

CONTENTS

Section 1: Introducing Ilembe Chamber of Commerce, Industry and Tourism

Section 2: Why invest in Ilembe?

Section 3: Operating in Ilembe: Requirements for starting a business

Who can conduct a business?

How to start a business: Compliance Requirements

1. Create and register your company
 - Registering with CIPC
2. Open a bank account
3. Register with SARS
 - Registering for Turnover tax (businesses with <R1million turnover)
 - Registering for Income Tax
 - Registering for VAT
 - If you are an Employer
4. Broad-Based Black Economic Empowerment (B-BBEE)
5. Start Trading

Section 4: SMME Support

Section 5: Getting Funding

Section 6: Incentives

Section 7: Our Sponsors

INTRODUCING ILEMBE CHAMBER OF COMMERCE, INDUSTRY AND TOURISM

Ilembe Chamber of Commerce, Industry and Tourism (ICCIT) is a membership organisation consisting of local business representatives from commerce, industry and tourism who have joined together to promote the economic and social development of our community in order to make it a better place in which to live, work and do business.

As a chamber, the ICCIT is not a government organisation or structure.

OUR AIMS

- To promote the region as a Tourism, business and investment destination
- To help grow and strengthen local business
- To bridge the gaps between the first and second economies
- To provide a platform for business linkages and business opportunities
- To be the recognised and effective voice of business on the North Coast of KZN, South Africa

BENEFITS OF BECOMING A MEMBER

By joining the Ilembe Chamber, you become a part of a dynamic and progressive network, which plays an important role in the on-going creation of business success and supports efforts to develop a thriving business community.

BENEFITS OF MEMBERSHIP:

- *Through being a member of an internationally recognized organization you give your business credibility and at the same time the ability to leverage your influence. I Lembe Chamber won SACCI Chamber of the Year award in 2011.*
- *Organizing of events where members can network, create linkages, build knowledge and socialize*
- *'The Chamber Facilities' (our offices, meetings & functions facilities) which are available for members to use.*
- *Chamber website portal and other sources which provides members with access to valuable information that impacts your business and provides a platform to market your business*
- *The North Coast Courier will grant a discount of 15% in advertising rates for members of the I Lembe Chamber of Commerce. They will also give free editorial content for any advert larger than a quarter page (4X20) booked at the discounted rate for chamber members. Normal terms and conditions to apply.*
- *iLembe Chamber Members receive free Membership to The National Small Business Chamber (NSBC)*

- *We host informative workshops free to our members on a regular basis.*
- *We host quarterly luncheons – mostly Tourism and Infrastructure luncheons.*
- *The iLembe Chamber of Commerce has initiated a dynamic Women in Business Forum. Our focus will be on networking, developing woman and community need based projects.*
- *Your business could get involved with Marketing exposure in forms of sponsorships etc. or active involvement in local economic upliftment by being part of our Task Teams and Forums.*
- *Your Membership fees contribute towards a Non-Profit Organisation actively working at improving our local economy.*

HOW TO BECOME A MEMBER

- To apply to become a member, complete the Membership Form and email to renalda@ilembechamber.co.za

The Membership Form can be found on www.ilembechamber.co.za/register-member or obtained from the chamber offices.

THE BUSINESS SUPPORT DESK¹

The iLembe Chamber has recently launched a Business Support Desk - an all-in-one service for the local business community. Targeted at small businesses, the desk will provide among other things, assistance to small businesses with financial, marketing, production, organization, engineering and technical problems and business plans.

The Business Support Centre will incorporate the following:

- Help desk
- Resource Centre
- Seminars, workshops and information sharing sessions
- Training and skills building workshops
- Networking platforms for small businesses
- A Mentorship Panel
- Outreach to local municipalities in the iLembe District
- A Mobile Unit (coming soon)

We would like to recognize and thank the following partners and sponsors for their support making it possible to launch a support desk:



¹ More detailed information on the Business Support Desk under "SMME Support"

WHY INVEST IN ILEMBE?

Located between two of Africa’s busiest ports – Durban and Richards Bay – and within a few kilometres of King Shaka International Airport and Dube Trade Port, Ilembe district is a prime investment destination, offering access to not only local, but international markets.

Businesses within Ilembe agree, with the business confidence index continuing to rise, and the majority of businesses earning incomes in the R150000 to R2 million and R2 million to R10 million income brackets.

Prevailing sectors are tourism, catering and accommodation; construction; and manufacturing. Construction is consistently high and mainly residential, although commercial and industrial construction has seen some spikes.

REASONS TO INVEST IN ILEMBE

- Close proximity and easy access to South Africa’s largest ports – Durban and Richards Bay, as well as to King Shaka International Airport & Dube Trade Port.
- Reasons identified by businesses in Ilembe:
 - Quality of life
 - Access to customers
 - The image of the area
- Business opportunities from gaps in the market – there is high demand for products that are currently not available locally

ILEMBE INVESTMENT OPPORTUNITIES OVERVIEW

Key Sectors	<ul style="list-style-type: none"> • Agriculture • Tourism • Manufacturing • Property Development
Development Corridors	<ul style="list-style-type: none"> • Spatial Development Corridor PC1 – The eThekweni/ uMlautuze Corridor • Developmental Nodes DC29: Agriculture and Land Reform DC29: Tourism DC29: Industry DC29: Services
Agricultural Projects	<ul style="list-style-type: none"> • Agri-processing hubs • Community Open Farms • Vineyards • Moringa Tree Plantations

Tourism Projects	<ul style="list-style-type: none"> • Nonoti Mass Beach Resort • Ilembe Co-operative Winery • King Shaka Tourism Route • Arts & Crafts, Bed & Breakfasts • Zulu Cultural Village • Nature Trails • Kwashushu Hot Springs • Adventure Hub along Tugela River • Sugar Rush Adventure Centre • Nsuze Waterfall • Liberation Heritage Route • Ngwenya Nature Reserve • KwaLoshe Forest
Retail Projects	<ul style="list-style-type: none"> • Digital Hubs & Telecentres • Renewable Energy • Business Process Outsourcing
Services	<ul style="list-style-type: none"> • Broadband
Manufacturing	<ul style="list-style-type: none"> • Business Manufacturing & Development
Industrial Property Development	<ul style="list-style-type: none"> • Commercial Retail Node Development
Dube Trade Port	<ul style="list-style-type: none"> • Entrepreneurial & Enterprise Centre

For more investment opportunities visit the ICCIT Business Support Desk.



OPERATING IN ILEMBE: REQUIREMENTS FOR STARTING A BUSINESS

WHO CAN CONDUCT A BUSINESS?

- Individuals
- Partnerships (including limited partnerships)
- Trusts
- Close corporations
- South African companies
- Branches of foreign companies

HOW TO START A BUSINESS: COMPLIANCE REQUIREMENTS

1. CREATE AND REGISTER YOUR COMPANY

- a) If you are a sole proprietor (sole trader) which means that you simply trade in your own name and not as a company or cc, then simply skip this step and move on to step 2.
- b) If you are intending to trade as a private company (pty ltd) then you will need to be audited each year. You will need to lodge formation documentation with the Companies and Intellectual Property Commission (CIPC) for registration:

REGISTERING WITH CIPC (COMPANIES)

The new Companies Act 2008 of South Africa requires the procedure for registering a company:

i. Register the business name

In order to register a business name with the CIPC the following form² and supporting documents must be completed and submitted:

- Application to Reserve a Name (CoR 9.1)
- Certified copy and ID of Applicant

An applicant can submit up to four name alternatives.

If a proposed name is rejected, the company may still be registered and the registration number then becomes the name of the company at incorporation. An approved name may then be submitted later.

Associated costs:

- Manual application: R75 for each name
- Electronic application: R50.00 for each name

ii. Register the business

To register the business complete and submit the following forms:

² Most forms are obtainable at the ICCIT Business Support Desk



We are a corporation invested in people

We are committed to empowering communities in KwaZulu-Natal through SMME development, Property development and banking solutions.

It's what makes us different...
It's always about people.

“Through being a member of an internationally recognized organization you give your business credibility and at the same time the ability to leverage your influence.”



Form	Supporting Documentation
Notice of Incorporation (CoR 14.1)	<ul style="list-style-type: none"> • Certified ID copies of Applicant • Incorporators or Members
Memorandum of Incorporation (MOI) (CoR 15.1 A)	<ul style="list-style-type: none"> • Certified ID copies of Applicant • Incorporators or Members and Power of Attorney

Associated costs: R175

2. OPEN A BANK ACCOUNT

If you are a sole proprietor you can trade with your existing personal bank account.

If you have a company, you will need to open a bank account in the name of the company. You will need the following:

- Original company registration documents,
- ID books of all members or directors
- Proof of business address
- Home addresses of all members and directors to your bank.

If there is more than one owner, you need to give careful consideration as to who will have access to your banking details and who will be able to make payments out of your account.

This procedure might take longer if required documentation is not in order.

Associated costs: no charge

3. REGISTER WITH SARS³

REGISTERING FOR TURNOVER TAX

If your business has a turnover of less than R1 million you have the option of registering for turnover tax, a simplified

tax system for small businesses.

Turnover tax takes the place of VAT (in the instance that you have not decided to elect back into the VAT system), provisional tax, income tax, capital gains tax, secondary tax on companies (STC) and dividends tax.

So qualifying businesses pay a single tax instead of various other taxes. It's elective – so you choose whether to participate.

Turnover tax is available to sole proprietors (individuals), partnerships, close corporations, companies and co-operatives.

Steps to take:

- Existing small businesses can register for / switch to turnover tax before the start of a new tax year. New businesses must register within two months from commencing business activities.
- Complete the TT01 Application Form
- Submit to the nearest SARS branch office or post it to:
SARS Revenue Branch Office
PO Box 1003
Alberton 1450

Associated costs: no charge

The turnover tax rates are as follows for 1st April 2013 to 31st March 2014.

Turnover	Marginal Rates for 2013
R0 - R150,000	0%
R150,001 - R300,000	1% of each R1 above R150,000
R300,001 - R500,000	R1,500 + 2% of the amount above R300,000
R500,001 - R750,000	R5,500 + 4% of the amount above R500,000
R750,001 and above	R15,500 + 6% of the amount above R750,000

If like most you decide not to go the turnover tax route, you need to register with SARS for the following.

REGISTERING FOR INCOME TAX

In the past CIPC and SARS were linked electronically, and once a company was registered with CIPC the relevant SARS office was advised and an income tax number was allocated to the business. However, now in order for your business to be registered for Income Tax:

- Visit your nearest Revenue Office and
- Complete an IT77C

It is important to note that it's not just your business that needs to be registered for income tax, ALL entrepreneurs need to register for Income Tax as a provisional Tax Payer.

In order to register for Income Tax as a provisional Tax Payer:

- Complete an IT77 for and register yourself

After registering for Income Tax you will need to fill in the following forms annually:

- IRP6/1, IRP6/2 and IT14

REGISTERING FOR VAT

If your business has a turnover of less than R1 million you need not worry about registering for VAT. **However if your business has an annual taxable income of more than R1 million (R83 333.34 per month) you need to register for VAT.**

Any business may choose to register voluntarily if the income earned, in the past twelve month period, exceeded R50 000.

A small business that is registered as a micro business may also register for VAT and may elect to submit returns and payments every four months, ending on the last day of June, October and February.

To apply for the registration of VAT:

- Complete the VAT 101 form.

SARS assesses the viability of the business as part of the registration process.

- The company must appoint a public officer and must advise the relevant SARS office of the full name, residential and postal address of

such person.

This person must be a resident of South Africa.

- SARS also carries out a physical inspection of the business premises and performs an interview with the public officer (or the tax practitioner authorised to carry out the registration process) before the VAT registration application is processed

SARS verification procedures for VAT registration require that

- 1) Applications must be submitted in person or by a duly authorised and registered tax practitioner,
- 2) Applications must be accompanied by proof of identity, bank particulars and documentation substantiating the physical business address.

Associated costs: no charge

IF YOU ARE AN EMPLOYER

All business entities who employ staff that work for more than 21 hours per month are required to register with the Department of Labour as an Employer.

If you are an employer, you are required to register as an employer with SARS within 14 days of becoming an employer for purposes of paying employees' tax which includes PAYE, SDL and UIF where applicable.

TO REGISTER THE COMPANY AS AN EMPLOYER:

- Fill in the "EMP 101e" form that caters for the necessary registration of PAYE (Pay as You Earn. i.e.:

employee tax) or SITE (inclusive of employee tax), UIF (Unemployment Insurance Fund).

- If an employee earns less than ZAR60 000 SITE is payable
- If the employee earns more than ZAR 100,000 PAYE is payable

Approximate time to complete: 12 days

Associated costs: no charge

As an employer you will need to complete the following additional registrations:

UIF (Unemployment Insurance Fund)

Once you are registered as an employer you will need to:

- Submit a UI-19 form to the Department of Labour
- In the form, list your employers and what they earn

Compensation Commissioner (Workman's Compensation)

Workman's Compensation is essentially a form of insurance that covers you and your employees from any workplace accident.

To register:

- Register with the Compensation Commissioner

PAYE (Pay as you Earn)

All business entities who employ staff that earn more than R67 111 are required to register for PAYE.

To register for PAYE:

- Register with the Receiver of Revenue

PheZulu®



BUSINESS MANAGEMENT

Auditing

Bookkeeping

Business Consulting

Company Tax

Individual Tax

Payroll

Tel: 087 945 0200

Website: www.phezulu.net

SDL (Skills Development Levy)

All business entities with a payroll that exceeds R500 000 per annum are required to register SDL.

- When you see that you will exceed the R500 000 per annum payroll threshold ask SARS to activate SDL

Unemployment Insurance

Any employer who is liable to register with SARS for the payment of employees' tax is also required to register with SARS for purposes of paying unemployment insurance fund (UIF) contributions.

The liability of the employer to register and pay employees' tax and SDL will determine whether the employer should register with SARS or the Unemployment Insurance Commissioner (Department of Labour).

To register for unemployment insurance:

- Submit the UI-8 & UI-19 application forms

To obtain these

- Go directly to the Department of Labour offices or
- Call UIF on 012 337 1680 or
- Visit www.labour.gov.za

Once the application is approved, The Department of Labour issues a form UI-33 to confirm registration.

KwaZulu-Natal offices:

T: 031 366 2000

F: 031 366 2300

267 Anton Lembede

Smith Street,

Royal Building

11th Floor, Durban

Approximate time to complete: 4 days

Associated costs: no charge

Registering with the Commissioner according to the Compensation for Occupational Injuries and Diseases Act

- Registration forms can be obtained from the Department of Labour's website.

Businesses do not have to wait for the approval of registration to start operations.

- The relevant form is a W.As2.

After completing and submitting the W.As2. form at the office of the Compensation Commissioner, the Company will be some documents to complete from time to time (although these are not required for registration).

4. BROAD-BASED BLACK ECONOMIC EMPOWERMENT (B-BBEE)

B-BBEE is an economic transformation initiative by the South African Government meant to enable meaningful participation in the economy by Black people defined as Africans, Coloureds (including Chinese) and Indians).

- The B-BBEE compliance standard is voluntary
- However **organisations wishing to transact with Government** must demonstrate B-BBEE credentials.

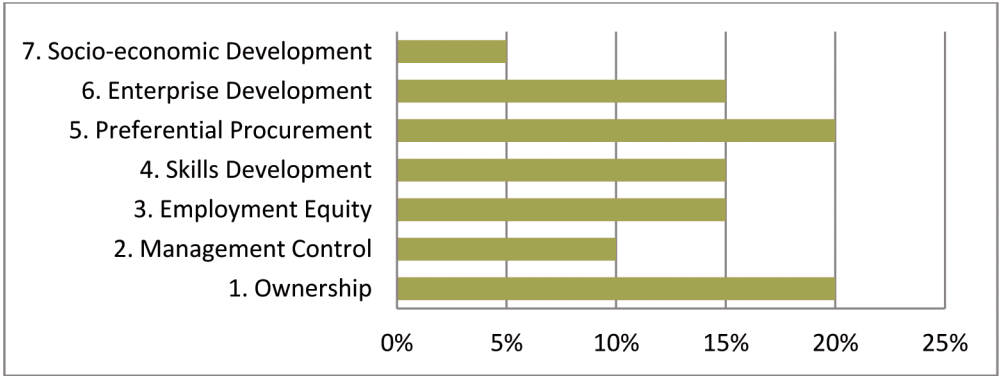
B-BBEE credentials are based on measurable indicators and targets across the following 7 score-card elements:

An enterprise wishing to demonstrate B-BBEE compliance must obtain a certified B-BBEE status through an accredited verification agency.



“The ICCIT Business Support Desk provides an all-in-one service to the local business community, and the local business environment.”

The Ilembe Chamber Business Support Desk will soon be in a position to assist with issuing B-BBEE certificates.



5. START TRADING

With a bank account you can now make and receive payments. With your company documents you can now trade as a corporate entity. Welcome to the business world and an exciting journey.

3. Seminars, workshops and information sharing sessions
4. Training and skills building workshops
5. Networking platform
6. Mentorship panel
7. Outreach

SMME SUPPORT

ICCIT BUSINESS SUPPORT DESK

The ICCIT Business Support Desk provides an all-in-one service to the local business community, and the local business environment. The type of services this support desk provides include but are not limited to assisting small businesses with financial, marketing, production, organization, engineering and technical problems and business plans.

The Business Support Desk incorporates the following elements:

1. Help desk
2. Resource Centre

HELP DESK

Addresses, refers and provides guidance to a range of business enquiries including but not limited to:

- How to set up a small business and where to register a legal entity
- How to register for tax purposes and submit tax returns
- How to develop and prepare a business plan that will assist with sourcing funding
- How to access business finance
- The laws that regulate and govern a particular sector
- Where to access local industry related statistics and information



mission, vision, strategy and values

Mission

to develop and manage world-class airports for the benefit of all stakeholders

Vision

to be a world-leading airport business

Strategy

to build an efficient and customer-focused business

Values

Pride

Passion – Living our values and pursuing our goals
results – Being customer and partner focused
integrity – enabling trust and respect in all our actions
diversity – promoting our african heritage in a global context
excellence – Continuously improving and innovating our business

RESOURCE CENTRE

The Resource Centre provides dedicated resource to research, and assimilating and disseminating this information through various mediums including website downloads, newsletters, email or in presentation form at networking functions and workshops. The information includes but is not limited to:

- Business reports, statistics and analyses
- Market research reports
- Incentives applicable to various industries
- Availability of government and non-government funding opportunities
- Changes to legislation
- Trends affecting business

SEMINARS, WORKSHOPS AND INFORMATION SESSIONS

Information compiled by the resource centre is available to the local business community through low-cost workshops, information sharing sessions and networking events. These are presented by key industry role-players, specialists and sector professionals. Examples of these workshops include, but are not limited to:

- Effectively positioning your business within the industry
- Understanding your business and getting the most out of your resources
- Taking advantage of business incentives and special funding opportunities
- Keeping up to date with legislation
- Tips and advice for a growing business

TRAINING AND SKILLS DEVELOPMENT

This includes, but is not limited to:

- Business marketing and sales skills
- Developing a marketing strategy
- Customer service and client relations
- Client communications
- Computer skills
- Management skills
- Building digital and social media platforms
- Developing and writing business plans

NETWORKING

Regular networking sessions, breakfasts and social functions are conducted on and off site, providing an effective platform for entrepreneurs, business representatives and owners to:

- Meet and interact with like-minded individuals
- One-on-one opportunity to market their business
- Access to client leads, referrals and business opportunities
- Share knowledge and advice
- Cost effective way to build your brand and create a positive reputation

MENTORSHIP PANEL

The ICCIT builds on its existing accredited membership panel, who offer extensive cache of experience and skills. The mentorship panel offers support and advice to the business community and in particular budding entrepreneurs with the aim to:

- Share knowledge and advice
- Provide a personal and confidential sounding board
- Offer unbiased, diplomatic council for solving problems
- Provide professional advice at no or minimal cost
- Assist in building a network of business contacts and procurement opportunities

The support centre is be based at the ICCIT office located at Unit 11, The Quarter, 1 Stewart drive, Ballito Business Park.

OUTREACH

The business support desk manager travels to outlying local municipalities within the district like Mandeni, Ndwedwe and Maphumulo to provide support.

The manager not only provides some of the services mentioned above but also informs the deeper rural communities of the products offered by the DEDT and set up and run various forums and committees in these areas getting the local businesses organised.

PROVINCIAL DEPARTMENT OF ECONOMIC DEVELOPMENT AND TOURISM (DEDT)

- Partnership with FET colleges whereby staff of SMMEs receives training

SMALL ENTERPRISE DEVELOPMENT AGENCY (SEDA)

BUSINESS INFORMATION SERVICES

- Business information
- Tender notices
- Business registration
- Internet access
- Database accreditation forms
- Co-operatives (Co-ops) information
- Information Network
- Signposting and Referrals
- SMME Database

CO-OPERATIVE DEVELOPMENT

- Co-operatives & Co-operative Principles
- Co-operative Business Concept
- Co-operative Registration
- Leadership & Co-operative Management
- Co-operative Business Plan
- Co-operative Law
- Co-operative Entrepreneurship

TENDER ADVICE AND CONTRACTOR SUPPORT

- Tender Advice & Counselling
- Tender Training
- Tender Costing & Pricing Training
- Project Costing & Pricing
- Government Accreditation Forms (ABE, ZNT31T & CIDB)
- Mentorship
- Liaison with Financial Institutions
- Linkages with the Private Sector
- Contractors' Database

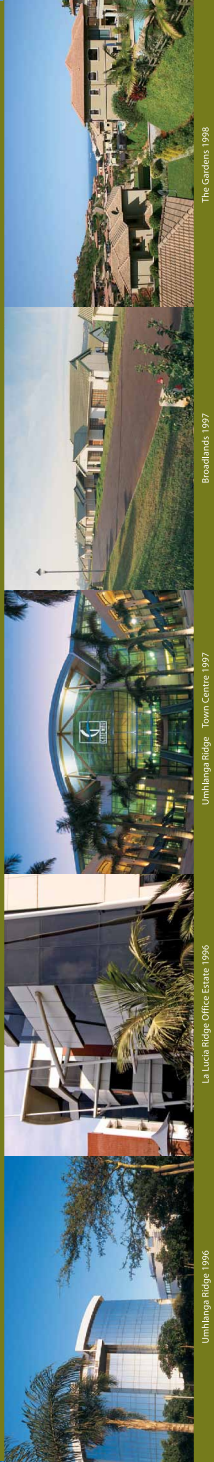


Sunningdale 1990

Mount Edgecombe 1992

La Lucia Ridge 1993

Somerset Park 1995



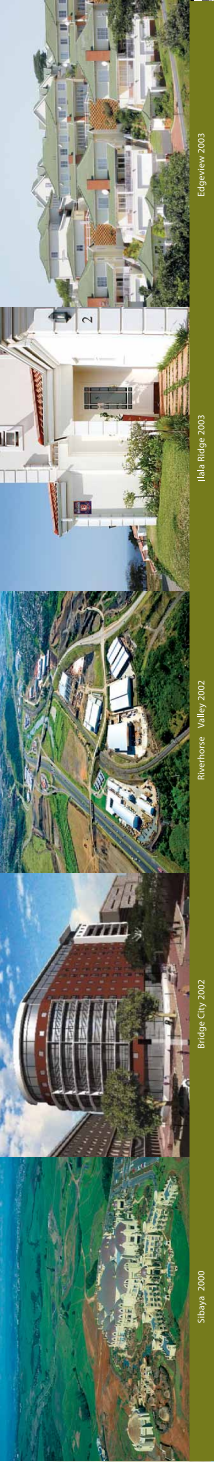
Umhanga Ridge 1996

Umhanga Ridge - Office Estate 1996

Umhanga Ridge - Town Centre 1997

Broadlands 1997

The Gardens 1998



Sibaya 2000

Bridge City 2002

Riverhorse Valley 2002

Ilala Ridge 2003

Edgeview 2003



Langsa Ridge 2004

Old Mill Investment Park 2005

Ridgegate 2006

Kindwood Estate 2007

Cornuba 2008

We can't predict our future. But our past gives us a good indication of what it holds.

Tongaat Hulett has an impeccable history of developing the most sought-after residential, commercial, industrial and resort developments in Southern Africa. Not only is Tongaat Hulett the leading developer of property in KwaZulu-Natal, but is also recognised for creating sustainable lifestyle environments and influencing both property values and economic growth in KwaZulu-Natal. If you are interested in investing for the future, and that of KwaZulu-Natal, contact us on: +27(0)31 560 1900 or visit our website www.thdev.co.za

Tongaat Hulett
Leading the way in land development.

BUSINESS DEVELOPMENT SERVICES

- Business Advice
- Business Ideas and Feasibility Studies
- Business Management Training
- Bankable Business Plans
- Company Profiles
- Financial Management
- Market Research
- Branding Website Development

BUSINESS PARTNERS LIMITED

- Loans
- Mentorship
- Consulting
- Business Support

TECHNICAL AND BUSINESS EDUCATIONAL INITIATIVE (TABEISA ENTERPRISE)

- Advice and research support for entrepreneurs

ITHALA

- Funding business enterprises, including agricultural ventures and co-operatives
- Entrepreneurial support and skills development aimed at creating meaningful broad-based black economic empowerment (B-BBEE)
- Commercial and industrial property development and management
- Banking, home-loan and insurance services
- Funding for infrastructural projects

AGRIBUSINESS DEVELOPMENT AGENCY (ADA)

- Support for SMMEs in the agricultural and agricultural produce sector

GETTING FUNDING⁴

Funding for SMMEs is available through the following institutions⁵:

- National Treasury and Government Departments
 - Department of Trade and Industry (DTI)
 - Department of Public Works (PW)
 - National Treasury
 - Department of Higher Education
 - Department of Cooperative Governance and Traditional Affairs (COGTA)
- State-owned enterprises
 - Development Bank of South Africa
 - Industrial Development Corporation
- Development Finance Institutions
 - Ithala Development Finance Corp
 - Khula Enterprise Finance Ltd
 - Gijima KZN
 - National Empowerment Fund
 - The Land Bank
- Local & International Infrastructure Funds
 - Future Growth Asset Management
 - Old Mutual
 - Inspired Evolution Investment Management
 - FMO
 - African Development Bank Group AfDB



INNOVATIVE SUSTAINABLE SOLUTIONS.



**BLACK
BALANCE**

INNOVATIVE
SUSTAINABLE
SOLUTIONS

Our Vision: To be a leading catalyst for long-term developmental change in South Africa and beyond through the delivery of innovative, sustainable and client-centric engineering, architectural, planning and economic development solutions within both the public and private sectors.

Our Mission: To provide a professional, solutions-driven and multi-disciplinary consulting service, capable of creating a positive and sustainable socio-economic development impact.

031 201 2910 | www.blackbalance.co.za

- China Construction Bank
- China Investment Corporation
- CitiBank
- PROPARCO
- Donor Funds
 - United States Agency for International Development (USAID)
 - Department for International Development
 - Canadian International Development Agency (CIDA)
 - Swedish International Development Authority (SIDA)
 - Swiss Agency for Development and Cooperation (SDC)
- Multilateral Finance Institutions
 - African Development Bank (AfDF)
 - Development Bank of South Africa
 - East African Development Bank
 - International Finance Corporation (IFC)
- Incentives and Rebates
 - DTI
- Banks

INCENTIVES

DTI INCENTIVES⁶

Below are some of the incentives available from the Department of Trade and Industry.

SMALL, MICRO AND MEDIUM SIZED ENTERPRISES (SMME) DEVELOPMENT INCENTIVES

- Black Business Supplier Development Programme (BBSDP)
- Co-operatives Incentive Scheme
- The Technology and Human Resources for Industry Programme (THRIP)
- Incubation Support Programme (ISP)

INDUSTRIAL DEVELOPMENT-RELATED INCENTIVES

- Business Process Services (BPS) Incentive
- Capital Projects Feasibility Programme
- Clothing and Textile Competitiveness Improvement Programme (CTCIP)
- Enterprise Investment Programme
- Production Incentive
- Sector-Specific Assistance Scheme
- Support Programme for Industrial Innovation (SPII)
- SEDA Technology Programme (Stp)

⁴ More detailed information on the funds can be obtained from the Ilembe Chamber Business Support Desk.

⁵ Information on the different funds each institution provides is available at the ICCIT Business Support Desk.

⁶ More detailed information on these incentives can be found at the Ilembe Chamber Business Support Desk.

WOMEN ECONOMIC EMPOWERMENT INCENTIVES

- Bavumile
- Isivande Women's Fund

OUR SPONSORS



**Helping to grow and strengthen
local business.**

