



**Zim & SA Business Ideas and Network**  
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## Malawi Here We Come!



Having covered opportunities in Malawi in the last few months now here is the good news...We are travelling to Malawi as a forum at the end of April! We have registered more than 20 people to date and we will explore the Warm Heart of Africa in April when we land in Blantyre. We have managed to get hold of Malawian Investment Authority officials who are already in our group providing useful investment information.

Although the forum has been to almost country in the region, this one becomes our second country tour after Mozambique.

We have been fortunate to get in touch with Malawi Investment Authority officials who are now part of the forum.

## Investment Opportunities in Namibia



We were in beautiful Namibia last December and what a clean city Windhoek is. Most city council officials should visit the country and be inspired by the organisation and cleanliness of the city.

### **What opportunities did we find in Windhoek?**

There is a lot of farming land for sale in the country and this is good for our diaspora community unable to access land. Buy land in Namibia and farm for exports. The export market includes neighbouring Angola, Zambia, Zimbabwe and Zambia. Other markets include export of beef to DRC and European markets.

When we were in the country we also met Namibian nationals who are part of the PHD Ministry headed by Pastor Walter Magaya. They were speaking of Magayas' plans to set up a huge housing development in the capital city. For those interested in the real estate, watch Windhoek closely.

For small opportunities, enterprising Namibians and Zimbabweans are involved in cross border activities buying products in Namibia for resale in Angola. For Malayitshas, Windhoek Auctions provide a great avenue to buy products at rock bottom prices for resale in Zimbabwe.

One of our members, a Namibian national will be part of our Malawian trip and has identified an exports gap in Malawi and Zimbabwe.

### The Chinese Factory Shops of Joburg



Most of the clothes Zimbabweans are wearing are being imported. From second hand clothes imported from Mozambique and new clothes imported by shops from Dubai, China and South Africa. We are not doing enough to develop our clothing and textile industry.

On our last trip to Joburg, we found a thriving business of Chinese shops that sell clothes and shoes to entrepreneurs coming from all corners of Mzantsi and neighbouring countries.

Most of the foreign nationals are from Botswana, Lesotho, Mozambique, Swaziland and Zimbabwe. Enterprising Zimbos are buying goods for sale in various provinces of South Africa with some exporting to Zimbabwe.

### **Interesting business model**

The Chinese are targeting those interested in making money-entrepreneurs!

The entrepreneurs are not targeting the final consumers but are selling to other entrepreneurs interested in making money. They are selling their products to boutique owners in Harare, Bulawayo, Gweru and Mutare.

They take photos of products available at the factory shops, send the photos to potential clients and if interested the clients send money and they are send their products-deal concluded in the shop within minutes.

This helps save money as goods are purchased per order rather than buying goods and hoping to get a market! Thousands of entrepreneurs visit the factory

shops everyday and the model is better than flying to China or Turkey and ordering goods, bringing them back and hoping for the best in getting a market.

### The most useless degrees from Zimbabwe



A few weeks back the minister of Higher Education Prof Murwira stirred a hornets' nest when he mentioned that some useless degrees were on their way out.

What happened to those who studied them? What happens to lecturers teaching them? Which degrees are deemed useless?

Debates raged on with some mentioning degrees such as social science, marketing, archaeology and others.

Are the degrees mentioned of less value? We don't think so as first we need to appreciate that we do not have a fully functional economy. Our economy is not performing at full throttle and in the process leading to a few companies being available to absorb the many graduates coming from our tertiary institutions. Unfortunately industry cannot cope leading to less than 5% of graduates finding formal employment.

The inability to secure formal employment is leading to many questioning the relevance of certain degree programs. The truth however is it's the economy stupid!

Most degrees in the country just need to align with the economic performance. Develop skills that are required

by the economy at large and experience to date shows that the informal sector is the biggest one in the country.

Develop skills that are required by the formal and informal sector. Include entrepreneurship skills in every degree program.

An accounting graduate should have skills of opening own accounting practice. Skills of company registrations, digital marketing skills, graphic designing, network marketing, accounting system set ups for small businesses etc. If one fails to land a formal job as the case for the majority of graduates, then they will not start from zero but activate their entrepreneurship skills studied at college.

A law graduate should also have skills in fundraising, partnership, digital marketing, E-commerce (E-Law). The graduate should be able to service the legal needs of the informal sector which is the second largest in the world. The sector needs legal guidance in drafting contracts and other business areas but we do not see our legal minds doing anything to assist the sector. In South Africa the informal sector has a lot of legal coverage packages but not in Zimbabwe.

More than a thousand banking graduates complete their studies every year and few are lucky to land formal jobs. The majority end up doing what they never studied and yet at college they should have studied about Crypto currencies, online forex trading etc They should have studied about opening own bureau de changes and exploring digital opportunities.

We established that money transfer between Harare and Joburg is big business worth hundreds of millions. Do we have banking graduates running the business? Not at all, its informal traders who never went to college. Refer to our write up on our site on what exactly is transpiring in the cross border trading and money transfer business.

We should be having researches on business models, trends and opportunities in the informal sector.

### Who will teach who?

Our education system needs a revamp and should be redesigned looking at the future needs of the economy. The future is digital and entrepreneurship.

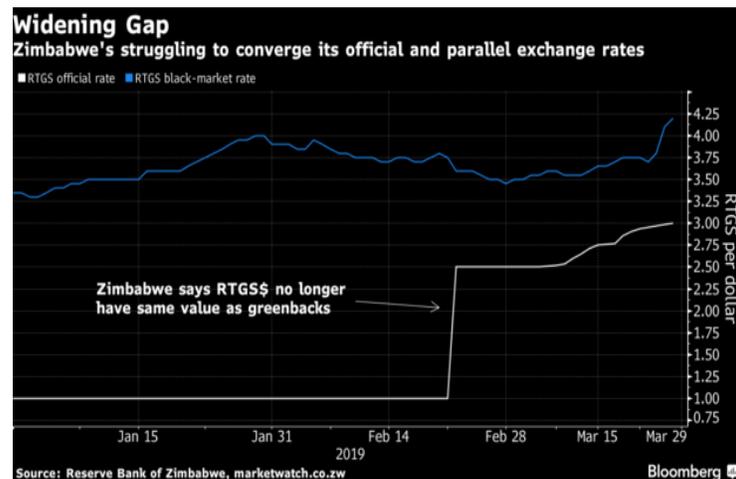
The unemployment gap is widening every year and resulting in the expansion of the informal sector. In order to be relevant, our education system needs to equip our students with the right skills. Those fortunate to land

formal skills should be able to use college acquired skills to excel in the formal employment sector. The majority finding themselves in the streets, should have street skills to survive and excel.

The conundrum is our education system is filled with one skill-formal employment skills! So how do we expect people with no entrepreneurship skills to take the lead in teaching graduates what they do not know?

Food for thought for policy makers!

## Dollarisation and economic performance



In 2013 our national budget was US\$4 Billion

In 2019 our national budget is \$8 Billion

If we factor in parallel market rates of the USD now trading against the bond at 1:4 then this means our budget is now revalued at US\$2 Billion. This implies we have gone down to half of what we had in 2013!

If the pressure on the bond persists then we may possibly end up with a US\$1 Billion by the end of the year.

Of course this is a too simplified revaluation exercise as accountants may bring their own calculations but the big picture is continued devaluation means the eroding of our national wealth.

We need to ramp up exports,

We need to attract foreign direct investment,

We need to ramp up our manufacturing sector so that we do not import everything.

We need to attract our diaspora investors.

Our diaspora once remitted close to US\$1 Billion during the GNU era and this figure shows the potential that our nation possesses. Unlike foreign investors, our diaspora have a connection with their homeland.

We therefore need strong policies that provide incentives to our diaspora to come and invest back home. We may even need a Minister of Diaspora Affairs like we have in countries such as India.

A minister whose sole objective is to engage the diaspora and harness diaspora resources for the development of the country. A minister whose performance targets are to improve diaspora inflows, sell the Zim opportunities story to more than 3 million Zimbabweans dotted across the globe.

We once attracted diaspora inflows through Homelink and it worked before Homelink went to sleep.

Our forum has a lot of diasporans who want land for farming and residential purposes. Some want to invest in mining, some are interested in construction and many other sectors of the economy.

Some have access to bank loans, savings and pension schemes and they are waiting for a signal from Harare. When to come, which sectors to invest in, safety of investment and ability to repatriate profits.

Give us a signal mama!

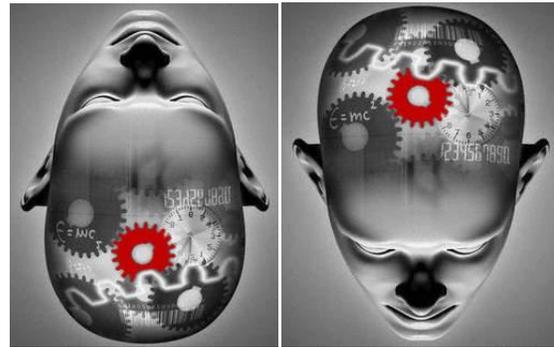
When foreigners witness Zimbabweans flocking to their country with investment purses, they will follow suit. We encourage the government to look at successful diaspora models from across the world and implement them.

### **The SA 2017 Real State of Entrepreneurship Survey**

- Female entrepreneurs still in the minority but the gap closing.
- Majority of businesses are founded by solo entrepreneurs and having no employees.
- Majority facing revenue challenges and |wearing too many hats.
- Funding access problems with majority not attempting to approach financial institutions.

- Entrepreneurs are highly educated compared to the rest of the country.
- Entrepreneurs prefer to work before starting businesses.
- Overwhelming majority is self funded or get support from family and friends.
- Participation by youths has declined since 2016.
- A significant number fail and try again.
- Strong personal networks and access to business support were cited as success factors.

### **The Mindset of Funders**



1. Key in their mind is RISK. They do not want to offer funds which will not be returned or sink funds into non viable projects.
2. Unregistered businesses are the riskiest-formally register your business and improve your chances of accessing funds.
3. They do not fund ideas, get your hands dirty and create a small viable business operation.
4. For government funds, they look at impact and return on investment. Therefore distributing funds to successful groups of entrepreneurs make more impact than to an individual. Team up with other entrepreneurs and improve your chances of access to funding.
5. They have their own priority areas. Research on their key priority areas and align your business model. Speak their language to improve your chances.
6. Evidence, Evidence, Evidence- Show funders that you can handle funds properly by maintaining proper books of accounts. Show that you have paid your taxes, you have banked funds properly and you are not high risk.
7. Wear a lender's hat and ask yourself why they would fund you? Remember they don't know you?

- If you are a first timer, engage experts to help you with funding proposals than try and do it yourself.

### How E-Commerce is exploding in SA



Ecommerce in South Africa is exploding and is estimated to have amounted to about R10bn during 2017, according to Geraldine Mitchley, Visa senior director for digital solutions in sub-Saharan Africa.

*There is a massive growth opportunity in the digital commerce sector.*

**Drivers:** It is driven by high mobile penetration, rising consumer confidence in online transactions, and the expansion of brick and mortar retailers into the online sphere by adopting a multi-channel approach.

**Shopping Habits:** Consumers' shopping habits are changing too. Many do research online and then complete the transaction in-store, or the other way around. People trust local brands and are browsing three hours or more on their mobile phones and 25% shop online.

**Customer Experience:** Local internet retailers are modifying channels to be able to add more value for their consumer base. They are simplifying and improving accessibility and offering more benefits, "Companies are eagerly implementing a variety of digital initiatives to transform the customer experience." Customers want speed, simplicity and they want the process to be safe,"

**Purchasing Behaviour:** South Africans spend mostly in the fast food category of online shopping, while groceries are still purchased with greater frequency in-store than online. Research also shows that cross border online spending is also increasing. Customers also remain concerned about

non-delivery and fraud remains a risk as well as potential damage to goods.

**Competitive Landscape:** The SA internet retail market is in its infancy by global standards, but even so, retail players are increasingly operating on Omni channels. Competition is fierce and the more mobile friendly channels are accelerating. Smaller businesses can also use social media as "store fronts" for their brands. Ensuring secure payment and trustworthy, convenient interaction remain important for competing in the ecommerce sphere.

#### Advantages of setting up own online shop

It is cost effective when compared with opening a physical shop, no need for operating permits, shop attendants etc

- Your shop is open 24 hours a day
- Your shop is accessible to all corners of your country and across the globe
- You don't need to actively manage it
- Funds received automatically goes into your bank account
- There are less risks such as loss of inventory, bounced cheques etc

#### Capital Options: Investment of R10.000

**Question:** What sort of business can you start with a capital amount of R10 000?



**Mthunzi** Chesa nyama, dagwood sandwiches, cold drinks and fat cakes are the things you can sell that can be a great return to your investment.

**Mthunzi** You can also sell chicken wings and chips.

**Ann** Services based-internet shop. This will cover internet connectivity for 10 months.

**Larochelle** Bitcoin is the best passive income.

**Aubrey** It's not about the type of business, it's more about the person running the business. Even if you get a million rands, if you are not smart you will run that business down. It's very hard to suggest or tell people the types of business they should start (and I see this trend on social media growing), where people ask for business ideas. If

you don't have any clue on what business to start by looking in your neighborhood and providing a need that people can afford.

**Tiza** Internet café.

**Vuledzani** Forever Living Products.

**Tuks** Buy cars that were involved in car accidents, its cheap, then fix them with small money and resell -you will make good commission.

**Jabu** If you haven't been in business before I would suggest you consider investing in an already operating small business because many of them can put that cash into good use. You can also make a good ROI.

**Roteck** What looks too good to be true mostly isn't. Investment is a gamble and even the big guys (Remember Steinhoff...just last week) prove that. Why should you invest in someone or something who would never invest in YOU?

**Thabiso** If you don't know what business to start my brother rather find a business that somebody has and that you really like and invest in it and be a partner. That way you become part of business you like plus both of you will be growing the investment.

**Mashudu** Starting and sustaining a business are two different things. What it takes to start is not what will sustain. Passion will sustain what are you passionate about?

## Steps of getting a mentor

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Question: I need a mentor or business coach: Where do I start?

Do I just rock up and any successful business person to be my mentor?



**Khomotso** My frustration exactly.

**Lebogang** Nowadays people don't dish out advice and mentorship to us women without wanting something in return. Its sick, I'm also in the same boat as you dear, am stuck.

**Abiodun** That's the best thing to do. Walk up to that person his business prowess motivates and inspire you for success. You are most likely to meet them at public gathering. Thanks to social media! Goodluck!

**Koena** Start going to business networking events, I mean serious networking events not mantlwane. Build relationships from there.

**Karabo** I've been inboxing some of the successful entrepreneurs here on Facebook asking for mentorship from 2015 but not even one has shown interest.

**Nogcinimuze** Go to SEDA sis they will give you coaching for free and you will get a certificate after your business training free of charge.

**Susan** Follow Strive Masiyiwa's page.

**Lunga** Beware also people steal your business ideas.

**Linda** How does one becomes a mentor? Sometimes mentorship can be spoon feeding- Why don't you climb the mountain by yourselves to get that experience to have a better story to tell in future. Join business groups to ask questions when you need one than falling under an individual trap.

**Josias** A mentor has no vested financial interest in your business. As such they are merely providing experiential support and guidance. Almost like having a big brother or granddad to show you the ropes and help you mature.

**Josias** True. We have to make sure you don't partner with a crook who just wants to scam you out of money.

## Competitive Pricing

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How do you competitively price your products or services so that you do not make a loss?



**Gatsby** I calculate everything from packaging up to full cost and add a minimum of 50% mark up since I deliver for free around my city.

**Michael** Costing is very crucial it makes or breaks a business. Say for instance I sell liquor in bulk. A case of black label (12) cost R150 at SAB if I'm a wholesaler. Now here is how I'm going to sell it. I'll add R10 per every case and sell it for R160. Multiply R10 with say 5000 cases a week which gives you R50 000.

**Pumza** But guys, it's hard to calculate costs at times, like when I make scones use flour, milk, fish oil, sugar etc, in one dough you get 24 scones. To get a price of one scone, how am I going to do it with ingredients inside?

**Mashilo** BUSA in conjunction with FNB host pricing workshops around Gauteng and Limpopo provinces.

**Patrick** Fellow entrepreneurs pricing is very vital because if you over price you'll lose clients and if you under price you lose profit. To price correctly, one must do what's called price projection it really helps. I have a price projection template that I specifically designed and it works for me.

**Nekhalale** Simply put, price = how much you buy it for + extra costs + margin. So you buy an apple for 0.20 cents + it costs R1 to travel + margin which on average is 15-30% so = R 1,38 or R1,76 price per apple but to be efficient it will be R1,99.

**Nekhalale** So with transportation costs you would divide the cost against each single unit so you bought 100 apples you divide that against transportation total and that remaining figure gets added to the cost side of the total equation.

**Motjo** I think it is important to check the prices of your competitors because if you buy an apple at R1,50 and you sell it at R2,50 the profit might be great but only to find that the prices of your competitors are less what will happen your products ?

**Spencer** It depends on the dynamics of the product. If you manufacture the product you can do all the cost price to have that product ready for the client. Taking into consideration the uniqueness your product offers. If you buy and sell it will also depend on the market you aim to target. Say you buy and sell weaves. You won't price it too high when selling to a market with lower income.

### **Successful Entrepreneur: Bongiwe Xaba**

Our best case study on Digital Marketing is Ms Bongiwe Xaba based in Pietermaritzburg...What a talented woman! When our team arrived for women entrepreneurship training in Durban we saw a car with interesting number plates ' *Why Work!* '. We got curious wanting to know who owned this car. Later on during training we realised that the car had come from Pietermaritzburg and was owned by a successful entrepreneur Ms Bongiwe Xaba!

An entrepreneur involved in designing traditional Zulu attire and arts & crafts, she effectively uses digital marketing to market her products to clients dotted across all the 9 provinces in South Africa and beyond. She has a lot of clients in USA,

Canada and Europe and regularly ships products there helping to promote South African products and earning an income. She has mastered the art of branding and attends most local and international fairs where she networks and opens new markets.

Towards the end of 2018, she had expanded her portfolio by launching a wedding shop in the heart of Pietermaritzburg which is already proving to be popular.

**Why work** when you can do it for yourself? A bold statement from an empowered Pietermaritzburg resident!



## Networking Non African Products

Why are Africans kept busy network marketing non African products?



**Sivuyile** In business you sell only what's put money in your bank. We cannot all sell only SA services; some expand and serve the globe so they need to serve what's

needed by their customers/clients. e.g. **DJ Sbu** is selling his book all over the world, does it mean his American partners should not sell his book?

**Tumi** African Universities aren't offering it as a course like other developed countries. To operate a network marketing company on a global scale requires certification and analysis of the model, hence one model gets in fashion others study its loopholes and create a better model.

**Mandlenkosi** Mina vele I dislike these network marketing things, White man saw an easy way to make money through Black people and nowadays everyone you talk to wants to sign you up. If there was one for *umgqobothi* I might consider, but for detox tea and lotion *hayi suka maan*.

**Jeanette** It's not nonsense why not do them when they pay at the end of the day it's about putting bread on the table anyway I am doing a South African network.

**Lloyd** Lets not get emotions take over here. What he is trying to say is that we must not neglect African products, let's support them the way we support other products.

- # Let's value them
- # Let's support our innovators
- # We are one
- # It starts with you

**Refiloe** No network marketing opportunities from South Africa at the moment let's just allow the tradition to be adopted first and learn in time I believe we will eventually make it but we can't fold arms and persecute people for grabbing opportunities only because they are foreign.

**Zukiswa** A great mind is talking.

**Sxo Wa** We all want to make money and I'll go where I find value. We're underfunded as a country. E-commerce is the future every tangent force in the economy will be expanded

and leveraged. The internet is the gateway to the future. Possibilities are results of belief.

**Vuyisile** Hmm little did I think about it, simply shows it's an opportunity for the African market to go global as well.

**Dan** People get into network marketing to make money for themselves and support their families not to promote African products.

**Zandile** Yes they are many and we don't know them, where are they? They are failing to market themselves, how are we going to market their business?

**Zandile** Anything that will give me money and take me out of poverty I will fall for it no matter what other people think.

**Thato** I get paid weekly in USDollars while enjoying the African Sun and spending more time with my family. If the compensation is good why not?

**Terrance** I think Mofaya is using same structure as network marketing, no recruitment.

**Nelly** I fully support the post, if they can also invest in their products by marketing it as these guys do. I think we lack knowledge on network marketing and we don't believe in it because it's all about communicating with people about the product or services you are selling and networking with people regarding it, convincing them to use it.

**Gareth** Funny how Africans are kept busy by Chinese and are quick to shun black owned businesses/products. Why can't we take our Mopani Worms, Sweet Potatoes, Dried Cabbages, Moringa and all those African remedies to China, Europe or America and network market our own stuff to them and see if they won't buy into them. #AFRICA IS THE NEXT BIG THING.

**Sthembile** Wow, where have you been all my life!

This is exactly why I stopped selling. I figured if I can work this hard selling other people's products, I might as well do it for myself. I wanted to make money, so I started my own products called Skumba Organics (it's not social media yet)

**Siphokazi** Because we have families to provide for and ourselves to take care of. If a Non African company is able to make me R40 000 a month that is what I am going for. More

Africans are able to generate more residual income because of these Non African companies that are being spoken of.

## Fourth Industrialisation Opportunities

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Our greatest weakness as a continent is industrialisation- we lag behind in the adoption of new technologies. We are not developing cutting edge technologies that are adopted across the continent and also the rest of the world.

With the 4<sup>th</sup> Industrial Revolution on the way, the expectation is we should be having more talk shows on the concept-more billboards highlighting the change that is taking place, more degree programmes, more national budgets allocation and a lot of noise and consciousness around it.

Unfortunately once more we will play the catch up game and miss out on 4<sup>th</sup> industrialisation opportunities.

### What is the 4th Industrial Revolution?

The Fourth Industrial Revolution describes the exponential changes to the way we live, work and relate to one another due to the adoption of cyber-physical systems, the Internet of Things and the Internet of Systems. As we implement smart technologies in our factories and workplaces, connected machines will interact, visualize the entire production chain and make decisions autonomously. This revolution is expected to impact all disciplines, industries, and economies.

### What is the Fourth Industrial Revolution?

While in some ways it's an extension of the computerization of the 3<sup>rd</sup> Industrial Revolution (Digital Revolution), due to the velocity, scope and systems impact of the changes of the fourth revolution, it is being considered a distinct era. The Fourth Industrial Revolution is disrupting almost every industry in every country and creating massive change in a non-linear way at unprecedented speed. We're on the cusp of the Fourth Industrial Revolution, or Industry 4.0. It's quite different than the three Industrial Revolutions that preceded it—steam and water power, electricity and assembly lines, and

computerization—because it will even challenge our ideas about what it means to be human.

In his book, *The Fourth Industrial Revolution*, Professor Klaus Schwab, founder and executive chairman of the World Economic Forum, describes the enormous potential for the technologies of the Fourth Industrial Revolution as well as the possible risks. He said, "The changes are so profound that, from the perspective of human history, there has never been a time of greater promise or potential peril. **“The Fourth Industrial Revolution, finally, will change not only what we do but also who we are. It will affect our identity and all the issues associated with it: our sense of privacy, our notions of ownership, our consumption patterns, the time we devote to work and leisure, and how we develop our careers, cultivate our skills, meet people, and nurture relationships.**

### What's the promise of the Fourth Industrial Revolution?

Indeed, one of the greatest promises of the Fourth Industrial Revolution is to potential is to improve the quality of life for the world's population and raise income levels. For those in First World countries who already enjoy some of the benefits of a connected world as well as new products and services developed to take advantage of the technologies, we appreciate the efficiencies and conveniences provided such as booking a flight to getting movie recommendations. Our workplaces and organizations are becoming "smarter" and more efficient as machines, and humans start to work together, and we use connected devices to enhance our supply chains and warehouses. The technologies of the Fourth Industrial Revolution might even help us better prepare for natural disasters and potentially also undo some of the damage wrought by previous industrial revolutions.

The 4IR indeed holds out opportunities for African (re-) industrialization. Among the opportunities are new business models of bringing goods and services to consumers. These include products-as-services, the sharing (collaborative) etc. These are all markets that are currently underdeveloped in Africa but have substantial potential given Africa's geography, demography and on-going urbanisation. A further opportunity is that small scale manufacturing in Africa may become more competitive and efficient as a result of the mentioned technologies. But the 4IR also poses some threats to African (re) industrialization. The main threats are job-losses, the redundancy of the model of industrialization through attracting FDI based on low-cost labour in assembly-type manufacturing, and the re-shoring of manufacturing to advanced economies.

## Forum Statistics

We are now at 82.000 members and statistics divided as;

Zimbabwe 42.000

South Africa 40.000

### Zimbabwe Business Ideas and Network top 10 countries

Top Countries	Members
Zimbabwe	29204
South Africa	6258
India	1060
Botswana	982
United Kingdom	674
Zambia	556
Nigeria	510
United States	295
China	275

### South Africa Business Ideas and Network top 10 countries

Top Countries	Members
South Africa	19094
Nigeria	11701
India	1072
Botswana	860
Zimbabwe	657
Philippines	598
Kenya	476
Zambia	464
Ghana	435

### Top Zim Posts

Top Posts	Views
Place your Tuesday adverts here	12105
Post your adverts here.	13001
Please post all your adverts below:	8470
Your Thursday Adverts here	9751
Post your adverts here:	10707
Your Monday Adverts	8439
Your weekend adverts	8990
Buyers Market	8500
Post your buying requests	7393

### Top 10 SA posts

Top Posts	Views
HELLO SOUTH AFRICA	6239
I have two thousand Rand (Serious business owners )	7570
FREE business opportunity	7199
Admin please approve	5660
The first 300 people	7640
ANYONE STILL LOOKING	3729
Hey all where are you	7185
I'm funding	7161
	3216

### The good news from the statistics

We are growing as a forum with 300 people joining our forum everyday or a **new member every 3 minutes!**

This means you now have a large market to sell your goods and services and the market is expanding everyday!

We expect to hit 100.000 by end of year and this should be good news for our members, the larger the market, the better are your business opportunities.

Do not miss our consolidated posts every week with an average view of 10.000. We have also introduced an innovative model of asking our members to post their requests. This is bearing fruit with hundreds of buyers responding. This means a ready market for suppliers as we are encouraging our members to buy from our forums first. One big shop with 80.000 members!

### Other Great News

Our email addresses have reached 5.000 and our administrators are capturing email addresses from new members joining our forums every day.

Our South Africa Business Opportunities Book is now out and we have covered some of the stories and experiences in this newsletter. The book has 13 chapters covering opportunities in Agriculture, ICT, Women entrepreneurs, Young entrepreneurs, Tourism, Digital Marketing, Services sector and Risk Management.

It's available in e-book form and priced at \$10. Do get in touch with our forum administrators.

We wish you well in April.

**Muito Obrigado**