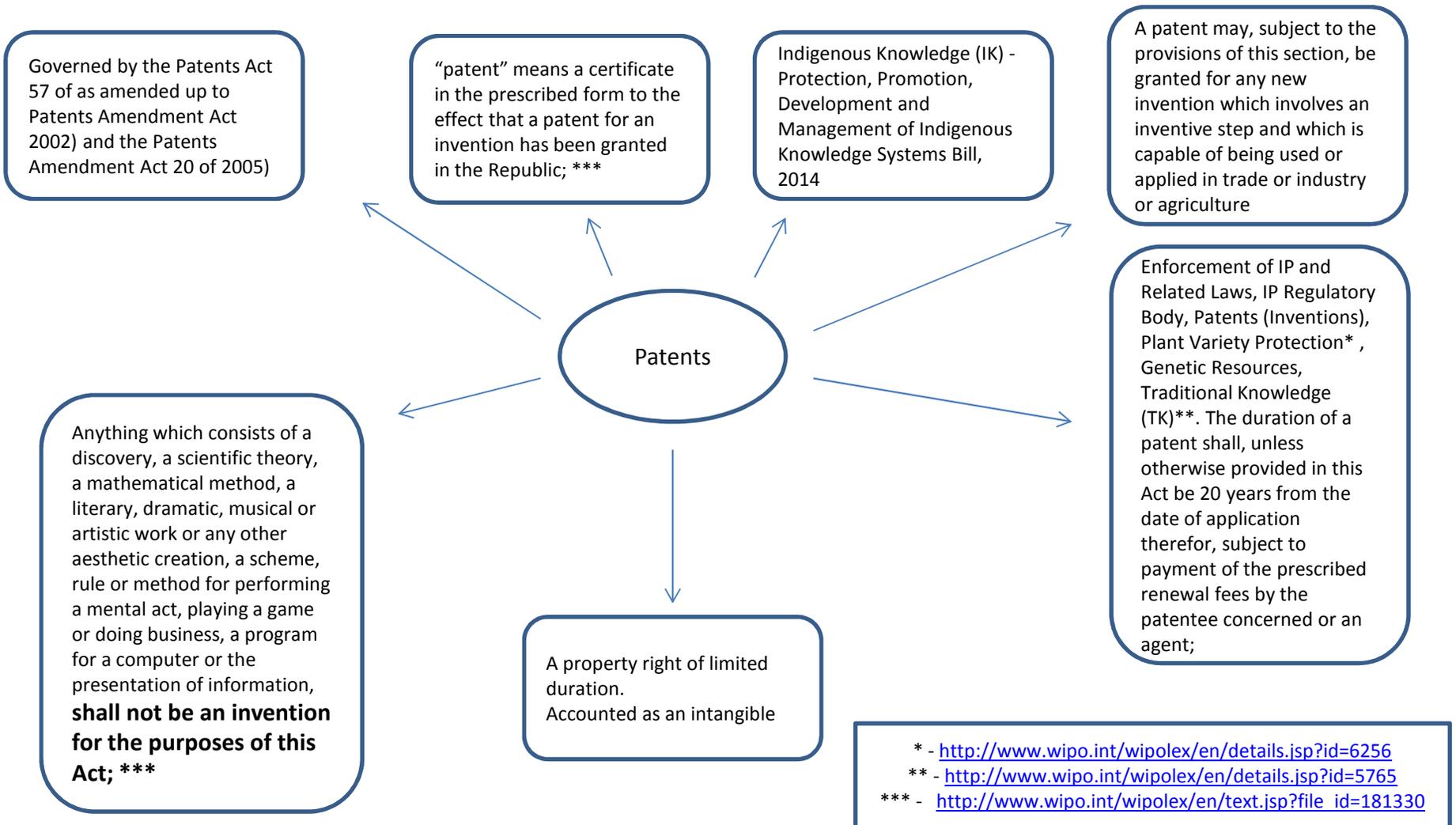
Computer programs – the code

```
function check(n)
  // check if the number n is a prime
  var factor // if the checked number is not a prime, this is its first factor
  var ok
  factor = n
  // try to divide the checked number by all numbers till the square root
  for (o=2; o <= Math.sqrt(n); o++)
    if (ok == 0) // is n divisible by o?
      factor = o // break
  return (factor);
} // end of check function

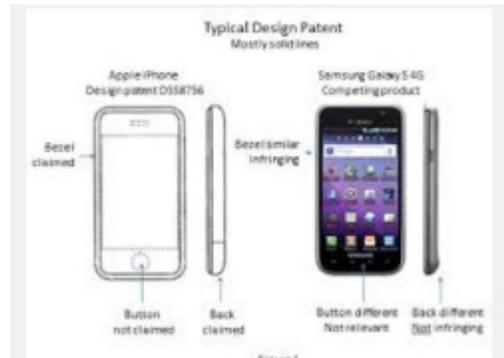
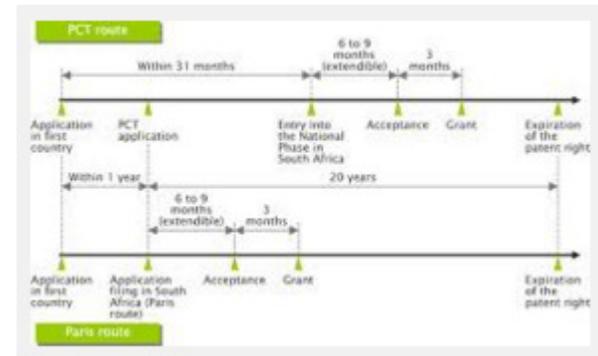
function communicate()
  // communicate with the user
  var i; // i is the checked number
  var factor // if the checked number is not a prime, this is its first factor
  i = document.getElementById("number").value // get the checked number
  // is it a valid input?
  if (isNaN(i) || i <= 0) { Math.floor(i) = 0 }
  select ("The checked object should be a whole positive number");
  also
  factor = check (i);
  if (factor == 1)
    select ("n is a prime");
  else
    select ("n is not a prime, " + i + " = " + "n" + " = " + factor + "*" + i / factor);
} // end of communicate function
```

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Patents



Patents



All images
https://www.google.co.za/search?q=pictures+of+CD+s&espv=2&biw=1600&bih=795&tbm=isch&tbo=u&source=univ&sa=X&ved=0ahUKEwiq-s-cqqfMAhWLJsAKHQ!bCZYQ7AkILg#tbm=isch&q=images+of+a+patent&imgrc=_

Geographical Indicators

As a member of TRIPS, South Africa must accordingly protect the use of GIs under law. No GI-specific statutory protection exists in South Africa; rather, such protection is found in a variety of statutes, each of which deals with related legal matter. In addition, the common law can be used to address conduct that would constitute unlawful competition. A distinction must be drawn between protection that involves the conferring of rights and protection that forbids certain forms of conduct***

A property right, accounted as an intangible and renewable indefinitely

Sections 42 and 43 of the Trade Marks Act 194 of 1993 provides for the protection of registered certification trade marks and collective trade marks respectively. Geographical indications may be registered in the form of collective trade marks or in the form of certification trade marks and thus be protected in South Africa. This Act is in the process of amendment in order to ensure compliance with provisions of the TRIPS Agreement and Article 6ter of the Paris Convention*

Geographical Indicators

43. Collective trade marks

- (1) A mark capable of distinguishing, in the course of trade, goods or services of persons who are members of any association from goods or services of persons who are not members thereof, shall, on application in the manner prescribed and subject to the provisions of this section, be registrable as a collective trademark in respect of such first-mentioned goods or services in the name of such association as the proprietor thereof.
- (2) Geographical names or other indications of geographical origin may be registered as collective trade marks.
- (3) Subject to the provisions of this section, the provisions of this Act shall, except in so far as is otherwise provided, and in so far as they can be applied, apply to a collective trade mark.**

42. Certification trade marks

- (1) A mark capable of distinguishing, in the course of trade, goods or services certified by any person in respect of kind, quality, quantity, intended purpose, value, geographical origin or other characteristics of the goods or services, or the mode or time of production of the goods or of rendering of the services, as the case may be, from goods or services not so certified, shall, on application in the prescribed manner, be registrable as a certification trade mark in respect of such first-mentioned goods or services, in the name, as proprietor thereof, of that person: Provided that a mark may not be so registered in the name of a person who carries on a trade in the goods or services in respect of which registration is sought.
- (2) Subject to the provisions of this section, the provisions of this Act shall, except in so far as is otherwise provided, and in so far as they can be applied, apply to a certification trade mark **

* - <http://www.wipo.int/wipolex/en/details.jsp?id=4074>
** - http://www.wipo.int/wipolex/en/text.jsp?file_id=130446
*** - Van der Merwe, A - Volume 10 Number 1 2009/p. 186-195
The Estey Centre Journal of International Law and Trade Policy

Geographical Indicators - examples



Fynbos



Marula



Rooibos tea

Images

<https://www.google.co.za/search?q=pictures+of+CDs&espv=2&biw=1600&bih=795&tbm=isch&tbo=u&source=univ&sa=X&ved=0ahUKewiq-s-cqqfMAhWLJsAKHQIbCZYQ7AKILg#tbm=isch&q=images+of+South+African+geographical+indicators>

Trade Secrets

For information to qualify as a trade secret, three requirements must be met: the information must relate to and be capable of application in trade or industry, it must be secret or confidential, and it must be of economic value to the proprietor *

The misappropriation of trade secrets is prima facie wrongful under the laws of South Africa.** The existence of a contractual*** or fiduciary obligation forms a legal basis for the protection of trade secrets and know-how.**** Over the years South African courts have recognized various forms of information that can be categorized as “confidential,” including the following:*

- Customer list
- Information received by an employee (or others bound by a fiduciary obligation) regarding business opportunities available to the employer
- Information provided to an employee in confidence during the course of his employment
- Information contained in stolen documents
- Publicly available information when gathered and compiled into a useful form through labor and skill and kept in limited confidence
- Information that relates to the proposal for the name, design, etc., of a new product if it is the result of skill and labor and is kept confidential
- Information on the specifications of a product or manufacturing process obtained through skill and labor and kept confidential
- Tender prices

* <https://www.loc.gov/law/help/tradesecrets/southafrica.php>

** J. Neethling & B.R. Rutherford, Competition, in THE LAWS OF SOUTH AFRICA 195, 267 (L.T.C. Harms & J.A. Faris eds., 2d ed., pt. 2, 2003)

*** Reddy v. Siemens Telecommunications 2007 (2) SA 486, 491, 499–501 (SCA)

**** Schultz v. Butt 1986 (3) SA 667, 678–84 (AD); see also Strike Productions (Pty) Ltd v. Bon View Trading 131 (Pty) Ltd and Others (2011), available on the Southern African Legal Information Institute (SAFLII) website, at <http://www.saflii.org/za/cases/ZAGPJHC/2011/1.rtf>

Trade secrets -examples



Anything marked confidential



Coca Cola's recipe



Contract



Images
<https://www.google.co.za/search?q=pictures+of+CDs&espv=2&biw=1600&bih=795&tbm=isch&tbo=u&source=univ&sa=X&ved=0ahUKEwiq-s-cqqfMAhWLIjAKHQIbCZYQ7AkILg#tbn=isch&q=images+of+trade+secrets>

The Value of IP

Before talking numbers, WIPO (World Intellectual Property Organization) advises the following:-

- A crucial point about legal protection of intellectual property is that it turns intangible assets into exclusive property rights, albeit for a limited period of time. It enables your SME to claim ownership over its intangible assets and exploit them to their maximum potential. In short, IP protection makes intangible assets a bit more tangible by turning them into valuable exclusive assets that can often be traded in the market place.
- If the innovative ideas, creative designs and powerful brands of your SME are not legally protected by IP rights, then these may be freely and legally used by any other enterprise without limitation. However, when they are protected by IP rights, they acquire concrete value for your enterprise as they become property rights which cannot be commercialized or used without your authorization.
- Increasingly, investors, stock market brokers and financial advisors are becoming aware of this reality and have begun to value IP assets highly. Enterprises worldwide are also more and more acknowledging the value of their IP assets, and, on occasions, have included them in their balance sheets. Many enterprises, including SMEs, have begun to undertake regular technology and IP audits. In a number of cases, enterprises have realized that their IP assets are in fact worth more than their physical assets. This is often the case for companies operating in knowledge-intensive and highly innovative sectors, or companies with a well-known brand name*

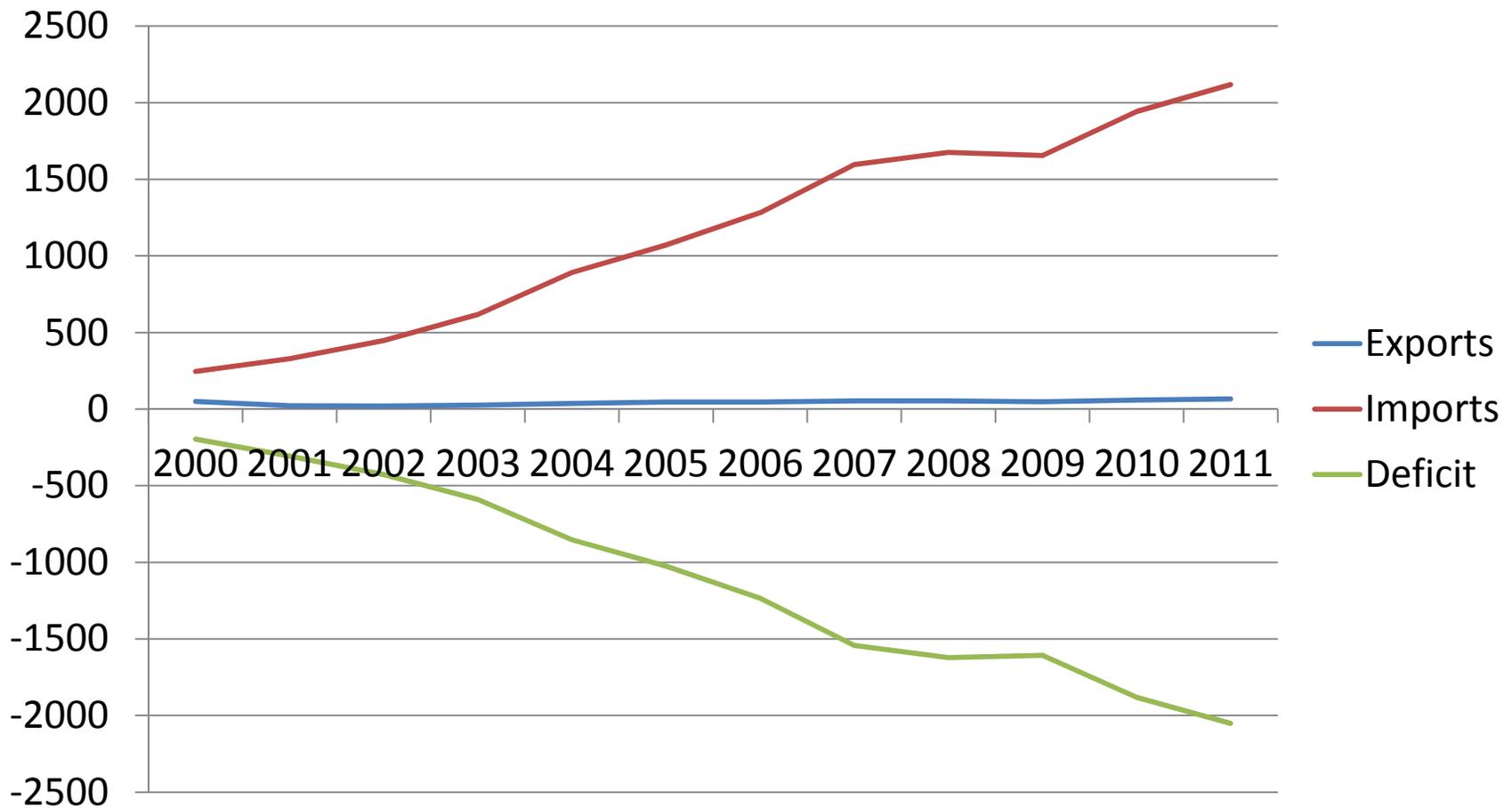
* - http://www.wipo.int/sme/en/ip_business/ip_asset/value_ip_assets.htm

IP Value.....to get an idea....think of the market value of:

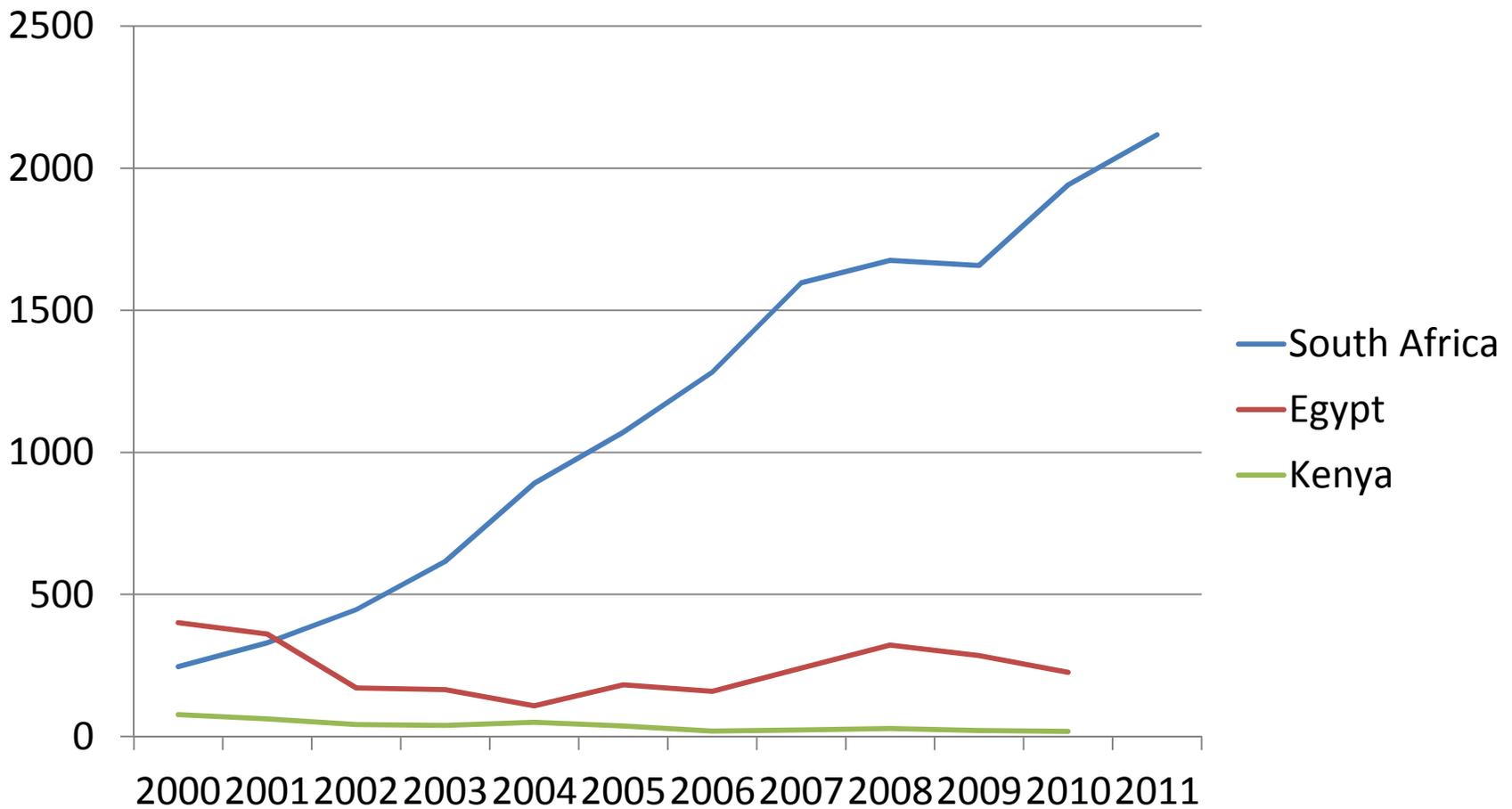
- Uber US\$62.5 billion
- Facebook US\$306 billion
- Airbnb US\$25 billion
- Alibaba US\$200 billion

These companies have one thing in common – their value is derived from IP – for all of them, its an app, trademarks, patents and millions of lines of code

So the question is.....value to who? An example - Comparative: South Africa Creative Service Royalty Imports v Exports showing the deficit growth in millions of US Dollars – 2000 to 2011



It's a deficit to South Africa - Comparative: South Africa v Egypt v Kenya Creative Service Royalty Imports between 2000 and 2011 (in millions of US Dollars)



So....closer to home....the Collective Benefit

Addressing now the title of this presentation, the “Collective benefit” is understood as noted above* to mean the benefit arising to the following:

- People (employees.....whether 1 or 200)
- Profit (company.....no profit no growth no repair)
- the planet (the world we live in)

We can add:

- the State (ID, passport, health, education, security etc).

In short, it means everyone gets a piece in an ok and fair manner and no-one is shorted or prejudiced unreasonably. All need each other.

* <http://lexicon.ft.com/Term?term=business-sustainability>

Unlocking the value

There are clear cut ways to unlock value, here are some:-

- Create your own content wherever possible
- Own the content and use the IP system to reap some return and build IP asset value
- Cut costs by using much less of foreign IP
- Understand the value of your own data and that of your customers – data is the new ‘gold’
- Establish an IP Policy in the SMME
- Knowledge of and compliance with your Corporate Governance

The above will assist you to wise up to the value of your own IP and unlock it

What does compliance mean generally?

“Play by the rules”

“Business transparency and reporting consistency”

“Not breaking the law”

“Staying out of court and/or jail”

“Never using ignorance as an excuse”

What does compliance mean specifically with respect to IP?

- Understanding that IP is governed by law and make an effort to learn the rules
- That you cannot use IP that does not belong to you without asking
- That permissions need to be in writing from the owners
- Be concerned about ‘middlepersons’
- Understanding that there is “free” IP as in either by deed (e.g. a creative commons license) or by expiry of the duration of the IP right
- That you always have the right to create your own IP, with the same rules applying to your IP under law.....as in create your own content.
- That there is a right way and a wrong way to do things and nothing in between
- Don’t steal, rip-off or commit any such act with the IP of others
- If you have staff making sure they have requisite skills/knowledge interventions to understand the value and importance of IP
- Not taking chances – there are always alternatives

Yup.....it can be hard...there's more

The regulatory environment SMME's must be compliant with in concerning IP is not the only such environment of compliance:

- Companies Act
- Competition Act
- Labour Relations Act/Basic Conditions of Employment Act
- The Income Tax Act, Valued Added Tax Act
- City ordinances

Three points to keep well in mind

- **It is extremely costly for an SMME be compliant, maintain compliancy and sustain especially if and when mistakes are made through ignorance, never mind generally. Of critical import for an SMME is the clear understanding that you have entered into a contract with the State, and the choice to disclose and report is not yours, it is mandatory.**
- **When dealing with IP, seek proper advice. Understand that IP is a specialist area of law and be wary of generic advise from non-experts and those without requisite qualification. A good attorney will make quite clear the complexity of IP law and the importance of post-graduate qualification in the particular IP Law Sector. Be cautious.**
- **All SMMEs, even one man plays, should keep an IP Asset Register recording all the SMME's url, social media registrations, trademarks, copyrights arising out of content created/paid for, for marketing and other purposes, drawings, CAD and graphics ref product designs (whether registered or not), patents, employment contracts and everything discussed today**

Lastly.....

If you were ever told that you 'leave school' you were not told the whole story – forgive those who told you

The truth – Nothing beats the truth.....

You never leave school.....you are at school for life, all that changes is the where, how and what you learn...you learn until your last moment

Useful contacts for SMME support and assistance in South Africa

- <http://www.cipc.co.za/index.php/trade-marks-patents-designs-copyright/patents/how-app/>
- <http://www.cipc.co.za/index.php/trade-marks-patents-designs-copyright/trade-marks/>
- <http://southafrica.smetoolkit.org/sa/en/content/en/5215/Registering-your-design>
- <http://www.gov.za/services/intellectual-property/register-design>
- [https://www.thedti.gov.za/financial assistance/financial incentives.jsp?subthemeid=8](https://www.thedti.gov.za/financial%20assistance/financial%20incentives.jsp?subthemeid=8)
- <http://www.southafrica.info/business/trends/newbusiness/smallbusiness.htm#.Vxzg3vl97bg>
- <http://www.smesouthafrica.co.za/>
- <http://www.gep.co.za/looking-for/support-and-assistance>
- <http://www.gep.co.za/gep-micro-finance-loan>
- http://joburg.org.za/index.php?option=com_content&task=view&id=3503&Itemid=78&limitstart=2
- <http://www.seda.org.za/Pages/Home.aspx>
- <http://www.etu.org.za/toolbox/docs/government/sbd.html>

End of presentation

Thank you very much
for
your time and interest

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Wishing you all the best!