HAVE YOU GOT A BUSINESS IDEA? DISCOVER THE SKILLS

BE THE CHAMPION TO CHANGE YOUR OWN FUTURE



ENTREPRENEURSHIP

Many people today create their own employment, for a variety of reasons. You may have spotted an opportunity in the market, or are frustrated and feel unfulfilled in your current career and need a new challenge. You may want independence by not working for a boss, or wish to improve your financial position. You may want better working conditions. You may have been retrenched or cannot find a job in your area. Or you may be a young person with lots of energy, but you cannot find an entry position to the labour market.

Entrepreneurship is an exciting alternative to working for an employer. Starting your own business may not always be easy, but with hard work, determination and dedication and most important, good planning and knowledge of the products market, the rewards in terms of both income earned and job satisfaction can be great.

Government in South Africa has realised the potential of entrepreneurship to create employment and additional revenue for the country and has put in place a number of strategies to stimulate the start-up of small businesses and cooperatives, which are two examples of entrepreneurship.

SMALL BUSINESS

A small business is an enterprise where a service or product is provided, whilst it does not employ more than 100 employees. A small business is often started up by one person and expanded to a family business, before other people are employed.

ARE YOU SUITED FOR STARTING UP A SMALL BUSINESS?

Research shows that people who make a success of a small business, have a lot of ideas, a strong sense of duty, are self-starters, can plan and organize, make decisions and solve problems easily, can persevere despite setbacks, are self-disciplined, have a lot of energy and can work hard, can tolerate frustrations and stress.

Other characteristics of people who are suited to start a small business, are that they like to control their own work environment, are not disheartened by criticism, are motivated, want to be actively involved in transforming the community and economy, like keeping abreast of industry news and trends and are good with networking, negotiating and convincing.

WHAT ARE THE ADVANTAGES AND DISADVANTAGES?

ADVANTAGES:

- It can be a source of income
- Small businesses give you some more flexibility with regard to working hours, although you must work very hard
- Giving you the feeling of satisfaction that you created something out of nothing
- Can be your own boss
- Ability to work from home
- Chances for building up something that you can sell later or that can give you wealth if it succeeds all big businesses started small!

- The money needed for a small business is not too much
- Small firms often have exquisite products to offer.

Remember the following:

- Since a small business is started from the beginning, it needs a lot of marketing to become known
- Most people prefer to do business with an established business your service and product thus have to be excellent, to obtain a consistent client base
- If start-up grants or loans cannot be paid back, it can have serious implications for the owner plan well and get advice
- It is sometimes difficult to get start-up funds and interest is high

• Small businesses often deal only in a limited number of products and if the demand goes down, the business can go bankrupt.

YOUR BUSINESS IDEA

While not everyone can be entrepreneurial giants, you have skills, talents and services that you can offer and which other people need. You may even start a "survivalist" business on a very small scale to make ends meet, or start a business as a part-time job and later expand your business as your client base grows.

The first step in setting up your own small business is to decide on what kind of small business you would like to have. You need to think of any service or product that you could sell in your community.

Ask yourself these questions:

- What do people need and what do they find difficult to buy?
- What service do they require that are not being supplied by an existing business in your area?
- What can I do better that existing businesses are doing?
- What raw materials do I have easy access to?

You might find worthwhile ideas in newspapers and magazines or from franchisers (people who have bought a right to sell a specific company's goods or services in a particular area), who have already tested viable ideas. Remember, you are your own biggest source of ideas. An idea may result from your interest, experience, skills, knowledge, raw materials available in your area and your exposure to other jobs and businesses.

Make a list of as many ideas as possible. Choose the one that suits your abilities and resources, will make enough money for you to live on, and which will hold fewer risks. Also make sure that you have proper knowledge of the business you want to start. Make sure that whatever business you venture in, is what you enjoy most. To obtain information and get ideas, you can obtain work in a similar business as the one you want to start. After working a while in such a business, you will have an idea of what is expected of you, what important factors to keep in mind and whether you really want to start a business in that specific product/service.

Google "www.hubpages.com and small business ideas" and you will find endless opportunities for individuals to kick-start small businesses and live life-fulfilling, financially-secure lives. You will also find advice to start up your business.

THE PREMISES, FURNITURE AND EQUIPMENT

You will have to find suitable premises. It is worth finding out whether you can run your small business from your home. If you have a skill that is in demand and is suitable for doing at home, consider how much it is likely to cost to set up and whether you will be able to start your own home industry for example doing needlework, taking care of babies and small children during the day, starting your own garden and providing the community with fresh fruits and vegetables, etc.

There are a number of advantages involved in this:

- You can choose the hours you work
- You need no money for commuting
- You can be involved in something you are good at and that you enjoy
- You need not pay rent for your office.

Remember that the nature of your undertaking will determine your choice of premises. For example, a small factory will be best situated in an industrial area, and a professional service will be best situated in an office building. Consider aspects such as parking, loading and off-loading if applicable, and so forth. When you lease a business premise, study the contract carefully before you sign it.

YOUR BUSINESS PLAN

Once you know what your business idea will be and what type of premises you need, you can proceed to develop a business plan.

Why do you need a business plan?

- To test if your business is viable and feasible
- · Whether the business can make a profit
- To identify gaps, problems and opportunities that might arise in the running of the business
- The business plan is a guide or a map on how to run the business successfully
- To give clear direction towards achieving the business' set target
- To help you to make an informed decision in business
- To attract potential funders such as banks to fund the business.

No financial institution will provide funding if your business plan is not viable and feasible. Do your background research well.

Your business plan needs to cover amongst others the following:

- Business idea
- Owner's name and contact details
- The marketing action plan
- The financial action plan
- The production action plan
- Human resources plan

- Purchasing plan
- The sales forecast.

Two other aspects that you can cover are:

- Risk analysis
- SWOT analysis.

HERE ARE SOME POINTERS ON WHAT YOU NEED TO COVER UNDER:

Marketing action plan

- Advertising in the media, with flyers, posters, etc.
- Mouth-to-mouth advertising
- Personal selling door-to-door
- Promotions.

Financial action plan

- Capital needed for equipment, raw material, premises, advertising, etc.
- Cash flow projections
- Projected income statements.

Production action plan

- · How you make your product
- How many items can you make or produce
- How long will it take to produce the products
- · Resources or machinery needed and expenses for this
- Skills needed.

Human resources plan

• List all types of personnel you will need and your plan to pay them and adhere to labour legislation.

The purchasing plan

- Material needed
- Who you will buy products from
- What price you will pay for the product
- Product cost
- Will you make profit after rendering the service.

Sales forecast

- How many products you will be selling
- How much profit is expected.

Risk analysis

Do an analysis of factors that can make your business fail and your plans for mitigation.

Typical risks may include the following:

- Starting with more credit (money on loan) than you can pay back
- · Discovering that the service you provide, costs more than people can pay for it
- · Running out of cash
- Customers you give credit to, do not pay you back.

Swot analysis

A business plan should also include an analysis of the following aspects with regard to your business:

- Strengths: what strengths do your business have, that can give you an edge on other businesses
- Weaknesses: what weaknesses do your proposed business have that can be a risk
- Opportunities: what opportunities are there that you can make use of to benefit your business
- Threats: the aspects that can ruin your small business.

SOME GENERAL TIPS FOR STARTING UP A SMALL BUSINESS

BEFORE STARTING A SMALL BUSINESS:

Save for a rainy day: A business is going to require capital, often much more than you anticipate. So make sure you start saving. There will be unexpected expenses, months of little or no income, personal bills that need to be paid, etc.

Cut back on expenses: If you are leaving a salaried job to get into self-employment, you are going to have to cut back on your expenses. Not only will this help you with saving for your business, but there will be less pressure on the business to sustain your lifestyle. You may need to trade in luxuries, such as a big car and skip a holiday or two. Make sure your family is aware of the purpose of these steps.

Start part-time first: It is not always necessary to leave your current job in order to become self-employed. Let your employer know of your intentions and most likely they will support you, provided you are not compromising your productivity, abusing company resources or poaching clients.

Do the math: If you already have a business idea, take the time to carefully figure out your finances. How much capital will you require? What are your (conservative) projections? What profit margin can you achieve? Will you require a loan?

Learn, learn and learn some more: Take the time prior to starting your business to analyse your target market, the demographics of your surrounding community, take courses or self-study to up-skill yourself and get a mentor if you can.

Plan, plan and plan some more: When you do your business plan, include all items, or you will under-budget, or run out of raw material or products to sell. The worst case scenario is that you will not get a loan! Get professional advice to assist you!

COOPERATIVES

A cooperative is a type of society of at least five, but often more members, who start working together to provide goods/products and services to the community and in the process makes a profit for their members, thus helping them to earn a livelihood.

WHO CAN SET UP A COOPERATIVE?

Any person can set up a cooperative, but it has to be done together with at least four other people. Cooperative members should be people who have lots of ideas, be able to solve problems, keep on trying amidst challenges, able to work with others in a team and be money-wise (thus be able to work well with money.)

WHAT ARE THE ADVANTAGES AND DISADVANTAGES OF A COOPERATIVE?

ADVANTAGES:

- Members join forces, helping individuals to be more powerful and facing unemployment together
- Members can make plans together ("two heads are better than one")
- · Members can support one another
- Members can pool their skills and ideas
- Members can pool their money and equipment for the greater good of the group
- A group with a well-developed business plan, a group will more easily be able to obtain a loan to set up the cooperative, than a single person
- Members keep the wealth that is created in the community, whilst a big business might send money out of the country
- A cooperative helps the community get services and products
- A cooperative is a way of creating work for its members.

Remember the following:

- · Members must be sure that they work together as a team, to prevent conflict
- Members must decide beforehand how money matters will work. Members can for example share in profit to the extent they contributed
- · Members must be honest and care for each other
- Setting up a cooperative can be tricky, but fortunately there are organisations mentioned in this pamphlet, that can help you.

WHAT TYPE OF COOPERATIVES CAN BE ESTABLISHED?

Worker cooperatives

A worker cooperative is set up to help its members find work, for example baking bread and cakes and selling to the community.

Agricultural cooperatives

Agricultural cooperatives produce food products. A number of farmers can for example group together to produce vegetables or fruit. Each person grows vegetables on small scale, but eventually the group can sell their vegetables together. There is a big opportunity to set up agricultural cooperatives in our country today with land resettlements and emerging farmers having to make a success of their farming to ensure food for our future.

Housing cooperatives

Housing cooperatives help members of the community to build houses. Each member of the cooperative can have a different skill, for example building, plastering or fitting of electricity, etc. When a number of people work together on housing projects, they can finish the work more quickly and do large projects.

Marketing cooperative

Some cooperatives are set up to market the products and services of members' products and services. Skilled people take responsibility for this, to ensure best exposure for their members' products.

Social cooperatives

Members render social services to old or sick people or children that need care whilst their parents work.

Burial society cooperatives

Most people know of and belong to a burial society, where they save together, to finance the burials of their loved ones.

Services cooperatives

The members provide a service, such as transport.

Financial services cooperatives

The main aim is to provide financial services to members.



PRIMARY, SECONDARY AND TERTIARY COOPERATIVES

Primary cooperatives

This cooperative is formed by five or more people and is aimed at providing work to its members and building the community, for example a catering cooperative.

Secondary cooperative

Cooperative aimed at providing services to a number of other cooperatives, for example book-keeping or marketing. This cooperative assists other cooperatives to work as a united team.

Tertiary cooperative or cooperative apex

This cooperative works on behalf of its members to obtain buy-in from stakeholders, such as Government or the private sector.

WHO TAKES THE INITIATIVE?

- One person needs to take the initiative to get the process going why not you?
- Have an initial meeting with one or more other people that you trust (you can also enquire about unemployed people at Employment Services at the labour centre close to you)
- Test your ideas and tentatively decide on the following:
- Your product or service
- The skills you will need
- Unemployed people in your community that have the skills you listed

WHAT PRODUCTS AND SERVICES CAN THE COOPERATIVE OFFER?

Cooperative members should choose to provide products and services that they have the skills for and what they like doing. This will ensure that they can persevere with the work, put in the hard work required to make a success and still be happy.

The goods and services that you provide, must be something needed in the community, so it might be a good idea to ask around in the community beforehand. List a few questions that you can ask the community members and do your market survey in the area where your cooperative is going to be. People will buy goods and services that are relatively cheap, but are special and of good quality and which they can get close to their homes or roads of transport.

Basic needs such as bread, vegetables and clothes, are also a good seller. Tourists from overseas would like to take something home that is typical of South Africa, such as beadwork or carved African animals.

Also think what raw materials you can find easily in your area and the skills you have to make something special out of it.

A few ideas are provided here to stimulate your thinking, but what you choose should be really needed and special for your customers:

Products	Services
• Arts and crafts, such as embroidery, beading, 11wood-carving, pottery, handbags	 Performing arts such as dancing, singing or 11 acting
Growing vegetables	Security services
 Home industry-making sweets, cakes, jams 11 and gifts 	• Hairdressing
 Baking bread and cakes 	Washing clothes
• Fishing	 Pedicures, manicures and other beauty 11 11 11 services
 Dress-making and uniforms 	• Baby-sitting
• Jams and dried fruit	• Caring for the aged
Making soaps and candles	• House-building
Souvenirs like key rings	Providing transport
• Furniture	Cleaning services
• Seeds, fertiliser, pesticides and farming 11 11 implements	Cooking and cateringGarden services
Brick-making	
Mining	Car-washing
 Bulk grocery buying and selling at cheaper 	Photography
11 prices	Marketing services
Stationery	Servicing cars
• Toys	• Financial services (doing books of companies)
	Repairing services
	Phoning, faxing and photocopying

What happens at the formation meeting?

- Invite the unemployed people that you would like to join you to form the cooperative, to a formation meeting
- Take the group through this pamphlet
- Discuss profit-sharing amongst members and any money that has to be paid for start up by them, if any
- Invite the group to join
- Those willing to join complete the membership form
- The members decide and develop the following.

- A board of Directors who will serve for four years
- A Supervisory Committee that is made up of independent people, not directors of the Board and who can oversee the finances and interests of members
- A Chairperson for future meetings of the group, who must have a good sense of how to take the group forward, who can motivate the members, is a hard worker, who can keep the group members together, to whom people can look up to, and who can solve conflict and problems
- A secretary for future meetings, who has good organisational and language skills and who can keep minutes of your meetings and organise meetings on regular basis
- A treasurer for your cooperative, who can manage the money issues. The person must be able to keep book of income and expenditure
- A name for your cooperative and register the name with the Companies and Intellectual Property Commission (CIPC). The name must show the products or services you render, and whether the cooperative is a primary, secondary or tertiary cooperative, for example Sizwe Housing Pimary Cooperative Ltd. See http://www.cipc.co.za/Coops_RegProcedure.aspx
- The products or services to be rendered
- The equipment and raw materials that will be needed (an employment services practitioner/ careers counsellor of the Department of Employment and Labour can assist)
- List the equipment and raw materials with possible suppliers and cost (an employment services practitioner/career counsellor of the Department of Employment and Labour can assist)
- The customers of the cooperative
- Where the cooperative is to be set up (it must be in a place within easy reach of the customers and where it can be easily seen)
- A business plan, stating the business idea (what will you be offering to clients and why is there a need for this), your market (which customers will you target), the location of your cooperative, the equipment and raw material your cooperative will need and how you plan to get them. Include the start-up budget and profit budget in your proposal
- Ask a small group of members to work out a financial plan for your cooperative. There should be
 two financial plans, namely the start-up plan and a profit plan. The start-up plan must include all
 expenses to start up the cooperative, such as hiring or purchasing a venue, furniture, electricity
 and water, stationery, registration costs of the cooperative, equipment and raw material, initial
 transport costs, telephone connections, marketing costs etc. Try to keep the start-up costs low,
 so that you can obtain a start-up grant/loan more easily. The profit plan must include all your
 costs to run the cooperative on a monthly basis, for example salaries if any, land taxes if any,
 insurance costs, telephone bill, transport of products or for services, purchasing raw materials,
 stationery, etc. The profit plan must also include how many products your cooperative will have
 to produce at which costs to customers, to break even (paying all your expenses) and to make a
 profit to provide a salary to each of the cooperative members
- A Constitution for the cooperative, stating the rules of the cooperative, such as frequency of meetings, how membership can be gained, how the Annual General Meeting will be held, etc. The Department of Trade and Industry (CIPC) can provide you with an example of a Constitution. See http://www.cipc.co.za/Coops_Constitutions.aspx for examples
- Complete the application forms for registration of the cooperative. (See http://www.cipc.co.za/ Coops_RegProcedure.aspx. and submit to the Department of Trade and Industry (CIPRO). There will be a small registration fee.

How do you obtain start-up finance?

- · Set up a bank account in the cooperative's name
- Contact organisations that can provide start-up capital (speak to a Career Counsellor of the Department of Employment and Labour).

Some of the organisations that can provide finance or loans are

- Small Enterprise Development Agency
- Cooperative Banks
- National Youth Development Agency

Where to from here?

- Members of the cooperative must obtain skills development to ensure they can make products
 or provide services of a good quality. The Career Counsellor at the Department of Employment
 and Labour can direct you to such courses
- · Hire venue, inform employees and start producing
- Have regular meetings of the cooperative members to monitor the process
- Keep careful control over stock by writing down regularly how many you have left of an item-this
 will help members plan when to order more or produce more
- Keep careful control of all sales and expenses by writing down every time you sell or buy
 anything-this will help that money does not "disappear". This cashflow budget starts with the
 total amount you received for starting the cooperative and then you deduct all expenses and add
 all money that came in for sales. If you do not keep track of all incomes and expenses, you will
 not know how much to pay each member as profit!
- Keep you customers happy and ensure you go out of your way to provide a good service they
 will come back!

Some general tips for cooperatives

A cooperative is usually made up of a group of similarly skilled people to provide products and services, but it also needs people with a different set of skills that can manage the cooperative, for example the chairperson and a marketing person. Choose your critical people with great care.

Make sure the cooperative members have the necessary skills, or they should obtain training.

Cooperative members should be trained in business skills to run the cooperative successfully. Cooperative members should preferably be trained in problem-solving, decision-making and conflict-management.

Marketing is important-get a good person for this or get into touch with an organisation that can advise the cooperative.

Finances are the backbone to your cooperative. Make sure that this part is managed well and that you adhere to good governance rules. Ensure an auditor audits your books and keep this audited financial statement for five years.

Decide upfront when and on what conditions members will be paid and only pay salaries if there is a profit, so that the cooperative can stay afloat and the members are motivated to work hard. Members often demand higher wages and the cooperative need to plough back profit into the cooperative to expand.

Start small and build up capital before you take bigger risks.

Ensure you have legal issues clarified - the Small Enterprise Development Agency and the National Youth Development Agency can assist you with legal issues you need to have in place.

It is against the law for a Cooperative to deviate from its Constitution.

The cooperative must keep money aside that will not be divided amongst the members, but will be used to keep the cooperative afloat.

Keep minute books of your meetings.

Do not give credit to people before you are strong enough to bear it!

Cooperative members have equal say in decisions.

Cooperatives can provide more than one product or service (diversifying).

Cooperative members must get as much advice as they can to run the cooperative. Book a session with a Career Counsellor at the Department of Employment and Labour, who will direct you to the right people for support.

A LAST WORD

South Africa has amazing talent. There is no need for people to become despondent, when they cannot find work. Give your business idea life and encourage others to do the same!

USEFUL ADDRESSES

Department of Employment and Labour

The Department of Employment and Labour can assist you to decide whether entrepreneurship is for you and to choose a business idea that suits your skills and interests. It can provide contact addresses for support services and training in setting up a small business or cooperative, referrals to sponsors for equipment and raw material, as well as referrals for financial support. Contact the Career Counsellor at your nearest labour centre (contact details on website www.labour.gov.za).

If you have employees working for you, you also need to register in terms of various labour laws and adhere to the labour legislation. Please contact your nearest labour centre in this regard - see the website www.labour.gov.za for contact details.

The Department of Trade and Industry

The website of the Department of Trade and Industry has very valuable information for people wanting to set up a small business or cooperative-go to www.thedti.gov.za. The information ranges from support organisations, forms and templates and examples of business plans etc.

CIPC (COMPANIES AND INTELLECTUAL PROPERTY COMMISSION)

CIPC can provide you with the necessary forms to register your small business and cooperative and assist you with legal matters.

The DTI Campus 77 Meintjies Street Sunnyside Pretoria

Private Bag X237 Pretoria 0001

Tel: customer contact centre: 0861 2472 E-mail: info@cipc.co.za.

SMALL ENTERPRISE DEVELOPMENT AGENCY (SEDA)

SEDA offices can help with making the business ideas of small businesses and cooperatives more attractive and feasible, training to set up cooperatives, registration of the small business and cooperative, funding for start-up and mentoring in managing the small business and cooperative. A new Cooperatives Development Agency will soon be set up, that will focus only on cooperatives, whilst the SEDA will then focus only on small businesses. The SEDA website also have valuable advice to start up a small business/cooperative (http://www.seda.org.za).

SEDA HEAD OFFICE

Tel: Customer Contact Centre E-mail: Website	0860 103 703 info@seda.org.za htpp://www.seda.org.za
Mpumalanga	Tel: (013) 755 6046
Eastern Cape	Tel: (043) 721 1264
Northern Cape	Tel: (053) 839 5700
KwaZulu-Natal	Tel: (031) 277 9500
Free State	Tel: (051) 411 3820
North West	Tel: (014) 592 9461
Western Cape	Tel: (021) 487 3640
Limpopo	Tel: (015) 297 1139
Gauteng	Tel: (012) 408 6520

NATIONAL YOUTH DEVELOPMENT AGENCY (NYDA)

The NYDA' Business Opportunity Support Services (BOSS) links youth and women to business opportunities, provide technical assistance and mentorship and assist with financial applications.

NYDA Head Office E-mail Website	Call centre: 0800 52 52 52 info@nyda.gov.za htpp://www.youthportal.org.za
Eastern Cape East London Youth Advisory Centre Port Elizabeth Youth Advisory Centre	Tel: (043) 704 4600 Tel: (041) 503 9100
Free State Bloemfontein Youth Advisory Centre	Tel: (051) 411 9450

Gauteng Johannesburg Youth Advisory Centre Tshwane Youth Advisory Centre Maponya Mall Thusong Centre	Tel 011 834 7660 Tel: (012) 322 1375 Tel: (011) 938 4104
KwaZulu-Natal Durban Youth Advisory Centre	Tel: (031) 327 9900
Limpopo Polokwane Youth Advisory Centre	Tel: (015) 294 0800
Mpumalanga Nelspruit Youth Advisory Centre Secunda Youth Advisory Centre Emalahleni Youth Advisory Centre	Tel 013 752 4628 Tel: (017) 631 9500 Tel: (013) 653 9400
North West Rustenburg Youth Advisory Centre	Tel: (014) 591 9600
Northern Cape Kimberley Youth Advisory Centre	Tel (053) 807 1020
Western Cape Cape Town Youth Advisory Centre	Tel: (021) 415 2040

SOURCES

"Cooperative Training. Participants Guide". Umsobomvu Youth Fund.

"Omskrywing van 'n Ko-operasie." Pamphlet published by SEDA, a member of the DTI group, Pretoria.

"Regulations for Cooperatives. A User Guide". Department of Trade and Industry, 2008

"Start Up. Step-by-Step Guidelines." Muizenberg: The Storyteller Group, 1998-2003

"Starting up a business" Swedish Public Employment Services, 2009

www.cofisa.co.za: Information on "Forms of Cooperatives" Accessed 9 July 2014.

www.cipc.co.za: "Registration procedure" and "formation meeting for a cooperative." Accessed 9 July 2014.

www.cipc.co.za: Cooperatives Amendment Act, No 6 of 2013. Accessed on 10 July 2014.

www.entrepreneurmag.co.za.

www.mohapigroup.co.za

Start small and build up capital before you take bigger risks.

CONTACT DETAILS

Labour Head Office:

Telephone Number(s): (012) 309 4000

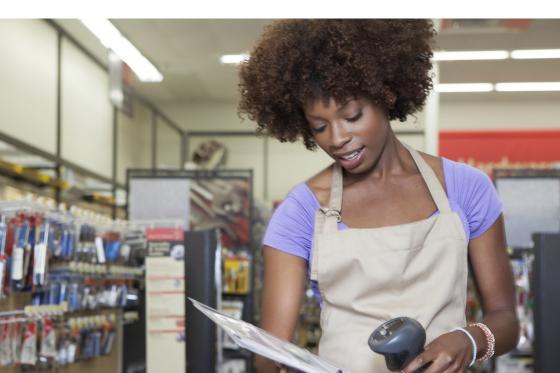
Provincial Offices:

Eastern Cape Provincial Office Free State Provincial Office Gauteng Provincial Office KwaZulu-Natal Provincial Office Limpopo Provincial Office Mpumalanga Provincial Office North West Provincial Office Northern Cape Provincial Office Western Cape Provincial Office Telephone Numbers: (043) 701 3128 Telephone Numbers: (051) 505 6200 Telephone Numbers: (011) 853 0300 Telephone Numbers: (013) 366 2000 Telephone Numbers: (013) 655 8700 Telephone Numbers: (013) 837 8100 Telephone Numbers: (053) 838 1500 Telephone Numbers: (021) 441 8000



ONTACT DETAILS: LABOUR CENTRES (SCAN THE CODE WITH YOUR PHONE)

www.labour.gov.za



Give your business idea life and encourage others to do the same!







employment & labour

Department: Employment and Labour REPUBLIC OF SOUTH AFRICA