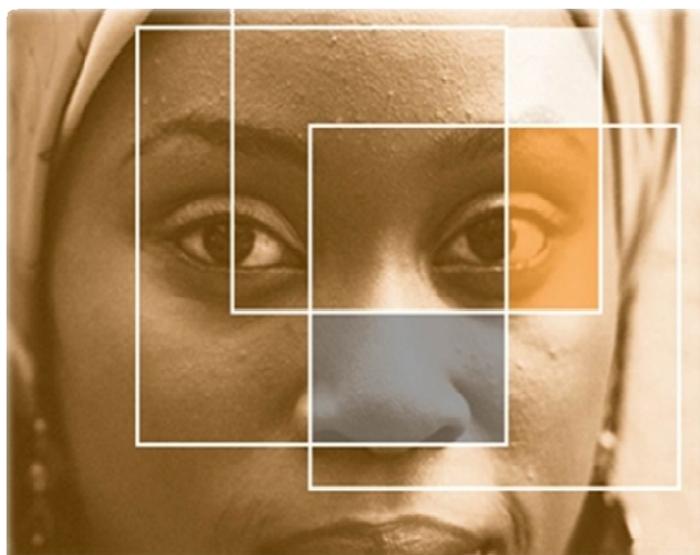




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Action My Business Growth



Participants Guide





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Action My Business Growth

This guide has been developed as part of the NORAD Funded Women's Entrepreneurship Development and Gender Equality (WEDGE) Southern African Project implemented by the International Labour Organization (ILO). The WEDGE Project operates in the context of the ILO's Decent Work Country Programmes' (DWCP) objective of making full and productive employment and decent work for all, a central objective of relevant national and international policies and national development strategies.

The ILO's programme in women's entrepreneurship development (WED) and the Women's Entrepreneurship Development and Gender Equality Project in Southern Africa (WEDGE-SA) have been developing a range of tools for supporting women entrepreneurs and their service providers. The WEDGE-SA project aims to promote women's entrepreneurship and support women entrepreneurs to create decent employment, achieve women's empowerment and gender equality, and work towards poverty reduction. This tool builds on the experience of the WEDGE-SA project to assist women entrepreneurs to grow their businesses. The project's overall objective is to contribute to the creation of an enabling national environment for the promotion of women's entrepreneurship development and gender equality to support poverty reduction and job creation initiatives in Southern Africa and beyond.

The International Labour conference on sustainable enterprises in June 2007 concluded that "women's economic empowerment is critical for sustainable societies" (ILO 2008:1) and can make a substantial contribution to the economic well being of communities and families (ILO 2008:2) and the development of the world economy (GEM 2007: 6). Majority of women owned business are faced with a multitude of gender based barriers in their establishment and pursuit of business growth due to a multitude of factors such as; lack of collateral, lack of skills, balancing business and family responsibilities and gender based discrimination. The Action My Business Growth (AMG) tool is designed for women in the formal economy to highlight these barriers and to provide potential solutions and strategies for women entrepreneurs to initiate the growth process in their businesses.

In line with the ILO's women's entrepreneurship development strategy document, Action My Business Growth (AMG) Guide is intended to place particular emphasis on women entrepreneurs whose businesses have growth potential as a more strategic way to create sustainable jobs and decent work. Enabling more women to pursue enterprise growth through a more favorable supportive environment that generates employment, empowers women and brings social and economic benefits to women and to society at large.

Vic Van Vuuren
Pretoria ILO Director
International Labour Organisation



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The methodologies and expertise utilized in this guide has been developed through working closely with academics, training consultants, entrepreneurs and ILO officials. Multiple sources were consulted and included in the guide which are referenced in the Bibliography. The authors wish to express their profound gratitude to:

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- The financial support from Norwegian Agency for Development Cooperation (NORAD) has made the development and production of this guide possible.
- In addition, further valuable inputs were made by the University of Pretoria's, chair of entrepreneurship, University of Kwazulu Natal's, chair of entrepreneurship



Objectives of the Training Workshop

The purpose of the training tool is to assist Growth Orientated Women Entrepreneurs (GOWE) to start the process of growing their businesses. This is done through the use of participative training techniques to assist GOWEs to:

- Understand the challenges and opportunities of growth;
- Identify potential barriers to growth and strategies to overcome these barriers;
- Understand how to plan for and to manage growth;
- Explore their potential business' growth strategies;
- Identify new opportunities for sustainable growth;
- Develop a mini action plans for growth;

The target group for the Guide:

- The guide has been developed for women entrepreneurs who have an established business and intend to take the next growth step. It is recommended that participants attending the training should have at least:
 - Completed senior/high schooling
 - Have an established and formalized business
 - Be operational for at least 1 year.
 - Have a desire and willingness to learn, share and discuss relevant topics



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Introductions!



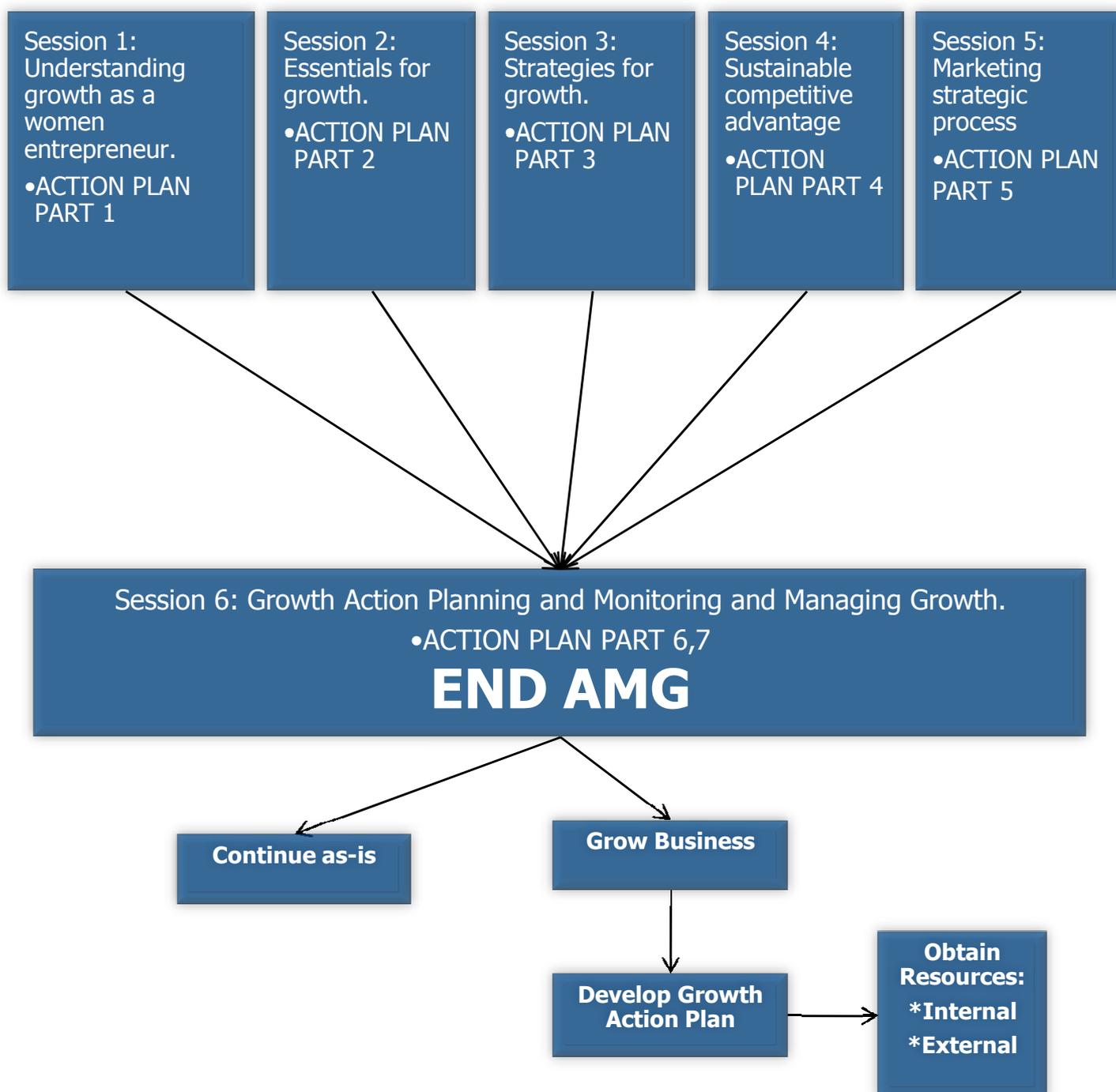


Timetable for GOWE Training

Time	Content
08:00 – 09:00	<u>Registration and Welcome</u> <ul style="list-style-type: none">• Baseline and Introductions• Outline Workshop Outcomes and Participant Expectations• Case Study Revision.
09:00 – 10:00	<u>Session 1</u> Understanding Growth and the Barriers to Growth for Women Entrepreneurs
10:00– 10:30	Tea Break
10:30 – 11:55	<u>Session 2</u> Going for Growth
11:55 – 13:00	<u>Session 3</u> Growth Strategies
13:00 – 13:30	Lunch Break
13:40 – 14:20	<u>Session 4</u> Sustainable Competitive Advantage
14:20 – 15:30	<u>Session 5</u> The Marketing Strategic Process
15:30 – 16:45	<u>Session 6</u> Growth Action Planning and Presentations
16:45 – 17:00	<u>Session 6 Continued</u> Monitoring and Managing Growth
17h00 – 17h15	<u>Closing</u> <ul style="list-style-type: none">• Next Steps• Evaluation
17:15	Close



Training Components





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Session 1

Understanding Growth and the Barriers to Growth



Session Objectives

- By the end of this session participants will have:
 - Increased understanding of growth.
 - Identified the barriers to growth in their business.
 - Identified potential solutions to growth in their businesses.



Why Consider Growing my Business?

- To enhance the business' market position
- To increase profitability
- For optimal use of company resources – economies of scale
- To exploit the maximum use of a product/service
- To extend the utilization of the product/service by
 - Increasing frequency of use or number of users
 - Finding new uses for the product
 - Changing package size, label, or quality
- To remain in business



Barriers Facing Women Entrepreneurs

- Lack of individual property rights
- Lack of collateral and access to finance
- Lack of control over income and household investments
- Lack of confidence and ability to enter new areas of activity
- Lack of access to information and networks
- Lack of time and autonomy
- Cultural pressures to hire family members.



Part 1: ACTION PLAN GUIDE

QUESTION 1: Why do you desire your business to grow?

1.

2.

3.

4.

QUESTION 2: Barriers to Growth: What are your potential barriers to growing your business and how can you overcome these barriers?

Growth Barrier	Solution
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.



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Session 2

Going for Growth



Session Objectives

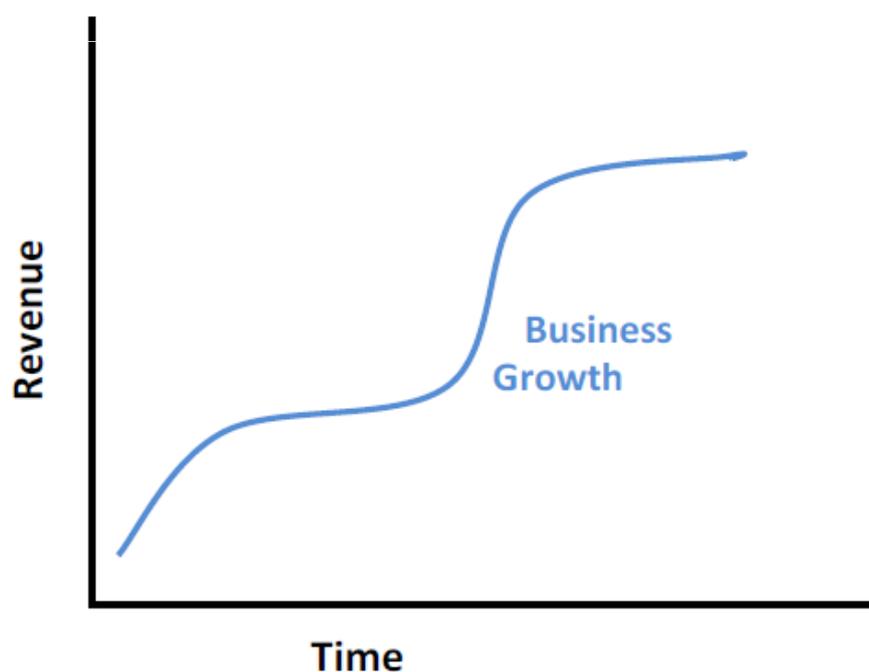
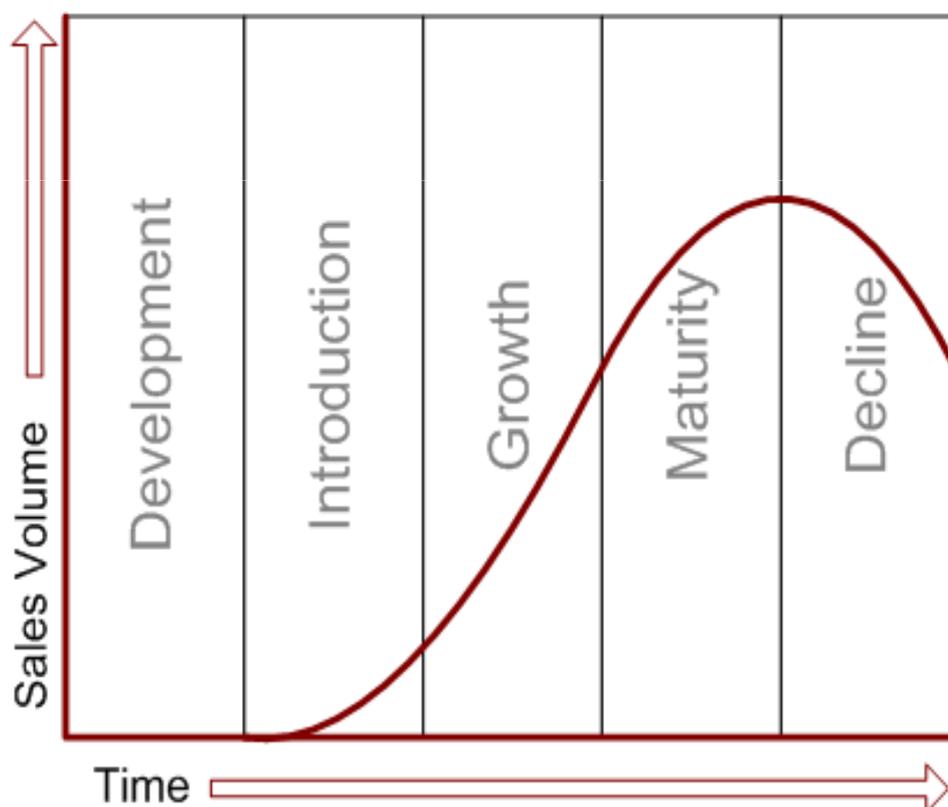
- By the end of this session participants will have:
 - Examined common pitfalls in growing a business
 - Examined the building blocks for growing a business.
 - Have increased understanding of the basic's of handling finances
 - Have increased understanding of the basics of inventory management



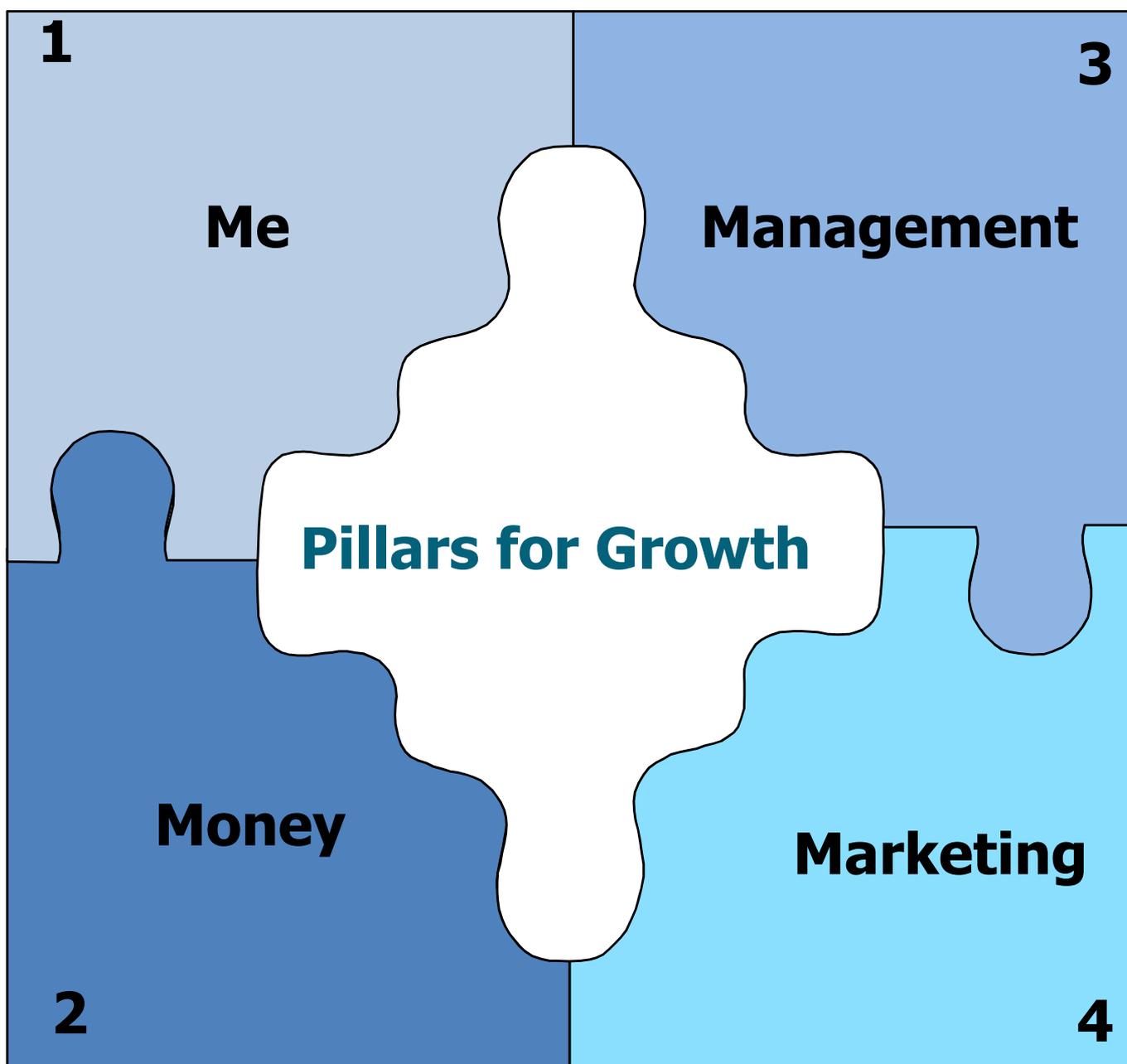
Common Pitfalls in Growing a Business

- Over-estimating Market Size
- Poor design of Product/Service
- Service/Product not effectively promoted
- Overpricing of Products/Services
- Wrong timing of introduction of new lines of products/services
- Inappropriate naming of services/products
- Poor/Inadequate Risk Management
- Bad cash flow management
- Inability to respond to sudden increase in demand

The Business/Product Lifecycle



Getting your Act Together





Me?

- Some of the characteristics you needed to grow:
 - Commitment and determination
 - Leadership
 - Opportunity obsession
 - Tolerance of risk, ambiguity and uncertainty
 - Creativity, self reliance and ability to adapt
 - Motivation to excel.



Money Matters!

- Fundamentals of Handling Money:
 - Separate business and personal finances.
 - Be exact about your books of accounts.
 - Have a cash record for your cash inflows and outflows.
 - Pay only when you have original invoices.
 - Be careful about giving credit and long term payment periods.
 - Keep a debtors book and actively pursue your debtors.
 - Keep a tight purse.
 - Avoid overdraft, watch interest rates, keep track of expenses , bank all income, self fund growth if possible, check bank statements regularly.



Management

- Fundamentals of Management:
 - Ensure that business fundamentals are in place and stabilized
 - Institute controls in the business (insurance, security, legal).
 - Identify your weaknesses and strengths as the owner/manager and of the business and implement solutions.
 - Continuously acquire new business skills
 - Balance family life and business
 - Learn to delegate – avoid burn outs
 - Identify and acknowledge your problems with brutal honesty and deal with them
 - Stop being the business and start managing the business.



Marketing

- Fundamentals of Marketing:
 - People
 - Place
 - Promotion
 - Price
 - Product



Managing Inventory

- Inventory management is - developing and maintaining adequate assortments of products to meet customers' needs.
- Inventory control is a key component on inventory management. It entails:
 - Keeping minimal quantities but not running out of stock.
 - Inventory analysis - assessing stock turnover (i.e. how frequent the goods get sold, obsolete stock, fast movers, medium movers, slow movers and seasonal stock).
- Assessing the opportunity cost of stock-out:
 - Loss of potential customers,
 - Loss of customer goodwill,
 - Customer defection.



Providing Decent Work Conditions for Growth

- Allow freedom of association in the work place
- Institute a no discrimination policy especially among the disadvantaged groups such those with disabilities or living with HIV/AIDS
- Pay all employees a decent living wage
- Provide at least the minimum prescribed basic conditions of employment regardless of gender or physical abilities
- Put mechanisms in place for occupational safety
- Do not exploit migrant labourers



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Part 2: ACTION PLAN GUIDE

QUESTION 3: Rate yourself

Excellent – Highly Competent in that aspect of business

Good – Competent but needs some work

Poor – Needs attention before business goes for growth

Entrepreneurial Skill	How do I rate myself?	How I can I develop this further?
1. Personal Management		
Knowledge of the Business		
Understanding of Growth Markets		
Personal Management Skills		
Professional Conduct		
Ability to delegate		
Self-awareness e.g. shortcomings and areas of weakness		
2. Financial Matters		
Managing Books of Accounts		
Functioning of Cash Flow Controls Systems		
Tracking of business expenses		
Chasing Debtors and actively Managing of Debtors Book		
Use financial information in management and planning of business.		



Entrepreneurial Skill	How do I rate myself?	How I can I develop this further?
3. Inventory Management		
Inventory Analysis Systems		
Inventory Control Systems		
Physically check all deliveries.		
Frequently conduct stock counts?.		
4. Managing People		
Performance Management Systems		
Recruitment (Recruitment Policy)		
Plans to Improve the Skills compliment of the team to prepare for growth		
Reward and Recognition of employees		



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Session 3

Growth Strategies



Session Objectives

- By the end of this session participants will have:
 - Increased understanding of 4 growth strategies as per the growth matrix.
 - Identified the opportunities for their business' growth
 - Started developing a marketing strategy for their businesses



Marketing Strategy

- A Marketing Strategy is a roadmap of a business' future markets – providing specifics about:
 - customer focus;
 - products and services to be pursued;
 - the geographic markets and;
 - the technology to be used.



Marketing Growth Plan

Plan an appropriate strategy for exploiting market opportunities: Three interrelated tasks:

1. Establishing goals and objectives for growth:

- Usually derived from business objectives with achievable objectives which are measurable.

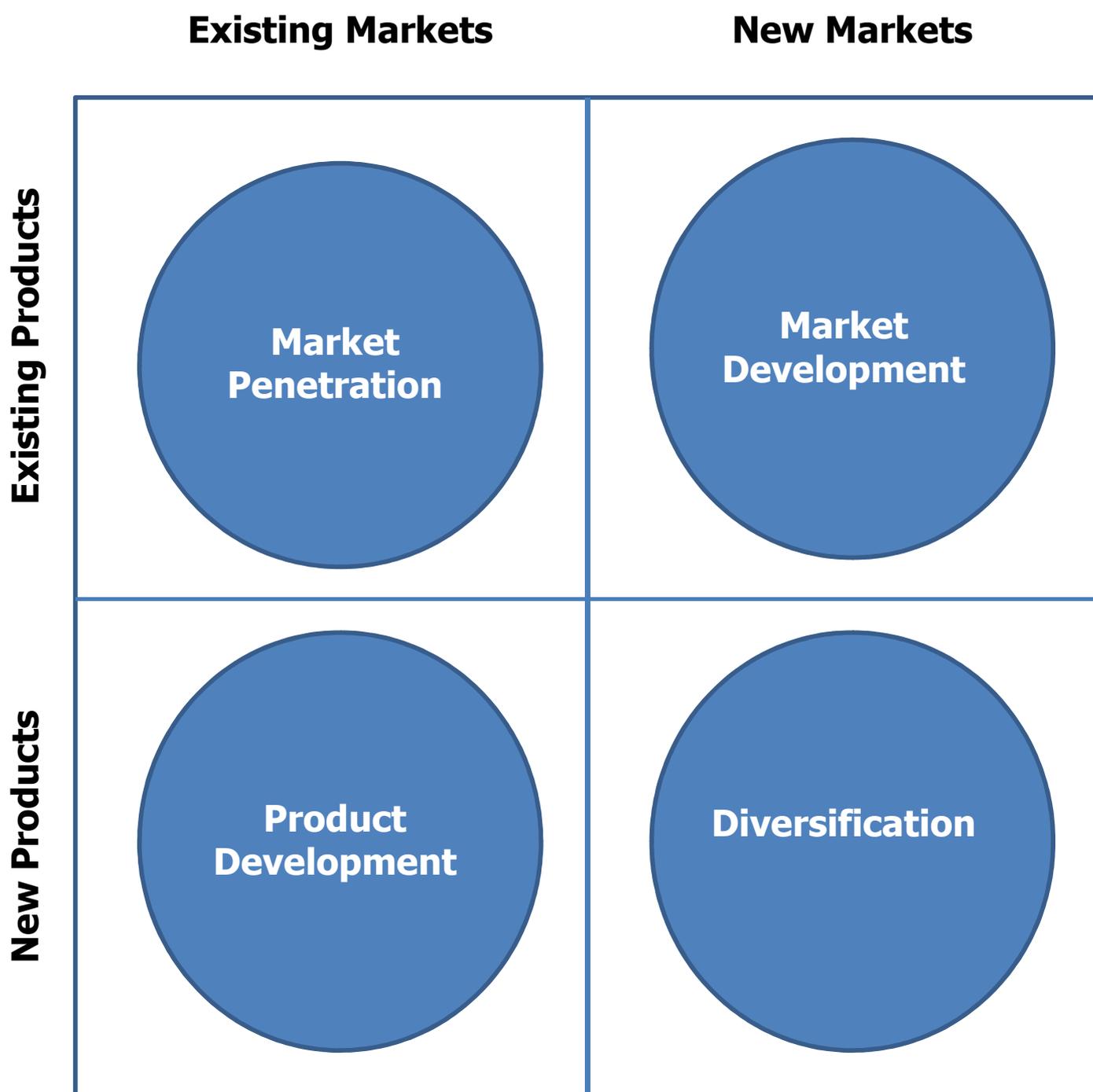
2. Conduct market analysis by answering four main questions:

- What do customers want/need?
- What must be done to satisfy these wants/needs?
- What is the size of the market?
- What is the growth profile of this market?

3. Rank your target market(s)/segment(s) according to:

- Profitability
- Present and future sales volumes
- Match between market requirements and organisational capability (skills and resources)

Growth Strategies Matrix*



* Matrix referred to as the Ansoff Matrix

Redrawn using notes from Mlenga Jere :University of Cape Town Graduate School of Business.
<http://www.gsb.uct.ac.za>



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Part 3: ACTION PLAN GUIDE

QUESTION 4: Which growth strategy/s can I develop for my business?

Tip: Focus on internal growth strategies such as increasing market share, gaining and maintaining customers, new market areas and new locations. External growth strategies include buying a customer, competitor, supplier or unrelated business.

4a: What ways or means can you use to increase your market share?

4b: What new products/services can you introduce to grow your business?

4c: What new markets/locations can you pursue or expand to?

4d: How else can you diversify your business?



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Session 4

Sustainable Competitive Advantage



Session Objectives

- By the end of this session participants will have:
 - Increased understanding of a unique selling point.
 - Identified their sustainable competitive advantage.

What is the plumbers USP?



Identify the Unique Selling Point



VS



VS



Sustaining Value Unique Selling Point



Adapted and modified from Longenecker et al (2003, pp31)



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Part 4: ACTION PLAN GUIDE

QUESTION 5: What makes my existing products/services different from competitors? What is my Unique Selling Point ?

QUESTION 6: How will I create a Sustainable Competitive Advantage for my growing business?



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Session 5

Marketing Strategic Planning Process



Session Objectives

- By the end of this session participants will have:
 - A basic understanding of a marketing strategy process
 - Started the process of developing a marketing strategy for their businesses

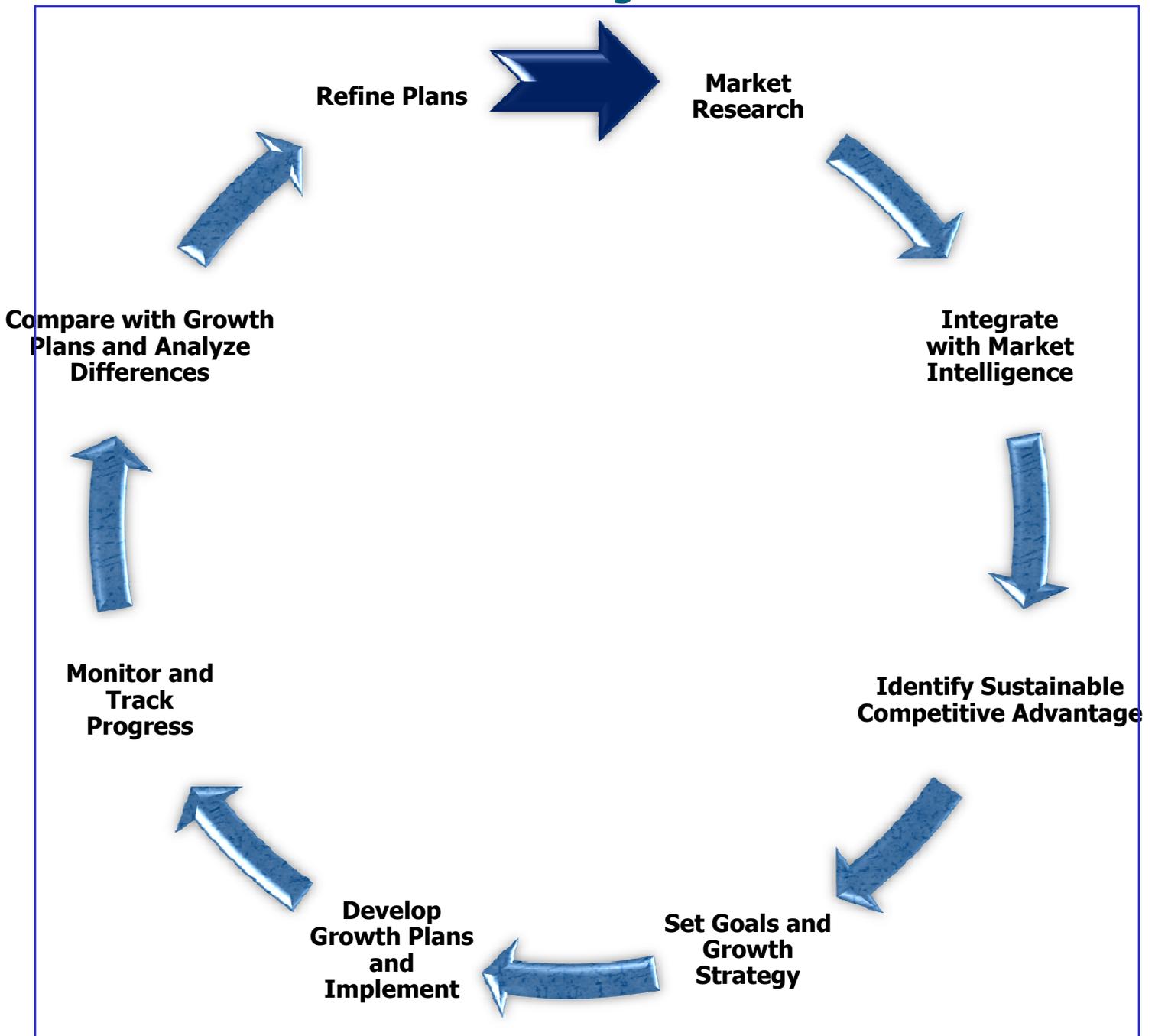


Assessing Growth Opportunities

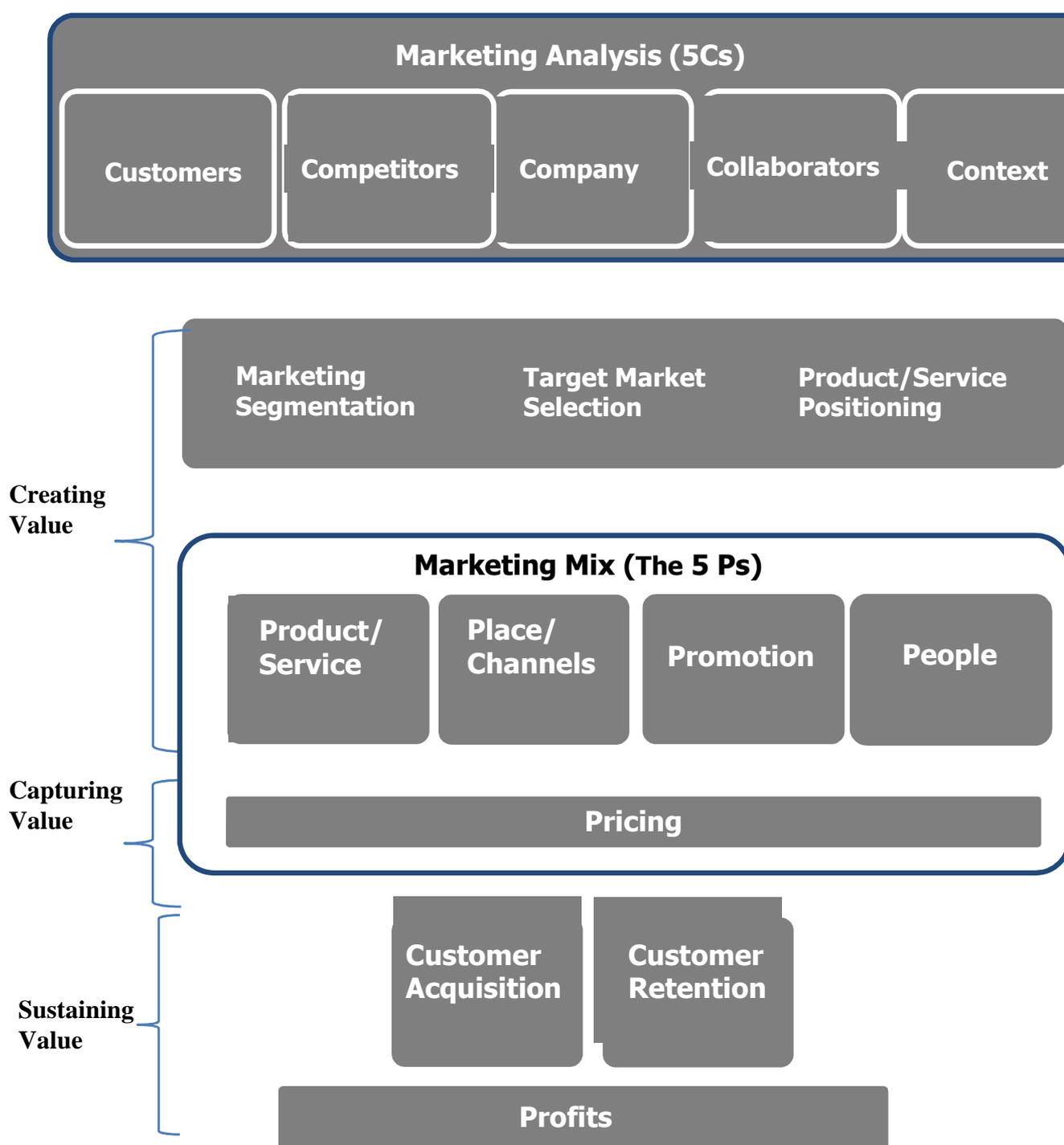
- Businesses always operate in changing environments – both the internal and external environment
- Since the environment is always changing, so should the business
- Some of these environmental factors can work for or against the business
- The impact of the changing economic environment can be obvious, such as electricity hikes or very uncertain such as economic policies in one of the countries where your business exports to
- To understand the environmental challenges, it is vital to assess the market opportunities
- A SWOT analysis helps to assess market opportunities

The Growth Process

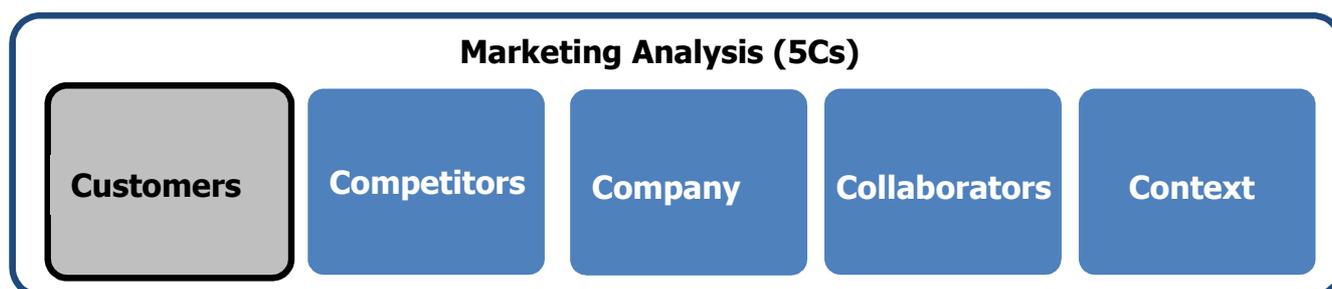
Starting Point



Marketing Strategy Process



Customer Analysis



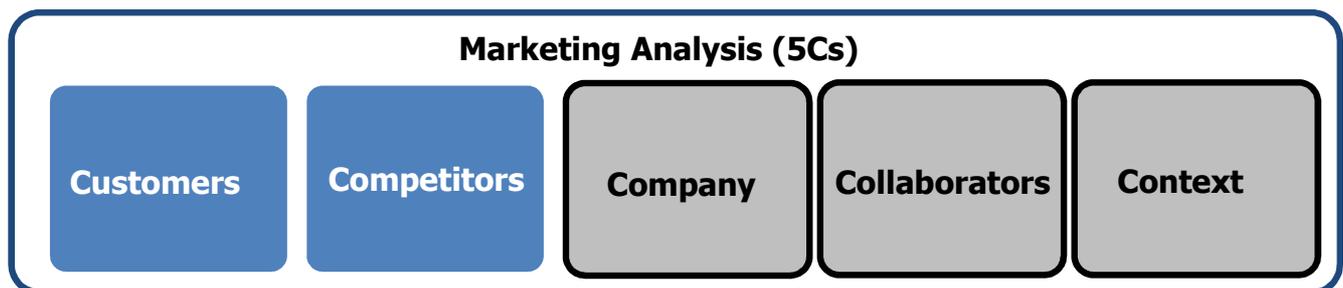
- Customer analysis is a component of market analysis that seeks to understand the buying behavior, needs and wants of the customer
- Customers are key to the business – no customers, no business
- Every business needs to know its customers better
- Every business needs to get close to the customers to understand their needs

Competitor Analysis



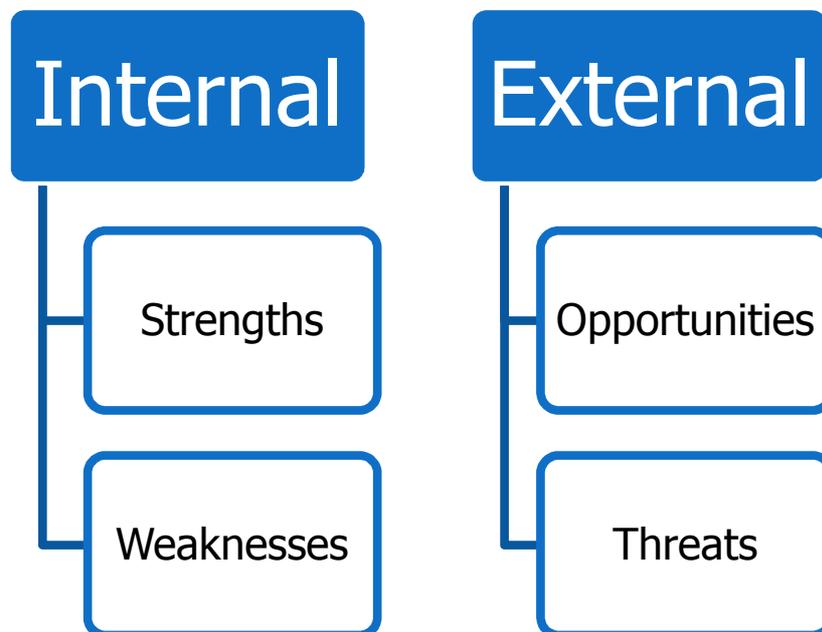
- Competitor analysis seeks to answer the following questions:
 - What are the competing products/services?
 - Which firms represent the most direct competition?
 - How are competitors positioned on a relative price basis?
 - How active is price in their marketing strategies?
 - What is the competitors' success with their pricing strategies?
 - What are the competitors' probable responses to alternative price strategies?
 - How can we beat the competition?

Industry Analysis



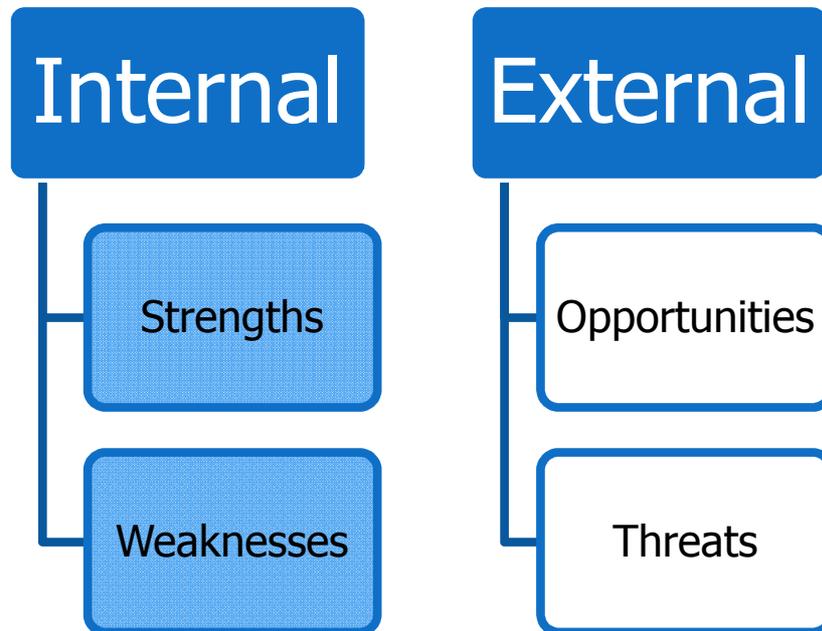
- Industry analysis seeks to understand the operational environment.
- Industry analysis seeks to answer the following questions:
 - What industry is a firm in ?
 - Who are major competitors and what are their details ?
 - What strategies are competitors using?
 - Is there a threat of new competitors and/or substitute products ?
 - What are the relative bargaining powers of suppliers and buyers ?

SWOT Analysis



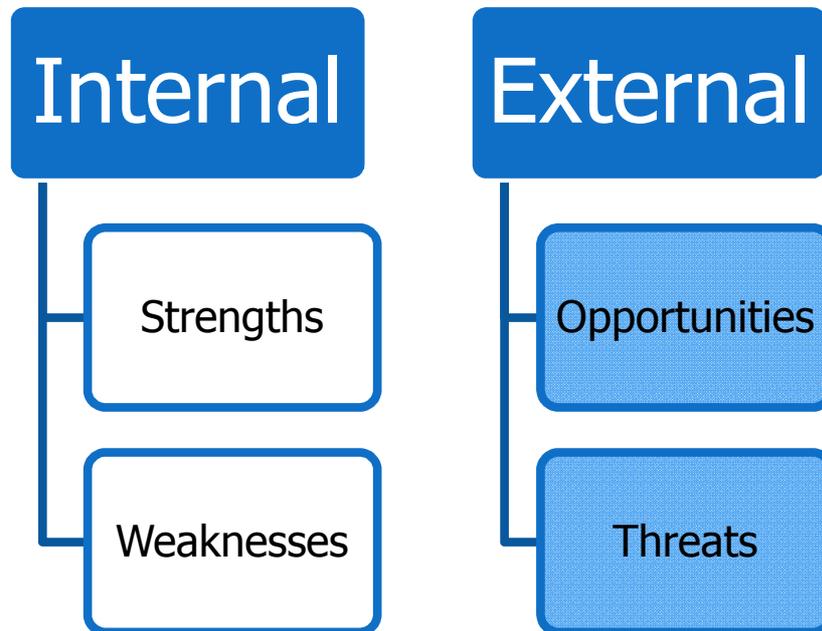
- Assessing current and future opportunities is the key to long-term market success
- Market opportunities will help with:
 - directing business efforts in profitable areas
 - determining resource utilisation
 - determining the structure and future of the business
- SWOT analysis and market assessment therefore attempts to answer one fundamental question:
- What business should the business pursue?

SWOT Analysis



- Internal analysis – areas to look for Strengths and Weaknesses;
 - Operational Processes
 - Managerial Competences and Experience
 - Past and Current Markets and Sales Growth
 - Skills and Competences within the business
 - Intellectual Property Rights – patents and copyrights
 - Premises and Geographic location
 - Technological Edge
 - Financial resource base

SWOT Analysis



- External analysis – areas to look for Opportunities and Threats:
 - Competitive environment
 - Economic Factors
 - Political Factors
 - Legal Factors – unresolved conflict or issues
 - Socio-cultural Factors
 - Technological Factors
 - Research and Development
 - Product/Service life cycle



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Part 5: ACTION PLAN GUIDE....

STRENGTHS	How you can maximise on these strengths
WEAKNESSES	How you can minimise these weaknesses



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Session 6

Growth Action Planning



Session Objectives

- By the end of this session participants will have:
 - Practiced developing action plans for growth
 - Prepared in groups and presented an elevator presentation on the developed growth action plan
 - Increased understanding of the importance of managing growth



Planning for Growth

- If growth is not managed, the results can be disastrous; therefore:
 - Plan your expansion
 - Do not rush – there is nothing like the last minute big deal
 - Don't over expand – manage the pace of growth (ICARUS complex don't be a victim of your own success)
 - Get professional advice – get a lawyer to advise on leases, an accountant for finances and so on.
 - Develop a Project Management Schedule for the expansion – have clear milestones
 - Be prepared for difficult times



Devising a Growth Plan

- Ask the following questions:
 - **Why** does the business exist?
 - **How** can the business best serve its customers?
 - **What** is the business' sustainable competitive advantage?
- Within this context then ask:
 - **What** activities should be included in the growth plan?
 - **Who** implements what? (be specific)
 - **When** will activities be implemented?
 - **How** will activities be implemented?
 - **How** will progress be monitored and measured?



Part 6: ACTION PLAN GUIDE

QUESTION 8: Why does the business exist?

QUESTION 9: How can the business best serve its customers?

QUESTION 10: What is the business' sustainable competitive advantage?



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Part 7: ACTION PLAN GUIDE

MONTH Start date:	ACTIVITY	CAPITAL NEEDED or Equipment required	EMPLOYEES NEEDED or Areas requiring additional personnel	TIMELINE
Month 1:				
Month 2				
Month 3				
Month 4				
Month 5				
Month 6				
Month 7				
Month 8				
Month 9				
Month 10				
Month 11				
Month 12				

•What time and resources do I need in order to grow my business?

Tip: Focus on resources such as money, employees, infrastructure and timing.



Part 7: ACTION PLAN GUIDE

MONTH Start date:	ACTIVITY	CAPITAL NEEDED or Equipment required	EMPLOYEES NEEDED or Areas requiring additional personnel	TIMELINE
Month 1:				
Month 2				
Month 3				
Month 4				
Month 5				
Month 6				
Month 7				
Month 8				
Month 9				
Month 10				
Month 11				
Month 12				

•What time and resources do I need in order to grow my business?

Tip: Focus on resources such as money, employees, infrastructure and timing.



1-Minute Elevator Pitch

- Explain your growth plan/strategy/action in one minute
- Develop a growth strategy for the business
- Scan wider markets to identify opportunities and barriers (threats)
- Differentiate your products or services from your competitors`
- Introduce new products, processes or services
- Focus on your core or regular customers (marketing)



Monitoring the Growth Path

- When businesses grow and the environment changes:
 - Original purpose or plan may become irrelevant
 - Managers and workers may lose interest in original plan
 - Original plan may be inappropriate
- Result: drifting organisation without clear mission
 - Therefore need to constantly review plan
- Business owners should always bear in mind of the potential that plans may have to change in the future or even abandoned



Managing Growth

- If growth is not managed, it...
 - Results in cash flow problems
 - Creates a cover-up for weak management
 - Dilutes effective leadership
 - Strays from its goals and objectives
 - Leads to communication barriers
 - Leads to lack of resources
 - Results in training and development receiving limited attention
 - Leads to Stress and Burnout
 - Results in quality being sacrificed, quality is usually the 1st victim – Quality control not maintained



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Go for Growth!

“Companies don’t fail because they grow. They fail because they don’t plan their growth.”

Philip Orsino
(Entrepreneur)



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 - Source: http://www.gemconsortium.org/about.aspx?page=special_topic_women

Case Study 1: Puleng's Soul Food Kitchen

A 35 year old entrepreneur, Puleng has been married to Msholozhi for 14 years and they have 3 daughters of 13, 11 and 9. Running the household and looking after the children kept Puleng incredibly busy for years. It was only three years ago when all three girls were in school that Puleng suddenly found she had some time on her hands. Having always had a passion for food, and realising an opportunity in the 2010 stadium construction happening just around the corner from her house, Puleng decides to make a small investment in catering equipment to supply these men with affordable meals at lunch time.

Msholozhi is a sales agent for a large insurance company selling funeral policies in rural areas. The nature of his job inherently involves a lot of travelling (approximately 60%) often leaving home on Sunday afternoon only to return the following Friday evening. He has paid off the bond on the family home and is now focussing his resources on university savings for the children, for whom he has hopes for advanced studies. Until three years ago, Msholozhi was the sole provider for the family.

For the 1st three months food preparation was done in Puleng's kitchen. She would load her wares in the back of her old Ford Escort and set up outside the stadium construction site at about 12 pm. Realising the venture was a profitable one with increasing demand daily, Puleng built a Mukuku/Spaza/Kiosk behind the house to serve as the kitchen, and equipped it with a sink, fridge and gas stove. She invites her husband's sister Thoko, who lives with them to assist on a full time basis in exchange for a salary at the end of the month.

Constantly looking out for opportunities, Puleng responds to a Local Municipality Request for Proposals for catering services at workshops, and at councillors and other meetings. A year into business she finds herself serving teas and lunches to important dignitaries on a 3-month probationary period. The municipal offices are equipped with a modern kitchen and facilities and therefore, other than time and additional human resources (2 men), and staff uniforms, there was no major investment required from Puleng. Save for her occasional absence, implications on her routine lunch time business were minimal, and besides the regular clients were familiar with their sister in law (Tholo). Municipal meetings and workshops were sometimes held in the evenings and on weekends.

Early Growth

Having delivered excellent meals for three months, Puleng is offered a 2 year contract with the Municipality. Although they don't require her to be a registered business, she has to sign a contract and a Service Level Agreement (SLA). The SLA has a number of conditions that will be difficult for Puleng to meet, in particular the 60 day payment period after the services have been provided, and the short lead time (as little as 24 hours) from placement of an order to delivery of catering services. Excited by the prospects of expansion, Puleng signs the contract and commences her 2 year tenure. Impressed by the level of commitment and eagerness to learn of her two new recruits, she discusses with them the prospects of making them permanent employees, and would ask Msholozhi's to draw up work contracts when he returns from his two week business trip.



The family gets wind of the seemingly lucrative deal that Puleng has clinched, and three days later, Tshepo, Msholozzi's older brother and Medina his 19 year old daughter arrive on the early morning bus from UMGungundlovu. He informs Puleng that they need the jobs as he has been unemployed for last 3 years and has a wife and 4 children to feed. Puleng is concerned about the skills Tshepo brings to the business as he does not have a driver's license and cannot cook, and being an older brother to her husband, the difficulties of issuing instructions to him; while on the other hand Medina has some cooking and cleaning skills. The family puts a lot of pressure on Puleng to hire her family members as they say it's better that the wealth remains in the family than pay two outsiders. She eventually agrees and both Tshepo and his daughter come to work at the catering company, to the dismay of the two young employees. Puleng has to lay off the two young employees and pay severance.

Two months later, Puleng has yet to receive the 1st cheque from the Municipality. Although they are very busy, cash flows are running low and Puleng needs to buy supplies but there is no money in her bank account. Puleng goes to the bank to ask for a loan to carry her through the difficult times but the bank manager wants security and a business plan for the loan. Puleng does not have time to do the business plan and the end of the month is coming and she needs to pay salaries, stock and her childrens school fee's. She takes out a loan from a micro lender at 25% interest per month. Puleng is completely overworked as she is doing most of the municipality cooking and cleaning and she still has to supervise the stadium site meals and deliver them routinely in addition to collecting the supplies from her suppliers. Although Tshepo's daughter is hardworking, Tshepo constantly complains of the excessive heat in the kitchen, which he claims to exacerbate his high blood pressure condition and therefore spends a significant amount of his time cooling down outside. And besides, he feels, he cannot do the dishes while females are present.

During the Easter holidays, Tshepo goes home to visit his wife and children and does not return to work. Puleng sees the opportunity and re-hires one of the young men that she had previously employed to assist with the purchases and drop offs, and the 2nd on a part time basis. At the same time she realises that the company books have not been well maintained as she has been bogged down with the daily operational activities. She also realises that she has hardly been there for her children and husband. But at the same time, the publicity she has obtained through her current clients has generated significantly more business, and she cannot ignore the opportunity for growth.

Puleng has received an offer from a nearby mine for her to provide catering services for a compliment staff of 300. For the mine to award a contract they require that she produces a business licence and inspected cooking facilities of a suitable size that comply with the minimum health and safety standards. In order for her to meet these big orders she will need bigger premises. Her neighbour refers her to someone who works at the local authorities for advice on the process of getting premises for catering licensed. The neighbour's friend informs her that catering licences are not easy to obtain unless she can 'see what she can do' for the officials through a third party. A further complication arises when the closest suitable premises are owned by Mr. Ibrahim who refuses to talk to her in the absence of her husband. He also would require 6 months' rent as deposit for guarantees in the event of damages and rental defaults as "women are difficult tenants" he thinks. Puleng then approaches a bank for a R80, 000 loan to expand her business. The bank requests that she produces some collateral. Although Puleng and Msholozzi have been married for 14 years, they were married under the traditional common law-marriage; and the house which is fully paid for is in Msholozzi's name. Meanwhile enquiries about catering for weddings and parties have also been on the rise.



Questions

1. What challenges is Puleng likely to face at home?
2. How is the business likely to suffer (Quality of food, reduced personal touch etc)
3. Workshops and meeting not having a defined schedule, how will she occupy the 2 resources she hired for the municipality? Can she afford to pay them a regular salary?
4. How is Thoko likely to respond to being left-out in the "high class" catering
5. What does Puleng have to do to ensure that she excels in her probation?
6. Do you think Puleng negotiated a good deal?
7. What potential financial problems exist for Puleng? How could Puleng have avoided them before signing of the contract?
8. What are the challenges presented to Puleng by family and how else could she have handled them?
9. What are the potential barriers to business growth that affect women entrepreneurs are being faced by Puleng in her business?
10. Should Puleng take up the offer to supply the nearby mine with catering services?
11. What does Puleng need to get right before accepting the new offer and why is this important?
12. What common challenges faced by Puleng affect mostly women trying to grow their businesses?
13. What would you advise Puleng to prepare for these challenges?
14. What can Puleng do to position her business for growth?
15. What avenues can she diversify into?
16. How can she generate a steady flow of income?
17. What challenges is she likely to face?
18. How can she balance work and family life?